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CROSSROADS SCHOOL

COLLEGE COUNSELING MANUAL

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INTRODUCTION

The philosophy from which the Crossroads College Prep college counseling program is derived is highly consistent with the general school philosophy. Students learn that choosing a college and following through on that choice are important personal decisions that entail a great deal of personal responsibility and parental support. The counselor's job is to offer advice, provide access to information, answer questions, remind the student of deadlines and collaborate with the student and parents on the final "list" of schools. The student's immediate job is to research the agreed upon choices, complete applications and all tests, and meet deadlines. Ultimately, it is the student who should make his own decisions and behave responsibly about them. Crossroads College Prep will provide information, expertise, support and encouragement. More importantly, the student and her parents must supply the persistence, initiative, and efficiency that will carry through her personal choice. Applying to college is a learning process, a key step on the road to maturity and independence. The decisions involved are those that the student, with parent input, must make for himself. The benefits derived will make it easier for the student to become an independent adult in college. The college admissions process becomes a journey toward wisdom and acceptance of reality, a journey through delusion toward clarity. There are over 4,000 universities and colleges in the United States and all but about 50 accept considerably more than half of the applicants. In fact, only 300 are at all competitive. The remainder will accept students with a solid academic background even if test scores are below the national average. Some families bring a fair amount of wisdom to the college admission process and arrive at clarity about the meaning of colleges with relative speed. Our goal at Crossroads College Prep is to encourage the choice of a dream school but be open to many possibilities. Historically 85-90% of our seniors receive acceptance to either their first or second choice school.

I have been the college counselor at Crossroads College Prep for twenty years and try to visit as many colleges as possible so I can talk to both current students and alumnae about their impressions. Outside of Washington University, St. Louis University and the other local colleges, we have sent a number of students to the University of Chicago, Northwestern University, Brown University, Wesleyan University, Knox College, Beloit College, the University of Wisconsin, Morehouse College, Oberlin College, Carleton College, and Kansas University and the success and satisfaction rate has been high. Because of our extremely diverse and multitalented student body, the types of colleges chosen vary widely. This manual is designed to provide the information you need and give you some direction as you negotiate your way through an increasingly broad menu of choices.

COLLEGE ENTRANCE EXAMS

PSAT/NMSQT The Preliminary Scholastic Aptitude Test (**PSAT**) is administered in October at Crossroads. Both sophomore and junior classes take the exam. Previously, the test has served two functions: 1) to identify high scorers (top .5%) who then become eligible for scholarships and 2) to provide a model for the **SAT-1** which is one of the two major entrance tests The **PSAT** consists of three sections, each counting one third of the total score. The sections are verbal aptitude, quantitative aptitude and writing skills. The verbal sections contain the following types of questions: sentence completion, analogy, and critical reading. The quantitative section contains multiple choice, quantitative comparisons and grid-in questions. The writing section asks questions designed to measure how students identify errors, improve sentences and improve paragraphs Unless the student receives a high score, the **PSAT** results are not placed on the transcript. Only results from the junior year can be used for scholarship competition. It is helpful to identify yourself as a member of a minority on this test because there are separate competitions for African-American students and Hispanic students. Students and parents will receive results on December.

PLAN or **P-ACT** The **PLAN** test is a mini-**ACT** (American College Test) which is the other primary entrance exam. The test also includes an interest inventory and can produce some potential career possibilities. The test is administered at Crossroads to all tenth graders in the fall and parents and students should have results by December. The **PLAN** has four sections: English (grammar and writing), Math, Reading, and Science Reasoning. There is also a composite score.

SAT-1 The Scholastic Aptitude Test is given at various sites on Saturdays, generally every five weeks. The College Counseling Office has the dates posted and the forms needed to sign up. The school code is **262941**. It is up to the student to sign up for the test and pay the fees. Most students are now registering on line. You will need a credit card number if you use this option. The scores are reported to the student, the high school and any colleges that he has chosen. It is important to have test results sent directly to the college. Although we do provide that information on the transcript, some colleges require an official copy before admission can be finalized. Every time you take the test, the score is recorded. Most colleges accept the highest scores you earn. You receive separate scores for verbal, math, and writing sections. Some students add them together to get an overall score. The scores on each individual test range from 200-800. Theoretically a perfect score is 2400, although you can miss one or two and get a 2400. Your score is determined by comparing you against other test-takers. If no one receives a perfect score, then the top score at that administration is the 800. The average score is 500. To be considered for admission at the most selective colleges, you probably need to be scoring at least in the upper 600s on all sections.

SAT SUBJECT TESTS The **SAT Subject tests** are one hour tests which measure achievement in a specific subject area. Crossroads students generally receive high scores on the Literature and American History tests. There are also tests in French, Spanish, Biology, Chemistry and Physics. They are given at the same time as the **SAT** tests so you cannot take both on the same day. With the addition of the required Writing section on the **SAT**, colleges are generally requiring two subject tests with a few still wanting to see scores from three. Schools that require **SAT subject tests** are Ivy League colleges (Harvard, Yale, Princeton, Cornell, Dartmouth, Brown, Columbia, and Penn), some of the eastern liberal arts colleges (Middlebury, Amherst, Williams) and the California State System (Berkeley, UCLA, etc.). Other schools may suggest them and occasionally they are used for placement. Talk to the counselor before you sign up for any of these tests.

ACT The American College Test has become more widely used across the country and is now accepted at all universities. There is an optional essay. Composite scores range from 1-36. An average score would be 20-21. The University of Missouri requires a minimum score of **24** from Crossroads College Prep students because we do not rank. Plan on taking the **ACT** several times if your goal is to attend the University of Missouri. **ACT** only reports scores from the test date that you choose.

TOEFL The Test of English as a Foreign Language is for international students whose native language is not English. This test is given at selected centers throughout the United States. You must make an appointment in advance to take the TOEFL.

AP Advanced Placement exams are administered at Crossroads during the month of May. They are three hour long tests measuring mastery of a predefined curriculum in a single subject area. Crossroads College Prep has offered **AP** classes in English Literature, American History, Art History, Psychology, Art Portfolio, Spanish Language, French Language and Literature, Biology, Calculus, and World History. Some classes are offered every other year; others as the demand occurs. They are scored from 1-5 and cost about \$85 each. Normally a 4 or 5 corresponds to an **A** in a college class; a 3 a **B**; a 2 a **C**; and a 1 indicates very little mastery. Juniors and seniors can take these classes; it is highly recommended that juniors take no more than 2 and seniors no more than 3. Talk to the college counselor before registering for any **AP** class.

Just like any classroom test, students should not go into these tests without advance preparation. Each test comes with a full length sample and at the very least, juniors should work all of the questions and try to pinpoint weaknesses and strengths. If scores are low, there are commercial test preparation classes that you can take. Princeton Review seems to have the best track record. At Crossroads College Prep, we do some verbal and math preparation prior to the **PSAT**. Periodically I will schedule test review sessions during an activity period so that students can practice and ask questions

Here are some frequently asked questions about testing.

How important are test scores in the overall admission process?

The more selective the school, the higher the required test scores. There are many, many colleges which do tend to overlook lower test scores and focus on the student's high school record. There is an increasing number of colleges which do not require submission of test scores.

Will high test scores compensate for a mediocre transcript?

Probably not. Colleges would like to see a consistent pattern but if a student has improved, they may overlook poor grades from ninth grade.

Should you take both the SAT and ACT?

The ACT is required for eligibility to *Bright Flight*, a program designed to keep highly intelligent students in the state and is applicable to any school in the state, including Washington University. If PSAT scores are low, the student should try both tests and report the scores on the best one. This strategy means that when you first take the test, you should not list any colleges until you have received the results and chosen the best of the two.

What if a student is learning disabled?

A learning disabled student, with proper documentation, can have either test given with extended time.

What are typical scores for Crossroads juniors and seniors?

Mean scores for the last three years hover around 640 verbal and 630 math. The ACT average is 26 The SAT scores are approximately 270 points above the national average so in general our students do quite well.

Are there any other advantages to high test scores?

There are some college based scholarship programs that rely heavily on test scores. So high test scores sometimes will get you money. High AP test scores earn college credit; you can sometimes save a semester's tuition by using AP credit.

If we can't afford an expensive test preparation program, what can we do?

First of all, talk to the test people; there are occasionally scholarships available. There are many good books in the bookstores with numerous tips and lots of practice tests. I have a few computer programs which you can use. The community colleges and high school extensions often have less expensive options. The site Number2.com offers free practice tests.

The NCAA requires a minimum score on either the SAT or ACT in order to be eligible to play college sports. You may take the test as many times as you wish.

RESOURCES

The college counseling office has a number of catalogs, view books, and computer disks for specific colleges. There is a copy of the common application at the end of this manual. There are also several guidebooks to colleges, test preparation materials, and financial aid information. The library has the *Occupational Outlook Handbook* which has helpful information on careers. We have a number of computer programs which have both applications and information about schools. You can do a rudimentary search on most of these programs.

If you want to purchase materials, here is a list of college guides and their relative merit along with the best test preparation books and other resources. More and more, families are using the Internet access to get the most up to date information and I will provide some web sites separate from this manual.

COLLEGE GUIDES

THE FISKE GUIDE TO COLLEGES. Published and updated annually, this guide covers about 300 of the most selective schools in narrative form. It also gives you a reference to similar schools to the one you are investigating, For example, if you look up Beloit College, they will tell you that students who apply to Beloit also apply to Macalester, Grinnell, Earlham, Carleton and the University of Wisconsin.

BARRON'S PROFILES OF AMERICAN COLLEGES. Also published annually, this book includes virtually every college in the country and provides statistics about the student body such as race, number living on campus, popular majors. etc. It comes with a computer disk so a student can do his own search.

ARCO THE RIGHT COLLEGE. Has the same information as *Barron's* but has a map of each state so you can easily see where the schools are located.

PRINCETON REVIEW THE BEST COLLEGES. A little easier to read than either *Barron's* or *Arco* but similar in type of information reported.

INSIDER'S GUIDE TO COLLEGES. Probably of more interest to student than parent; more focused on day to day college life.

US NEWS AND WORLD REPORT ANNUAL GUIDE TO COLLEGES. This is the famous "ranking" that comes out every fall and that some people take far too seriously. There are a few helpful statistics; ask me about that list.

RUGG'S RECOMMENDATIONS. This is strictly a list of majors.

Two rather small books I like are *50 COLLEGE ADMISSION DIRECTORS TALK TO PARENTS* and Loren Pope's *COLLEGES THAT CHANGE LIVES*.

TEST PREPARATION

PRINCETON REVIEW has the best set of materials for test practice and they are updated constantly. Pair that with the College Board's *Ten SATs* and you have a fairly comprehensive program. For *SAT Subject Tests*, Barron's materials are the most helpful although *PRINCETON REVIEW* does a good job.

FINANCIAL AID

DON'T MISS OUT; THE AMBITIOUS STUDENT'S GUIDE TO FINANCIAL AID. Robert and Anna Leider's book published annually by Octameron Press, Alexandria VA. Always has the most up to date information and can direct you to other resources.

Once again, probably the best information is on the Internet and because financial aid considerations change each year with new congressional methodology, your best bet is to use your computer.

COMPUTER RESOURCES

There is a wealth of college information available on the Internet. The computer in the college counseling office is available for students to access this information. I prefer they do the searches and look at both the college information and the handbooks with me because it is important to assess the relative merit of the different resources. Obviously a college home page is going to try to lure the student with fancy graphics and dazzling sound and light shows. A rather mediocre college can look really good when the details about housing, classes, professors are presented in an amusing, upbeat way. One college admission officer actually admitted that his school's applications were up significantly because of some cleverly produced materials. You must also be cautious and wary of requests for personal and financial information.

If you are a discerning computer user and can sift the hype from the truth, you will find solid resources out there. College home pages provide a way for students to virtually visit college campuses and browse through activities, catalogs, and the academic and social calendar. You can access these in many ways.

Since websites change names and go out of business frequently, I do not want to provide you with specifics here. An up to date list will be available when you need it to begin your search.

CREATING A LIST

Once testing has been completed, we can then begin the process of creating a list of schools that both fit the student's requirements and are realistic choices based on the overall GPA, test profile, and extracurricular involvement. Normally students look at 8-10 colleges but the original list may contain as many as twenty schools. There are a number of computer searches that allow you to assign weights to different variables and then get a list based on this information. The use of a computer can be a supplement to the overall discussion but should not be viewed as a definitive vehicle for college choice. Often the information contained in the database is not updated often enough and new programs and majors are constantly being created.

The variables most frequently used in choosing a college are:

- size
- location
- cost
- major
- religious/ethnic orientation
- academic environment
- admission difficulty
- qualities of student body
- special programs

SIZE: Colleges vary in size from under 50 to over 60,000 students. You need to think carefully about the advantages and disadvantages of both large and small schools. A small liberal arts college will often have a wide range of programs, easy accessibility to teachers, and a better chance for extracurricular involvement. Large schools normally have better resources and technology and an even greater choice of classes. Often more energy and initiative are needed to cope with larger universities but the rewards can be great.

LOCATION: Some students may want to stay close to home; others are ready for a more independent experience. Weather may be a factor; if you like outdoor activities like skiing, you

need to choose a northern school. If you are attracted to city life, don't look at schools which are relatively isolated. Keep in mind that some locations have very few colleges. If you ask me to find a strong liberal arts college in the southwest, I will have great difficulty finding one.

COST: Parents may set limits on how much money will be available for paying college costs. Most financial aid is need-based (see section on financial aid). Least expensive schools are state universities in your own state. Most expensive schools are top research universities and well known private colleges.

MAJOR: If you have a clear career choice such as physical therapy, architecture, education or engineering, look carefully at the course offerings at each school you are considering. Some smaller schools will not have these programs. If you are undecided, a college with a broad foundation of courses may be your best bet.

RELIGIOUS/ETHNIC/SINGLE SEX ORIENTATION: Many colleges have a religious affiliation and others an historic orientation toward a particular ethnic group. Women's colleges can often provide more opportunities for leadership and networking and frequently have ties with all male colleges or coed colleges nearby.

ACADEMIC ENVIRONMENT: Decide how much work you really want to do in college. If you enjoy intellectual stimulation, choose a college with a challenging curriculum and students with similar interests. Do you want to be at the top of the class at a less challenging school or be competing constantly with your peers?

ADMISSION DIFFICULTY: Be realistic about your need to go to a well-known school. The most prestigious schools are of course the hardest to get in. If you have a solid academic record and high test scores along with a demonstrated area of strength in art, athletics, journalism or community service, go for it. You'll have a more stimulating experience if your peers are similarly gifted.

QUALITIES OF STUDENT BODY: Try to imagine the type of people you want to spend the next four years getting to know. Do you want to be surrounded by liberal, creative, cosmopolitan people or might you prefer career-oriented, ambitious, and scholarly people? In some colleges, there is a predominant culture.

SPECIAL PROGRAMS: If you want to play soccer, check to see that you'll make the team. If you need tutoring services, make sure the school has them. If writing for the school newspaper is important to you, see how difficult it is to be on the staff.

As you consider these factors, try to keep an open mind. Sometimes the perfect school for you may be located in an area that you are not familiar with. Occasionally the size school may not fit your original requirements. Flexibility is important as you begin to narrow your choices to arrive at a reasonable number of schools.

When you give me some basic information, I will develop a list of schools that meet most of your requirements and share this list with you and your parents. Then it's up to you to do the research and begin to eliminate and add other colleges. Next, let's look at what colleges are looking for in forming a freshman class.

DECISIONS

How does a college choose the students that they will admit for the freshman class? Obviously, the more selective the college, the student with the higher GPA and test scores will have a better chance of being admitted. The Admission Trends Survey, conducted by the National Association of College Admissions Counselors (NACAC), released the following information. The factors influencing admission in order were:

- 1. Grades in college prep courses
- 2. Test scores
- 3. Grades in all classes
- 4. Class rank
- 5. Counselor recommendation
- 6. Teacher recommendation
- 7. Essay or writing sample
- 8. Work/extracurricular experiences
- 9. Interview
- 10. Personal recognition programs
- 11. Ability to pay

Clearly, the most important factor is the high school record. The preferred transcript for the most competitive colleges would include: 4 years each of English language and literature, including frequent practice in writing; 4 years of math; 4 years of science (at least one at an advanced level); 3 years of history; and 4 years of a single foreign language. Strong students should enroll in AP classes as well. The most selective colleges typically will want to see five classes per year, heavily weighted toward traditional year long courses. Maintaining a strong program and high grades throughout the senior year is essential. A college that accepts only 20% or so of its applicants will want to see both foreign language and a strong science in the senior year. Crossroads students are usually well above the minimum requirements for all schools. Please note that four years of math does not necessarily mean calculus. Many strong schools are perfectly willing to accept a student who has completed pre-calculus especially if the intended major is in the humanities or the arts.

Test scores can be a limiting factor for some schools and they are considered heavily for the most selective schools. The best way to have high test scores is to read, read, and read some more, to discuss what you read, and to take solid math classes.

We do not report class rank to colleges because the size of our graduating classes makes this information statistically insignificant. A profile of each senior class which includes test score medians and mid range GPA is sent to the college.

Letters from counselors and teachers can be important, particularly at the smaller schools where they actually read them. The college counselor writes a candid recommendation for every student regardless of whether or not the school asks for it. In that letter, I attempt to paint a clear picture of strengths and weaknesses, both academic and personal. Keep in mind that my job is to get you into college so the information that I choose to share will always reflect the positive aspects of your academic career. Be sure when you ask a teacher to write a recommendation for you that the teacher knows you well and has taught you recently. Often you will need a humanities (English, history or foreign language) and a math or science recommendation. If you are applying to an art school, a letter from an art teacher will certainly be required.

The college essay can be a piece of the application that tips the scales one way or another. If it is extremely well written and succeeds in revealing your true personality, it will help your chances. Conversely, if it is sloppy or ill conceived, it will make the reader wonder about your grades.

Leadership and involvement in extracurricular activities are often an important component of the application and can compensate in part for somewhat lower GPA and test scores. A sustained commitment to two or three activities such as athletics, music, art, or journalism carries more weight than the scatter approach of trying something different every year. If, in addition to participating, you have taken an active role such as the lead in the play, qualifying for state competition or editing the yearbook, you will be more desirable to the college. Work outside the school day unless economically necessary can be damaging as it may not allow you to participate fully in the school program. School is your job; consider very carefully the implications if you choose to work.

The interview normally does not carry much weight unless you are quite articulate or very shy. It is your opportunity to show off your knowledge about the college, ask pertinent questions and add any information that may not appear on your application. Often you will be interviewed by an alumnus here in St. Louis, especially if you can't manage a campus visit.

Extra letters on your behalf from prominent people and school based awards are not usually very helpful. Winning a college book award or a national essay contest should certainly be included. Don't flood your application with extraneous material; admission officers may wonder what you're trying to hide.

GENERAL CALENDAR JUNIOR YEAR

STUDENTS

1. Start to think about where you'd like to spend the four years after high school. Ask teachers about their experiences.

Browse through some college guides and get familiar with Internet resources.

Talk to friends in college and pay attention to what the seniors are doing.

Spend some time in the college counseling office.

Think about the kind of school setting in which you best learn.

2. Take college entrance exams.

PARENTS

1. Don't suggest possible schools unless he brings it up. Consider his choices first; then offer suggestions.

2. Remind your child of registration dates

PSAT in October
ACT in April and June
SAT 1 in January, March, May
SAT 2 in June
AP in May

and reassure her she can repeat tests if the results are not good.

3. Read your mail carefully and attend meetings here at school and at meetings on the mailing list of potential schools.

3. Let your child fill out forms and write letters and return phone calls. college local sites. Get

4. If possible, visit some colleges over the summer.

Start some kind of system for recording impressions (a chart, notebook, journal). You'd be surprised how quickly impressions fade.

Keep in mind that you are not seeing a normal school in action, only buildings.

4. Go with your child when he visits but do the tours separately and then compare notes later. Always listen to her impressions before offering your own observations.

SENIOR YEAR

1. Talk to your counselor about your schools. you're interested in these schools.

Be open to suggestions about your realistic chances for admission.

Consider taking SATs or ACTS again.

2. Make more visits and arrange interviews.

Narrow your list to 5-8.

3. Ask one or two teachers to write letters of recommendation. Choose teachers who know you well. They are more likely to write positive comments.

1. Be patient as your child changes her mind several times before deciding. final list Explain why

2. Discuss final list of colleges with your son. See if your first impressions hold up. Make sure the list includes a range of options.

3. Help your child select the teachers who have written good comments. They should be teachers that she has had in tenth or eleventh grade.

Talk to them about your goals and possible fields of interest.

4. Fill out college applications, write essays and deliver recommendation forms to teachers. child's essay yourself.

Do *not* use stamped envelopes; all materials are usually sent together.

Show a teacher or counselor your essay.

Proofread, use spell check, and make copies of everything.

Give Secondary School forms to the counselor. Make sure you sign the waiver. If the school does not have a form, write the name and address on a piece of paper.

5. Mail applications or bring all material to counseling office and we will do it for you.

6. Receive acceptances, denials, or wait list decisions. Reply to your school by May 1. Let other colleges know that you do not plan to attend.

4. Resist the temptation to write or edit your child's essay yourself.

5. Relax and remind your child that school the has not ended just because applications are completed.

6. Help your child decide keeping in mind family finances. Be sure to send in the deposit by May 1.

COLLEGE VISITS

Crossroads permits juniors and seniors to miss five days of school to visit colleges. You may want to wait until you have been accepted or perhaps visit some colleges in the summer and fall and return to your favorites in the spring. Usually the best time is a three day weekend when we have either Friday or Monday off. You can combine several schools in one geographic area in a short period of time if you're well organized and know what to look for. In the spring, many colleges will hold special weekend programs for accepted freshmen. Keep in mind that these programs are designed to show the most positive aspects of the school so try to go beneath the surface of the presentations. Sometimes showing up unexpectedly will give you a true picture of what day to day life might be like. Here are some tips to help you get the most out of your college visit experience:

- Plan in advance and try to spend the night in a typical dorm.
- If it's a weekday, try to attend classes either with your host or someone who is taking classes in that department.
- Ask if you should bring a sleeping bag and don't be surprised if the bathrooms are coed.

- Don't make negative remarks about the school to your host even if she is criticizing some aspect of the school. It's just like criticizing a family member; it's OK for you to do it but if an outsider tries it, it sounds out of place.
- Don't bring fancy clothes; most college students wear jeans and t shirts.
- If you plan to play college sports, or major in art, or write for the school newspaper, make time to meet the professors, advisors, coaches, other participants in these activities. Bring a resume or portfolio with you and leave a copy with these departments.
- Try to come up with specific areas about each school that have impressed you and use these observations either in your application or your essay. **A school is much more likely to take your application seriously if you can pinpoint what makes their school different from the others and a good match for you.**
- Questions you may want to ask:
 - What do students like best here?
 - How active is the social life?
 - Who is happiest here?
 - What majors are popular?
 - What kind of traditions are there?
 - Do people stay on campus on weekends? What do they do?
 - What are the safety measures?
 - Who teaches introductory courses? Typical size?
 - What is the four year graduation rate?
 - How many return after freshman year?
 - Is pre-professionalism rampant? (In other words, does everyone want to be a lawyer, doctor, architect?)

WRITING THE COLLEGE ESSAY

The majority of schools to which you apply will require an essay. Most of the time the essay asks the same basic question: who are you and what makes you different from everyone else? Common questions are:

- Describe an experience which had a significant effect on your life
- Why do you want to attend X University?
- Discuss an activity that has had special meaning for you.
- Name a person who has had an impact on your life either positive or negative.
- Tell us something about yourself that the application does not reveal.
- Discuss a local or international issue that is important to you.
- What book have you read that had a profound effect on you?

And so on and so forth. Really all of these topics are quite similar. They ask you to shed light on your values, opinions and talents. Think of the essay as a way of introducing yourself to that college. You have great freedom; your friends don't need to see it; you have a chance to reach within yourself and bring out your true personality.

Do people actually read the essay? Absolutely. A few years ago, when I was helping get my youngest daughter settled in at the University of California at Berkeley, I dropped by the admission office to talk about three of my Crossroads students who were planning to apply. They had one person in their office who read all the applications from out of state students who attended private school; typically as many as 500 applicants in any given year. After I introduced myself, the counselor asked me if I was related to Melissa (my daughter). I of course said 'yes' and she told me what a good essay Melissa had written-she received 490 points out of a possible 500. So, yes: your essays will be read even at very large schools.

As the reader works through the essay, this is what she is hoping to see. (Often the essay is read by more than one individual)

- Spelling, grammar, punctuation, and usage must be perfect. Proofread like crazy and then ask someone else- me, your English teacher, your brother- to proofread it also.
- Do it on a word processor and clip it to your application. Don't try to type onto the application even if they leave a space for it.
- Content is important. You should be logical and able to say something of substance in an economical and effective manner. You should also adhere strictly to the word count suggestion. If it says 200 words, don't give them 500. They'll stop reading.
- Finally, the reader is looking for creativity and a fresh approach. Don't be afraid to take a risk and write a poem or invent a dialogue if it helps you get your point across.

One piece of advice I found to be rather intriguing. Gary Ripple, Dean of Admissions at Lafayette College, in his book *Do it Write*, stated that those who take risks will stand out from the others and enhance their chances for admission. The risk one takes should be inversely proportionate to the possibility of acceptance. Therefore, the greater your chance of being accepted, the less risk you need to take.

Some colleges these days in addition to the essay or instead of the essay, are starting to look at graded writing samples; that is, pieces you have written in other classes. So hang on to your best work; you may end up using it to supplement your application.

FINANCIAL AID

The key words to determining eligibility for financial aid are *estimated family contribution*. You will not receive need based financial aid unless your ability to pay does not match the overall costs at the college your son or daughter has chosen to attend. This contribution is figured by submitting reports on assets (wages, salaries, savings accounts, property owned), nontaxable income, stocks bonds and other investments. The document you fill out is called the **FAFSA** (Free Application for Federal Student Aid). It can be filed any time after January 1. Forms are available in the college counseling office, usually in December. You may also file the FAFSA on line. They are also available from colleges and will be distributed in workshops sponsored by universities or banks in the St. Louis area.

Once the **FAFSA** is submitted, the results are sent to the designated colleges and they use that information to issue a financial aid award. Keep in mind that colleges are **not** obligated to finance all of the amount, even if the **FAFSA** form indicates major need. Some schools reserve their need based packages for the strongest students; others are *need blind*- they will finance you to the fullest extent. The **way** in which they choose to provide financial aid is up to their discretion; it can include work study, loans and grants.

Here is an explanation of various federal and private finance options:

Pell Grant This is not re-paid and the college credits the student's account. It is for families with extreme financial need. The maximum varies from year to year but is approximately \$2500.

Federal Supplemental Educational Opportunity Grant (FSEOG) This is administered by the college and does not have to be paid back. Priority is given to Pell Grant recipients; therefore it is for families with extreme financial need. The amount varies but averages \$4000.

Federal Work Study (FWS) This program provides jobs, usually on campus, at least the minimum wage.

Federal Perkins Loans A low interest (around 5%) loan which must be paid back. Again, this is for students with a great deal of financial need. Loans may be forgiven if students teach in low-income areas, teach in a shortage area like math or science, go into nursing and other fields.

Federal Stafford Loans The Stafford loans can be subsidized or unsubsidized and carry an interest rate between 7 and 8%. Subsidized loans are again dependent on the family income; unsubsidized loans are not need-based. There are loan limits: up to \$5500 for the last two years of college

Federal PLUS loans Parents can take out these loans usually at about 8% and are not tied to low income families.

College grants Many colleges have specific grants for students who either qualify for a large amount of need based aid or who have exceptional grades and test scores. The types of grants and scholarships should be clearly listed in the college materials each year.

State grants The state of Missouri has a number of programs including **Bright Flight** which provide funds to strong students to stay in the state. You will not receive money from Missouri if you plan to go to an out of state school.

Private scholarships Many corporations and philanthropic associations provide no-need money for college. The requirements vary and the best way to find these scholarships is to use some of the resources on the Internet. Do not pay hundreds of dollars to a firm that purports to be able to find “unclaimed” scholarships. They don’t exist. A legitimate scholarship search service is **CASHE** if you prefer to have someone else do it for you. The cost is about \$10 and most libraries and St. Louis University can do it for you.

VERY IMPORTANT!!!! If you receive a scholarship from a private source, the college will then adjust its financial offer accordingly. For example, you have applied to X college whose total tuition, room and board, etc. is \$27,000. Your EFC is \$15,000. The college has offered a package of grants and loans totalling \$12,000. Then you find out that your child has won a \$4000 corporate scholarship. She doesn’t get to keep that money. You are obligated to report that scholarship to the college which will then send you a revised package. What may happen is that they will reduce your loan component so the scholarship does help. But they are not required to do this. So, as strange as it may seem, if your family cannot afford to pay anything for college, chances are that the college will give you what you need and it won’t be necessary to apply for private money. The private money becomes more important when middle income families face a serious gap between their perceived ability to pay and the college’s assessment of their ability to pay. That’s when an earnest scholarship search can help you out. Realistically speaking, the best source of aid is the college itself. The financial aid officer will work with you and if you have a better package from a different school, you should feel comfortable sharing the information with the other college and see if they can match the better offer.

Private Lenders If you have exhausted all the federal resources and still need aid, there are private loan programs such as **Nelliemae** and **Salliemae** that lend amounts up to \$80,000 for four years of college.

Web sites College Board <http://www.collegeboard.org>
Scholarship information <http://fastweb.com/>
More scholarship and general info <http://www.fallriver.mec.edu/goodhomepg.html>
US govt http://www.ed.gov/prog_info/SFAQ/StudentGuide
National Association of Student Financial Aid Administrators <http://www.finaid.org/>

Expert Help There are workshops offered by the local colleges in the months of January and February to help families fill out the **FAFSA**. Bring your tax returns and financial documents to these workshops and you will receive help in filling them out.

They will tell you, and I echo this advice strongly: If you are missing some numbers, be sure to estimate rather than wait until all your information is complete. Many colleges and universities tend to award money as applications are received so your chances of getting financial aid are greatly enhanced by prompt submission of all documents. Once you have submitted the **FAFSA**, you will receive a **Student Aid Report (SAR)** four to six weeks later and you can make any corrections needed. To repeat, **it is preferable to send estimated data rather than incomplete data.**

Remember to make copies of everything you send. In addition to the **FAFSA**, some colleges may require that you fill out their own financial aid form and also ask for the **PROFILE**, a form produced by CSS. You can fill out most of what is needed over the telephone. These forms are always supplementary to the **FAFSA** and only the more selective schools will ask you for them.

I have been to many conferences given by college financial aid officers and one consistent theme appears: **If they have documented proof that you can pay the tuition, you will not receive any need based aid.** Their philosophy, and it has merit, is that families who cannot afford college because of low incomes or extraordinary circumstances will receive the lion's share of the financial aid. There is a big difference between "unable to pay" and "unwilling to pay". If paying for college cramps your family's life style, then you will have to make difficult decisions about where your priorities lie.

The cost of education at a state school is usually much less than the cost at a private school. Think carefully about all your options and if money is a prime factor in your decision making, be sure to apply to a number of different schools and include some state schools in your list. The cost of additional applications is a drop in the bucket compared to the cost of college for four years. For the family with a very low income, I have fee waivers which you can use to waive the application fee at all the colleges to which you apply.

Don't panic; start early; observe deadlines; keep careful records; use Internet resources; be prepared to negotiate and compromise.

FINAL THOUGHTS

1. Deadlines are important and inflexible. Do not send anything late: applications, test scores or financial aid forms.

2. Special talents: If you are an accomplished athlete, artist, musician, writer or actor, begin now to document this through tapes, slides, newspaper articles, and videotapes. Colleges are looking for those students who have displayed consistency and focus in one or two areas throughout high school.
3. After I receive a **counselor recommendation form**, I write a candid recommendation for each senior which will be sent to all the colleges. I also provide transcripts along with selected standardized test scores. No recommendation will be written until the student has given me either a form or written address for the school to which he is applying. There is a box on my desk for depositing these forms. Don't tell me in the hall; I need to have it written down. Do not include stamped, addressed envelopes. The senior fee helps with postage and phone calls and we frequently use large envelopes to send all the information.
5. Word process the application. Have someone proofread it for you and make a copy of everything. If you use the common application, you can apply to several schools without re-doing the application each time. State universities normally have the applications available on their website. You can check the progress of your application electronically.
6. In my file, I keep a record of all activity. If you are not sure whether the college has received your application, check with me. I have confirmation cards.
7. It is your responsibility to sign up for **SAT** and **ACT tests**. During our first meeting, we will determine a schedule for these tests. All of these tests are given in locations off campus. If you register late, you may be assigned to a distant location.
8. **Senior year program:** Every senior is required to take five academic classes at Crossroads and one college class either semester. Students applying to competitive colleges should take the most rigorous classes available, including **AP** classes. Keep in mind that athletic eligibility is dependent upon taking and passing five classes at Crossroads. The senior internship consist of 60 or 70 hours of either community service or career shadowing. Seniors can begin the internship any time during senior year and must complete it by June 15.
9. Students need to make all phone calls to colleges themselves. Parents should not attempt to take over the application process. College admission officers are trained to spot applications that do not come from students.
10. Crossroads does not rank its students. Each year I prepare a profile which highlights average test scores for the graduating class; provides a grade point average range; and a midpoint GPA. Normally, our midpoint GPA is a 3.0 or higher. Occasionally I will estimate rank in class if needed for admission or scholarship purposes.

11. Take the opportunity to meet with college reps when they visit Crossroads, host meetings in hotels, come to college fairs, or are on campus when you visit. These people usually read your folder and can be a powerful advocate for you. Learn their names; ask me if you're not sure.

12. Finally, relax and enjoy the process. Over 95% of the colleges in the United States accept the great majority of the students who apply. There will be many fine schools for all of you.

ADMISSION OPTIONS

In addition to the normal admission route, there are several other options that you may want to consider: early decision, early action, early entrance, deferred and rolling. These options may help you gain entrance to the college of your choice and in some cases will increase your chances of receiving financial aid or scholarship money.

Early decision Early decision means that you have done all your research and decided on one college that is your dream school. Applications are usually due by early November and notification takes place before winter break. You can receive three possible replies: an offer of admission, denial or deferral. If you are deferred, your application is put into the regular group and reconsidered. Realistically speaking, if you have been deferred at a highly selective school, your chances of admission are rather poor. If you are accepted, you must then cancel applications at all schools to which you have submitted applications. The only exception to this policy is if you are an early decision candidate seeking financial aid; in this case, you need not withdraw your other applications until you receive notification of your financial aid award. **Early decision is binding; you must sign a form promising to withdraw all other applications and your parents and college counselor also must sign it.** The advantage to you is that all your work is done early and you can spend the remainder of your senior year in relative comfort knowing where you are going in the fall. Some small, highly selective colleges take a large percentage of their class from the early decision ranks, leaving far fewer spaces for the applicant looking at several schools. There is a feeling that financial aid awards are less promising for early decision candidates because their desire to attend the school is so strong. Weigh the pros and cons before you choose this option. You may apply to **only** one college early decision.

Early action This is a non-binding option offered by many schools which allows you to submit an application and receive early notification that you have been accepted (or rejected). You do not have to respond until May 1, the traditional response date. You can apply to several schools using this option. The benefits to you are that you know earlier in the year, as in early decision, which schools want you. The benefit to the college is that it spreads their reading time out over more weeks and they can let a strong student know quickly that he has been accepted. The time frame can be as early as November although some colleges have dates as late as January 15 and still call it early action.

Early entrance Occasionally a strong junior who has completed most of her graduation requirements and has high test scores will opt to begin college at the end of junior year. This option requires careful planning and can lock you out of many of the top schools.

Deferred admission Perhaps you have been accepted to a college but for financial or personal reasons, find that you want to delay entry until the following term or year. You must write to that college prior to May 1 and request that your acceptance and admission be suspended until a certain date. Most schools will allow you this flexibility. You **cannot** take college classes for credit during this time period.

Rolling admission Many state schools do not have cutoff dates for applications but continue to accept students until they have filled the class. Schools that have this policy often have limited housing options as well so it is to your advantage to get your application in early.

Wait list Probably the most frustrating admission decision is the wait list. Theoretically this means that you are fully qualified to attend the school but that the number of applicants was so high that they could not accept all qualified people. If it is your first choice school, go ahead and stay on the wait list, but do send a deposit to your second choice school. You will lose it if your first choice school does pick you from the wait list but it is a gamble you'll probably want to take.

Be sure to check with me before you choose any of these options. The normal timetable for the majority of schools is applications due between January 1 and March 1 with notification date by April 1. You should have all your admission decisions long before April 15. This is not always the case with financial aid offers. May 1 is the common reply date. Under no circumstances should you reply to a school prior to that date in response to pressure from the admission office. Tell me immediately if a school is trying to get a commitment from you before you have fully considered all offers. Of course, once **you** have decided, you can reply at any time. Have the courtesy to also notify the colleges that you will not be attending.