

**Life After
High School
College Planning Handbook**



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Getting Ready for College

What Is the ILP?

About the Individual Learning Plan (ILP)

Students across Kentucky are required to complete an Individual Learning Plan (ILP). The Career Cruising ILP Tool is designed to help students bring together their academic achievements, extracurricular experiences, and career and education exploration activities to create a concrete plan for success.

The ILP Tool allows students to:

- Record their career, education, and life goals.
- Bookmark careers and schools that are of interest to them and include their thoughts about each.
- Explore the Kentucky Career Clusters and track the clusters that interest them.
- Store their results from standardized tests and assessments, including Career Matchmaker.
- Keep track of their career and educational exploration activities.
- Record their extracurricular activities, hobbies, and interests.
- Document their community services and work experience.
- Develop their four-year high school education plan.
- List awards and recognitions they have received.
- Document learning services and programs they have participated in.
- Upload related files, such as essays, scanned artwork, and letters of reference.
- Create personalized, professional-looking résumés.

About Career Cruising

The ILP is fully integrated with the Career Cruising guidance system. Career Cruising is an Internet-based career exploration and planning tool students use to explore career and college options and develop a career plan.

Interest and Skills Assessment—a world-renowned career assessment tool to help students identify suitable career options based on their interests and skills

Career Profiles—thorough and up-to-date information about hundreds of different occupations, including direct links between careers and college programs

Multimedia Interviews—interviews with real people in each occupation, which give students an insider's perspective on what the career is really like

College and Financial Aid Information—comprehensive college and financial aid information, with a number of useful search tools to help students find the right college and the right scholarships



Class of 2010-11

JCPS Graduation Requirements

To meet graduation requirements, a student must have a minimum of 22 credits, distributed as follows:

Course	Credits	Course Content
Language Arts	4.....	English I, II, III, IV
Social Studies	3.....	Credits to incorporate U.S. History, Economics, Government, World Geography, and World Civilizations
*Mathematics	3.....	Algebra I, Algebra II, and Geometry
Science	3.....	Credits to include life science, physical science, and earth/space science (at least one lab course)
Health	1/2	
Physical Education	1/2	
History and Appreciation of Visual and Performing Arts.....	1.....	History and appreciation of visual and performing arts or another arts course that incorporates such content (dance, theatre, art, music, humanities)
Total Credits	22	
(15 required credits plus 7 electives)		

*Mathematics: Class of 2012 and thereafter will require 4 math credits

JCPS Graduation Standards

High school seniors who receive a diploma must:

- Meet the minimum requirements of the Program of Studies (22 Carnegie units as required by the Kentucky Department of Education [KDE]).
- Complete a writing portfolio.

In order to graduate and receive a high school diploma from the Jefferson County Public Schools (JCPS), a student must achieve each of the following:

1. Complete the state-required 22 credits.
2. Score Apprentice level or higher on the state Reading Assessment.
3. Score Apprentice level or higher on the state Mathematics Assessment.
4. Score Apprentice level or higher on the Writing Portfolio as scored by JCPS staff.

Note: Two credits in foreign language are required for enrollment in a four-year Kentucky college or university.

Commonwealth Diploma

If you've been an above-average student and want to take an academically challenging program in high school, you may want to consider qualifying for the Commonwealth Diploma.

Earning this special diploma will result in your receiving special recognition at your high school graduation. More importantly, you will have completed a strong college-preparatory curriculum, and because of the Advanced Placement (AP) classes required for the diploma, you may earn the chance to enter some specific fields of study in college on an advanced level. To top off the benefits, if you make a composite score of 8 or more on the three required AP tests and attend a public school in Kentucky, the costs of the tests will be refunded. This is nothing to sneeze at and definitely worth thinking about.

The requirements:

1. Successful completion of at least 22 approved units of credit, including all the minimum unit requirements for high school graduation required by the state or specified by the local board of education
2. Successful completion of all minimum requirements of the Precollege Curriculum (See "Precollege Curriculum.")
3. Successful completion (receiving a grade of C or its equivalent) of at least four courses as described in the Advanced Placement (AP) Program Course Description booklets of the College Entrance Examination Board:
 - a. English (one course)
 - b. Mathematics or Science (one course)
 - c. Foreign Language (one course)
 - d. Elective
4. Completion of AP examinations or International Baccalaureate examinations in three of the four specified subject areas, without regard to score.

The Commonwealth Diploma is awarded to each student completing the program requirements. International Baccalaureate courses also count. Students completing those courses still must take the AP examinations.

Each test is graded on a scale of 1 to 5. The costs of the three required AP examinations for each student are reimbursed to the local school districts by the Kentucky Department of Education for each student receiving a composite score of 8 or more on these examinations. Schools then reimburse the students who have paid the fees to take the examinations.



Source: The Kentucky Department of Education, 2008

Getting a Head Start on College Credit

Did you know that you can earn college credit while you are still in high school? There are many ways to do so. In this section, you will find a description of all the paths you can take to earn college credit. Use this as a basic guide to college-credit opportunities through JCPS, but talk to your counselor about your Individual Graduation Plan (IGP) and the college-credit opportunities that best meet your needs and interests.

Dual Credit

Dual-credit courses provide both credit toward high school graduation and college credit. Most dual-credit courses are offered to high school juniors and seniors. Courses are offered at the high school in partnership with a local college or university. Either a high school teacher selected by the college or a college professor teaches the dual-credit course, using the college syllabus and textbook. Students enroll with the postsecondary institution and pay tuition. At the end of a course, students receive a college transcript. If you decide to take a dual-credit course at your high school, be sure you ask which colleges and universities accept the credit and under what conditions. Some institutions, for example, will only accept dual credit earned with a grade of A or B.

Advanced Placement Courses

Advanced Placement (AP) courses are college-level courses in a variety of subject areas taught by specially trained high school teachers. Teachers use a curriculum that is developed by the College Board. Students who complete these courses must sit for the AP Exam in the subject matter of a course taken and must earn a score of 3 or better on the examination in order to be eligible for college credit. There is no fee for an AP course; however, there is a small fee for each examination. Talk to your counselor about examination fees and how you may be

eligible for a fee waiver or reimbursement. As with dual-credit courses, ask questions about colleges and universities that award college credit based on AP Exam scores.

Articulation Agreements

Many of the programs offered at the district's high schools have articulation agreements with postsecondary programs. Articulation agreements are developed when high school and postsecondary teachers work together to outline content and skills taught. Instructors determine which high school and college-apprenticeship courses cover the same content and develop similar skills. They then agree that successful completion of content in high school earns the student corresponding credit within the postsecondary program. Articulation agreements frequently require students to earn a grade of A, B, or C in the high school course to earn college credit, and an articulation agreement transfers credit only to the college, apprenticeship, or university program with which the articulation agreement is developed. The advantage to articulation agreements, however, is that the agreements frequently involve blocks of credit. Under an articulation agreement, you may be able to earn as many as 24 college credits while still in high school. Talk to your counselor and your technical program teachers about articulation agreements in place at your high school.

Transitions Agreement

Transitions agreements with local colleges allow Jefferson County seniors to take classes at specified colleges. Tuition is waived, but students are responsible for fees, books, and transportation.

Louisville Technical Institute (Sullivan System)—Seniors at any high school in the JCPS District can take courses at Louisville Technical Institute (LTI). Students may take two courses each of the two spring quarters, January through March and March through May. Students do not pay tuition but must pay the college-application fee and must purchase textbooks for courses taken. Each quarter, LTI provides all high school counselors with a list of available courses. If you are interested in taking advantage of the LTI Transitions Agreement, see a school counselor to determine available courses. Also, courses are taken at the LTI campus, so you must have transportation.

Jefferson Community & Technical College (JCTC) also offers a Districtwide Transitions Agreement. Any senior in a Jefferson County public high school is eligible to take courses at the college without tuition charges. See your counselor for specific courses available and for enrollment procedures. To participate in this Transitions Agreement Program, you must be able to transport yourself to the college.

Finally, the district's Transitions Agreements with LTI and JCTC require that you earn a grade of A or B in the classes you take in order to receive college credit.

United Parcel Service (UPS)

If you participate in the UPS School-to-Work Program, you can earn up to nine college-credit hours during your senior year as part of the program. Credits are earned through JCTC, and instruction is offered at the UPS worksite. You will work at UPS four hours daily, receive good pay and benefits, and have the college courses available to you without cost. You can participate in the UPS Program no matter what high school you attend, but see your counselor if you are interested. Your counselor can help you decide if the UPS Program is appropriate for your ILP.

Industry Certifications and College Credit

If you are focusing on Information Technology (IT) as a career, every time you pass an industry certification test—Microsoft, CISCO, Nortel—or another IT system as a part of your high school program for the certification, you may earn college credit in IT programs offered by local colleges, such as JCTC. Ask your IT instructor for additional information.

Other Programs Leading to College Credit

JCTC, a member of the Kentucky Community and Technical College System (KCTCS), has special agreements with several Jefferson County high schools that allow high school students to earn college credit tuition-free while they are still in high school.

At Shawnee High School Magnet Career Academy (MCA), for example, students may take college courses offered at the high school campus, while Brown School students attend college classes on the JCTC Downtown campus. Both programs are available to students without tuition costs.

DuPont Manual High School students may take courses at the University of Louisville (U of L) during their senior year without cost. Rising seniors may participate in the U of L Summer Scholars Program and take one university course during their senior year without tuition fees.

These are some of the many ways you can earn college credit while still in high school. Counselors can assist you in locating opportunities that best fit your needs.

After High School—What?

Taking a Look at Your Options

The world you live in is changing all the time—and at a faster rate than it did in the 1800s and earlier 1900s.

Many of the traditional “smokestack” jobs, from steel mills to textile factories, are fading away, leaving displaced workers, many of whom lack the skills to look for good alternatives.

What does this have to do with you? A lot. You’ll be looking at ways you can keep on learning, ways of educating yourself so that you can enjoy today

and prepare for tomorrow as well.

The focus is on continuous learning. One of America’s top career counselors, Joyce Lain Kennedy, says it all: “The secret to doing well in a rapidly changing society is to acquire the skill of learning.”

Whether you join the military, attend a vocational-technical school, or earn higher education degrees, you need first to master the fundamentals. You will need to learn to read well, to communicate, to use mathematics, to think, and to understand.

When you have that foundation, you

will know how to learn. Then you can branch out in different directions. You will have the flexibility to keep learning as the need arises.

Now, let’s take a look at some of your options for continuing your education—whether in school or on the job.



High School Data Sheet

Keep track of your activities starting in grade nine. List any honors and awards you received, organizations you joined, and offices you held. If you update this sheet regularly, completing the Activities Section on college applications during your senior year will be a breeze! You also may be able to use the data on a résumé when looking for a job.

Feel free to make a copy of this form. Please do not write on the original in the book.

Student's Name: _____ Social Security Number: _____

Address: _____

School Code: _____ Cumulative Grade Point Average (GPA): _____ ACT Scores: _____

	Grade Nine	Grade Ten	Grade Eleven	Grade Twelve
Honors/Awards				
Organizations				
Offices Held				
School Activities				
Outside Activities				
Work Experiences				

Kinds of Schools

College

A college is an institution that offers educational instruction beyond the high school level in a two-year or four-year program.

University

A university is an academic organization that grants undergraduate and graduate degrees in a variety of fields and that supports at least two degree-granting professional schools that are not exclusively technological (such as medicine, journalism, or agriculture). It is composed of a number of schools or colleges, each of which encompasses a general field of study.

Liberal Arts College

A liberal arts college is a four-year institution that emphasizes a program of broad undergraduate education. Preprofessional or professional training may be available but is not stressed.

Junior College

A junior college is a two-year institution of higher learning that provides vocational training and academic curricula (terminal and transfer).

Terminal Course

A terminal course is an academic program that is complete in itself. A student who completes such a course may not apply to a four-year college for further study without completing additional course requirements.

Transfer Course

A transfer course is an academic program that is designed to lead into a four-year course at another college or university.

Community College

A community college is a two-year public institution that offers programs similar to those at junior colleges.

Engineering or Technical College

An engineering or technical college is an independent professional school that provides four-year training programs in engineering and the physical sciences. It is often known as an *institute of technology* or as a *polytechnic institute*.

Technical School

A technical school is a two-year institution that offers terminal occupational programs that are intended to prepare students for immediate employment in fields related to engineering and the physical sciences. These schools also may offer one-year certificate programs in certain crafts and clerical skills.

Nursing School

There are two kinds of nursing schools. At schools that are affiliated with hospitals, students receive registered nurse (R.N.) degrees upon completion of their training. At schools affiliated with four-year colleges, students receive both a Bachelor of Science (B.S.) degree and an R.N. degree and have the option of entering the field of nursing administration.

Military School

Federal service academies prepare officers for the Army, Navy, and Air Force. These institutions (West Point, the Naval Academy, and the Air Force Academy) require recommendation and appointment by members of Congress. Private and state-supported military institutes, however, operate on a college-application basis. They all offer degree programs in engineering and technology as well as concentrations in various aspects of military science.

Business School

Business schools fall into two categories. At some colleges, it is possible to specialize in business administration or in a two-year secretarial course in conjunction with supplementary liberal arts courses. Other institutions offer predominantly the business or secretarial courses and may or may not be regionally accredited.

Proprietary Trade Schools

Proprietary trade schools are privately owned technical schools that are in business to make a profit. These schools provide training somewhat like the public vocational-technical schools.

If you are interested in going to a proprietary school, choose one that meets your needs. You want a school that does what it says it will do—in short—educate you so that you will be able to get a job when you graduate and be well-equipped to perform that job.

Community and Junior Colleges

Are you looking for a college that is convenient, economical, and open to any student who has graduated from high school or has earned a General Educational Development (GED) certificate? You may want to consider a two-year college or junior college. Today, there are more than 1,400 two-year colleges in the country. KCTCS comprises 16 districts and 62 campuses that are open or under construction throughout the state. Public regional universities often have community college programs. Several independent junior colleges in Kentucky provide educational programs as well.

Types of Colleges

Community and Technical colleges in Kentucky are part of a state community and technical college system. They provide classes to meet the needs of a diverse group of students—from those taking a single course for career advancement to students beginning study for a four-year degree.

Junior colleges (often independent, church-related schools) usually offer associate degrees in arts or sciences that can be transferred to a four-year college.

Types of Programs

Associate in Applied Science

(A.A.S.) degrees are terminal, or not transferable, and are meant to lead directly to employment in such fields as nursing, real estate, or engineering technology.

Associate of Arts (A.A.) and Associate of Science (A.S.) degrees provide the first two years of a four-year-college degree and are intended for transfer to a four-year college or university. Check with the four-year college you plan to attend to be sure that your program will transfer.

Certificate programs, sometimes called career-oriented programs, are for students who want to seek employment after six months to two years of postsecondary education. Confusing? You bet! You need to ask careful questions from the beginning in order to avoid the frustration of taking courses that won't fit your goal.

If you plan to transfer, check with your four-year college about its departmental entrance requirements before planning your classes. Obtain in writing information about which classes and grades will transfer.

What Are the Advantages?

You can't beat the community and technical colleges for economy. Tuition and fees are typically one-half or less of the tuition of four-year colleges. Besides the convenience of community and technical colleges, you can save on room and board by living at home. And you can combine attending classes with working. Community and technical colleges provide easy academic access. Any high school graduate or holder of a GED certificate is eligible to enroll. If your high school grades or scores on the ACT aren't the best, here's your chance to get into college and start moving in the right direction. With hard work, you can improve your grades. Your community and technical college grades will be reviewed when you apply for admission to a four-year college as a transfer student. Whatever your educational goals, community and technical colleges may offer you a much-needed service.

A guide to planning community and technical college classes to fit with specific majors at a four-year college or university is very helpful. It can make transferring a breeze! If you are considering transferring to a four-year college, ask if that college has such a publication.

Postsecondary Career and Technical Education

The demand for a highly skilled, technically trained workforce is rapidly increasing as U.S. businesses and industries upgrade their operations to remain competitive in a global economy. According to the U.S. Department of Labor, more than one-half of the 30 fastest-growing occupations will require applicants to have a postsecondary technical education. Moreover, students also will have to be better prepared, both academically and technically, to solve complex problems and to meet the increased skill requirements of broad occupational fields.

If you are interested in studying a career-related program to prepare you for employment in two years or less after high school, studying at one of Kentucky's community and technical colleges could very well be the key to your future academic and professional success.

Kentucky Technical College/ Instructional Service Center

State career and technical schools are state-owned and operated and principally provide career and technical education to persons who have completed or left high school and are studying in preparation for entering the labor market. JCTC, located at 727 West Chestnut Street, Louisville, KY, offers courses in the following major areas:

- Air Conditioning Technology
- Auto Body Repair
- Automotive Technology
- Carpentry
- Cosmetology
- Fire and Rescue Training
- Graphic Communication Technology
- Horticulture
- Machine Tool Technology
- Medical Administrative Services
- Medical Assisting
- Medical Laboratory Technology
- Plumbing
- Practical Nursing
- Radiography
- Surgical Technology
- Welding
- Wood Manufacturing Technology

For a complete listing, go to www.jefferson.KCTCS.edu.

Program offerings often are tailored to meet the needs of local businesses and industries. Classes are scheduled during the day, Monday through Friday, but also are available during evening hours and occasionally on weekends for special courses. Coordination also is maintained between JCTC, local community colleges, and/or university programs and includes joint programming in specialized areas. JCTC maintains an active outreach/recruitment program and offers such student support as assessment, guidance, referral services, and job placement.

What Are the Advantages?

In the 2000s, the mission of Kentucky's vocational-technical schools is to provide its students with the training needed for high-paying, high-tech careers in today's job market.

JCTC is state-supported, and tuition is relatively economical. Because the training is coordinated with the needs of business and industry, job-placement opportunities are increased. "Get Technical ... It Pays!"

Requirements for Admission

To be admitted to JCTC, a student must:

1. Complete an application for admission.
2. Pay an application fee.
3. Submit to JCTC a copy of his or her high school transcript and COMPASS or ACT test scores.

Proprietary Trade Schools

Proprietary trade schools are privately owned technical schools that are in business to make a profit. These schools provide training somewhat like the public career and technical schools. If you are interested in attending a proprietary school, you will want to choose one that meets your needs. You want a school that does what it says it will do—in short—educate you so that you will be able to get a job when you graduate and be well-equipped to do that job.

What Are the Advantages?

- Students can usually enroll at any time in a private trade school; they need not wait until the beginning of a semester. Many schools offer short-course units that lead to a quick sense of accomplishment.
- Some schools allow you to leave when you know the material and can pass the test, rather than waiting until the term is finished. Classes are usually small, allowing for extra attention from the instructors.
- Reputable schools work hard to place their graduates, knowing that satisfied students and employers will bring them more students.

Things to Consider

At times, some proprietary schools have recruited students who lack the background or basic skills to be able to complete the course of study. Students may have borrowed the tuition money by taking out loans. In instances in which students have dropped out, they have been left with debts they cannot pay and go into default on their loans. Default, which means not repaying loans, has become a serious problem. The federal government is trying to correct this by closing any school that has a very high default rate. You can make good decisions in choosing a school by learning as much as possible about the school you are considering—before you enroll.

To find out more about a particular proprietary school, contact:

State Board for Proprietary Education

P.O. Box 456
Berry Hill Annex
Frankfort, KY 40602
(502) 564-4233

State Board of Barbering

9114 Leesgate Road, Suite 6
Louisville, KY 40222-5055
(502) 429-8841
Fax: (502) 429-5223

State Board of Hairdressers and Cosmetologists

111 St. James Court
Frankfort, KY 40601
(502) 564-4262
Fax: (502) 564-0481

Kentucky Board of Embalmers and Funeral Directors

P.O. Box 324
Crestwood, KY 40014
(502) 241-3918
Fax: (502) 241-4297

Technical or Private Trade Schools

- Meet with your high school guidance counselor, and develop a plan of action to guide you in selecting a satisfying and rewarding career.
- Take advantage of career-assessment opportunities, such as interest inventories and aptitude tests that are available through your school's guidance office/assessment center.
- Review literature on the occupational areas of interest to you. Pay close attention to job duties and responsibilities, entry-level salaries, opportunities for advancement, and education or training required.
- Determine if jobs of interest are available in or near your community or if they would require your moving away from family and friends. Also, consider whether the location of the career and technical school is within reasonable commuting distance or requires relocation.
- Explore with the school counselor the possibility of visiting businesses and industries to observe workers.
- Take advantage of occupation-specific assessments, such as a mechanical ability test or a personality profile, which can help predict your success in a chosen job.
- Check with your high school counselor to determine if your reading and mathematics scores meet admission standards for enrolling in a technical education program. If not, determine what steps you must take to meet technical program and academic admission standards.
- Find out if the technical course(s) offered through the career and technical department in your school will count toward advanced placement in the technical program you plan to pursue after graduation.
Note: Students who are enrolled in technical courses during high school receive admission priority over other high school graduates.
- Calculate what it will cost you to attend the vocational program you plan to pursue. Program costs differ for books, instructional supplies, and uniforms or other required clothing. The distance you commute; whether you live at home or rent an apartment; and the amount you plan to spend for clothing, entertainment, and other personal items are all factors to consider. When you have determined how much it will cost you to attend a technical program, develop a plan to pay for your education.

Precollege Curriculum

The Precollege Curriculum (PCC) is a set of high school courses that are required for admission to a four-year degree program at a Kentucky public university. On this page, the required courses are listed, as are recommended electives that will prepare you for schools with selective or competitive admissions policies.

Required Courses (Basic PCC)

English—4 courses required English I English II English III English IV or AP English	History and Appreciation of Visual and Performing Arts—1 credit required History and appreciation of visual and performing arts or another arts course that incorporates such content
Mathematics—3 courses required Algebra I Algebra II Geometry or Higher Content Level Courses	Electives—5 credits required (3 rigorous) Recommended strongly: 1 or more courses that develop computer literacy (In 2004, the requirement is 5 credits [3 rigorous].)
Science—3 courses required Credits to include life science, physical science, and earth/space science (at least one lab course)	Nonnative (Foreign) Language—2 credits required or demonstrated competency Total Credits: 22
Social Studies—3 courses required Credits selected from U.S. History*, Economics, Government, World Geography, and World Civilizations*	A student may substitute an integrated, an applied-interdisciplinary, or a higher-level course within a program of study if the substituted course offers the same or greater academic rigor and if the course covers or exceeds the minimum required content.
Health—1/2 credit required	
Physical Education—1/2 credit required	

*Required courses

Recommended Electives (Competitive PCC)

Rigorous electives should have academic content that is at least as challenging as that in courses that are required to meet the minimum high school graduation requirements. These electives also should be in social studies, science, mathematics, English, language arts, arts and humanities, and nonnative (foreign) language and should be above the introductory level in agriculture, industrial technology, business, marketing, family and consumer sciences, health sciences, technology education, and career pathways. Electives in physical education and health are limited to one-half unit each.

English Oral Communications Journalism Media Mathematics Applied Mathematics Precalculus AP Calculus Advanced Topics in Mathematics Probability and Statistics Finite Mathematics Discrete Mathematics	Science Biology II AP Biology Chemistry II AP Chemistry Physics II AP Physics Social Studies Political Science AP Government Economics AP Economics AP European History	Electives Fine Arts—Art, Music, Drama Computer Science Foreign Languages Business/Accounting Social Science (e.g., law, anthropology, sociology, psychology, humanities) Vocation Education (e.g., construction technology, health and human services)
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Timetable for College Admissions

Junior Year

April

- Take the ACT and SAT if you have scheduled them. Remember that many schools offer short classes (three or four sessions) to help you prepare for these tests. Take advantage of them if they are available.
- Start writing or calling a variety of colleges for information. (You will have some time in the summer to sort through the responses.)

College	Date Letter Mailed	Date Material Received
1. _____		
2. _____		
3. _____		
4. _____		
5. _____		

- If possible, make campus visits during Spring Break. You may want to use the College Comparison Work Sheet and other college-visit information found in this guide.

College Visited	Impressions	Date
1. _____		
2. _____		
3. _____		
4. _____		
5. _____		

May

- Take the College Board-sponsored achievement tests in any appropriate course if you will need them for college applications.

Test Taken	Date	Date	Date
1. _____			
2. _____			
3. _____			
4. _____			
5. _____			

- Take AP Exams if you have registered to do so and if you are prepared.
- Continue listing your activities, organizations, and honors on your Personal Data Sheet.
- Final examinations are here. Good luck!

Timetable for College Admissions

Senior Year

June–August

- Take or retake the college-admission tests—ACT and/or SAT Reasoning Exam.
- Obtain a Social Security number if you don't have one. Virtually all institutions of higher education use Social Security numbers for identification.
- Use your planner, or make a calendar on which to note important dates and deadlines throughout the school year.
- Brush up on any academic subjects that could use improvement, and participate in summer reading. Reading lists are provided in this booklet.
- Complete the Recommendation Letter Information Form, which lists all honors, awards, clubs, interests, etc., to be given to persons who fill out recommendations for your college admission. Type this form, and make copies.
- Continue college visits, and record impressions and pertinent information.
- Report to each college for a personal interview, if necessary.
- Send a thank-you note to each interviewer.
- Narrow your final list of colleges to four to six choices.
- Continue to practice strong study habits; senior grades are extremely important since many colleges require midterm reports.

September

- Read *Getting In*. Your counselor will give you a copy of this handbook of information about admissions, costs, financial aid, and academic programs for postsecondary schools in Kentucky.
- Be aware of college-entrance requirements.
- Request application materials from the colleges on your selection list.
- Plan to take the SAT Reasoning Exam or the ACT in early fall if you have not taken a college-admission test or if you desire to attempt to improve your score.
- Obtain the testing schedule for SAT Subject Exams (if required) and the AP Exams. Plan to take the tests at least six to eight weeks before scores are submitted.
- Write to the director of Admissions to request a Fee Waiver if you cannot afford to pay a college's nonrefundable application fee.
- Acquire and start filling out the necessary application forms to meet the college's deadline, which is usually in November, if you are applying for early decision. Several schools with very competitive admission requirements make early decisions on which applicants they will accept.
- Be aware that some programs, such as engineering and architecture, have application deadlines that are different from others.

- Analyze application instructions step by step to find out what information is required and when it must reach the college: SAT I or ACT scores, SAT II Subject Test scores (if required), essays, application forms, recommendations, etc.
- Write on a calendar or planner all important dates, including application deadlines (admissions, financial aid, housing, etc.), for the list of colleges. Do not miss these deadlines.
- Research scholarships and grants offered through local community-service organizations, businesses, clubs, unions, churches, fraternal groups, and the Internet; if you are eligible, apply for them. Make sure you know which application to use, and note all financial-aid application deadlines on your calendar.

October

- Attend the UPS College and Career Expo, which is held in the fall of each school year at the Kentucky Exposition Center.
- Meet with college-admissions representatives visiting the school.
- Continue to make campus visits and to talk with students and alumni.
- Plan to take additional tests that your top-choice colleges may require, and note all deadlines.
- Begin the college-application process.
 - Complete the application form neatly. Take your completed application to your counselor for completion of the Secondary School Report Form, which might include the Precollege Curriculum Form, additional school information, a counselor recommendation, and the transcript request with a dollar fee for each college application. **Important! All applications must be submitted to the counselor two weeks prior to the due date.**
 - Ask teachers for recommendations.
 - ✓ Give teachers copies of your completed Recommendation Form.
 - ✓ Provide the teachers with stamped envelopes addressed to the college/university.
 - ✓ Give the teachers a minimum of **two to three weeks' notification prior to the due date.**
 - Start formulating personal essays. Have them critiqued for content and grammar.
 - Pay early housing deposits, if required.

November

- Research financial-aid programs. Attend a local financial-aid seminar, if available. Watch for the Free Application for Federal Student Aid (FAFSA) Form, which is distributed by the high school counselor in November or December. It is used to apply for need-based aid but cannot be completed until after January 1. (You also can get a financial-aid form from the college financial-aid office.)
- Remember that from November 1 to 15, test scores and applications are due at most colleges that use "early decision" admissions. Be sure to check the early decision policies and/or restrictions.
- Complete essays and/or personal statements.
- Review application forms.

December

- Remind teachers that recommendations are due soon.
- Register for the draft, if required, to qualify for many grants and loans.
- Withdraw applications from other schools if your early decision arrives with positive results.
- Remember that December 15 is usually the deadline to apply to some selective colleges. Others have deadlines in February or later. Be sure you apply on time to colleges you have selected.

January

- Attend a local financial-aid seminar.
- Ask your parents to complete tax forms early. Use information from the tax forms to file the FAFSA. Make sure your parents keep a copy of the completed Internal Revenue Service (IRS) Form for their files.
- Mail the FAFSA Form and other applicable financial-aid forms on January 1. The earlier you submit the form, the better your chance of getting all the aid you need. Don't assume that income makes you ineligible for any financial aid. Apply for any and all types of aid, and let the college or financial institution decide. The first step toward getting aid is applying. Not doing so can be a costly mistake.
- Remember to monitor the status of applications to be sure that all materials are sent and received on time. Refer to your calendar/planner.
- Make a copy of the college application. Fill out the rough draft; correct and complete the original application. Make sure it is legible, and mail it in time to meet the deadline.
- Prepare for midterm examinations. High school grades are important to colleges considering an application.

February

- Ask your counselor to submit midyear grades if any of your selected colleges require them.
- Respond and send a deposit in early spring if you are accepted at a college that requires this.
- Plan to take AP Exams in May.

March

- Continue to investigate all possible sources of financial aid.
- Choose a college. If you are accepted by more than one college, compare educational programs, cost of attendance, available financial aid, and the capability of each school to help you achieve your educational objectives and career goals.
- Contact your first-choice college upon acceptance. Ask for direction from your high school counselor if notification has not been received.

April

- Follow up on the financial-aid package. (For example, accept the financial-aid award, and complete any additional documentation requirements. Notify any other schools to cancel their aid awards to you.)
- Contact local lending institutions for information about student loan programs, and if appropriate, begin the application process. A list of lenders that make student loans is included in *Getting In* and other Kentucky Higher Education Assistance Authority (KHEAA) publications.
- Consider other financial aid, such as Parent PLUS Loans or Supplemental Loans for Students (SLS), if you and/or your parents have not qualified for need-based aid or aid beyond that provided by the Stafford Loan.

May

- Take AP Exams.
- If you are on a waiting list, call or write to the college director to let him or her know that you are eager to attend. Mentioning recent academic or other achievements may also help.
- Send your acceptance deposit by the deadline specified.

June–August

- Respond promptly to all requests from your selected college.
- Notify your high school office staff that you need your final grades and proof of graduation submitted to your selected college.
- Correspond with the college about housing, course selection, etc., for the first term.
- Send thank-you notes to all individuals who helped with the college-admission process.
- Use this summer to earn money for college.
- Plan to read extensively during the summer.

September

- Start the college experience!
 - Work to develop ways to make friendships; some of them will last a lifetime.
 - Join at least one organization during the first weeks of school.
 - Study and prepare two hours for each hour you spend in class. Study, read, and work. Procrastination will create worry.
 - Find out the professors' office hours. Develop a positive relationship with your instructors.
 - Practice behaviors that lead to good health. Organize the day to include class attendance, study preparation, physical exercise, good nutrition, and proper sleep.
 - Try not to indulge feelings of homesickness. They are natural and part of the breaking-away process. Stay in touch; call or write home.
 - Apply for aid each year. Your family's financial situation may change, or regulations may change allowing eligibility.
 - Good luck and farewell! We hope your years in JCS proved to be a positive experience!

Required College-Entrance Tests

Which do colleges want—the ACT or SAT?

Most four-year institutions accept equally the ACT or SAT. However, some universities prefer one over the other.

You should check with the institutions of your choice to learn their preference.

Most Kentucky colleges and universities prefer the ACT.

ACT

The ACT Program is the predominant testing program (and its test, the ACT, the predominant test for college admission) in the Midwest and some parts of the South. The ACT combines certain aspects of both SAT Reasoning Exam and the SAT Subject Exams into one testing instrument. A multiple-choice test, the ACT is scored on a 0 (low) to 36 (high) basis, and its scores are reported in four categories (English, Science Reasoning, Reading, and Mathematics). A composite average of the four areas is given with a total composite score on the score report.

SAT Reading

The SAT Reasoning Exam is usually taken during the junior year and again during the senior year and is a required test for admission to many colleges. Scored on the basis of 200 (low) to 800 (high), the SAT Reasoning Exam is a multiple-choice examination, plus student-created response mathematics questions. It is designed to test a student's aptitude for scholastic work (not intelligence).

Low scores do not indicate that a student is unable to do competitive work in college. They merely indicate that someone with higher scores may be able to do the same work with more ease. Before you take the SAT Reasoning Exam, read and study the College Board booklet, *Taking the SAT*, available in your school's guidance office.

Subject Exams

Subject tests often are taken at the end of the junior year and possibly at the midpoint of the senior year. Subject tests are administered in a variety of academic subjects and are designed to test the level of knowledge of a student in particular academic disciplines in relation to other students throughout the country. The SAT Subject is scored on the same 200-to-800 basis as the SAT Reasoning. Some colleges use the SAT Subject for placement in various levels of freshman courses; some use it as an additional indicator in the admissions process.

ACT Assessments

English

75 Items, 45 Minutes

Content Covered by the ACT English Test:

- Punctuation (13%)
- Grammar and Usage (16%)
- Sentence Structure (24%)
- Strategy (16%)
- Organization (15%)
- Style (16%)

Mathematics

60 Items, 60 Minutes

Content Covered by the ACT Mathematics Test:

- Prealgebra and Elementary Algebra (40%)
- Intermediate Algebra and Coordinate Geometry (30%)
- Plane Geometry (23%)
- Trigonometry (7%)

Reading

40 Items, 35 Minutes

Types of Reading Selections in the ACT Reading Test:

- Social Studies (25%)
- Natural Sciences (25%)
- Prose Fiction (25%)
- Humanities (25%)

Science Reasoning

40 Items, 35 Minutes

Content of the ACT Science Reasoning Test:

Drawn from Biology—Chemistry; Physics—Physical Sciences

Scientific Information Presented in Three Formats:

- Data Representation (38%)
- Research Summaries (45%)
- Conflicting Viewpoints (17%)

SAT Assessments

Critical Reading

78 Items, 75 Minutes

Content Covered by the SAT Reasoning Exam, Critical Reading

On the SAT Reasoning Exam, three types of questions are used:

- Analogies (19)
- Sentence Completions (19)
- Critical-Reading Questions (40)

Note: Antonyms are not part of the SAT Reasoning Exam.

Mathematics

60 Items, 70 Minutes

Content Covered by the SAT Mathematics Section

On the SAT, three types of questions are used:

- Standard, five-choice, multiple-choice (35)
- Quantitative comparison (15)
- Student-produced response questions (10)

Writing

60 Minutes

- Student-written essay (25 min.)
- Multiple-choice questions (35 min.)

ACT and SAT Test Dates

For the United States, U.S. Territories, Puerto Rico, and Canada

2010–11 ACT Test Dates

For the United States, U.S. Territories, Puerto Rico, and Canada

Test Date	Registration Deadline	Late Fee Required
September 11, 2010	August 6, 2010	August 7–20, 2010
October 23, 2010	September 17, 2010	September 18–October 1, 2010
December 11, 2010	November 5, 2010	November 6–19, 2010
February 12, 2011	January 7, 2011	January 8–21, 2011
April 9, 2011	March 4, 2011	March 5–18, 2011
June 11, 2011	May 6, 2011	May 7–20, 2011

2010-11 SAT Test Dates

October 9, 2010	January 22, 2011
November 6, 2010	March 12, 2011
December 4, 2010	May 7, 2011
	June 4, 2011

According to our formula, test dates fall on the first Saturday in November, December, May, and June; the second Saturday in October and March; and the fourth Saturday in January. *Revised formula: The test date is moved one week earlier when Easter falls before March 30. March date is SAT Reasoning only.

AP Exam Dates

2010

May 2–6 and May 9–13

More College-Placement Tests

AP

Advanced Placement (AP) Exams are designed for academically strong students who have completed college-level work in high school. AP Exams are given in specific subject areas and are used in determining whether a student may gain advanced standing in college. This exam is written by The College Board. If you are interested in AP testing, see your guidance counselor. Testing is in May.

CLEP

The College Level Examination Program (CLEP) offers specific subject examinations or a general examination. Some colleges use the score to award credit for undergraduate college courses.

Departmental Examinations

In addition, many universities have developed examinations to supplement or replace other tests previously mentioned. They are much the same as the AP, Proficiency Examination Program (PEP), and CLEP tests and result in the awarding of college credit, if passed.

How You Earn Credit

The credit you receive is awarded by the college you attend. Each college decides on a minimum acceptable score and how much credit will be awarded. Before you take any proficiency examination, you should find out your college's policy on the examinations.

Preparing for the Examinations

The key to passing these examinations is good preparation. All kinds of books are available as study guides. Start with your high school or public library. If resources are not available there, they may be ordered through a bookstore. The College Board and ACT also publish their own study guides, which can be ordered. The addresses are:

College Board Publications
Box 886
New York, NY 10101-0886

Call 1-800-323-7155, or order online through the College Board Online Store.
www.collegeboard.org

ACT-PEP Coordinator
Proficiency Examination Program
P.O. Box 168
Iowa City, IA 52243

www.act.org

Making Choices

Choosing a College

Why Go to College?

College—Is It for You?

Some of you are already sure that you will go to college; others may be thinking, “Well, maybe.” Let’s look at some of the reasons people go to college.

“All my friends are going.”

“I’m going to college to please my parents.”

“I can’t think of anything else to do.”

Many students head to college with these thoughts. These nondecisions happen when students follow along, trying to win the approval of family or friends. Any way you look at it, college takes time, hard work, and money. You are more likely to stay on the course to graduation if you actively decide that you need college to help ensure your future success.

Stronger Reasons for College

“I want to learn more.”

Wanting to expand your knowledge is one of the best reasons for going to college. College definitely will give you a chance to learn more about specific subjects. Be sure to include some classes just because you’d like to learn about them—not just because they’re required for your major. Those classes may help you gain a broader world view.

At the same time, some of the most important things you learn won’t come from a classroom. Meeting students from other parts of the state, the country, or the world will help you understand different points of view.

If you stay on campus, even living with a roommate can be a learning experience. Imagine trying to work out an agreement with a roomie who sets his or her alarm two hours before you get up and whistles while he or she dresses. Now that’s a challenge!

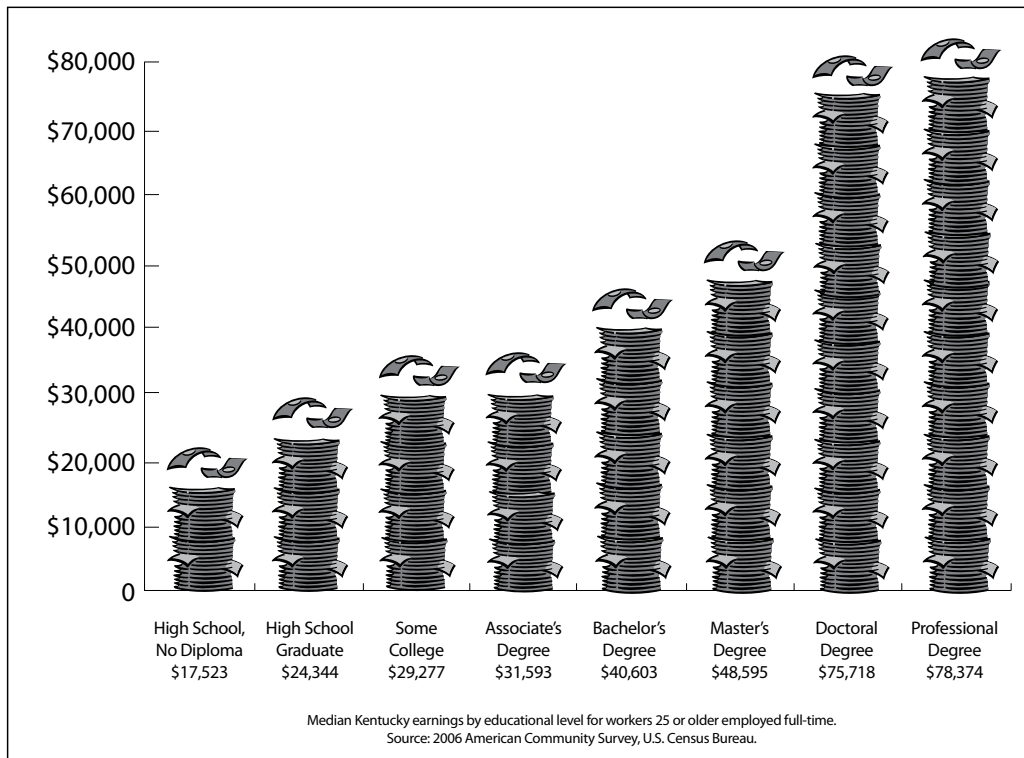
“I want to prepare for a career.”

College is the gateway to many careers today. You may want to become a teacher, a physical therapist, or an engineer. The list of occupations that require a bachelor’s degree as the minimum entrance requirement for employment is long—and growing.

“I want to make more money when I work.”

Take a look at the chart on this page to see a comparison of the annual earnings of high school and college graduates. Think of the increase in lifetime earnings if you graduate from college.

Those dollars will make a big difference in your lifestyle. They will help determine the kind of house you live in, the type of car you drive, or whether you have any of the extras you want over a lifetime.



Source: *Getting Ready*, Kentucky Higher Education Assistance Authority, 2007

Do your college choices have any Red Flags?

Finding answers to these important questions can help you narrow down your college choices and ultimately help you select a college. Also consider the strength of the educational program, cost, and available financial aid.



Is the college licensed and accredited? If so, how?

Colleges accredited by the U.S. Department of Education or the Council on Post-Secondary Accreditation must provide the services they claim.

- Colleges are accredited by the Southern Association of Colleges and Schools (SACS).
- Vocational schools are accredited by the National Association of Trade and Technical Schools.



Is the college pressuring you to enroll?

Colleges that pressure you to enroll may be a red flag for you. Do they have problems enrolling students? If so, why? Is there a high drop-out rate? If so, why? They are pressuring you for a reason. Most of the time, it has nothing to do with what may be best for you.



Does the college promise a guaranteed, high-paying job upon graduation?

Promises that sound too good to be true usually are. Be cautious.



Is the college supported by an approved financial-aid program?

This may also be a red flag and cause for concern. If the college does not have an approved financial-aid program, you may be responsible for paying all tuition and fees without financial-aid assistance, such as grants, loans, and/or work-study, offered by other reputable colleges.



What is the college's refund policy if you had to drop out?

Credible colleges have clear, defined policies in place for students who drop out due to extenuating circumstances. Knowing this information gives you a good indication of the satisfaction and achievement rate of former students.



What percentage of students default on their state or federal government loans?

Colleges with default rates higher than 20 percent may be a sign of a high rate of students dropping out. If students drop out before earning their degree, they may not have what they need to get a well-paying job, which makes it very difficult to pay back those accumulated student loans.



How many students (%) actually graduate/ complete their program?

This is a very important question to ask 2-year/vocational colleges. It may be more difficult to get this data for college-degree programs, since research shows that it takes an average of 5-7 years to complete most bachelor's degree programs.



What percentage of graduates has obtained a career in their chosen field of study? Have they found work in the local community or have they had to relocate to another city?

These are important questions to help you to determine if your chosen field of study will allow you to work in the local community or if you will need to relocate to find employment.



Will your credits transfer to another college, if you decide to transfer?

It will cost you both time and money if credits do not transfer, especially required credits for graduation.



Are there special requirements for admission into the college?

Some colleges require more history, science, foreign language, etc., than the state may require for high school graduation. Make sure you also check to see which entrance exams are required, such as the ACT, SAT, or SAT Subject Exam(s).

Sample Letter

Request for Information

After identifying some colleges that might interest you, use this sample to write your letters requesting information.

(Date)

Registrar's Office
College or University
Street Address
City, State Zip Code

Dear Admissions Counselor:

In May ____, I will be graduating from _____ High School. At present, I am planning to attend (name of college or university) beginning (date). My current interest is in the field of (career or profession).

Please send me the following materials and information:

1. Catalog (view book)
2. Test(s) requirements
3. Application for admission
4. Scholarship application(s) (Specify type: academic, leadership, minority.)
5. Financial-aid information
6. Housing information
7. Any other information that would be helpful to a freshman

I would appreciate receiving this material as soon as possible. Thank you for your assistance.

Sincerely,

(Signature)

Typed Name
Address
City, State Zip Code
Telephone Number With Area Code

North, South, East, West—Where’s the College You Like Best?

Did you know there are more than 3,000 colleges and universities in the United States? There are 80 colleges and universities right here in Kentucky. With that number, the question is not “Can you go to college?” but “What’s the right college for you?”

Finding a college that’s right for you is like working a puzzle. You want a college that fits well with your special combination of goals, interests, and personal style.

There are many characteristics to think about as you begin to decide.

Areas of Study

By now, you may have some ideas about interesting fields of study. You even may feel positive that you will want to be, say, an engineer, a marketing specialist, or an industrial arts teacher. Some careers, such as medicine, require a student to have an undergraduate science major before obtaining a graduate professional degree. In that case, making an early choice of an appropriate major is important.

On the other hand, you may be undecided about choosing a major when you begin college. In that case, it would be wise to look at colleges with many potential majors. You may want to experiment with unfamiliar courses before you make a decision.

Some college counselors suggest that students wait until the end of their sophomore year before declaring a major. They believe that choosing careers based only on early interests identified in high school is like marrying the first person you ever kissed! Now, isn’t that a thought!

The important thing to remember is that college majors can be chosen in many ways. Some people make early decisions about the careers they want. Others want to learn about a variety of possibilities before choosing.

College Size

Colleges vary in size from a few hundred students to more than 40,000 at large universities. The size of a school can make a big difference in whether or not you like it.

Your personal style comes into play here. If you are outgoing, assertive, and like engaging in activities with large groups, you may feel right at home at a large university.

On the other hand, if your preference is for a small group of close friends and you like to know your teachers well, you may feel that a small college is just right for you.

The size of a college usually suggests other differences. You might think about these comparisons.

Large universities may offer:

- More areas of study and more courses in those areas.
- More diversity among students and faculty.
- A greater range of sports, clubs, and other activities.
- Larger and better facilities, such as libraries, laboratories, and theaters.
- Graduate schools.

Smaller colleges may offer:

- A greater sense of belonging.
- Closer relations with the faculty.
- Smaller classes, more discussion, and fewer lectures.
- A greater chance to take on leadership roles in different groups.

Location and Environment

What areas of the state interest you? What areas of the country? Do you want a particular climate or certain recreational and cultural opportunities?

These factors are important in choosing a university. You also need to think realistically about the transportation costs. If you go to school 2,000

miles away, instead of 20 or 200 miles away, you’ll have to budget a greater travel expense. And remember the little things. You won’t have any way to take home your dirty laundry at those longer distances!

How do you feel about being a long way from home? Are you comfortable with being far away, or would you be happier being near your family? The right distance is that which will let you feel that you are on your own but not so far away that you feel uncomfortable.

Affiliation

Knowing whether a college or university is public, independent, or private/church-affiliated will give you some guidance. This may be particularly important if you are looking for a postsecondary institution with a strong religious life.

The public and general independent colleges and universities usually have no requirements about religious services or religion classes. Even church-affiliated educational institutions differ. Some campuses show a strong religious influence; on other campuses, this is less apparent. A visit to the campus will help you decide if the practices of a particular school suit you.

College Costs

As you start looking at colleges and universities, no doubt you will take a hard look at the costs. Some points to consider:

- What are the basic costs of tuition, room and board, and books and fees? What other expenses would you have?
- What can you afford out of your own and your family’s resources?
- What are the likely financial-aid packages?

At this point, try to get a realistic picture of the costs, but don’t cross off any colleges on the basis of cost alone. A combination of your family resources and financial aid can open up many possibilities.

Factors to Consider When Choosing a College

Admission Requirements

- What high school courses are required? Are entrance tests required? Which ones?
- What scores are acceptable?
- Is a certain GPA or class rank required?
- Will my activities and school involvement be considered?
- Is there an essay question on the application? Have I responded to it appropriately and accurately?
- Is there an early-decision or early-action plan?
- On what basis are applicants accepted?
- Are personal interviews or letters of recommendation required?
- Do certain majors have special requirements?
- What percentage of applicants are accepted?
- Can admission denials be appealed?
- What are the application filing dates?

Academics

- What is the average class size? Largest? Smallest?
- How many students in last year's freshman class returned for their sophomore year?
- What was the GPA for the freshman class last year?
- What is the college's procedure for student orientation, class placement, and scheduling? Is the ability to enroll in classes guaranteed?
- How is a faculty advisor assigned to students?
- What services does the school offer for the student who is undecided about a major?
- How many students complete a degree?
- What are the most popular majors?
- Are students taught by full-time faculty members, graduate assistants, or a combination of both?
- What types of additional services are provided by the school at no additional cost to the student (e.g., tutoring, career and personal counseling, developmental reading and study-skills workshops, job placement)?
- Is there an Honors Program? What are the qualifications for admission?

College Characteristics

- Where is the college located (city, suburb, small town, or rural setting)?
- What is the surrounding community like?
- Is the college public, private, or church-affiliated?
- What is the current student enrollment?
- What special or unique programs are offered?
- Does the college have general education or course-distribution requirements? What are they?
- Does the college have special programs for transfer students?
- What is the academic calendar (semesters or quarters)?

Cost

- What are the costs for tuition?
- What are the costs for room and board? Are there other fees?
- How much did costs increase from last year to this year?
- Is there a difference in the costs for in-state and out-of-state students?
- Are accepted students required to place deposits for tuition and housing? Are these refundable?
- By what date must accepted students decide whether they will attend?
- Are deposits required each year for returning students?
- When do fees, tuition, etc., have to be paid?

Financial Aid

- What percentage of students receive financial aid based on financial need?
- What percentage of students receive scholarships based on academic ability?
- What would be a typical financial-aid package for a freshman?
- What percentage of students who apply for financial aid receive it?
- Will my financial aid be adjusted if my need increases?
- What are the financial-aid application procedures and deadlines?
- When are financial-aid applicants notified of their awards?

- How long do they have to respond?
- Is there a tuition-payment plan?
- Are campus jobs available?
- Are off-campus jobs available?

Social Life

- What is the average age of students?
- What is the male-to-female ratio?
- What percentage of students reside on campus?
- Are dorms coed or same-sex?
- Is it a “suitcase college,” where all the students leave on the weekends?
- What are the procedures for selecting a roommate?
- What are some of the rules and regulations that govern campus and dormitory life?

Student Population

- Where do the majority of students come from?
- Do most of the students commute or live on campus?
- What types of student activities are there?
- Are sororities and fraternities on campus?
- What athletic programs are available?
- Is the surrounding community supportive of the college?
- Does the college have a campus-visitation program?
- Is housing available/guaranteed for freshmen?
- Is housing available for all four years?

College Comparison Work Sheet

College Name:				
Location <ul style="list-style-type: none"> • Distance from home 				
Size <ul style="list-style-type: none"> • Enrollment • Physical size of campus 				
Environment <ul style="list-style-type: none"> • Type of school (two-year, four-year) • School setting (urban, rural) • Location and size of nearest city • Coed, male, female • Religious affiliation 				
Admission Requirements <ul style="list-style-type: none"> • Deadline • Tests required • Average test scores, GPA • Special requirements • Notification 				
Academics <ul style="list-style-type: none"> • Your major offered • Special requirements • Accreditation • Student-faculty ratio • Typical class size 				

College Name:

College Expenses <ul style="list-style-type: none">• Tuition, room, and board• Estimated total budget• Application fee, deposits				
Financial Aid <ul style="list-style-type: none">• Deadline• Required forms• Percentage of students receiving aid• Scholarships				
Housing <ul style="list-style-type: none">• Residence-hall requirement• Availability• Types and sizes• Food plan				
Facilities <ul style="list-style-type: none">• Academics• Recreational• Other				
Activities <ul style="list-style-type: none">• Clubs, organizations• Greek life• Athletics, intramurals• Other				
Campus Visits <ul style="list-style-type: none">• When• Special opportunities				

Tips for Reading the College Catalog

- Look for the date to make sure you are reading a current catalog.
- Scan the table of contents; it will give you some indication of what general areas the college deems important.
- Do not read the catalog cover to cover. Use the index for specific information about those areas that interest you.
- Read the history of the college to gain a sense of the nature, extent, and depth of the traditions of that college. The philosophies and policies of a college often grow out of those traditions.
- Study the admission requirements carefully to ensure that you have taken or will take all courses and tests required for admission.
- Study the graduation requirements carefully to find out what course load you will need to carry in order to graduate. Is there a core curriculum? Are there distribution requirements? Is a thesis or major research project required? Watch for required courses within departments. Although a college may have no specific, required courses, a department may.
- Review the college calendar to make certain it suits you.
- Study course descriptions to make sure that the courses do, in fact, consist of curricula in which you are interested.
- Review special programs to explore the availability of such opportunities as a year abroad, internships, joint enrollments with other colleges, independent study, and combined majors.
- Review faculty data to see how many professors actually teach.
- Check the variety of clubs, sports, and activities as an indicator of the diversity of the student body and of the college's ability to serve your extracurricular interests.
- Explore student services. Does the college offer extensive counseling services? tutoring? career planning?
- Consult the section on costs and financial aid if you will be needing assistance in paying for college. This is the best source of financial-aid information.

Have You Read the College Catalog?

Reading a college catalog is sometimes confusing. Completing this form will help you dig out essential information from specific catalogs and enable you to make comparisons among various colleges.

Brief Description of the College

Name of College: _____

Check one. Urban Suburban Rural

Is the college state or privately controlled? _____

Undergraduate Enrollment: Male _____ Female _____ Total _____

Environment: (What is the campus like?) _____

Is the college church-affiliated? _____ If so, with what denomination? _____

Requirements or Recommended Subjects for Admission

Write the number of units required in each of the following areas:

English _____ Mathematics _____ Foreign Language _____ Science _____

Social Studies _____ Electives _____

Application

What is the application fee? _____

What is the closing date for the application? _____

Is a nonrefundable fee due after acceptance? _____

If so, what is the amount? _____

When will the college let you know whether you have been accepted? _____

Required Tests

What tests are required for admission? SAT Reasoning SAT Subject ACT Other

Expenses Per Year

Tuition: _____ Room and Board: _____ Extras: _____ Total: _____

The Minority Student

For Minority Students, There's Good News and Bad About College These Days

First, the bad news: During the early '80s, fewer minority students, particularly African Americans and Hispanics, attended college. Experts think this was due to cuts in federal grants.

The good news: Colleges were very concerned about the decrease in the number of minority students and have worked hard to increase minority enrollments. They want qualified minority students and will help you wherever possible. This can work to your advantage, particularly if you develop your special talents while you're in high school—whether in academics, music, sports, or other areas. These skills will give you an edge to help you obtain the best possible financial-aid package when you apply to colleges.

Let's talk about ways you can prepare for a college education now while you're in high school.

Find a Mentor

Make a point to find at least one teacher or counselor at school whom you like, trust, and can turn to for help. Individuals who take a special interest in helping other people succeed are called mentors. Let your mentor know that you want to go to college. Ask him or her to help you locate any activities that could benefit you during high school. Your mentor could double-check your schedule to make sure you get the full precollege curriculum or arrange for you to meet people in the community to talk about certain careers. You will find that it helps to have a special friend. Developing mentors will be helpful throughout your life in any career you may choose, so start early!

Look for Special Programs

Some schools have such programs as Talent Search and Upward Bound, which offer much-needed support to first-generation college-goers.

Several colleges in Kentucky host special minority programs in the summer. These let you spend some time on a college campus, meet successful adults, and get involved in a network of people who will help you prepare for college.

Find Out About Colleges

Do a little extra work in looking for a college. In addition to the usual considerations, such as location, size, and type of college, you will want to find out how minorities fare on any given campus.

In general, if there is a sizeable minority group at a campus, students there may have a greater acceptance of all students, regardless of their race, color, or background.

Some young people look hard for a college where students come from various backgrounds and have different ideas and opinions. They see this as a chance to learn about all kinds of people in the world. You might find life at a campus like that to be a happy experience—one in which you could learn and grow.

Historically Black or Fully Integrated College?

An option you may want to consider is attending a Historically Black College or University (HBCU). If you'd like to know more about these colleges, a list is included on the following page. A college that's traditionally Black has some characteristics you might want to consider.

Things to Think About

Students sometimes find it easy to develop stronger racial and cultural identities at traditionally black schools. Areas of study may be adapted to fit students' needs. You may find greater opportunities to participate in a full range of activities.

Care should always be used in selecting a college. As you consider a college, be sure that what it offers is what you need. You can get a good picture from reading the catalog, sitting in on classes, and talking to graduates.

Find out if there are specific activities for minorities, whether they be African-American, Hispanic, Jewish, or others. The presence of programs that show a sensitivity to cultural diversity is usually a good sign.

A good way to check out the situation on a campus is to talk with former students, preferably those under age 30. What did they like or dislike about the college experience?

Perhaps the very best way to get the real feel of a college campus is to make your own visit. If possible, try to spend a night and attend a class or two. This is very useful before you start applying to colleges. Just in case you find yourself being courted by college recruiters, an early visit will help you get a clear view of places most likely to meet your needs. This may help you when making your decision.

Paying for College

If you want to go to college, don't be too discouraged if you lack the money. With a combination of grants, work, and loans, obtaining a college education is almost always possible.

The trick is to **apply early** and to **apply correctly**. Start your applications for college, housing, and financial aid in the late fall or midwinter of your senior year to make sure your applications are received well within the deadlines. Each year, there are millions of dollars available for financial aid.

Many of those dollars are awarded on a first-come, first-served basis. A delay may mean that money for which you qualify will have been awarded to other students. The same holds true if you are applying for scholarships.

Looking at Other Options?

Remember that the ideas for getting ready for college also apply if you are interested in vocational-technical training or any other postsecondary education.

Whatever your choice—think ahead, plan ahead, and set your sights on obtaining more education after high school.

For More Information

In addition to the general references on postsecondary education, there are some other references that you might find especially useful, such as *I Am Somebody*, by Anna Leider, Educational Access, P.O. Box 3437, Alexandria, VA 22302. This short book is loaded with good ideas and is a “must read” for minority students. Ask your school counselor, school librarian, or public librarian to locate a copy for you.

To learn more about financial aid for minority students, consult the following:

Minority Organizations: A National Directory, current edition, published by Garrett

Park Press, P.O. Box 190 E, Garrett Park, MD 20896, or write:

National Scholarship Service and Fund for Negro Students (NSSFNS)
562 Third Street
Brooklyn, NY 11215

NSSFNS provides free counseling and referral services for all minority students.

HISTORICALLY BLACK COLLEGES AND UNIVERSITIES

Alabama

Alabama A & M University
Alabama State University
S.D. Bishop State Jr. College
Concordia College
Lawson State Community College
Miles College
Oakwood College
Selma University
Stillman College
Talladega College
Trenholm State Technical College
Tuskegee University

Arkansas

Arkansas Baptist College
Philander Smith College
Shorter College
University of Arkansas, Pine Bluff

Delaware

Delaware State College

District of Columbia

Howard University
University of the District of Columbia

Florida

Bethune-Cookman College
Edward Waters College
Florida A & M University
Florida Memorial College

Georgia

Albany State College
Atlanta University

Clark College
Fort Valley State College
Morehouse College
Morehouse School of Medicine
Morris Brown College
Paine College
Savannah State College
Spelman College

Kentucky

Kentucky State University
Simmons Bible College

Louisiana

Dillard University
Grambling State University
Southern University System
Southern University at Baton Rouge
Southern University at New Orleans
Southern University at Shreveport
Xavier University

Maryland

Bowie State University
Coppin State College
Morgan State University
University of Maryland, Eastern Shore

Mississippi

Alcorn State University
Coahoma Junior College
Jackson State University
Mary Holmes College
Mississippi Valley State
Natchez College

Prentiss Institute Junior College
Rust College
Tougaloo College
Hinds Junior College, Utica Campus

Missouri

Harris-Stowe State College
Lincoln University

North Carolina

Barber-Scotia College
Bennett College
Elizabeth City State University
Fayetteville State University
Johnson C. Smith University
Livingston College
North Carolina A & T State University
North Carolina Central University
Saint Augustine's College
Shaw University
Winston-Salem State University

Ohio

Central State University
Wilberforce University

Oklahoma

Langston University

Pennsylvania

Cheyney University
Lincoln University

South Carolina

Allen University
Benedict College

Claflin College
Clinton Junior College
Denmark Technical College
Morris College
South Carolina State College
Voorhees College

Tennessee

Fisk University
Knoxville College
Lane College
LaMoyné-Owen College
Meharry Medical College
Morristown College
Tennessee State University

Texas

Bishop College
Huston-Tillotson College
Jarvis Christian College
Paul Quinn College
Prairie View A & M University
Southwestern Christian College
Texas College
Texas Southern University
Wiley College

Virginia

Hampton University
Norfolk State University
Saint Paul's College
The Virginia Seminary College
Virginia State University
Virginia Union University

West Virginia

West Virginia State College

Source: U.S. Department of Education

The Student Athlete

Have you ever made that winning touchdown? The tie-breaking goal? The home run that won the game? If you have had any of these thrills as a high school student, then you are already a student athlete. Like millions of other young athletes, you may be dreaming of being recruited by a great college team. Who knows, you might even make it to the pros.

Well, you might, but the chances are slim. According to *On the Mark, Putting the Student Back in Student-Athlete*, by Richard E. Lapchick, only 1 in 50 high school athletes will get a scholarship to play in college. Of those who obtain athletic scholarships, less than 30 percent graduate from college. Only 1 in 12,000 high school players makes it to the pros. Can you beat these odds?

Be a Winner—Bet on Books!

With the very slim odds of becoming a professional athlete, you'd be better off betting on your books first than betting solely on your game. That way you can be a sure winner. This is not to say that athletics are unimportant. Lapchick says that the attributes that make you a good athlete—hard work, self-discipline, high goals, and team spirit—will help you succeed in school and in any work throughout your life.

Being a talented athlete can be a wonderful opportunity for you, but using those talents wisely can be a big challenge as well. The better player you are, the tougher the pressures you will face, and the harder it will be to keep sports in the right perspective.

The Student Athlete

In order to keep the *student* in *student athlete*, first, there is the struggle to keep your mind on your classwork. Learning to use your time wisely, to find time to study, and to keep up your grades will probably take constant effort.

If academic work seems demanding, you may be tempted to spend your free time practicing that pass or hook shot instead of studying. After all, who gets cheers for finishing a chemistry lab or writing a good book report? But consider this: as you become an adult, the courses you take will probably mean more than all your victories in sports.

If you hope to play college sports, you must get a clear understanding of the regulations concerning academic eligibility, financial aid, and recruiting in the different National Collegiate Athletic Association (NCAA) divisions. Sound tough? It is, but you didn't get to be a competitive athlete by taking the easy way out. You can make much of your own good luck by keeping your sports in perspective; by talking to your parents, coaches, and other adults who can help you look at the big picture; and by keeping up with your academic work as well as your sports practice.

For the most current NCAA eligibility requirements, visit the NCAA clearinghouse Web site at www.naaclearinghouse.net. Please note the other NCAA Web sites that are listed on page 97.

Academic Common Market

The Academic Common Market is helping students in southern states, including Kentucky, to cut the costs of undergraduate and graduate study at out-of-state institutions.

When you are interested in a major that is not offered at a public university in Kentucky, you may find what you need through the Academic Common Market. The arrangements that have been made between institutions in 15 states of the Southern Regional Education Board allow a student at an out-of-state school to pay tuition at that institution's in-state rate. The programs available to Kentucky are listed below. Information on the number and types of programs is on the Web at www.sreb.org.

There are only two requirements:

1. Acceptance in a program to which Kentucky has made arrangements to send its students
2. Proof that you are a legal resident of Kentucky

Write directly to the institution for admissions information. After you have been accepted, write to your state coordinator for certification of residency.

State Coordinator for the
Academic Common Market
Council on Higher Education
Suite 320
1024 Capitol Center Drive
Frankfort, KY 40601-8204
(502) 573-1555
Fax: (502) 573-1535
www.cpe.state.ky.us/

Baccalaureate Programs Available at In-State Rates for Residents of Kentucky (Subject to Change)

A complete listing of programs can be found at www.cpe.ky.gov.

Actuarial Science

Bachelor of Arts and
Bachelor of Science
• Frostburg State University (Md.)

Aeronautical and Industrial Technology

Bachelor of Science
• Tennessee State University

Aerospace (Aircraft Maintenance Management, Technology, Flight Dispatch, and Air Traffic Control)

Bachelor of Science
• Middle Tennessee State University

Aerospace Engineering

Bachelor of Science
• Auburn University (Ala.)*
• Mississippi State University
• University of Alabama
• University of Tennessee, Knoxville
• Virginia Polytechnic Institute and State University

American Indian Studies

Bachelor of Arts
• University of Science and Arts of Oklahoma

Art History

Bachelor of Arts
• University of Alabama

Aviation Technology

Bachelor of Science
• Fairmont State College (W. Va.)

Biological Sciences (Marine Biology)

Bachelor of Science
• University of Southern Mississippi

Biological Sciences (Ecology and Evolutionary Biology)

Bachelor of Science
• University of Tennessee, Knoxville

Broadcast Meteorology

Bachelor of Science
• Mississippi State University

Cartography

Bachelor of Science
• East Central University (Okla.)

Chemical Engineering (Environmental Chemical)

Bachelor of Science
• Auburn University (Ala.)*

Chinese Languages and Literature

Bachelor of Arts
• University of Maryland, College Park

Commercial Music

Bachelor of Music
• University of Memphis (Tenn.)

Communications (Film and Video)

Bachelor of Arts
• University of Memphis (Tenn.)

Continental European Studies

Bachelor of Arts
• University of Delaware

Culinary Arts

Bachelor of Science
• Nicholls State University (La.)

Dance

Bachelor of Arts
Bachelor of Science
• Radford University (Va.)

Dance (Ballet)

Bachelor of Fine Arts
• Radford University (Va.)

Dance (Contemporary)

Bachelor of Fine Arts
• Radford University (Va.)

Dance

Bachelor of Arts
• University of Alabama

Dance

Bachelor of Fine Arts
• University of Southern Mississippi

East Asian Studies

Bachelor of Arts
• University of Delaware

Engineering (Naval Architecture and Marine Engineering)

Bachelor of Science
• University of New Orleans (La.)

Engineering Science (Biomedical Engineering)

Bachelor of Science
• University of Tennessee, Knoxville

Engineering Technology (Engineering Graphic Design)

Bachelor of Science
• East Tennessee State University

Environmental Engineering

Bachelor of Science in Environmental Engineering
 • Louisiana State University

Environmental Science and Policy

Bachelor of Arts and Bachelor of Science
 • University of Maryland, College Park

Exercise Science

Bachelor of Science
 • University of South Carolina

Extracorporeal Circulation Technology

Bachelor of Science in Extracorporeal Circulation Technology
 • Medical University of South Carolina

Fire Protection Engineering

Bachelor of Science
 • University of Maryland, College Park

Forest Engineering

Bachelor of Science
 • Auburn University (Ala.)*

Forestry and Wildlife—Wood Products Option

Bachelor of Science
 • Virginia Polytechnic Institute

French (Language and World Business)

Bachelor of Arts
 • University of Tennessee, Knoxville

Funeral Service

Bachelor of Science
 • University of Central Oklahoma

Geological Engineering

Bachelor of Science
 • University of Mississippi

Genetics

Bachelor of Science
 • University of Georgia

German (Language and World Business)

Bachelor of Arts
 • University of Tennessee, Knoxville

Historic Preservation

Bachelor of Arts
 • Mary Washington College (Va.)

Individual Studies (Commercial Aviation)

Bachelor of Professional Studies
 • University of Memphis (Tenn.)

Industrial Design

Bachelor of Industrial Design
 Auburn University (Ala.)*

Industrial Technology (Concrete Industry Management)

Bachelor of Science
 • Middle Tennessee State University

International Trade and Finance

Bachelor of Science
 • Louisiana Tech University

Japanese Language and Literature

Bachelor of Arts
 • University of Georgia

Logistics and Transportation

Bachelor of Science in Business Administration
 • University of Tennessee, Knoxville

Marine Biology

Bachelor of Science
 • Auburn University (Ala.)*

Marine Science

Bachelor of Science
 • Coastal Carolina College (S.C.)

Marine Science

Bachelor of Science
 • University of Alabama

Marine Science

Bachelor of Science
 • University of South Carolina

Marketing (International)

Bachelor of Science in Commerce and Business Administration
 • University of Alabama

Mass Communications (Radio/TV)

Bachelor of Science
 • Middle Tennessee State University

Mechanical Engineering (Aerospace Engineering)

Bachelor of Science in Engineering
 • University of Alabama, Huntsville

Meteorology

Bachelor of Science
 • Jackson State University (Miss.)

Meteorology

Bachelor of Science in Meteorology
 • University of Oklahoma

Middle East Studies

Bachelor of Arts
 • University of Arkansas

Music (Music Industry)

Bachelor of Music
 • Middle Tennessee State University

Music (Music Business)

Bachelor of Music
 • Radford University (Va.)

Music (Music Therapy)

Bachelor of Music
 • Tennessee Technological University

Music Therapy

Bachelor of Music
 • University of Alabama

Music Therapy

Bachelor of Music
 • University of Georgia

Nuclear Engineering

Bachelor of Science in Nuclear Engineering
 • University of Tennessee, Knoxville

Optical Engineering

Bachelor of Science
 • University of Alabama, Huntsville

Petroleum Engineering

Bachelor of Science in Petroleum and Natural Gas Engineering
 • Louisiana State University

Petroleum and Natural Gas Engineering

Bachelor of Science
 • West Virginia University

Photography

Bachelor of Fine Arts
 • University of Georgia

Physical Education (Sports Communication)

Bachelor of Arts
 • Marshall University (W. Va.)

Recording Industry

Bachelor of Science
 • Middle Tennessee State University

Retail and Consumer Sciences

Bachelor of Science in Human Ecology
 • University of Tennessee, Knoxville

Social Science/Geomatics

Bachelor of Arts
 • Troy State University (Al.)

*Participation in undergraduate programs at Auburn University is limited to junior and senior students who meet certain requirements. Contact the university for more information.

Getting In

What Counts With Admissions Officers?

Your High School Record

Your number-one asset in applying to any college is your high school record. The college-admissions staff will be scanning your transcript and evaluating your grades and the curriculum. To be prepared, you should start with the PCC and fill in with strong academic courses. Take Honors and AP classes whenever you can. Challenging electives will be essential, especially if you're interested in applying to a selective college.

Grade Trends Are Important

What if you haven't exactly set any records in grade nine or ten? Admissions people also look for trends in grades. If you are showing improvement over time—particularly in that all-important junior year—they'll take note.

More than any other factor, admissions people are looking for students who are capable of handling strong academic courses. They want to admit students who can succeed at their school.

Entrance Tests Are a Factor

Taking entrance tests, such as the ACT and the SAT (no, that doesn't stand for Suffering And Trauma), are more than ways to lose a Saturday morning's sleep. Like it or not, you'll have to deal with tests and results.

Schools usually report an average score or range of scores for the entrance tests of their accepted students. Don't be too concerned with the test scores you see reported in college guidebooks. Remember that the scores you read about are usually the mean scores. One-half of the people admitted were under that level.

Do Colleges Rely on Test Scores?

Admissions officers say that test scores are never the only factor in the admissions decision. The high school record and test scores are often listed as the first two factors considered, in that order. Still, you can't exactly brush the tests aside. In fact, you want to figure ways to give your best performance. What do you do?

First, listen to your parents, and get a good night's sleep before the examination! Seriously, that does help. So will taking a few practice tests. Your guidance counselor may have discussions on test-taking strategies and reviews that you won't want to miss. If your PSAT scores or your first efforts at the ACT or SAT leave something to be desired, you might consider investing in review books, a computer software study aid, or a commercial study program. Such courses as Stanley Kaplan's and the Princeton Review have been around for several years. Their value in improving SAT scores is still hotly debated. Before writing a big check for a study course, talk to people who have completed the course. And remember that old standby at the library, *Reader's Guide to Periodical Literature*. It will lead you to articles that endorse and condemn these courses. You might want to read such articles before you make up your mind. Look for articles listed under "SAT Study Courses."

Showing That Extra Something

Remember that you want to catch the eye of admissions counselors, so this is the time to show what makes you special, such as your talents, honors, and awards. Lead with the most important items first, just in case you get a hurried reader. Something here might give you the winning edge!

Your After-School Hours

How have you spent your after-school hours? Your activities, either related or unrelated to school, need to be highlighted. If you are a person who has been willing to spend long hours working on the school newspaper or on some community project, that suggests you would most likely be an asset at college as well. Keep in mind that a few activities, pursued over several years, may demonstrate more serious interests than a long list of groups in which you participated for only a short time. If you have had an after-school or summer job, be sure to mention that experience, particularly if your activities were in any way unusual.

The Rest of the Story

Some things in this life we cannot control—and a few of these factors mentioned in this section may influence your acceptance as a student at a particular school. Take heart, though; they may work to your advantage instead of to your disadvantage!

Legacies, the children of a school's alumni, often get special consideration at colleges. Did anyone in your family go to the school of your dreams? This can be a factor at public as well as independent colleges and universities. For example, some public universities accept only a limited percentage of students from out of state. However, children of alumni—no matter where they live—are sometimes considered in their "in-state" pool of applicants, meaning they qualify for lower, in-state tuition.

Your family's income level also can influence your eligibility for admission, as can your ethnic or racial background. Even geography can make a difference. For example, Berea College, an independent liberal arts college here in Kentucky, accepts primarily students with limited financial resources who live in the Appalachian Mountain region.

Wise Words to Wise Applicants

Make your initial requests for information early. A college starts a file for you at that point, and it never hurts to have shown interest at an early date, does it?

Allow plenty of time for completing applications. Deadlines mean just that; be prepared to meet them.

Remember to give yourself extra time if the school of your choice requires an essay. If you want that letter of acceptance, you can help yourself by putting together a first-class application.

The Steps in the Admissions Process

1. The student decides whether he or she should attend college.
2. The candidate seeks information about college opportunities. Information is available in his or her school's guidance office and from college fairs, college representatives, college visits, and students now attending colleges.
3. The candidate, with the help of the counselor, may go through the process of choosing a college.
4. The candidate requests application-related forms and any additional information needed from colleges that he or she has selected—usually available after July 1.
5. The college supplies such admissions forms as the:
 - a. Application form for the student.
 - b. Transcript form for the school.
 - c. School report form.
 - d. Recommendation form, request for recommendation from the principal and teacher, and general letters of recommendation if required.
 - e. Financial-aid form.
6. The candidate provides information to the college about himself or herself on the application form.
7. The school provides information about the candidate to the college.
 - a. Transcript (requested in writing to counselor's office by the student): Allow one week for processing. Supply a stamped, addressed envelope.
 - b. Teacher recommendation (by request of the student): Provide a stamped, addressed envelope for the teacher.
8. The candidate makes sure that he or she has taken or will be able to take the tests required—usually SAT I or ACT (sometimes SAT II).
9. The testing agency provides information about the candidate's test performance to the college.
10. The parents provide financial information for the FAFSA Form after January 1 of the student's senior year.
11. The FAFSA provides information to the college about the candidate's financial need.
12. Others provide information to the college about the candidate:
 - a. Admissions office interviewers
 - b. Alumni representatives
 - c. Employers, ministers, friends of the family, etc.
13. The college collects information from the candidate, the school, the testing agency, the FAFSA, and other sources; considers this information; and then makes a decision.
14. The college notifies the candidate of its decision.
15. The admitted candidate notifies the colleges of his or her decision.

Early Decision/Early Action

Which Is Which?

Early Decision

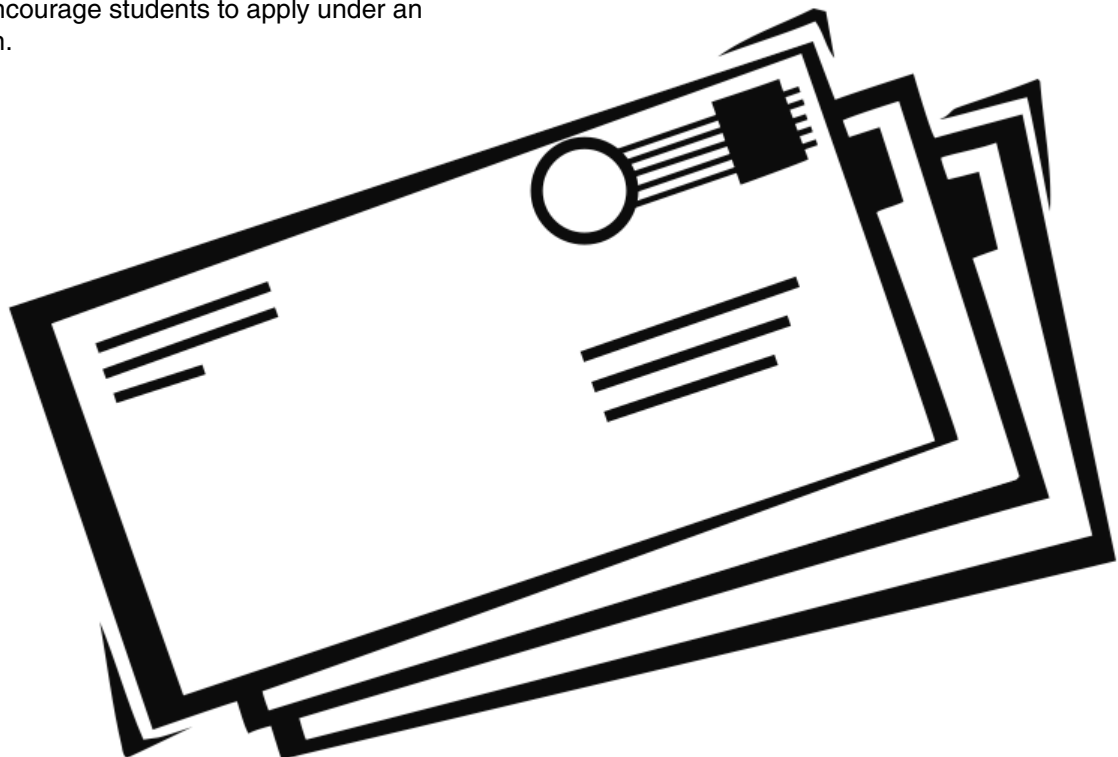
Early Decision is the term used to describe the application process in which a commitment is made by the student to the institution that, if admitted, the student will enroll. Only a student who can make a deliberate and well-reasoned first-choice decision should apply under an Early-Decision plan because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

- The student may apply to other colleges but may have only one Early-Decision application pending at any time.
- The institution will notify the applicant of the decision within a reasonable and clearly stated period of time after the Early-Decision deadline.
- The student applying for aid will adhere to institutional Early-Decision aid application deadlines.
- The institution will respond to an application for financial aid at or near the time an offer of admission is extended.
- If admitted, the student will enroll unless his or her aid award is inadequate.
- Immediately upon acceptance of an offer, the student will withdraw all other applications and make no subsequent applications.
- The institution will not offer special incentives (such as scholarships, special-aid awards, or special housing opportunities) to encourage students to apply under an Early-Decision plan.

Early Action

Early Action is the term used to describe the application process that permits a student to make application to an institution of preference and receive a decision during his or her senior year, well in advance of the normal response dates in the spring. The candidates are not committed to enroll at that particular institution.

- Students may apply to other colleges.
- The institution will notify the applicant of the decision within a reasonable and clearly stated period of time after the Early-Action deadline.
- The institution will not offer more than one Early-Action deadline date or cycle.
- The student applying for aid will adhere to institutional, aid-application deadlines.
- The student will not be required to make a commitment prior to May 1 but is encouraged to do so as soon as a final college choice is made.



College Applications Work Sheet

Use this sheet to help you keep track of the deadlines and the completion of paperwork for your college applications.

Testing: ACT Date SAT Date ACH Date

	COLLEGE 1	COLLEGE 2	COLLEGE 3	COLLEGE 4
ADMISSIONS				
College name				
Application requested				
Application deadline				
Transcript requested				
Admission test score				
Report requested, mailed				
PCC verification requested, mailed				
Counselor reference mailed				
Essay completed (if needed)				
Recommendation mailed (if needed)				
Teacher A				
Teacher B				
College interview (if needed)				
Application mailed				
Thank-you note mailed				
HOUSING				
Application deadline (if separate)				
Application mailed				
FINANCIAL AID				
Application deadline				
Application mailed				
Scholarship application mailed				

Hints for a Campus Visit

A campus visit is highly recommended. Do not schedule more than two schools a day. It is important to develop a list of questions and to plan specific activities in order to accomplish your goals.

- Meet with an admissions officer.
- Verify admission requirements (tests and high school preparation).
- Discuss your chances for success.
- Obtain a school calendar and a catalog if you don't already have them.
- Determine college costs.
- Ask about financial aid opportunities, deadlines, forms required, etc.
- Meet with faculty in your academic area of interest.
- Ask questions about academic requirements/offering.
- Attend a class to get an idea of typical size, teaching style, and academic atmosphere.
- Ask about the placement record for graduates in the field you might study.
- Identify career-planning services for undergraduates.
- Tour the campus. (Be sure to check out the dorms, dining hall, library, etc.)
- Talk to students about the general academic environment and the study commitment necessary for success.
- Find out what student activities (clubs, organizations, intramurals, etc.) are available.
- Inquire about campus life and social activities.
- Investigate transportation options.
- Write an interview follow-up letter.
- If I have an academic problem, what kind of help is available?
- Do all students have faculty advisors? How are they assigned?
- What types of programs are available for an Honors student?
- What is the average student load per semester for a freshman?
- What are the requirements for graduation? Two-year? Four-year?
- What GPA must a student maintain in order to remain in your college/university?
- What are the policies concerning academic probation?
- In what ways can a student complete a degree in less than four years?
- When should a student declare a major?
- May a student have two majors?
- What is the policy for class attendance?
- Is a particular style of dress expected of students in a normal classroom situation?
- What is the average class size?
- Do instructors keep office hours?
- Are any of your classes taught by graduate assistants?
- When do freshmen register for classes?
- What other services are available in the dorms?
- Are all students allowed to operate cars on campus? Is a parking permit required?
- What type of cultural programming outside of classroom activities does the university/college provide?
- What are the opportunities for social involvement?
- What are the advantages of being in a fraternity or sorority?
- What professional organizations are represented on campus?
- What religious organizations are available on campus?
- What types of meal plans are available?
- What services are offered through the school's counseling center?
- Does your college/university help its graduates find employment?
- Are there any special services for minority students?
- What do students do on the weekends?
- What intramural athletic opportunities are available, and how many students participate?

Questions to Ask College Representatives

Academic Matters

- Does your college/university have a major in _____?
- What has been the success of your school's graduates in _____?
- What courses are required for incoming freshmen?
- How can I obtain a catalog for your college/university?

Student Life

- Do all freshmen live in residence halls?
- What are the housing exemptions?
- How well are the residence halls supervised?
- Please explain the open-house or visitation policy in the dorms.
- What other regulations exist in the residence halls?
- What are the general kinds of programming offered in the dorms?
- How are roommates assigned?
- What kind of telephone service is provided in the dorms? How are long-distance calls handled?

Financial Matters

- What is the approximate cost of one academic year? What does this amount include?
- What scholarship opportunities are available?
- Are any fee increases predicted?
- What does the registration fee cover?
- When is the deadline to apply for financial aid and/or scholarships?
- How can I find a job on campus?

Other

- When is the best time to visit your campus?
- What are the admission requirements?
- How can I try out for an intercollegiate sport?

Making the Most of Your College Visit

Visiting prospective colleges can be a big help in selecting the right school. The value of a visit is that it provides a firsthand impression for you and your family of people, programs, and facilities. Your presence on the campus and your readiness to talk about yourself and your college plans are indications of your serious interest in the college. Seeking and exchanging information with college officials are part of the process in the campus visit.

Preliminary Steps

- Look through your school's collection of college reference materials to acquaint yourself with the various handbooks, catalogs, and videotapes available.
- Discuss your initial ideas about colleges with your family and/or guidance counselor.
- Make a list of prospective colleges, and write to them. Be as specific as possible concerning your interests.
- Contact colleges you plan to visit well in advance. Make appointments at least two or three weeks before your intended visit.
- Evaluate your record so you are able to answer general questions about your academic performance in high school and your scores on standardized tests. Research the colleges you plan to visit. Colleges want candidates who are educated about their campus programs and facilities.
- Bring an unofficial copy of your transcript (obtain a copy from your counselor) with you if your application is not on file at the college.

Tips on Your Visit

- If possible, arrive on campus in the afternoon, and take a late guided tour. Plan on staying for dinner, and spend the night in the dorm. Include a social, cultural, athletic, or special event in your visit, and attend some

classes the next morning. You also may want to arrange to speak to faculty members or coaches in your field or sport of interest.

- Be prompt for tours and appointments.
- Pick up an Application Form, scholarship information, and a campus map.
- Don't hesitate to discuss finances, and ask about scholarship, loan, and work opportunities.
- Campus "musts" to see are the library, academic facilities, and living quarters (ask to see the worst dorm on campus—you may end up living in it). Talk to the students when the official tour is over. It's important to get some idea about the kind of people with whom you'll live and work on campus.
- Visit the neighborhood where the campus is located. Look for transportation facilities.
- Parents always are welcome on college campuses. Prospective candidates, however, should have an opportunity to interview alone with the college official. Parents are often invited in after the interview to ask questions and to obtain further information.
- Remember the sunshine factor. A beautiful sunny day can make the campus seem terrific; a rainy day can dampen you and your interest. Try not to let the weather affect your judgment.
- Campus tour guides are not all alike: some are lively, interesting students who are reliable spokespersons for the school, while others may not be as well-versed or informed. Don't judge a school solely by the one student tour guide. Meet many other students to get a true picture.

The Interview

The interview is primarily for you to learn about the college and what life would be like for you as a student on campus. Check to see which colleges **require** an interview and which colleges only **recommend** one.

What You Can Do

- Read all available material on the college beforehand. Do not ask questions that are answered in the material.
- Be prepared to comment on particular programs that combine your talents and interests.
- Be prepared to answer cryptic questions.
- Ask thoughtful questions. Seek information that cannot be found in the college's publications.
- Give thoughtful answers. Do not worry about moments of silence as you collect your thoughts.
- Dress neatly. Avoid slang. Be relaxed but not lax in your body language.
- Be honest. Do not be afraid to admit you do not know something; simply steer the conversation back to subjects you do know.
- Be aware of current events. Offer your opinion freely, but support it with reasons. There are no wrong answers. Again, don't be afraid to admit ignorance.
- Remember the interviewer's name. If the interviewer is an admissions officer at the college, address all future correspondence to that person.
- Write a thank-you note to the interviewer and to those with whom you had appointments.

Some Comments From an Interviewer

- I'm interested in finding out about the student as a person—the kinds of things that would not be easily available to me from an application.
- What I am looking for in a student is, first and foremost, somebody who wants to come to Columbia, and then I want to know why.
- What I do look for is a student's articulateness—somebody who will answer me in a way that is full and in depth and someone who actually says something.
- The people most likely to impress me might be the ones who are honest.
- Nervousness is the standard. Most people are nervous during the interview. That's not the worst thing that could happen.
- What turns me off is a student who comes in and perhaps is taking the interview in a much too cavalier fashion, such as the kid who walks in and slouches in his seat and gives me monosyllabic answers, who displays no interest whatsoever about it.

After Your Visit

- Make some notes on your reactions to the college. They may be helpful later when you're trying to remember and evaluate each institution.
- If questions come up after the visit, don't hesitate to contact the people you have met.
- If you're definitely interested in the college, follow through by filing your formal application as soon as possible. If you're not interested, don't consider your visit a waste of time. Chances are you will have learned about the kind of college you do want and about what other colleges are likely to expect from you.
- Remember to send thank-you notes to those with whom you had appointments.

Request for Interview Letter

If you would like an interview, you should write for an appointment approximately one month in advance of the desired date of the appointment.

(Date)

Dean of Admissions
(Name of College or University)
(Street Address)
(City, State Zip Code)

Dear Admissions Counselor:

I wonder if it would be possible for me to have a personal interview with you or a member of the Admissions Office during the week of _____ .

I am completing my junior year at _____ High School, where I have a 3.8 grade point average. I participate on the girls' basketball team, the high school debate team, and the yearbook staff. I also am a member (lead player, last two productions) of the Drama Society.

Earlier this year, I requested a view book and other materials and then visited (insert name of university or college) during spring vacation. I am now very eager to apply and would appreciate a chance to learn more about the university at a personal interview.

While I'm visiting, would it be possible to meet the women's basketball coach and to have an interview with the faculty advisor to the Drama Society? I'd also like to attend a drama or literature class, if possible.

Thank you very much.

Sincerely,

(Signature)

(Typed Name)
(Address)
(City, State Zip Code)
(Telephone Number With Area Code)

Thank-You Letter to Interviewer

If you have an interview with a college admissions officer, you should write a simple thank-you letter to the interviewer. This sample might be used as a guide.

(Date)

(Name of Interviewer)
(Name of College or University)
(Street Address)
(City, State Zip Code)

Dear _____:

Thank you for meeting with me and for answering my questions about (insert name of college or university).

I think I have a better understanding of the school as a result of our conversation. I am quite interested in (insert name of college or university) and plan to complete an application soon.

Sincerely,

(Signature)

(Typed Name)
(Address)
(City, State Zip Code)
(Telephone Number With Area Code)

That Important Essay

Face a Blank Page Without Fear

Not every college asks for a personal essay, but the most selective colleges and merit scholarship committees generally require them. Essays let you demonstrate your writing skills while presenting something of your real self. You can emerge as an imaginative, original person in your essay.

In truth, you have what it takes to write a winning essay. Your subjects are as close at hand as a picture in an album, a dog-eared favorite book, or the memory of a special person who has touched your life. So pick your topic, and let's start at the beginning.

Determine Your Audience

Imagine, if you will, Mr. Jones, admissions counselor for Top-Notch College, bleary-eyed, tie askew, pushing aside a cup of cold coffee to make room for the latest pile of applicant folders that he must read this afternoon before leaving for the weekend. The foot-high stack has 20 folders, and before he reaches yours, number 11, he will have read 10 others and will have more to go before he finishes.

Mr. Jones is probably typical of admissions counselors during the hectic winter months when colleges receive and process hundreds of applications—tired, stressed, and overloaded. How then do you catch his attention and get him to sit up straight and take notice?

Get Off to a Good Start

Begin with a strong sentence or two, designed to “hook” your reader, and you will have his or her attention. Read the beginning sentences of two essays on the same topic—dance as a favorite activity.

“The drums play louder and faster while we, exhausted but exhilarated, bend low to the ground and move our bodies to the rhythm. AhhYEE! one

woman calls out as she dances wildly. When this happens, the movements become intense but natural; it feels like flying.” (The writer was describing an African dance class.)

Doesn't that make you want to know what happened next?

“From kindergarten to my senior year, dance has been my favorite activity. I take dance classes whenever possible and have done my share of ‘shuffle-ball-step’ in tap and pirouettes in ballet.”

Avoid the Superficial

To show something of the real you, avoid generalized, impersonal accounts of events in your life. Concentrate on developing one idea in some depth instead of reeling off a laundry list of interests or activities. Don't be afraid to write about your thoughts and feelings; by sharing those, you reveal the person you are.

Keep It Simple But Engaging

Use short, clear sentences to express yourself in a natural way. A conversational tone should be your aim. If you were writing to a friend, you would let your imagination and humor show; you can do that in the essay too.

Essays Can Offset Problem Areas

Suppose you have some explaining to do about a weak spot elsewhere in your application—for example, a sudden dip in your grades the first semester of your junior year. You might want to give a witty account of your slip-up.

Ten Frequent Essay Topics

Here's what a recent sampling of colleges and universities revealed are the most frequent topics on which student applicants are asked to write an essay.

1. Write a personal statement that gives the Admissions Committee a sense of you as an individual.
2. Describe a significant interest or experience that has special meaning for you.
3. How have you grown and developed?
4. Why have you selected this college?
5. Why have you chosen this career or profession?
6. Write about an important issue of personal, local, or national concern.
7. Choose a prominent person—living, deceased, or fictional—whom you would like to interview, and explain why.
8. Identify a person who had a significant influence on you, and explain the influence.
9. Write a speech for delivery before some group, or write an article or editorial for a publication.
10. Write about a book that has special significance for you.

Sample Essays

Below are two partial essays that are well-written. Reading them may help you internalize the points discussed on the previous page.

Sample 1

My friends tell me sometimes that I think too much. And perhaps I do. They say that I am too busy analyzing to ever relax and enjoy things, that I should stop thinking and start doing. They may be right. I guess I tire them with my theories and revelations. I was talking to a friend at a party several weeks ago, and I told her that in a way the party symbolized Pascal's theory of the duality of man. She laughed. I blushed. She went to get another soft drink.

I find myself pondering at the strangest times. I remember forming an idea about my own insecurity once as I stepped onto the ice before a hockey game. I was at a rock concert this summer, and I remember seriously trying to determine why I had to stand up and sing to enjoy the music while my brother only needed to sit back and listen. Of course, most of the concert had slipped by unnoticed as I thought these things. I find myself gliding in a trance through stop signs or walking in entirely the wrong direction. They get in the way sometimes, these thoughts, but I can't help it; I love to think. I derive more pleasure from thinking than from almost anything else. It's the traffic tickets for going through stop signs that I could do without

Sample 2

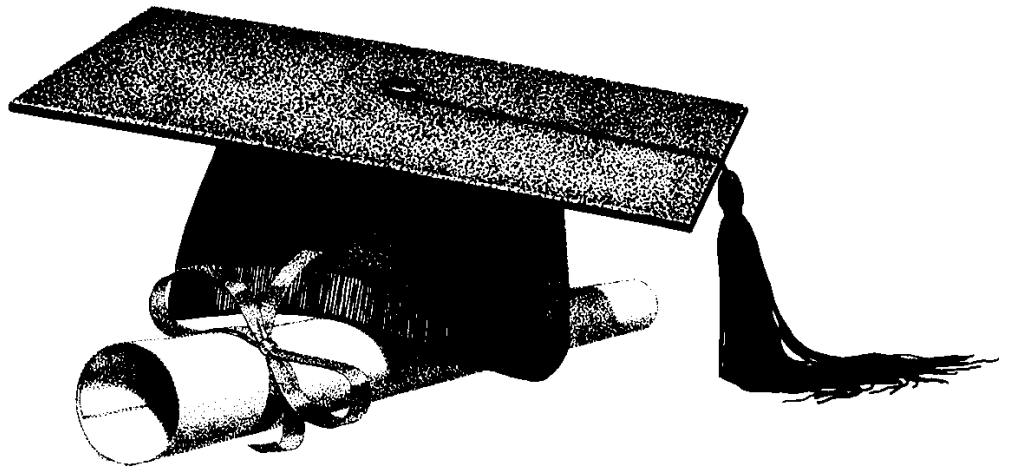
The question "Julie, did you practice the piano?" has gone in and out of my ears at least once a day since I was six years old. But, at six, those words didn't bother me, because my only ambition was to be a famous pianist, or at least as good a pianist as my seven-year-old friend. However, when the reality of three-hour practice sessions struck at the age of 14, the most important things in my life then included boys, socializing, and tennis, not only the black and whites of the keyboard. As a result, instead of being an inspiration, those six awful words became a daily curse from a nagging mother; and it was not until my junior year in high school that I finally realized the important part piano has played in developing my personality.

It was because of piano that, between the ages of 14 and 16, I was forced to acquire a sense of responsibility—with my parents' help. At first, I resented them because, at 14, I was going through the stage when I thought that I was always right and they were always wrong. I took my mom's nagging about piano as an insult to my precious adolescent pride, claiming that I could run my own life. But, in fact, I couldn't and ended up acquiescing resentfully to the task—missing those dreamed-about Saturday morning shopping and after-school get-togethers with friends, just for practicing, and feeling very left out

Getting the Recommendations You Need

If your college application requires recommendations, you can help yourself get the kind of references you want and need.

- First, make a short list of a few teachers who know you well. If you are looking for something more than “Joe’s a great student and should do well,” you’ll need a teacher who knows what you can do in a particular area. When you ask him or her to write for you, suggest that he or she concentrate on the specific area in which he or she knows you.
- Ask yourself if that teacher is likely to be a good writer. Will he or she be interested enough to do a good job? Does he or she have the time? Other students may give you insights about teachers who put effort into their recommendations.
- If you find yourself having to approach a teacher you’re not completely sure is “on your side” and can fully support you, just ask outright. You want that letter to be a good reflection on you.
- Be sure you make your request in plenty of time. Allow at least two weeks; four would be even better.
- When you take the recommendation forms, take along a copy of your High School Data Sheet (see page 10), a quick reference to any honors and activities you’ve had since grade nine. Let the teacher know if there is something special you’d like highlighted. Remember that recommendations are requested to help colleges get to know you better. This isn’t the time to be shy about yourself.
- Make sure the form has the college’s name and address as well as your name. Take along a stamped, addressed envelope for the teacher’s use.
- To ensure a candid, honest assessment, consider signing the waiver saying that you will forfeit the right to look at the recommendation. Teachers may stick to a “nice” but bland description if you choose to see the recommendation after completion.



Recommendation Letter Information/High School Data

TO:

FROM:

DATE:

I appreciate your willingness to write a recommendation about me for my application to (insert name of college or university). The recommendation needs to be mailed by (insert deadline date).

An information letter about my high school years is attached, along with a stamped, addressed envelope. I will be glad to answer any questions that might help you with the recommendation.

Thank you very much for this recommendation.

Attachment (___)

Recommendation Letter Information

Provide the following information to any person/persons whom you may need to write a recommendation for you.

Full Name: _____ Date Due: _____

Address: _____ Zip Code: _____

Parent(s)/Guardian(s) Name: _____ Telephone No.: _____

Number of Children in Family: _____ Major: _____

Grade Point Average (GPA): _____ Size of Class: _____

Specific Classes: _____

Specialty Classes: _____

Name and Address of Person Who Is to Receive This Recommendation:

If this is not to be mailed, indicate whether you will: pick it up. pick it up from the counselor.

List your activities.

School Activities and Clubs: _____

School Offices Held: _____

Community Activities (Be sure to include hours of volunteer work.): _____

Church Activities: _____

Honors Won: _____

Where You Plan to Attend School: _____

What Area of Study You Plan to Pursue: _____

List any other qualities you have that would help someone write a good recommendation:

What This Recommendation Is for: Job, Scholarship, Honor Award, Admission, etc.:

NOTE: Be sure you provide this information to the person at least two weeks in advance.

Where's the Money?

Financial Aid

Obtaining an education pays off in a big way. The value of a college or technical education can be counted in dollars as well as in knowledge. If you graduate from college, you may earn nearly a million dollars more in a lifetime than someone who doesn't graduate from high school.

If you've decided to invest in a college or technical education, where do you get the money? There are several national trends affecting where you might get the money for your education. Keep in mind as you read these trends that higher education is affordable. There's money out there, so don't be discouraged by changes in programs. Knowing about trends will put you in a better position to plan your efforts to seek out all available sources of money.

The Latest With Uncle Sam

Uncle Sam, the number-one source of financial aid, has shifted much of his aid from grants to loans over the last ten years. That doesn't seem likely to change. Annual increases in federal aid aren't keeping up with inflation—bad news at a time when the cost of education is rising faster than inflation.

Students are borrowing much more money to finance their education. As a result, many students are working more and attending school part-time. The increased indebtedness makes the choice of majors and fields of study an important issue. A question in the minds of today's students is: "Will I be able to find a 'real' job to pay back this loan when I graduate?"

Schools Need Students!

On the other hand, the number of full-time students has dropped, and

colleges will be competing harder for the shrinking pool of students. Schools are putting more of their own funds into financial aid to attract qualified students.

An Interest in Excellence

The national concern for promoting excellence is showing up in more merit awards—from the Byrd scholarships awarded to outstanding college freshmen to an increased number of merit scholarships awarded by colleges and universities.

Financial Aid for Services

More of the available aid is tied to service, especially in fields with labor shortages such as teaching. For example, teacher scholarships ranging up to \$5,000 per year are now available if you are highly qualified, financially needy, and attend a Kentucky teacher-preparation program. These do not have to be repaid as long as you teach in a certified Kentucky school one year for each year of tuition aid. Should you be awarded one of these scholarships, the worst thing that could happen is that you might have to teach in a different location or you might not like teaching and change careers. If you leave teaching before you have taught the required length of time, you would have to repay the loan, with interest, at a rate higher than a Stafford or Perkins loan.

Trends Affect You!

There was a time when students could shrug and say, "That's my parents' problem." Not anymore! You're involved because part of the financial-aid pack-

age you get may be income from your own work as well as loans that you will be expected to repay.

Understanding the financial-aid picture and the process for getting aid may play a big part in where you go to college or technical school. Turn the search for financial aid into a family affair, and you're likely to come out ahead.

- For more information on financial aid, go to www.gohigherky.org or www.kheaa.com.
- The more you understand about financial aid, the better chance you'll have to increase your eligibility and to obtain the aid to which you're entitled, within the limits of the law. You'll have a real advantage over those who just "let it happen."
- You may be able to improve the makeup of your financial aid package (i.e., more grants and fewer loans that must be repaid).

What Will College Cost?

Determining college costs isn't all that complicated, but the process does take time and clear thinking. College or technical school catalogs will give you a good idea of basic educational expenses and estimates of living expenses. Remember to:

- Calculate for the entire academic year. Be careful to note if costs listed in your school catalog only refer to one semester. If that is the case, you must double the costs for the entire school year.
- Estimate the remaining years of school, adjusting each year for an inflation rate of about 7 percent.
- Estimate costs for each school you're considering.

It's useful to calculate your own expected living expenses whether you plan to live at home or away and then to compare those with the school estimates. Your lifestyle will have a big influence on your living expenses. If you must make adjustments, concentrate on that section.

Basic Educational Expenses

Tuition—includes payment for required courses, for study abroad, or exchange programs

Fees—includes payments for registration, health, activities, laboratory, or other fees (Read your catalog carefully.)

Books and materials—includes such special items as art supplies, sports equipment, and a computer

Miscellaneous—includes any field trips and other expenses

Living Expenses

Room—includes cost of dorm room or apartment (If you will be living in an apartment, don't forget utilities and telephone.)

Food—includes a meal plan, eating out, and/or groceries

Transportation—includes usual estimates for two or three trips home during the school year

Will you have transportation expenses, such as car payments, insurance, parking, and/or public transportation costs? Federal financial aid includes a small transportation allowance. That amount would probably not cover car payments, car insurance, or car maintenance.

Personal—includes clothes, laundry and dry cleaning, recreation, medical and dental care, and insurance

Miscellaneous—a catchall for anything that doesn't fit in a category

Students with disabilities may have extra expenses; parents may need childcare, etc. Be sure to list all your expenses.

Financial Aid Budget Estimates

Financial-aid counselors use "adequate budget" figures as they put together aid packages. Those figures will vary depending on your marital status and your living arrangements, in a dorm or at home. If you have unusual expenses, discuss those with a financial-aid counselor at the school you plan to attend.

While this may come as a great shock, you need to know that these budgets will cover basic expenses. They do not include luxuries. The budget is not designed to cover car payments and upkeep, much less an apartment with a swimming pool and weight room. The allowance won't pay for VCRs, CDs, or Spring Breaks in Florida, no matter how much you would enjoy those treats. Still, the budget should allow you to live in reasonable comfort. Better to know that now than to find yourself with too much year left at the end of your money, wondering where you went wrong.

Annual Basic Expenses

\$ _____ Tuition
\$ _____ Fees
\$ _____ Books, Materials
\$ _____ Miscellaneous

Annual Living Expenses

\$ _____ Room
\$ _____ Food
\$ _____ Transportation
\$ _____ Personal Expenses
\$ _____ Entertainment
\$ _____ Telephone
\$ _____ Miscellaneous

\$ _____ Total Annual Cost of
College Education

Understanding Need: The Key to Financial Aid

To unravel the mysteries of financial aid, you must start at the beginning. There are two broad categories of financial aid. One is need-based; the other is merit-based. You must apply separately for need-based and merit-based aid to receive consideration for both. Some merit-based aid (scholarships) offered by institutions or organizations have early deadlines. Be sure to file any applications on time.

Need-Based Financial Aid

The majority of aid supported by tax dollars at both the federal and state levels is need-based. "Need" is the difference between what it costs to attend a school and what you, as a student, and your family are expected to pay. You might think of this as a formula:

$$\begin{array}{r} \text{Cost of Education} \\ - \text{Expected Family Contribution} \\ \hline \text{Need} \end{array}$$

"Need" is demonstrated once the "family contribution" has been determined by a formula called the Congressional methodology. Families are expected to pay school costs equal to

the family contribution. The "demonstrated need" becomes the basis for need-based aid.

Merit-Based Financial Aid

Merit-based aid may be awarded solely on the basis of academic record or outstanding ability in many areas. In some instances, the eligibility requirements also may include need. If you receive merit-based aid from any source, this will reduce your need for federal and state funds.

The cost of education (or cost of attendance) is the total of basic educational and living expenses while attending school. That figure is set by each institution and will vary from one school to another, depending on the basic costs of tuition, room and board, transportation, fees, and other expenses.

The Expected Family Contribution (EFC) is the amount your family is found to be able to pay based on information you submit on the appropriate financial-aid forms you can obtain from your school guidance office or the financial-aid office of the postsecond-

ary institution you might attend. You will find out the EFC when your needs analysis has been completed and returned to you, usually four to six weeks after you send in the form.

The income and certain assets of parents and the student (and the spouse of a married student) are the sources of the EFC. Once the EFC has been determined for a school year, that figure remains the same whatever the cost of attendance at any college or technical school.

Need will change depending on the cost of education at any given school. (Remember, you will subtract the same amount of family contribution in each calculation.)

In summary, if you demonstrate need, you will be eligible for EFC when the cost of education is greater than the total EFC. Suppose your EFC is determined to be \$3,500. Look at the examples below.

Concept of Need Examples

	College A	College B	College C
Cost of Attendance	\$10,000	\$6,000	\$3,000
EFC	- 3,500	- 3,500	- 3,500
Need	<u>\$6,500</u>	<u>\$2,500</u>	<u>\$0</u>

With **College A**, your need would then be \$6,500.

With **College B**, EFC remains \$3,500; your need would be \$2,500.

At **College C**, since your EFC would exceed the cost of education, you would have no demonstrated need and would not be eligible for federal financial aid.

Remaining Need

If the cost of attendance was \$10,000
and the EFC was - 3,500
then the remaining need would be \$6,500

If an institution would then award the following kinds of federal, state, and/or institutional aid consisting of:

1. Federal Pell Grant \$1,500
2. College Work-Study \$1,000
3. Scholarship \$1,500
4. Supplemental Education Opportunity Grant (SEOG) \$500
for a total of \$4,500 - \$4,500
then the unmet need would be: \$2,000

The student would then apply for a Federal Stafford Loan for the \$2,000 or unmet need. To apply for a Federal Stafford Loan, you would consult with the financial-aid office at the institution you are attending.

Money, Money, Who's Got the Money?

Take a deep breath, sit back in your chair, and read on to learn about money matters—the basics of financial aid. This may seem like boring reading when you'd rather be watching TV, but these facts will affect your future more than MTV or reruns of a sitcom ever will!

What Is Financial Aid?

Financial aid is money provided to students to help pay for higher education, whether college or vocational training. Most aid is based on the ideas that (a) the cost of education is primarily the family's responsibility and (b) financial need must be demonstrated. By filling out the appropriate form acceptable to your school, you will find out if you have need and if you are eligible for need-based aid. **Be sure you are using the forms specified by the school you have selected since different schools may have different requirements. You must fill out a financial-aid form every year you wish to apply for financial aid.** Apply as soon as possible after the first of the year, after income tax information is available.

How Is Money Made Available?

Financial aid comes in five basic packages.

Need-Based Grants

Money in these packages brings lots of smiles. Why? Because they are gifts—for real—they don't have to be repaid as long as you fulfill your commitments (i.e., stay in school).

Scholarships

Another welcome source of aid, scholarships generally do not have to be repaid. Actually, some scholarships do expect something in return, perhaps to major in a particular field, march in the college band, play football, or keep making top grades—whatever got you the award for in the first place. Some scholarships are awarded on the basis of merit and need.

Conversion Scholarships/Loans

This aid starts as a scholarship that you don't have to repay as long as you fulfill the terms of the agreement, such as teaching for a period of time. But, if you change your mind and decide you'd rather be an actor, cowboy, nan-

ny, or anything other than a teacher (or whatever you agreed to), the scholarship converts to a loan that you must then repay with interest.

Work-Study

This part of a financial-aid package is work arranged by the school that permits you to earn money to help pay for school expenses. Work you find on your own is not financial aid as such, but it counts as income which you will report on the next FAFSA.)

Loans

Most of the packages offered by institutions contain some loans. A loan is borrowed money that must be repaid with interest. What makes the government loans desirable is their favorable terms—repayment usually doesn't start until after you leave school or drop below half-time student status, and the interest rate is lower than standard bank rates. PLUS and the unsubsidized Federal Stafford Loans that are not need-based have different terms.



Who Are the Players? Students

What matters most when it comes to financial aid is your dependency status. Are you a dependent student or an independent student? That important determination is made by very specific federal guidelines. You do not get to choose to declare whether you are dependent or independent.

A dependent student is at least partially dependent on his or her parents for financial support. That means that your income and assets and those of your parents are used to develop the amount your family is expected to contribute to school costs. Many factors are considered in this determination.

An independent student is not financially dependent on his or her parents. If you are independent, only your assets and income (and those of your spouse, if you are married) are considered in the family contribution to school costs.

There are certain conditions that must be met to be considered independent. The FAFSA section on student status contains a series of questions required by the federal government to determine dependence. The free form can be found at www.fafsa.ed.gov.

Parents

What financial-aid analysis people want to know most about your parents is how much Mom and Dad can contribute to the costs of your education. To find that out, they first want to know if your parents are married, separated, or divorced.

If both parents are living and married to each other, the income and assets of both will be counted in the family contribution.

If parents are divorced or separated, the income and assets of the parent with whom you lived the major part of the academic year will be counted, not the other parent.

Colleges

Colleges are public or private. Keep in mind that tuition at public colleges costs less, but private colleges often can be creative with their financial-aid plans in order to help students meet the higher cost. Private colleges have more choices about how they spend their own money, and this might affect your financial aid.

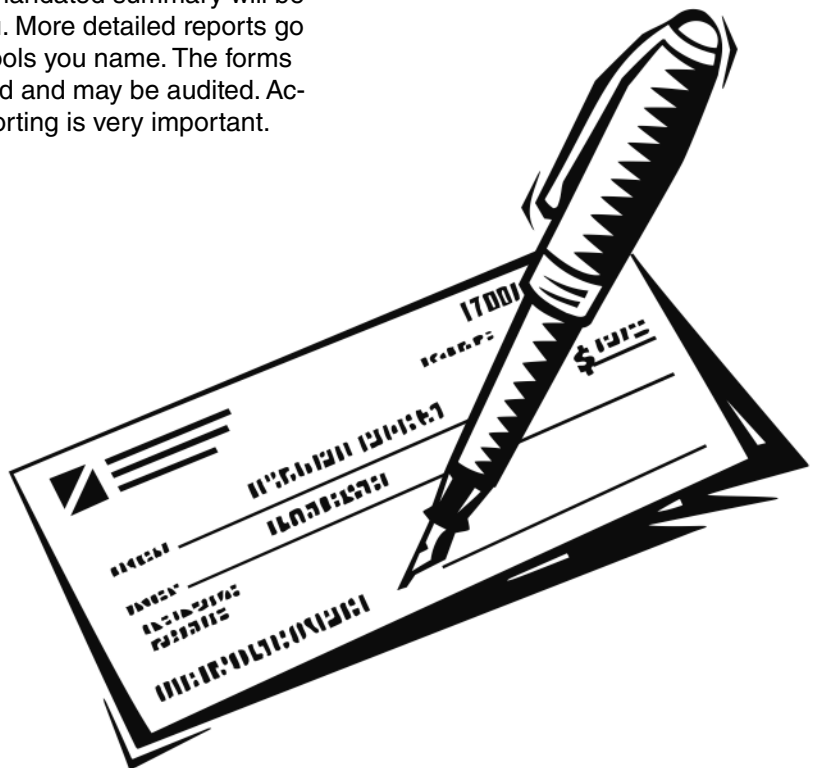
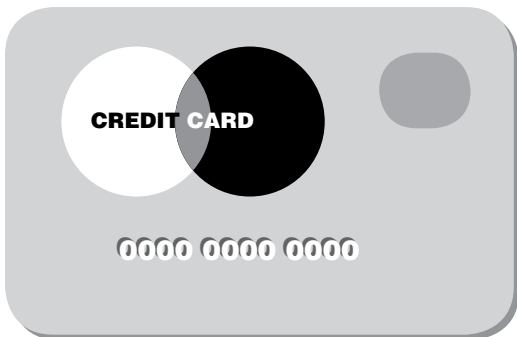
The Needs-Analysis Service

Those financial aid forms don't disappear into a black hole. They go to an agency that uses a formula to analyze the information you have submitted. A federal-mandated summary will be sent to you. More detailed reports go to the schools you name. The forms are retained and may be audited. Accurate reporting is very important.

Financial Aid Officer

If you're headed for college or vocational school after high school, the most important person on that campus—in terms of money—will be the Financial-Aid Officer (FAO).

The FAO can exercise professional judgment and change the family contribution spun out in the needs analysis—but only if you present well-documented reasons, of course. The officer can decide how your financial-aid package is structured. Will you get scholarships or grants? Work-study? Loans? Doesn't it make sense to know and to work closely with this player?



Top 10 Student Financial Aid Tips

What can you do to increase your chances of receiving student aid to help pay higher education expenses? Here are some tips from the Kentucky Higher Education Assistance Authority (KHEAA).



10 **Complete tax forms early.** You must use information from the federal income tax form to file the Free Application for Federal Student Aid (FAFSA). Make sure to keep a copy of your parents' completed form and yours, too, if you file the form.

9 **Submit the FAFSA as soon as possible after January 1 to obtain aid for the fall semester.** The FAFSA is used to apply for financial aid from several major state and institutional programs as well as federal programs. It is available from high school counselors, financial aid officers of higher education institutions, and KHEAA. If you complete and return the FAFSA early, you'll have the best chance of receiving aid for which you may qualify. You should also contact the school's financial aid office to determine if you need to complete additional application forms.

8 **Make good grades in high school.** By making a 2.5 or higher grade point average, you can earn money for college or technical training through the Kentucky Educational Excellence Scholarship (KEES), administered by KHEAA. The better you do in high school, the more you will earn to help pay your higher education expenses.

7 **Talk with the college financial aid administrator.** Ask about aid programs that are available through the school—institutional aid.

6 **Search for free information about student financial aid.**

- Go to your high school or public library and look for books with sources of student aid.
- Consult *Affording Higher Education*, a KHEAA reference book containing more than 2,700 sources of student financial aid administered by Kentucky colleges and vocational schools, state and federal governments, companies, and organizations. Copies are available at public libraries, counselor offices, and KHEAA's Web site www.kheaa.com.
- Visit KHEAA's Web site www.kheaa.com. The site has information about KHEAA financial aid programs and services, KHEAA publications, the interactive College Aid Calculator (developed for KHEAA by Think Ahead, Inc.), and links to other financial aid sites. You may also access the most current information about your KHEAA grant, loan, and KEES award.
- Use the free services of KHEAA's Higher Education Learning and Planning (HELP) Center. This mobile unit visits Kentucky schools and provides KHEAA materials, publications, school videos, financial aid applications, career choice and scholarship search software, and financial aid experts.
- Read *Funding Your Education*, a U.S. Department of Education (USDE) handbook containing valuable information about student financial assistance. Copies should be available at public libraries and counselor offices. Additional details may be obtained by calling USDE's Federal Student Aid Information Center at (800) 433-3243 or visiting www.ed.gov.

- Watch newspapers for scholarships offered through local community service organizations, businesses, clubs, unions, churches, fraternal groups, etc., and contact them for more information.
- Write to organizations connected with your field of interest (such as the American Medical Association or American Bar Association) which may have financial aid available. These organizations are listed in directories of associations available in public libraries.
- Check with community organizations and civic groups such as the American Legion, YMCA, 4-H Club, Kiwanis, Jaycees, Chamber of Commerce, and Girl or Boy Scouts. Foundations, religious organizations, fraternities or sororities, and town or city clubs are some other possible sources of aid.

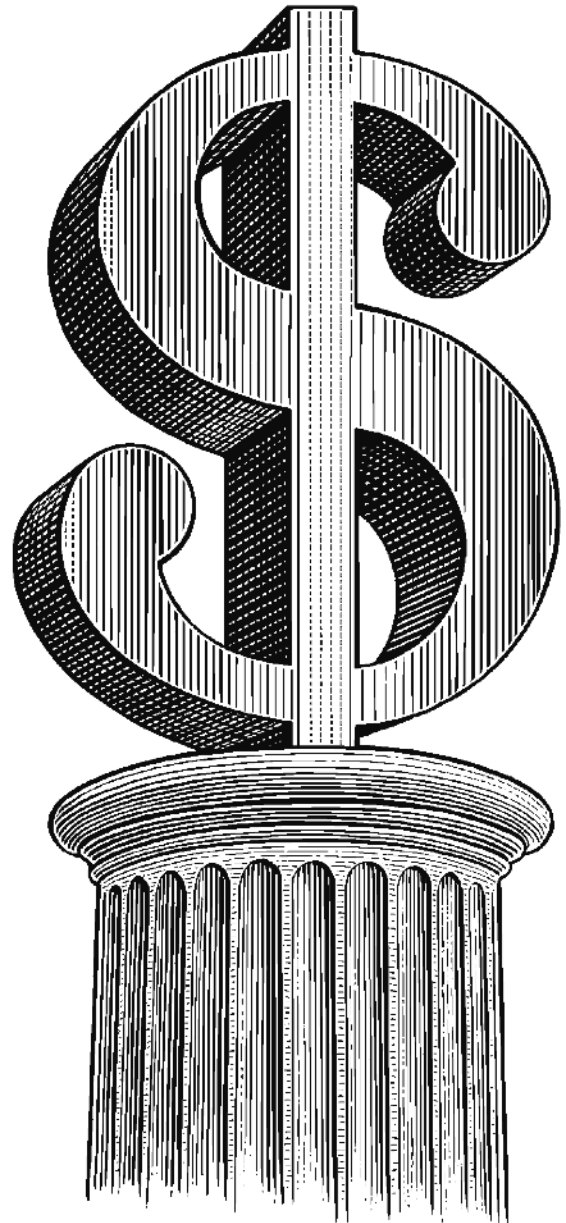
5 **Learn about low-interest loans.** You should first seek aid that does not have to be repaid. However, most financial aid packages prepared by schools contain student loans. The largest student loan program in Kentucky is the Federal Family Education Loan Program (FFELP), which KHEAA administers and which includes Federal Subsidized and Unsubsidized Stafford Loans and Federal PLUS Loans. These loans have low interest rates and long-term repayment options. (Note: Depending on the school you choose, Federal Direct Loans with the same eligibility and award criteria as FFELP may be available; check with the financial aid office.)

4 **Apply, apply, apply.** By applying for several types of aid, you increase your chances of receiving enough to pay your school costs.

3 **Read and follow directions.** Filling out an application properly and neatly is important. You may be disqualified for failing to complete all questions, answering them incorrectly, or missing the deadlines.

2 **Consult your guidance counselor.** This person is an excellent resource and can tell you about financial aid in general and where to look for help.

1 **Beware of scams.** Before paying a fee for financial aid information, talk with your high school counselor; a financial aid officer at the school you plan to attend; the Better Business Bureau in your area and the area where the firm is located; and the Office of the Attorney General, Consumer Protection Division, 1024 Capital Center Drive, Frankfort, KY 40601, toll free (888) 432-9257. Some companies may offer money-back guarantees to students who don't receive any scholarship sources or funds; but students who are unsuccessful or not satisfied may find that refunds are difficult, if not impossible, to obtain.



KHEAA

Kentucky Higher Education Assistance Authority
 1050 US Highway 127 S
 Frankfort, KY 40601-4323
 Phone: (502) 696-7377
 Toll-free: (800) 928-8926, extension 7377
 Fax: (502) 696-7373
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How and When Do You Apply for Financial Aid?

How Do You Apply? *Accurately and Completely!*

When Do You Apply? *Early!*

1. Collect the material you will need before you begin:
 - Social Security number
 - Tax returns—both federal and state from the year prior to admission—your parents' and your own if you filed
 - Current bank statements and mortgage information
 - Records of any benefits from the Social Security Administration, Veterans Administration, or other agencies
2. Get the FAFSA from your guidance counselor if you will attend a Kentucky college. Read and follow the

instructions carefully. If you are going to an out-of-state college, check with the financial-aid office for the correct form.

3. Complete the form, list schools to receive reports, double-check and triple-check for errors, and make a copy to keep. Watch for these common mistakes:
 - Using the wrong form
 - Missing Social Security numbers
 - Incomplete or inaccurate income data
 - No signatures
 - Forgetting to send a check for fees

Complete the entire form. Do not skip sections or leave blanks. Incomplete forms are a major source of delay and could cause problems in establishing need.

4. Mail between January 1 and March 15—the earlier the better since some money is distributed on a first-come, first-served basis.

5. For suggestions on other scholarships, grants, or loans for which you might be eligible, look over the “Financial Aid: The Major Sources” and “Scholarships From Private Sources” sections of *Futures*. Talk to your high school counselor about community scholarships or loans, and see the FAOs at the schools where you may apply.

Be sure to find out if additional forms are required for institutional scholarships or loans, and find out the deadlines for filing.

Am I Eligible for a Scholarship? How Do I Get One?

Colleges and universities have many non-need-based scholarships to offer each year. The scholarships usually fall into one of five categories: scholastic, geographic, religious, alumni, or special interest.

Are You Eligible for a Scholarship?

If you're thinking of applying for a scholarship, keep in mind the different types that you might research. First, there are various merit scholarships that are based on students' performance in such areas as writing, speeches, projects, performance, and special tests.

Other scholarship programs evaluate students' past achievements in such areas as academics, leadership, and community involvement.

There also are programs that base awards on past and current achievement by evaluating your academic record and outside activities as well as performance in a current competition.

Your life circumstances can make you eligible for scholarships as well. These factors might include your parents' (or your own) place of employment, your religious affiliation, your career goals, and many other considerations.

Applying for Scholarships

- Begin entering competitions early in your high school career. Involvement as a freshman or sophomore will give you good experience.
- Prepare well in advance of deadlines. If you are interested in writing or the arts, you may need to assemble a portfolio of your work. Science and mathematics projects often take a long time.
- Keep a file of materials needed for applications, such as paper, envelopes, copies of recommendations from teachers or counselors, or essays you have written. You will find

that many applications require similar information and materials, and you may be able to reuse pieces of one application in another.

- Write for information on scholarships. To save time, use a standard form letter for your requests, and enclose a stamped, self-addressed envelope. That's the best way to get complete and accurate information returned to you.

Scholastic Scholarships

What do colleges and universities look for when deciding who gets a scholastic award?

1. High class rank
2. High GPA
3. High ACT/SAT scores
4. Strong communication skills (especially written)
5. Strong recommendations from teachers, counselors, principals, pastors, etc.
6. Definite career objective

Outside the obvious requirement of having to be a strong academic student, here are some tips for getting maximum consideration for scholastic awards.

- Take the essay **very** seriously if you want the committee to consider you seriously.
- Make yourself known to the people who are awarding these scholarships. Committees don't know individuals; they usually look at written essays and strongly consider the advice of the people on the committee who know the applicants.
- Set yourself apart from the crowd in leadership capacities.
- Line up references who could be influential (e.g., principals, teachers, counselors, and alumni).
- Sharpen your interview skills at home before you get to campus. **never** answer "Yes" or "No"; al-

ways explain your answers fully. If you make a good impression at the interview, you will have a good chance of getting accepted.

Geographic

Examples:

- Alice Lloyd: Certain surrounding counties
- Berea: Appalachian area
- Cumberland: Bert T. Combs—surrounding counties

There are, of course, many others; these are the most notable. (You should note that these are partially need-based.) Call different institutions, and ask about these scholarships specifically.

Religious

Most private schools have a religious affiliation. Even some state schools may have scholarships for a particular denomination.

- Some private schools in Kentucky report **large** scholarships for denominational affiliation alone (some up to fulltuition). There are some large sums of money out there tied to religion.
- Go to pastors and youth ministers; they may know about scholarships from the church, an association, or other religious organizations. Ask a lot of questions.

Alumni

Sons and daughters of alumni may be missing out on a **golden** opportunity with alumni scholarships.

Schools are really interested in enrolling the children of alumni.

Special-Interest Grouping

1. Ethnic groups
 - a. Minorities
 - b. International origin
 - c. Students with foreign language skills
2. School organizations
 - a. Editor of school newspaper
 - b. Editor of yearbook
 - c. Student government officers
3. Athletics
Any sport may have scholarships.
4. Academic majors
Most schools will offer scholarships to students in particular majors. Any one of the sciences would seem to be the leading majors for these awards.
5. Veterans Administration
Outside the government-subsidized programs, some institutions offer scholarships to children of veterans.

This list is by no means all-inclusive, but it should provide parents and students with an idea of where to begin. Always contact admissions and financial-aid offices to find out for what awards or aid individuals may qualify.

Financial Aid: The Major Sources

If you're hoping to obtain financial aid to help you attend a postsecondary school, start with the basics. Look first at the sources with the most money. Save the search for that obscure scholarship (you know—the one available to a blue-eyed, only child, majoring in dance) until you've filed the correct forms and until you have consulted with the FAO at the schools to which you are applying.

You can obtain a financial-aid packet from your high school guidance counselor or from the financial-aid office of the school you might attend.

After you've completed the basics, be sure to ask counselors, your parents, employers, churches, and other organizations about scholarships for which you might be eligible.

Savings Plan Trust

The Kentucky Education Savings Plan Trust can help families save, in a planned way, for a child's higher education. A trust account can be opened for a beneficiary of any age. The method, schedule, and amount of contributions are determined by the account owner. Earnings are exempt from Kentucky taxes, and any withdrawal used for qualified college expenses is free of federal income taxes. Deposits can be

as little as \$25 (or \$15 if made through payroll deduction), and the Trust offers competitive savings rates. The younger the child is when participation begins, the better prepared the family will be to meet growing educational costs.

To request more information, call toll free **1-877-KY TRUST (1-877-598-7878)** or visit **www.kysaves.com**.

Scholarships (for All Students)

KEES and Curriculum Requirements

Kentucky high school students have a great opportunity to make their education pay with the Kentucky Educational Excellence Scholarship (KEES). Students who study hard and make good grades (C+ or above) can earn scholarship money for college or technical school. The higher his or her GPA, the more money a student can earn to be applied to his or her post-secondary education. Bonus money is awarded for a student's highest ACT or SAT score. Students do not have to apply for the scholarship. They work

hard and make good grades, and the schools do the rest!

For a JCPS student to be eligible, he or she must meet the board-approved graduation requirements, maintain a 2.5 GPA, and be enrolled in a minimum of five courses each year in the following areas:

- English/Language Arts
- Social Studies
- Mathematics
- Science
- Arts and Humanities
- Physical Education
- Foreign Language
- Health

- Business Education
- Marketing Education
- Family and Consumer Sciences
- Agriculture
- Industrial Technology Education
- Health Sciences
- Technology Education
- Career Pathways

All JCPS courses meet the academic rigor and course content required by KDE and, therefore, meet eligibility requirements for KEES.

Grants (for Income-Eligible Students)

College Access Program (CAP) Grant

Eligibility: A financially needy Kentucky resident undergraduate who is enrolled in an eligible public or private nonprofit college or proprietary school or public vocational-technical school for at least six semester hours in an eligible course of study

Awards: For award information, contact the receiving college financial-aid office.

Application/Deadline: Students must file a FAFSA. The priority filing date is **March 15**.

Federal Pell Grant

Eligibility: An undergraduate student who holds no baccalaureate or higher degree, has financial need, and is a U.S. citizen or eligible non-citizen enrolled in an eligible school

Awards: Award amounts are set by the federal government each year depending on program funding and financial need.

Application/Deadline: Students must submit a FAFSA.

Federal Supplemental Educational Opportunity Grant (SEOG)

Eligibility: An undergraduate student who has no baccalaureate or higher degree, has exceptional financial need, and is a U.S. citizen or eligible noncitizen enrolled in an eligible school.

Awards: For award information, contact the receiving college financial-aid office.

Application/Deadline: Students must submit a FAFSA; the deadline is set by the institution.

Kentucky Tuition Grant (KTG)

Eligibility: A Kentucky resident enrolled full-time at an eligible Kentucky private college that is accredited by SACS and that does not have programs composed solely of divinity, theology, or religious education—the student must be an undergraduate who can demonstrate financial need.

Awards: For award information, contact the receiving college financial-aid office.

Application/Deadline: Students must submit a FAFSA.

Vocational Rehabilitation Assistance

Eligibility: An individual who (1) has a physical or mental impairment that constitutes or results in a substantial impediment to employment; (2) can benefit in terms of an employment outcome from vocational rehabilitation services; (3) requires vocational rehabilitation services to prepare for, enter into, engage in, or retain gainful employment; (4) demonstrates academic aptitude; and (5) has economic need

Awards: Partial to full payment of tuition and other services are available. The amount is based on financial-need assessment and availability of funds.

Application/Deadline: Write to the Kentucky Department of Vocational Rehabilitation, Cabinet for Workforce Development, 209 St. Clair Street, Frankfort, KY 40601, or call **1-800-372-7172**.

Loans (Must Be Repaid With Interest)

Federal Perkins Loans

Eligibility: Any student who has financial need, is a U.S. citizen or eligible noncitizen enrolled at an eligible school, and is pursuing a degree or certificate

Awards: \$4,000 annual maximum for undergraduate students and \$6,000 for graduate students (may be increased 20 percent for study abroad); maximum total undergraduate amount—\$20,000; maximum total graduate and undergraduate limit—\$40,000

Application/Deadline: Students must submit a FAFSA; the application deadline is set by the institution.

Federal PLUS Loans (FFELP)

Eligibility: Any parent, stepparent, or legal guardian of a dependent student enrolled at least half-time in an eligible program at an eligible school

Awards: The maximum loan amount equals the cost of education minus other financial aid received.

Application/Deadline: Complete the application from a participating lending institution, the financial-aid office at the school the student plans to attend, or the KHEAA, 1050 U.S. 127 South, Frankfort, KY 40601-4323. Telephone: **1-800-928-8926**. (Depending on the school you choose, Federal Direct PLUS Loans with the same eligibility and award criteria may be available. Direct PLUS requires the Direct PLUS Loan Application and Promissory Note, which is available at the school.)

Federal Subsidized and Unsubsidized Stafford Loans

Eligibility: A student must demonstrate financial need to qualify for the subsidized loan; however, the student is not required to demonstrate financial need to qualify for the unsubsidized loan. The Federal Stafford Loan amount for an academic period cannot exceed the student's cost of attendance (as determined by the educational institution) less the student's estimated financial assistance and, if the loan is a subsidized Stafford Loan, less the EFC. The student must be a U.S. citizen or eligible noncitizen who is enrolled or accepted for enrollment at least half-time in an eligible degree program at an eligible school.

Awards: The amount of one loan or a combination of both loans may not exceed the loan limits per academic year based on the student's dependency status and grade level and the length of the program of study in which the student is enrolled. The current loan limits are as follows:

Grade Level	Dependent Status	Independent Status
First Year	\$3,500	\$7,500
Second Year	4,500	8,500
Each Remaining Undergraduate Year	5,500	10,500
Each Year of Graduate/Professional Study	\$8,500	\$20,500

Application/Deadline: FAFSA and loan application from KHEAA, a participating lending institution, or the financial-aid office at the school the student plans to attend (Depending on the school you choose, Federal Direct Stafford Loans with the same eligibility and award criteria may be available. Contact the school for information on the application process for a Federal Direct Stafford Loan.)

Primary Care Loan

Eligibility: A U.S. citizen or eligible non-citizen who is enrolled in a college of allopathic or osteopathic medicine, who demonstrates financial need, and who agrees to enter and complete residency training in primary care within four years after graduation and to practice in primary care for the life of the loan

Awards: The maximum award for first- and second-year students is the cost of attendance (including tuition, educational expenses, and reasonable living expenses). Greater amounts may be awarded to third- and fourth-year students.

Application/Deadline: Contact the financial-aid office of the school you plan to attend. The application deadline is set by the institution.

Nursing Student Loan

Eligibility: A U.S. citizen or eligible noncitizen who is enrolled at least half-time in a nursing program and demonstrates financial need

Awards: Vary; participating schools are responsible for determining the amount of assistance a student requires.

Application/Deadline: Contact the financial-aid office of the school you plan to attend. The application deadline is set by the institution.

Conversion Scholarship/Loans (No Repayment if Service Obligation Is Met)

Kentucky Natural Resources and Environmental Protection Cabinet Scholarship

Eligibility: A student who will be enrolled in a Kentucky university at the junior, senior, or postgraduate level and pursuing a course of study considered to be of critical need to the Department for Environmental Protection, Department for Natural Resources, or Department for Surface Mining Reclamation and Enforcement; recipients will work for the sponsoring department following completion of degree requirements.

Awards: Amounts are awarded to defray the average costs of tuition, books, and room and board.

Application/Deadline: Contact the Kentucky Water Resources Research Institute, University of Kentucky (UK), Lexington, KY 40506, or call **(606) 257-1299**. Deadline: **February 15**; For further information, contact the Department for Environmental Protection, 14 Reilly Road, Frankfort, KY 40601; Department for Natural Resources, 663 Teton Trail, Frankfort, KY 40601.

Kentucky Nursing Incentive Scholarship

Eligibility: A Kentucky resident who is enrolled in an approved nursing program and who agrees to work as a nurse in Kentucky

Awards: Vary

Application/Deadline: Contact Richelle Livers at richeller.livers@ky.gov, Kentucky Board of Nursing, Suite 300, 312 Whittington Parkway, Louisville, KY 40222-5172. The application deadline is **June 1**.

KHEAA Osteopathic Medicine Scholarship

Eligibility: A Kentucky resident who is accepted for enrollment into the Pikeville College School of Osteopathic Medicine; recipients who do not fulfill requirements must repay the scholarship plus 12 percent interest.

Awards: Equal to the difference between the average amount charged for in-state tuition at the state medical schools and that charged at Pikeville College School of Osteopathic Medicine

Application: Write to Teresa Jones, Financial Aid, Pikeville College School of Osteopathic Medicine, 147 Sycamore Street, Pikeville, KY 41501 or call **(606) 218-5400**. The application deadline is **July 1**.

KHEAA Teacher Scholarship

Eligibility: A Highly qualified, financially needy Kentucky resident who is enrolled or accepted for enrollment as a full-time student and who is seeking initial teacher certification; recipients who do not fulfill the requirements must repay the scholarship with interest.

Awards: Freshmen and sophomores will receive an annual maximum of \$1,250; \$625 each semester; and \$1,250 for each summer session. If classified as a junior, senior, post-baccalaureate, or graduate student, the maximum for an academic year is \$5,000 (exclusive of a summer session); \$2,500 for each semester; and \$1,250 for each summer session.

Application/Deadline: Follow the instructions on the FAFSA, and release need-analysis data to KHEAA. The student also must file a Teacher Scholarship Application with KHEAA. This application is available from high school guidance counselors, college education advisors, and KHEAA. Applicants must send a completed application and need-analysis data to KHEAA by **May 10**.

Kentucky Transportation Engineering Scholarship

Eligibility: A Kentucky resident, high school graduate, and civil engineering student at UK or preengineering student at any UK community college, Kentucky State University (KSU), or Western Kentucky University (WKU)

Awards: Semester stipends and summer jobs

Application/Deadline: Contact the school you plan to attend. The application deadline is **March 1**.

Minority Educator Recruitment and Retention (MERR Scholarship)

Eligibility: A Kentucky resident who is a member of a minority group as defined by the federal government, who maintains a 2.5 GPA, who declares teacher education as his or her major area of study, and who is a full-time undergraduate or graduate pursuing an initial teaching certificate; recipients who do not fulfill requirements must repay the scholarship with interest.

Awards: Up to \$5,000 each academic year

Application/Deadline: Contact Director, Division of Minority Educator Recruitment and Retention, KDE, 1024 Capital Center Drive, Frankfort, KY 40601, Telephone: **(502) 573-4606**. The application deadline is determined by individual state colleges of teacher education.

Kentucky Police Corps Scholarship

Eligibility: A full-time college junior or senior attending (or who has a letter of acceptance to attend) a four-year accredited college or university.

Applicants must demonstrate good character and sincere dedication to public service; successfully complete a background check, medical examination, psychological examination, drug screen test, polygraph test, physical fitness test, and oral review; and attend a challenging residential Police Corps Basic Training Program. The graduate commits to four years of service assigned to community patrol with a Kentucky law-enforcement agency. Recipients who do not fulfill requirements must repay the scholarship with interest.

Awards: Visit the Kentucky Police Corps Web site for up-to-date award information.

Application: Visit the Kentucky Police Corps Web site; contact the Kentucky Police Corps, Criminal Justice Training, Funderburk Building, 521 Lancaster Road, Richmond, KY 40475; or call **(859) 592-6777** or **1-866-KYCORPS**.

Work-Study

Federal Work-Study

Eligibility: Any student who has financial need, is a U.S. citizen or eligible noncitizen, is enrolled in an eligible institution, and is pursuing a degree or certificate

Awards: Maximum earnings cannot exceed the total cost of education less other financial aid received; at least the current federal minimum wage

Application/Deadline: A student must submit a FAFSA. Application deadlines are set by the institution.

KHEAA Work-Study

Eligibility: A Kentucky resident who is attending an approved Kentucky postsecondary educational institution on at least a half-time basis; the student's employment must be career-related, and priority is given to undergraduates.

Awards: The student must be paid at least the federal minimum wage. Maximum earnings cannot exceed the total cost of education less other financial aid received.

Application/Deadline: Contact the KHEAA Work-Study Program coordinator at the school you attend.

Waivers

Dependents of Deceased or Disabled Kentucky Law Enforcement Officers and Firefighters

Eligibility: Free tuition at a state-supported school for the survivor of a police officer, firefighter, or volunteer firefighter killed or disabled in the line of duty

Adopted and Foster Children KRS 164—

Must be a Kentucky student whose family receives state-funded adoption assistance under KRS 199.555, who is currently placed in foster care by the Cabinet for Families and Children or the Department of Juvenile Justice, who is in an independent living program funded by the Cabinet for Families and Children, who was in the custody of the Cabinet for Families and Children or the Department of Juvenile Justice prior to being adopted by a family that resides in Kentucky, or who was in the custody of the Cabinet for Families and Children on his or her eighteenth birthday; the student must enter college or vocational school no more than four years after graduating from high school. This is available to part-time and full-time undergraduate students. Out-of-state students meeting eligibility requirements at the time of application to a Kentucky school may apply for a waiver of up to the cost of in-state tuition.

Awards: Tuition and mandatory student fee waiver at any public postsecondary institution for up to five years if satisfactory progress is achieved or maintained; if the sum of the tu-

ition waiver and other student financial assistance, except loans, from all sources exceeds the total cost of attendance, the tuition waiver shall be reduced by the amount exceeding the total cost of attendance.

Application: Financial-aid office of the school you plan to attend or Fawn Conley, Chafee Independence Program, 275 East Main Street, 3 C-E, Frankfort, KY 40621; telephone: (502) 564-2147, Ext. 4497; e-mail: fawn.conley@mail.state.ky.us

Dependents of Deceased Employees Participating in State-Administered Retirement System

Eligibility: KRS 164.2841—A student must be the child or unmarried spouse of an employee participating in a state-administered retirement system who died of a duty-related injury. He or she must provide proof of relationship to the deceased and proof that the death/disability was duty-related.

Award: Waiver of any matriculation or tuition fees at state-supported university, college, or vocational school.

Application: Contact the financial-aid office of the Kentucky public higher education institution you plan to attend.

Dependents of Deceased or Disabled Kentucky Veterans

Eligibility: A waiver of tuition is an education benefit provided by the Commonwealth of Kentucky in recognition of wartime military service

of Kentucky veterans. An approved tuition waiver means a student may attend any one of the two-year, four-year, or vocational-technical schools that are operated and funded by KDE. The veteran must (1) have served during a wartime period; (2) be rated 100 percent disabled (service-connected) or 100 percent permanently and totally disabled (nonservice-connected); and (3) be a resident of Kentucky or have been a resident at the time of death. In the event a veteran has not filed a Veterans Administration claim, documentation must be submitted with the application and determination of eligibility made based upon the information provided. There are two statutes under which an applicant may qualify: KRS 164.505 and 164.515. Requirements contained in the statutes can be found on the Legislative Research Commission's Web site at www.lrc.state.ky.us.

Awards: Tuition waiver at any state-supported university, community college, or technical training institution

Application/Deadline: Contact the veterans' affairs office of the school you plan to attend or the Kentucky Center for Veterans Affairs, 545 South Third Street, Room 123, Louisville, KY 40202, or call (502) 595-4447.

Scholarships (Gift Assistance for Eligible Students)

Byrd Honors Scholarship

Eligibility: A current graduate of a Kentucky public/nonpublic school or holder of an equivalent certificate of graduation recognized by the state who provides evidence of past academic achievement and the potential for continued academic success and is enrolled full-time in a postsecondary educational institution for the following academic year

Awards: Vary

Application/Deadline: Contact your high school guidance office for an application and deadline information.

Commonwealth Scholars Program

Eligibility differs for each institution.

Governor's Kentucky Tech Scholarship

Eligibility: A Kentucky high school senior who is an applicant as a full-time student in a diploma-level program at a Kentucky Technical College

Awards: Full scholarship that includes all tuition and required fees, books, equipment (tools), supplies, and required personal safety gear or

uniforms; two new scholarships are available each year at each Kentucky Technical College and two per region for postsecondary programs in area technology centers.

Application/Deadline: Contact your high school guidance counselor for an application and deadline information.

Institutional Scholarships

Contact the Financial Aid Officer or individual department head for information on institutional scholarships.

Benefits for Military Service

Many branches of the military offer some type of tuition assistance program that enables active duty members to take courses at civilian colleges during their off-duty hours. In addition, military training while on active duty can sometimes count toward college credit. After active duty has been completed, veterans are provided detailed information about educational opportunities through the military.

Kentucky Air National Guard Education Assistance

Eligibility: A high school graduate or GED recipient and current member of Kentucky Air National Guard

Awards and Application/Deadline: Contact a Kentucky Air National Guard representative at (502) 364-9422 or 1-800-892-6722.

Kentucky National Guard Montgomery GI Bill

Eligibility: A high school graduate or GED and current member of the Kentucky National Guard with a six-year obligation

Awards: Students receive up to \$297 a month for full-time enrollment in a Veterans Administration-approved vocational/technical, undergraduate, or graduate degree program. The total amount of benefits over 36 months of eligibility is \$10,692.

Application/Deadline: Contact the

Education Services Office for the Kentucky National Guard at (502) 564-8550 or 1-888-594-8273.

Kentucky National Guard Tuition Award

Eligibility: Active enlisted member of the Kentucky National Guard; the member must maintain all minimum standards, be eligible for all positive personnel actions, and have completed basic training or its equivalent.

Awards: Equivalent to the in-state tuition at any Kentucky, state-supported university, community college, or vocational-technical school as long as funds are available

Application/Deadline: Education Services Office, Kentucky National Guard, Boone National Guard Center, 100 Minuteman Parkway, Frankfort, KY 40601, or call 1-888-GO-GUARD (1-888-594-8273).

Reserve Officers Training Corps (ROTC) Scholarship

Eligibility: High school graduate

Awards: Range from full, four-year scholarships to annual subsistence allowance for advanced course stu-

dents; vary according to the particular branch of service

Application/Deadline: Contact the military science department of the school you plan to attend.

Making Other Choices

The Military Option

Things to Consider

Probably the greatest single consideration in joining the military is the commitment of time you must make. While there are different plans for fulfilling the time requirements, you will make a commitment of two-to-six years, depending on the job you select and the amount of time you want to serve.

Once you have enlisted, you have signed a contract; you can't just change your mind and walk out because you find the physical training too difficult or the living conditions unpleasant. Overall, all branches offer great incentives to those who enlist.

The Service Academies

The Army, Navy, Air Force, and Coast Guard have service academies that offer bachelor of science degrees and officer commissions to their graduates. The academies prepare students morally, mentally, and physically to be professional officers in the service. An appointment to an academy provides a student with an outstanding education—paid in full. Upon graduation, academy graduates are commissioned as officers and must serve five years of active duty.

Bear in mind that the competition for appointments is very tough. Applicants need to begin their efforts no later than the middle of their junior year. Students must be nominated by members of Congress (except for the Coast Guard Academy).

ROTC Scholarships

Most college-trained officers come from ROTC programs. All branches of the service offer ROTC scholarships that pay tuition, fees, books, and a monthly stipend. The awards may be for two, three, or four years. The scholarships enable qualified young men and women to attend the civilian college of their choice. Upon graduation, the young men and women receive commissions as officers in the service and must serve four years of active duty.

A Part-Time Soldier and a Full-Time Student/Citizen

The National Guard and Army Reserve offer a chance to serve as both soldier and student or employed citizen through split training. Basic training requirements are provided over two consecutive summer breaks for nine weeks each summer. Service continues one weekend a month and two weeks each summer for a total of 38 days a year.

Those in the National Guard and Army Reserve receive a monthly salary and some educational benefits. Students who participate in the Student Loan Repayment Program can receive income and cash benefits during four years of college as a full-time student and part-time soldier in the National Guard/Army Reserve. This can start as early as the second semester of their junior year of high school. Contact a recruiter for details.

What Is the ASVAB?

The Armed Services Vocational Aptitude Battery (ASVAB) is a multiple-aptitude battery designed for use with students in grades ten, eleven, and twelve and in postsecondary schools. The test was developed to yield results that are useful to both schools and the military. Schools use ASVAB results to provide educational and career counseling for students. The military services use the results to identify students who potentially qualify for entry into the military and for assignment to military occupational training programs.

Things to Consider When Taking the Military Option

If you are interested in exploring military options, talk to an education specialist in the branch of service that interests you. You need to be very clear about the opportunities the service offers and the commitment of time that will be expected of you. Remember, when you enlist in the service directly or in the ROTC, you are signing a contract that gives you certain rights, but it also includes specific responsibilities that you must fulfill.

Going Into the Military

Going into the military after high school has been a choice made by young men over the years. That option is open to young women today as well. This decision to enlist can have many advantages.

What Are the Advantages?

Joining the military gives a young person an opportunity to serve his or her country in a great and historic tradition; military service is important to our country's well-being in peacetime as well as in wartime. There also are few occupations that place responsibility on young men and women so early in their work life.

- Enlisting in any of the Armed Services—whether it be the Army, Navy, Air Force, Marine Corps, or Coast Guard—also gives you immediate and long-term personal benefits.
- Once you enlist as a private, seaman, or airman, you become eligible for two major sources of financial aid that will help you take college courses and obtain your college degree.
- The first category consists of programs in which you can take part while you are on active duty—the In-Service Education. This could include taking courses at a nearby college at a 75 percent reduction in tuition, paid by your particular branch of the service, including earning college credit for the completion of Basic Training as well as the completion of Job-Skills Training. In-Service Education also can include on-the-job training.
- The second type of aid available to enlisted service members is the After-Service Education. The new version of education benefits, called the Montgomery GI Bill, has been in effect since July 1985. This bill offers to match savings of service men and women. Those who enlist in the service are encouraged to save \$100 a month for the first 12 months

of service. Upon completion of the tour of duty, that person receives a minimum of \$429 a month for 36 academic months for a total of \$15,444 for serving just two years in the Army. A three-year enlistment offers a minimum of \$528 a month for 36 academic months for a total of \$19,236. If an individual qualifies for the Army College Fund, used in conjunction with the Montgomery GI Bill, it would increase the money available to the following: for a two-year term of service—\$26,500 received in the same monthly installments of \$736.11; for a three-year term of service—\$33,000 received in the same monthly installments of \$916.66; for a four-year term of service—\$40,000 received in the same monthly installments of \$1,111.11; and some jobs may offer up to \$50,000 for a four- or five-year term of service resulting in monthly installments of \$1,388.88. Help also is available if you want to become an officer, moving from enlisted status to officer training. You might do this through ROTC, a Service Academy, or Officer Candidate School, which leads to a commission.

- In addition to educational benefits, you also will be learning skills through on-the-job training in your assignments, which could also result in your receiving from 15 to 64 college credits depending on the job you choose.
- The military has always been a means to travel and see the world; it also combines skilled training in more than 200 different job fields.
- The military provides a chance to develop a sense of responsibility and leadership skills by placing you in challenging positions that require you to be mentally, as well as physically, challenged. This affords you opportunities to learn and grow as an individual, while earning a starting salary of approximately \$1,000 a month with room for growth and advancement based solely on your own merit—not a bad way to spend

a few years and get a head start in life.

- All of the educational programs can be coupled with any of the enlistment bonuses starting from \$3,000 to \$20,000, depending upon the job you choose.

If you are interested in enlisting, talk to a recruiting officer. Be sure to ask if you qualify for the special “track” for highly qualified enlisted men and women.

All dollar amounts quoted are subject to change. Check with the military branch of interest for current benefits. See your high school counselor for contact information.

For complete details, check with your local recruiter or to www.gibill.va.gov.

An Immediate Job

You may decide that your best bet after high school is to get a job and go to work. Certainly, lots of people do just that, and that decision might turn out to be a good one for you.

When a Job Seems Right

If you are tired of classrooms and books, you may want a change of pace—a chance to be on your own and have adult responsibilities. A job may give you that sense of experiencing the real world.

Sometimes, as you approach graduation from high school, you feel uncertain about your goals and not at all sure about what you want to do. Working may give you time to sort out your ideas and to focus on your interests.

Even a job you don't like can help you understand the type of work you do find interesting. Perhaps you've known someone who had a job that he or she found boring, stressful, or unpleasant. That person may have learned much from that situation—including having obtained the knowledge that another job was more suitable!

Things to Consider

If you decide to find a job right out of high school, you might think about:

- Finding a job that requires skills you like to use or interests you've already discovered.
- Seeking a position in which you can obtain on-the-job training. Jobs where employers don't take the time to teach employees what they need to know can be very frustrating. You also might look for work in businesses that pay employee tuition in college or technical school courses.
- Applying in places where there's room for advancement. If you're interested in the grocery business, you'd have a better chance to move up in a chain grocery that has a big staff and other locations in the city than you would have in a small, family-run grocery.
- Looking for a job in a field that's growing and changing. For example, if you have mechanical interests, you might look at telecommunications companies, where as a fiber-optic technician you would be learning to use new equipment and techniques every year.
- Improving your performance on the job, once you're hired, by taking classes that help you improve skills or gain new skills related to your job. People who show interest in their work by trying to improve usually are in a good position for advancement and promotion when openings arise.

The Job Interview

To Be Remembered and Referred for a Position

In his book *Job Power*, well-known career counselor Bernard Haldane suggests an unusual strategy for interviews. Instead of asking directly for a job, Haldane well-known career counselor Bernard Haldane, suggests that a job-seeker say instead, "I know your company may not have any openings now, but if you hear of any openings for someone with my skills, I hope you will contact me."

When making a cold call, the indirect method has two advantages.

First, by not asking for a job directly, you avoid the sense of rejection if you are turned down. Remember, you didn't ask to be hired.

Second, the employer is not put in the position of having to turn you down, which is uncomfortable for him or her as well as for you. This keeps him or her in a good frame of mind. He or she will be far more likely to think of you when someone asks for suggestions of possible job applicants.

The R and R Interview

The goal should be to make a good impression so that you will be *remembered* when an opening does occur and *referred* for the position. Naturally, there may be times when you will be inquiring about a definite opening. Then you will be more direct in your approach. In that instance, say something like, "I'd like to be considered for ..."

Whichever approach you take, the same rules of interviewing apply. Be prepared by doing the following:

- Call to make an appointment.
- Dress appropriately for the job interview.
- Make sure your clothes are neat and clean.
- Be on time (not too early and certainly not late).
- Don't smoke or chew gum.
- Go alone. Don't take friends along (unless they also are applying for a job and being interviewed).
- Fill out the employment application as neatly, legibly, and accurately as possible.

- Have a short résumé to attach to the job application.
- Be sure, when speaking to the interviewer, to make—and keep—eye contact.
- Don't slouch when standing or sitting.
- Don't fidget; sit as still as you can.
- Don't be argumentative.
- Answer questions as completely and as truthfully as possible.
- Ask if you don't understand something!
- Ask about the pay scale and what your specific duties would be.
- Ask if there are any benefits to which you may be entitled.
- After the interview is over, thank the interviewer for his or her time and ask when you may expect to hear about the outcome of your interview.
- Send a short letter of appreciation or a thank-you note to the interviewer.

College/Scholarship/ Job-Application/Résumé Work Sheet

**This is a work sheet for you to use for various applications.
This information will be a convenient reference for the forms that
you will need to complete.**

Student's Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone No.: _____

You will need to know your Social Security number. You also will need to know your GPA.
This information will be verified by your counselor.

High School: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone No.: _____

Counselor's Name: _____

Deadlines: College/Scholarship/Job

Date

1. _____
2. _____
3. _____
4. _____
5. _____

Recommendations: College/Scholarship/Job

Date Needed

1. _____
2. _____
3. _____
4. _____

Writing a Résumé

A résumé enables you to present your education, skills, and work experience in an organized way. The main idea is to write a document that says that you and the job are a good match.

Joyce Lain Kennedy, in *The Career Book*, states, “A good match means that you know the job’s requirements, that you can do the work, that you will do the work, and that you will behave pleasantly while doing it.”

Résumé Styles

- **Chronological**—listing education and job experiences as they happened
- **Functional**—the closest cousin to the skills summary, demonstrating skills through experiences
- **Combination**—includes skills, education, and job experiences

Choose the résumé type most flattering to you. Young people who have little or no actual paid-job experience generally benefit from using the functional or combination style. Workers with considerable job experience may be better off using a chronological résumé.

Tips for a Smart-Looking Résumé

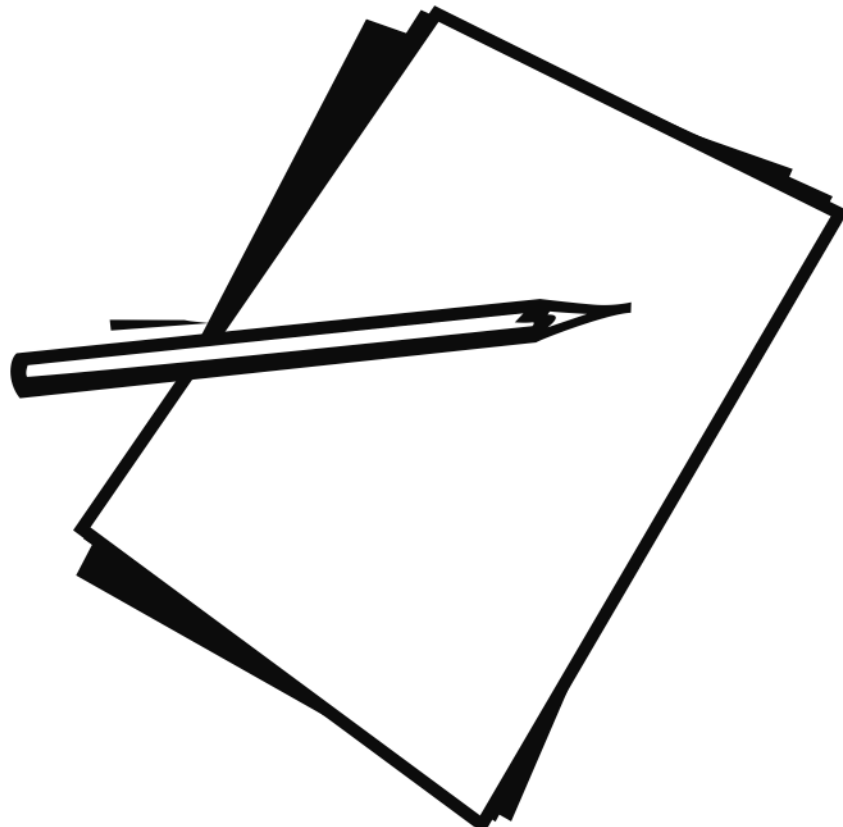
Appearance is important! Your résumé can create a good first impression.

- **Length:** Try to say everything in one page, two at the most.
- **Spacing:** Be sure to leave good borders; try for an uncluttered look.
- **Paper:** Choose a good quality white or cream paper.
- **Printing:** A résumé tailored to the job you are seeking can add to the good impression. How can you do this if you’re making 20 inquiries? Word-processing software allow you to make needed changes easily and to get professional-looking documents. Often, computers with this software are available in schools, offices, and libraries, or they can be used at printing or copying shops for a small hourly fee.

Presenting Content Effectively

Think, organize, and write carefully. The following tips might prove helpful in creating an effective résumé.

- Use action verbs, such as *sold*, *improved*, and *planned*. Instead of saying, “I was in charge of ...,” substitute “supervised” Dropping I’s is acceptable in a résumé and gives you useful space.
- Give concrete examples. Saying that you type 50 wpm with no mistakes sounds stronger than “I can type well.” Employers like measurable results.
- Use specific job objectives. An individualized résumé catches an employer’s attention. It shows that you have enough interest to have written a résumé especially for that job.



Functional Résumé

Wanda Smith

215 South Ashland Street

(500) 878-9335

Hanover, KY 40621

Objective: Seeking entry-level position in retail sales

Education: 2000; Diploma, My High School, Anytown, USA
• Courses: Public Speaking, Mathematics, Computers

Skills and Abilities:

Mathematics

- Maintained three-year *B* average in algebra and geometry
- Computed own 1040EZ tax return, earned \$340 rebate
- Manage \$800 investment that earns 9.2 percent annual return

People

- Read to and play checkers with elderly at nursing home
- Average but enthusiastic member of basketball team
- Helped raise \$680 for Students Against Drunk Driving

Product Knowledge

- Sports and athletics
- Consumer electronics
- Auto and mechanical
- Music and videos

Technology

- High school computer classes and talent at programming electronics (would help in learning to use electronic cash registers)

Personal:

- Reliable: Absent only two days of school this year
- Honest: Returned \$20 check-cashing error to bank
- Friendly: Computer Club, volunteering, sports team

References: Available upon request

Sample Format for a Résumé

Name
Address
Louisville, Kentucky 402____
Date of Birth
Social Security Number
Telephone Number

GPA

ACT/SAT Composite

Grade 9

School Activities:

Community and Volunteer Activities:

Honors and Awards:

Work Experience:

Grade 10

School Activities:

Community and Volunteer Activities:

Honors and Awards:

Work Experience:

Grade 11

School Activities:

Community and Volunteer Activities:

Honors and Awards:

Work Experience:

Grade 12

School Activities:

Community and Volunteer Activities:

Honors and Awards:

Work Experience:

Note:

Remember that this is just a sample format, a guideline. You can change or adjust as needed to meet your personal needs. There is also software available to help you format a résumé. As you complete your résumé, remember to save it to disk so that you have easy access to it in order to get more copies or to make adjustments.

Cover Letters

Write a Cover Letter That Will Actually Get Read

Managers are very busy people. They read dozens of letters, reports, memos, and proposals each week. They won't read long letters that never seem to get to the point. Keep your letter brief, clear, and to the point. Sell them on the idea of granting you a job interview. Send each manager on your list an individualized letter, addressed directly to him or her.

Here is the formula for writing a professional sales letter. (For specific examples of each area, see the sample letter on page 94.)

❶ Seize Attention

In the very first sentence of your letter, grab the manager's full attention by telling him or her exactly what you want. In one, short, bold sentence, say that you want an appointment.

❷ Pique Interest

Get the manager interested in you by telling him or her how you got his or her name. If you have a friend, relative, or referral who knows the manager, ask if you can use his or her name in your letter.

❸ Get Down to Business

First, explain that you would like to learn about the career opportunities in their department. Second, explain why you chose their company—perhaps you know someone who works there, you're familiar with their good name or reputation, or you have used their products. Third, ask if the manager could spare some time to explore career opportunities with you.

❹ Show Your Stuff

If you just graduated from school, if you just got out of the service, or if you have some hands-on experience—say so. Then, show that you're qualified to handle the job by listing a few of your skills that are needed to do the job.

❺ Wrap It Up!

Since the manager will probably not call you, tell him or her that you would like to follow up and see if he or she could schedule some time to talk with you.


Sample Cover Letter


Michael McCarty
239 Fern Hill Road
Clarksville, KY 62901
(502) 477-3121


Date


Mr. Bruce Catlett
General Manager
The Café
1000 Stonehill Drive
Smithville, KY 20012

Dear Mr. Catlett:

I would like to schedule an appointment to speak with you. 


Your secretary was kind enough to give me your name so I could write to you directly. 

I would like to learn about the career opportunities as a waiter at your restaurant. My parents have dined at your restaurant on many occasions, and they rave about the food and service. Could you possibly spare a few minutes one day next week to explore some opportunities with me? 

For your review, I am enclosing a copy of my résumé. In addition, I have the following skills and character traits necessary for the job: 

Students,
please list
your own skills.

- Well-spoken, with a neat appearance
- Pleasant disposition, sense of humor, enjoy all types of people
- Excellent memory for names, faces, and details
- Good mathematics skills
- Hard-working, dependable, honest, take initiative

May I call your office on Tuesday afternoon to see if you could schedule some time to talk with me? I look forward to meeting you. 

Sincerely,

Michael McCarty

You're Hired? Now, Keep That Job!

Congratulations on your new job! Now that you've been hired, let's look at ways to become a successful employee. Here are basic ideas to keep in mind:

- Be on time, coming and going, instead of looking for creative excuses for being late. Then work until closing time without being a clock-watcher! Your employer will soon recognize your commitment to work.
- Avoid excessive absences. You are hired because a job needs to be done. Your absence likely will place an extra burden on others, so try not to miss work. If you must be absent, inform your boss as soon as possible.
- Dress appropriately for your job. If you're not sure what to wear, you can either ask or just observe what others are wearing and dress accordingly.
- Make good use of your time. By learning your job and concentrating on the tasks at hand, you will soon become a productive employee. Keep outside telephone calls to a minimum, and don't waste too much time in casual conversation, regardless of what others are doing. Working hours are for work. That doesn't mean, however, that you should be afraid to get to know your co-workers. Your ability to get along will be a valuable asset in the long run.
- Follow directions carefully. Ask questions if you don't understand how to do something, and make suggestions for change only if you think your ideas will be welcomed.
- Do what's asked of you. Most employees sooner or later are asked to do work that isn't spelled out in their job assignment. If you're given an extra task, don't argue; just do it as well as you can. Think of it as an opportunity to learn something new.
- Accept that some tasks will be boring or hard. Maybe you hate to organize the bills payable or dread unloading incoming supplies. Your job won't be finished until the last task is done, so it's best to just go ahead and do it all—the good and the bad.
- Learn to do your job well. Employers generally recognize employees who take pride in the quality of their work. One way to stand out is to offer help when a job needs to be done and there is no one to do it. When a better position in the same company becomes available, a current employee who is doing a good job will often get top consideration for the new position. That person can be you!
- Get along with people on the job. You'll see that everyone wants to work with people who are pleasant, considerate, and willing to help. Try to be like those employees, and you'll soon have the same kind of reputation.

Valuable Web Sites

Go Higher Kentucky

www.GoHigherKY.org

Go Higher Kentucky is a one-stop college and career planning site sponsored by KHEAA and several other state agencies. The site has a free scholarship search. Students can take virtual tours of many Kentucky campuses and apply online to various colleges. Go Higher Kentucky also has a function that allows students to send their high school transcripts to colleges online.

College Board Online

<http://www.collegeboard.org>

This site permits you to use online college-search software for free.

Embark

<http://www.embark.com>

Everything you need to get into four-year colleges and universities, community colleges, or technical and career programs is found on this site.

CollegeneT

<http://www.collegenet.com>

This Internet guide to colleges and universities is a searchable database of colleges, scholarship opportunities, and academic resources. It offers a comprehensive college/university index with good graphics and some interesting resources for financial aid and scholarships.

CollegeView

<http://www.collegeview.com>

By combining a database of 3,300 two- and four-year colleges with engaging multimedia tours, College-View provides students and parents with a general overview of a college, plus a direct e-mail option for requesting additional information.

Know How 2 Go

www.knowhowtogo.com

The American Council on Education, the Lumina Foundation for Education, and the Ad Council team together to provide resources for college-bound students.

Historically Black Colleges and Universities

<http://www.hbcuconnect.com>

College Funding Company

<http://www.collegefundingco.com>

Headquartered in Lincoln, Nebraska, the College Funding Company is a coalition of four not-for-profit organizations dedicated to helping families learn about and fund higher education. This site includes general information on financial aid (loans, grants) and a financial-aid calculator.

FinAid! The SmartStudent Guide to Financial Aid

<http://www.finaid.org>

This site provides the best links to sources of information about student financial aid on the Internet.

Peterson's Education Center

<http://www.petersons.com/resources/finance.html>

Here you'll find links to organizations (mostly banks) that provide you with information on how to pay for your education and advice on juggling family finances while any family member is attending college.

The Student Loan People

<http://www.studentloanpeople.com>

This site has information about the lowest-cost loans in Kentucky, including the BestStart Program and The Student Loan People's Advantage alternative loan, which can make up the difference between the cost of college and your financial-aid package.

Kentucky Higher Education Assistance Authority (KHEAA)

www.kheaa.com

Students visiting this site can check on their KEES accounts. This site provides the full text of KHEAA publications and information about other KHEAA programs that help Kentuckians pay for college.

fastWeb

<http://www.studentservices.com/fastweb>

This site offers a database of more than 180,000 scholarships, grants, fellowships, and loans representing billions of dollars in private-sector funding for college students living in the United States.

Black Excel: The College Help Network

<http://www.BlackExcel.org>

This site is a college-admission and scholarship service for African Americans. Black Excel services have expanded over the years to include an updated 350+ scholarship list, a personalized College Help Package, a quarterly newsletter, and a reference guide to HBCUs.

The Princeton Review

http://www.review.com/undergr/best_schools_form.html

You may search *The Princeton Review's* site by the school's name, region, state, size, and cost. *The Princeton Review* also provides you with its rating of hundreds of colleges.

NCAA

www.ncaa.org

<http://web1.ncaa.org/eligibilitycenter/common>

www.academics@ncaa.org

This site provides the most current information concerning eligibility requirements, Division I and II (Qualifier, Partial Qualifier, Nonqualifier); NCAA Division II Freshman Eligibility Standards; documents needed, financial aid for athletes; and recruiting.

More Web Sites

Financial-Aid Resources

Academic Scholarship Services

www.itsnet.com/home/vtechad/publichtml/money.html

Access Group

www.accessgrp.org

Act.org

Air Force ROTC Scholarship

www.afoats.af.mil/rotc.htm

American Student Assistance

www.amsa.com

Association for Financial Counseling and Planning Education

www.hec.ohio-state.edu/hanna/afcpce/index.htm

Chase Manhattan Bank

www.chase.com/educationfirst

Citibank Student Loan Corporation

www.studentloan.com

Coalition for Student Loan Reform

www.cslr.org

College Board: College Scholarship Service

www.collegeboard.org/finaid/fastud/html/proform.html

College Board: EXPAN Scholarship Search

www.collegeboard.org/fundfinder/html/ssrchtop.html

College Connection Scholarships

www.collegescholarships.com

College Savings Plan Network

www.collegesavings.org

College Scholarship Search

www.college-scholarships.com

Crestar Student Loan

www.student-loans.com

Department of Education's Guide for Defaulted Borrowers

www.ed.gov/offices/OPE/DCS

Educaid

www.educaid.com

The Education Resources Institute

www.teri.org

ELM Resources

www.elmresources.com

eStudent Loan

www.estudentloan.com

FastAid

www.fastaid.com

FastWeb

www.fastweb.com

Federal Trade Commission: Scholarship Scams

www.ftc.gov/bcp/conline/edcams/scholarship

FinAid

www.finaid.org

Free Application for Federal Student Aid (FAFSA)

www.fafsa.ed.gov
www.ed.gov/offices/OPE/express.html
www.ed.gov/proginfo/SFA/FAFSA

Free Search

www.freschinfo.com

Fundsnet Online Services

www.fundsnet services.com

Go Higher Kentucky

www.GoHigherKY.org

GRIPVision

www.gripvision.com/money.html

International Education Finance Corporation

www.iefc.com

Kaplan Student Loan Program

www.kaploan.com

Key Education Resources

www.Key.com/educate

KHEAA

www.kheaa.com

LoanStar Lenders

www.loanstar.com

Massachusetts Educational Financing Authority

www.mefa.org

National Academy of American Scholars

www.naas.org

National Association of State Student Grant and Aid Programs

www.nassgap.org

National Association of Student Financial-Aid Administrators

www.nasfaa.org

National Council of Higher Education Loan Programs

www.nchelp.org

National Direct Student Loan Coalition

www.siue.edu/directloan

National Education

www.nationaleducation.com

NCAA

www.ncaa.org
www.academics@ncaa.org

Nellie Mae Loan Link

www.nelliemae.org

Sallie Mae

www.salliemae.com

Scholaraid

www.scholaraid.com

Southwest Student Services Corporation

www.sssc.com

Student Guide: Financial-Aid from the U.S. Department of Education

www.studentaid.ed.gov/students/attachments/siteresources/stud_guide.pdf

Texas Guaranteed Student Loan Corporation

www.tgslc.org

The Student Loan People

www.studentloanpeople.com

United Negro College Fund

www.uncf.org/programs

U.S. Bank Student Loans

www.usbank.com/studentloans

U.S. Department of Veterans Affairs Education Service

www.gibill.va.gov

Resources for Students With Disabilities

**American Association of University
Affiliated Programs for Persons
with Developmental Disabilities**
www.aauap.org

American Council of the Blind
www.acb.org

**Association on Higher Education
and Disability**
www.ahead.org

**Children and Adults with Attention
Deficit Disorder**
www.chadd.org

**Coordinated Campaign for Learning
Disabilities**
www.fusebox.com/ld

Council for Exceptional Children
www.cec.sped.org

**Disabilities Studies and Services
Center**
www.dssc.org

**ERIC Clearinghouse on Disabilities
and Gifted Education**
ericec.org

**Federation for Children with
Special Needs**
www.fcsn.org

Learning Disabilities Online
www.1donline.org

**National Association of Private
Schools for Exceptional Students**
www.spedschools.com

**National Attention Deficit Disorder
Association**
www.add.org

**National Center for Learning
Disabilities**
www.nclد.org

**National Information Center for
Children and Youth with
Disabilities**
www.nichcy.org

**National Parent Network on
Disabilities**
www.npnd.org

**National Research Center on the
Gifted and Talented**
www.gifted.uconn.edu/nrcgt.html

**National Transition Alliance for
Youth with Disabilities**
www.dssc.org/nta

**North Rockland Special Education
Parent-Teacher Association**
www.geocities.com/Athens/4611

School Psychology Resources
www.schoolpsychology.net

**Special Education: British Columbia
Ministry of Education**
www.bced.gov.bc.ca/specialed

**U.S. Department of Justice
Americans with Disabilities Act**
www.usdoj.gov/crt/ada/adahom1.htm

Study-Skills Resources

Homework Helper
www.bjpinchbeck.com

Premier School Agendas
www.agendas.com

Purdue On-line Writing
www.owl.english.purdue.edu

Study Skills
www.columbia.edu/cu/augustine/study

Study Skills Links
www.d.umn.edu/student/loon/acad/strat

Study Skills Self-Help Info
www.ucc.vt.edu/stdysk/stdyhlp.html

Study Skills Survey
www.d.umn.edu/student/cgi/embp.cgi/student/embp/studyskills.htm

Study Web
www.studyweb.com

