



The College Planning Guide  
A handbook exclusively for the students at  
Gibault Catholic High School

Class of 2011

PREPARED BY THE GUIDANCE OFFICE

## **College Counseling at Gibault Catholic High School**

### **An Overview**

The preparation for college actually begins upon entering Gibault Catholic High School as a freshman. The members of the faculty, the department chairpersons, and the advisors assist the student at each stage. College counseling for each student and his/her family is primarily the responsibility of the Guidance Office.

The formal college counseling process begins with the junior year and progresses through the senior year. A timeline follows this portion, yet it is important that we reiterate certain facets of the college counseling process.

1. Meetings, both individual and group, are important means of disseminating information to you and your family on the college selection process.
2. The College Planning Interview with Guidance is an important tool of the college planning process. It allows you to share your priorities, concerns, and goals with the guidance counselor.
3. We recommend you and your family visit the colleges and universities you are interested in either during the spring break of your junior year or in the summer prior to your senior year. While visits during the fall of your senior year are permitted, it can be difficult to coordinate given other academic, athletic, extracurricular, etc. commitments during this period.
4. College admission representatives will visit Gibault throughout the fall. Meeting with these representatives will afford you the opportunity to have your individual questions addressed.
5. The guidance links (Local Scholarships and College Planning) at [www.gibaultonline.com](http://www.gibaultonline.com) is an important tool for you and your family to use for updates and reminders about critical deadlines, colleges visiting Gibault, the application process and other aspects of college counseling.
6. You and your parents will meet with the guidance counselor beginning in the summer following your junior year to finalize the list of schools to which you will apply. Application deadlines begin as early as mid-to-late September. Being organized is imperative for this process.

It is your guidance counselor's role to provide the best support and advice to you and your family as you proceed through the college choice process. Part of this role includes being an advocate with the various schools in which you are interested.

## **SUGGESTED TIMELINE FOR COLLEGE DECISION/CHOICE**

### **May**

- Continue to discuss colleges with your high school guidance counselor.
- Attend a college fair in your area to gather additional information about different schools.
- Consider summer plans that will enhance your “student profile” for an admissions director. Enrichment classes, workshops, or internship programs are all excellent possibilities.
- Consider making plans for visiting colleges.
- Attend a college fair to gather information.
- Attend the Financial Aid Night at Gibault.
- Continue working on your college applications.
- Start talking with teachers who you would like to write you a letter of recommendation.
- Start sending in your college applications (check the due date for each school).
- If needed, sign up for the December/January SAT Subject Tests and the December ACT.

### **During the Summer**

- Take the ACT (June) if not already done so.
- This would be a good time for you to begin writing/calling/researching the schools that interest you.
- Talk with your guidance counselor to discuss your list of colleges to make sure that your expectations are realistic given your academic and personal record.
- Review your standardized test options: retake, extra prep for, etc. for ACT or SAT.
- Utilize the free service of ISAC/SalleMae/“Wired Scholar” Scholarship Search Profile.

### **September**

- You should begin working on the college applications of schools that interest you. Many schools have deadlines in November and December making it important that you start work on these applications as soon as possible.
- Use your College Day before March 1.

### **October**

- You may wish to retake the Act.

### **November**

- You may wish to take/retake the SAT.
- Make sure to have test scores sent to the schools where you are applying.
- Obtain financial aid information from your high school guidance counselor.
- Continue to discuss options with your high school guidance counselor and your parents.

### **December**

- The ACT, SAT, and SAT subject tests will be offered this month if you have yet to take them.
- Obtain FAFSA “PIN” for parents and student.

### **January**

- FAFSA (Federal Financial Aid form) may be submitted after January 1.

### **February – April**

- Keep track of all your applications, make sure schools have received all of the information that they have requested.
- Decide which school you wish to attend.
- Scholarship and financial aid deadlines are approaching!

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## **May**

- Prior to May 1, you must decide on which college you will attend (if you have been accepted by several). By law, your acceptance is guaranteed ONLY up to May 1.
- Send in your tuition deposit.
- If you are planning to attend Southwestern Illinois College, take the ASSET inventory test and make arrangements for registration.
- Notify other school of your decision.
- If you are applying for federal financial aid, your application (FAFSA form) must be submitted by May 1—there are NO EXCEPTIONS to this deadline.
- You may wish to take the Advanced Placement Exams if you are eligible until they receive all of your test scores. Check with individual schools you have applied to about test deadlines.

THESE ARE GENERAL GUIDELINES.  
PLEASE ADAPT TO YOUR  
SITUATION.

## **Useful Resources**

The Guidance Office at Gibault maintains a library of resources on the college choice process, test preparation, specific colleges and universities, career information, and financial aid and scholarships. These resources are located in the guidance office. Students are encouraged to check them out.

In addition to these resources, Gibault maintains on-line resources. These links are available at all times and are continuously updated. We strongly encourage you to take advantage of all the resources on this site.

Below are some of the sites available at [www.gibaultonline.com](http://www.gibaultonline.com) along with some additional sites you might find beneficial. This is neither a comprehensive listing, nor an endorsement of one page over another. It is just a listing aimed at serving as a starting point for you and your family. A more comprehensive list of the websites available can

be obtained through the National Association for College Admission Counseling at [www.nacac.com](http://www.nacac.com). The categories listed below include:

1. College search process in general
2. College rankings
3. Tests and test preparation
4. Career information
5. Financial aid and scholarships
6. Athletes

#### COLLEGE SEARCH PROCESS IN GENERAL

- [www.collegeboard.com](http://www.collegeboard.com)
- [www.act.org](http://www.act.org)
- [www.nacac.com](http://www.nacac.com)
- [www.collegenet.com](http://www.collegenet.com)
- [www.ecampustours.com/default.aspx](http://www.ecampustours.com/default.aspx)

#### COLLEGE RANKINGS

- [www.usnews.com/usnews/edu](http://www.usnews.com/usnews/edu)
- [www.library.uiuc.edu/edx/rankings.htm](http://www.library.uiuc.edu/edx/rankings.htm)

#### TEST AND TEST PREPARATION

- [www.collegeboard.com](http://www.collegeboard.com)
- [www.act.org](http://www.act.org)
- [www.number2.com](http://www.number2.com)
- <http://reference.aol.com>

#### CAREER INFORMATION

- [www.mapping-your-future.com](http://www.mapping-your-future.com)
- [www.humanmetrics.com](http://www.humanmetrics.com)
- [www.careerkey.org](http://www.careerkey.org)
- [www.illinoismentor.org/Career/Careercenter](http://www.illinoismentor.org/Career/Careercenter)

#### FINANCIAL AID AND SCHOLARSHIPS

- [www.fastweb.com](http://www.fastweb.com)
- [www.collegenet.com](http://www.collegenet.com)
- [www.finaid.org](http://www.finaid.org)
- [www.scholarships.com](http://www.scholarships.com)

#### ATHLETES

- [www.ncaa.org](http://www.ncaa.org)
- [www.naia.org](http://www.naia.org)
- [www.njcaa.org](http://www.njcaa.org)

## For Those Who Like Hardcopy

Below is a listing of college guides that offer information about colleges and universities. Many of these are available in the guidance office. However, some will only be available through your local bookstore. Please note that this listing is not complete. There are many more guides available.

**General Information:** these guides specialize in statistical information

Fine, Barron's [Profiles of American Colleges](#)

Barron's [Guide to the Most Competitive Colleges](#)

College Board, [The College Handbook](#)

Fiske, [Guide to Colleges](#)

Pope, [Colleges That Change Lives](#)

**Specialty Guides:** these guides offer a more subjective view or specialize in a particular audience. For the subjective guides, be sure to question what you read. These narrative descriptions, when used in combination with statistical information, visits to colleges, and other information resources, provide an excellent "check and balance" system to your college research.

Arco, [Ivy League Programs at State School Prices](#)

Coburn & Treeger, [Letting Go: A Parent's guide to Today's College Experience](#)

McGowan & McGinty, [50 College Admission Directors Speak to Parents](#)

Moll, [The Public Ivys](#)

Pope, [Looking Beyond the Ivy League](#)

Princeton Review, [The Complete Book of Catholic Colleges](#)

## ADMISSIONS TERMS

**Early Admission** – A student of superior ability is admitted into college courses and programs before completing high school.

**Early Decision (ED)** – A student declares a first-choice college, requests that the college decides on acceptance early (November – January) and agrees to enroll if accepted. If the student is accepted, the agreement is BINDING. You may only apply to one college under an Early Decision program. *The issue of applying early and financial aid raises concern for many. By applying early, you limit your opportunities to compare financial aid packages between schools.*

**Early Action (EA)** – Is the application process in which students make application to an institution of preference and receive a decision well in advance of the institution's regular response date. Students who are admitted under Early Action are not obligated to accept the institution's offer of admission or to submit a deposit until the regular reply date (not prior to May 1).

**Restrictive Early Action (REA)** – Is the application process in which students make application to an institution of preference and receive a decision well in advance of the institution's regular response date. Students who are admitted under Early Action are not obligated to accept the institution's offer of admission or to submit a deposit until the

regular reply date (not prior to May 1). The Restrictive Early Action option only allows the student to apply to **ONE UNIVERSITY EARLY ACTION** or **EARLY DECISION**. Those admitted early are free to apply to other colleges during the **REGULAR ACTION** cycle, compare financial aid offers from other institutions, and need only make their final college choice by May 1.

**Rolling Admission** – Applications are considered as the college receives them. Decisions are made periodically and the student is notified shortly after the decision is made. No strict application deadline is specified. The University of Missouri-Columbia is an example of a school with a rolling admissions policy.

**Regular Admission** – This is the most common option offered to students. A deadline is set when all applications must be received, and all notifications are sent out at the same time.

**Open Admission** – Virtually all high school graduates are admitted to the limit of capacity, regardless of academic qualifications. The community colleges are examples of schools with an open admission policy.

**Deferred Admission** – An accepted student is allowed to postpone enrollment for one year.

**Candidate's Reply Date** – The National Association for College Admission Counseling sponsors an agreement under which the subscribing colleges agree not to require a candidate for admission to reply before May 1 (early decision candidates are exceptions). Some other groups of colleges have similar agreements, but use a different date.

# UNDERSTANDING YOU

## KNOW YOURSELF

Before you ever begin to make a list of colleges and universities you want to consider, you have to make sure you understand yourself. Why? Because until you know who you are, how you learn, what motivates you and what overwhelms you, you will not be able to evaluate whether or not a particular school makes sense for you.

Did you know...

- The average student will receive information from more than 250 colleges and universities by the time you graduate.
- According to research done at Princeton University, a student is no more likely to be a success or earn more money because he/she graduates from an “Ivy League” institution than he/she is if he/she graduates from the local state college.
- The vast majority (at least 75%) of college students change their major at least once.
- With few exceptions, most professions do not require a specific major at the undergraduate level. (Some exceptions: architecture, engineering, accounting, and nursing.)

Where you choose to go to college should make sense for **you** as a person and as a student.

What you need to consider as you get to “know yourself”.

1. Your interests, hobbies, and experience. You will need to create an Activity Resume for yourself. (See appendix.)
2. Your academic strengths and weaknesses. This can be done by carefully reviewing your transcript and your standardized test results.
3. Your special considerations. Do you have any special interests and/or needs?

## UNDERSTANDING YOUR TRANSCRIPT

The next step in understanding yourself is to understand where you stand academically. What does your academic record say about you? Do you think your academic record accurately reflects your abilities? How can you make the most of your record to help you in the college choice process?

At Gibault Catholic High School, your transcript reports courses and grades earned beginning with your freshman year. The Gibault transcript only reflects coursework completed at Gibault. If you attended another school for any of your high school career, you will need to request an official transcript from that school to be sent to all of the colleges to which you apply. We recommend that you get an unofficial copy of that transcript for your own records. Reviewing all of your high school work is a critical step in understanding which colleges and universities may be a match for you.

Your transcript reports your coursework by year and by term within each year. Your grade point average is reported by term and is also reported as a cumulative.

As you review your transcript, you should try to imagine how your record may be viewed by an admission officer. Does your record reflect any trends, either positive or negative? Are there anomalies in your record? What does your overall record say about you and your performance in a classroom? Does your record reflect any academic strengths or weaknesses? Understanding the answers to these questions will assist you not only in applying to colleges and universities but also in choosing a major.

**NOTES:**

1. An official transcript is a transcript that comes directly from the school at which you completed the coursework and is certified by that school as complete and accurate. All colleges and universities, as well as the NCAA, require official transcripts in order to review your record.
2. An unofficial transcript is a transcript that has not been certified as complete and accurate and may not be used as part of the admission review process.

## STANDARDIZED TESTING AT GIBAULT CATHOLIC HIGH SCHOOL

### KNOW YOUR SCHOOL CODE and CEEB NUMBER: 144-295

Standardized testing results supplement your Gibault records by providing national norms. For some colleges test results become the most important piece of information which “levels the playing field” among applicants.

Gibault students may take both the SAT and the ACT. Certain strengths are revealed in each, therefore it is to the student’s advantage to sit for both tests. As more students consider Early Decision (ED), Early Action (EA), or Restrictive Early Action (REA) admission programs, it becomes more important that students look to September or October of the senior year for retakes of either the ACT or the SAT. Most students elect to retake some combination of standardized tests in the autumn of the senior year.

The best preparation for standardized tests is consistent work in Gibault’s curriculum. We emphasize the importance of reading. Vocabulary building and reading comprehension are emphasized across the curriculum. Mathematics and scientific reasoning skills are developed through the mathematics and science curricula.

For more information on the ACT and SAT, check out the following web sites:

<http://www.actstudent.org/>

<http://www.collegeboard.com/student/testing/sat/about.html>

College placement and/or scholarships use the following testing programs to determine admission. Junior and seniors occasionally sophomores take them. A brief explanation of each test is given below. It is the responsibility of each student to know the required tests and test dates for the colleges he/she is considering.

In late August of each year, the following information will be available in the guidance office or on-line.

- Deadlines for registration.
- Place of administration and fees.
- Registration material for ACT and SAT exams.

### ACT Assessment Tests

#### ❖ **PLAN (for tenth-grade students)**

1. The **PLAN** is a comprehensive assessment program designed to improve the secondary and post-secondary planning and preparation of students and to enable schools to assist students and their parents in this important process.
2. Gibault administers the **PLAN** once a year, in mid-autumn. The **PLAN** measures academic development in four key subject areas: English, Mathematics, Reading, and Science Reasoning. These four tests are complimentary in content to those of the ACT assessment.
3. The **PLAN** also gathers and reports information about students’ educational and career plans, interests, knowledge of effective study techniques, and self-identified needs for assistance. Information about **PLAN** results may be obtained from Guidance.

❖ **ACT Test**

1. The ACT Test is a three-hour test which measures scholastic aptitude in English, mathematics, reading, and science reasoning. It consists of 215 scored questions.
2. Since February 2005 the optional ACT Writing Test has been offered. Students may be required by certain colleges to take the Writing Test. A Writing Test sub-score ranges from 2-12. Each essay is scored independently by two raters on a six-point scale. The two scores are added for the sub-score.
3. Registration is available online ([www.act.org](http://www.act.org)) or forms are available in the guidance office.
4. This test is administered at Gibault.

**College Entrance Examination Board (CEEB)** – The College Entrance Examination Board offers the Preliminary SAT/National Merit Scholarship Qualifying Test, the SAT I: Reasoning Test, the SAT II: Subject Tests; Advanced Placement Examinations; and the College Level Examination Program.

❖ **Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT). For 10<sup>th</sup> (those who qualify) and 11<sup>th</sup> grade students**

1. This test is taken in October. Sophomores are not eligible for National Merit Scholarships and take the test for practice only.
2. The test is administered at Gibault.
3. This is a **two-hour ten-minute version of the SAT I: Reasoning Test**, measuring verbal reasoning, mathematical reasoning and writing skills important for college work. The test is recommended for use by secondary schools in guiding students who plan to continue their education and/or seek recognition and financial assistance through scholarship programs administered by National Merit Scholarship Corporation.

❖ **SAT I: Reasoning Test**

1. This is a **three-hour thirty-five minute test** designed to measure how well students have developed their writing, mathematical, and critical reading skills considered necessary for success in college.
2. **Registration is available online ([www.collegeboard.com](http://www.collegeboard.com)) or forms** are available in the guidance office.
3. This test is **not administered** at Gibault.

❖ **SAT II: Subject Tests**

1. These are one-hour tests designed to measure a student's level of achievement in various subject fields. Students may take one, two, or three tests during any one session. Some colleges require them for admission and/or placement in freshmen courses.
2. Registration is available online at [www.collegeboard.com](http://www.collegeboard.com)
3. These tests are not administered at Gibault.

❖ **Advanced Placement Examinations (AP)**

1. The Advanced Placement Examinations are designed to provide a **measure of academic competence** that allows students to move ahead in college by taking advanced courses while in high school in an attempt to earn college credit.
2. **Registration** is through the Guidance Office.
3. The tests **are administered** at Gibault in **May of each year during the regular school day**.
4. It is recommended that only those especially qualified students in honors or advanced placement courses consider taking these tests. Students should

consult with teachers and/or guidance about the quality and extent of preparation before deciding to take these examinations.

❖ **College Level Examination Program (CLEP)**

1. The College-Level Examination Program enables students to **earn college credit** for what they already know, whether it was learned in school, through independent study, or other experiences outside of the classroom.
2. More than 2,800 colleges and universities now award credit for qualifying scores on one or more of the **thirty-four** CLEP exams.
3. The exams, 90 minutes in length and primarily multiple-choice, are administered at participating colleges and universities. For more information, check out the web site at: <http://www.collegeboard.org/clep/students/html/student.html>

Reporting your test scores to the colleges and universities of your choice is your responsibility. Official scores can be directed to the colleges either at the time of test registration or after the exam. Forms to have the scores sent after registration are available from either guidance or online. **The NCAA will no longer accept test scores with transcripts from schools. Scores must come directly from ACT or SAT.**

Non-standardized testing is helpful to those who have a diagnosed and properly documented learning disability or physical handicap. The College Board and ACT offer a variety of testing accommodations for those who qualify. Students who believe they qualify for such testing should meet with their college counselor for specific information about registration and testing plans.

The presence of an IEP, 504 Plan or other plan, or professional evaluation **does not guarantee** that a student is eligible for testing accommodations.

## **MAJORS AND CAREERS**

At Gibault we assist students in identifying their strengths, aptitudes, and interests throughout our curriculum and program. Students are given a solid foundation in all areas and afforded the opportunity to explore in more depth areas where they excel or have special interests. In addition to our curriculum, we work with students on career exploration through extracurricular activities and through in-depth testing like the EXPLORE and PLAN given in the freshman and sophomore year respectively.

Many students and their families feel that having a firm grip on a potential major and career goal before selecting a college is critical. While this may help some students to focus their search, we want to emphasize several factors:

- Most college students, national statistics indicate more than 75%, change their majors at least once in college.
- Most careers allow you to major in anything you would like and still enter and be successful in that field. There are exceptions, careers like teaching, engineering, architecture and others, where you have to have a specific major in order to enter that field.
- Most colleges do not require students to “officially” declare a major until the end of their sophomore year in college.

So, if you are undecided about a major or a career path there are many other factors that can be used to help you find the right college.

If you are interested in exploring majors and career options further, there are many on-line resources that are available. Below is a list of some that have been found to be particularly useful.

1. [www.collegeboard.com/splash](http://www.collegeboard.com/splash) There is just a tremendous amount of information on this site. Click on College QuickFinder about the college of your choice. What I found extremely helpful was the Admission Requirements in terms of what is very important, important, and considered. Click on the tab "For Students" and you will find everything you need to know...how to plan for college, how to find a college, apply online, guidelines to writing your college essay, and most importantly, how to pay for college. There is a similar tab for parents.
2. <http://reference.aol.com> This is another site that is very helpful. Click on "College". If you haven't taken your ACT or would like to do better, you can take a full-length practice test online. Again, there is financial aid information available. The best portion is the "Ranking" tab. Click on it and there is a section regarding A+ schools for B students. An additional link is titled "Read More About Options for the B Student". If you don't have strength of schedule or a 4.0 GPA, what are some other thing college admission offices consider.
3. [www.collegenet.com](http://www.collegenet.com) This is a easy-to-use site that provides information on colleges and universities. You can search for colleges by region, sport, majors, tuitions, etc. Also included are direct access to schools' homepages and online applications for admissions, financial aid, and scholarships.
4. [www.mapping-your-future.org](http://www.mapping-your-future.org) Mapping Your Future is a public services, nonprofit Web site providing career, college, financial aid information and services to students and their families.
5. [www.ecampustours.com/default.aspx](http://www.ecampustours.com/default.aspx) This is a very engaging site. The most helpful component is the career exploration. Be sure to check out the virtual tours. Register for an account with ecampustours and you are also registered for a \$1,000 scholarship.
6. [www.iacac.org/resources/](http://www.iacac.org/resources/) This is the Illinois Association of College Admission Counseling site. It has excellent resources for students such as state universities in Illinois information, application deadlines, a link to the Illinois Student Assistance Commission, etc.
7. [www.nacacnet.org/MemberPortal/ForStudents/](http://www.nacacnet.org/MemberPortal/ForStudents/) This is the National Association of College Admission Counseling site. Its student resources are beneficial specifically the overview, college preparation, and online resources.
8. [www.illinoismentor.org/Career/Careercenter](http://www.illinoismentor.org/Career/Careercenter) This is a great site for researching careers, skills and tasks associated with a particular career, related degrees, and Illinois schools that offer a degree in this field.
9. [www.catholiccollegesonline.org](http://www.catholiccollegesonline.org) Link onto Catholic colleges and universities across the country.

# UNDERSTANDING THE COLLEGES

## THREE STEPS TO SELECTING A COLLEGE

**BE REALISTIC.** You should select colleges whose admission and academic standards are consistent with your ability and achievement.

1. **Start the selection process early; begin to explore and compare colleges.**
  - A. Use the internet.
  - B. Use the resources in the guidance office and library.
  - C. Talk to you advisor, guidance counselor, and teachers in your favorite subjects.
  - D. Discuss your interests with your parents.
  - E. Use THIS GUIDE for a listing of resources and steps to follow.
2. **Take advantage of other opportunities to learn more about college.**
  - A. College representatives visit our school; you should frequently check the college link on [www.qibaultonline.com](http://www.qibaultonline.com) and the bulletin boards outside of guidance and in the cafeteria.
  - B. When possible, visit campuses to become familiar with campus life.
  - C. When possible, attend college fairs.

**Study the test requirements and plan dates on which you should take the SAT and ACT tests. Test information is included in this booklet.**

## USING THE INTERNET

In this day and age, you are fortunate to have access to the internet to begin your college choice process. The World Wide Web has information on:

- The college choice process
- The application process
- The scholarship and financial aid process
- Individual colleges and universities
- Career planning and majors

In fact, the internet has become a vital tool in the college search and application process. Many colleges will require you to apply on-line or at least make it clear that they prefer on-line applications. Also, you can tell a lot about a college or university and its personality by exploring its website.

Aside from the admission application process, locating scholarships has been dramatically simplified through the internet. There are now several reputable and reliable sources for searching and applying for scholarships on the internet. In this resource book, you will find several lists of websites that you will find useful during the college search process. You are strongly encouraged to take advantage of this excellent and easily accessible resource – the internet.

## **FACTORS TO CONSIDER WHEN CHOOSING A COLLEGE**

With more than 3000 colleges and universities in the country, it can be overwhelming to narrow your focus to just the five to seven that you want to apply to for admission. If you do not have an absolute priority like an unusual major, a special learning need, or a unique talent, your choices are wide open.

Whatever factors you use to narrow your choices, you should make certain that you have at least one foundation (safety) school on your list. A foundation school is a school that offers everything you are looking for and will definitely admit a student with your academic profile. A foundation school is a place where you know you can be happy and where you know that you can get admitted.

The factors we listed below are suggested as guidelines for you as you create your college lists:

### **Type of School**

- Co-educational, all men, all women
- University, college, community college, technological institution
- State controlled, privately owned, church related

### **Reputation of the School**

- Admission requirements, practices, selectivity
- Scholastic standards that prevail
- Intellectual “climate” of the campus
- Rating by accrediting groups
- Record of graduates

### **Enrollment**

- Size of student body
- Number of freshman and upper-class students
- Ratio between men and women

### **Career Development Opportunities**

- Major courses of study offered
- Opportunities for specialized training and research
- Strength of career counseling, internships, and placement services
- ROTC programs

### **Costs**

- Minimum and maximum costs per academic year
- Transportation costs
- Scholarships (need-based and no-need or merit-based) and undergraduate loans
- Part-time employment opportunities

### **Social Standards**

- Accepted standards of conduct
- Social functions
- Emphasis on fraternity and sorority membership

- Dating opportunities

### **Campus Activities**

- Emphasis placed on intramural and competitive sports
- Variety of campus activities
- Recreational programs

### **Religious Orientation**

- Chapel services—elective or required; sectarian or non-sectarian
- Location of a place of worship of your own faith

### **Physical Features**

- Location—rural or urban
- Climate—warm, cold, mountains, beach
- Dormitory and dining conditions
- Classroom, library, laboratory and physical training facilities

### **Personal Services**

- Learning disabilities programs
- Advisory system
- Medical and dental facilities
- Placement services
- Internet accessibility to students

## **DESCRIPTIONS OF INSTITUTIONS**

**The University** is generally an educational institution that comprises a group of undergraduate colleges as well as professional and graduate school. The word is used loosely, however, and some colleges are called universities and vice-versa.

**The College** refers to either an individual college at a university such as the College of Liberal Arts, College of Engineering and College of Business **OR** an independent school that typically offers undergraduate degrees only. Colleges tend to be smaller than universities. Again, the terms are used so loosely so some college-type schools may be called universities and vice versa.

**The Cooperative College or University** combines college work with periodic employment in a specialized field. Such a college course usually extends to five years, but students get practical experience, which makes formal learning more meaningful, and at the same time earn part of the cost for college.

**The Technological College or Institute** offers intensive training in engineering and scientific field on a college level. The undergraduate course covers four or five years. Many liberal arts colleges have arranged with various technological colleges for a five-year combination program of three years of liberal arts and two years specialized engineering.

**The Community College** provides two years of education beyond high school. Students can prepare for entrance to a four-year college or university or receive general education if they do not wish to go for four years. Community colleges offer specialized

training for occupations in commercial, clerical, health and other fields. Students planning to transfer to a four-year college should investigate the course requirements so those courses taken in community college will transfer for credit.

**The Technical Institute** offers one or two years of training usually related to the engineering or health professions. The curricula are intensive with emphasis on practical process and performance.

Other terms describing schools that you may hear as you go through the college choice process include:

**Public of Private Schools:** Public institutions are supported primarily through funds from the state in which that school resides. The taxpayers of that state support them. Therefore, you will pay more to attend a public college or university that is not in the state in which you reside. Admission standards vary from public school to public school in a particular state or from state to state. The admission standards and requirement are generally dictated by state mandate along with the percentage of students that may be admitted from out-of-state. It is usually more difficult to get admitted as an out-of-state applicant to a public college or university.

A private college is primarily funded through tuition and money raised from private resources (i.e. alumni, corporations, foundations, etc.). You pay the same amount whether you live in the state or not. These schools have the same admission criteria and requirements for all applicants. The requirements are determined by the faculty, administration and governing board. Private colleges may be related to religious denominations, may be single-gender, or may be completely independent.

**Research, Comprehensive, Liberal Arts:** Research colleges and universities emphasize research. While not always the case, research institutions tend to be large schools with extensive graduate programs. Comprehensive schools are those that offer both undergraduate and graduate programs in a wide array of academic disciplines. The focus is usually based on the outcome, i.e. helping a student accomplish their career goals. They tend to serve a wide array of needs for their regional communities like graduate programs, continuing education, and off-campus courses. Liberal arts schools tend to emphasize undergraduate education. They tend to be private but not always. They tend to be smaller, but again, not always. There are 218 “officially” classified liberal arts colleges in the country. The emphasis is on teaching undergraduates rather than on research. Liberal art colleges feel that the students are best served for their futures by having a broad-based education in a variety of subject areas.

Examples of Research Institutions:

- Harvard University
- Purdue University
- University of Missouri-Columbia
- Washington University of St. Louis

Examples of Comprehensive Institutions:

- Saint Louis University
- Miami University of Ohio

DePaul University

Examples of Liberal Arts Institutions  
 Davidson College  
 Rhodes College  
 Vassar College

**COLLEGE ADMISSION COMPETITOR SELECTOR**

This selector is not a RATING; it is an attempt to describe in GENERAL TERMS, the situation a prospective student will meet when applying for admission. When referring to the Selector, please remember that colleges consider several of all of the following factors when determining admission eligibility: difficulty of high school coursework, grades in academic courses, grade point average, standardized test results, leadership roles, involvement at school, involvement in the community, special talents, academic interests, evidence of exceptional motivation.

<b>Admission Competition Categories</b>	<b>Educational Opportunities</b>	<b>Class Rank</b>	<b>Grade Point Average</b>	<b>Standardized Test Scores</b>
<b>Most Competitive:</b> Superior students encounter a great deal of competition in this category. These schools admit fewer than one-quarter of their applicants. These schools go beyond outstanding academics and look for a student who is outstanding outside of class as well as inside the classroom	Approximately 60 Colleges. The traditional Ivy League schools like Harvard, Yale, Princeton, etc. as well as schools like Stanford, Duke and Rice. The military academies also fall into this category.	In general, these schools require a student to be in the top 5% to 10% of their class with the most difficult course selection	Grades of A with perhaps a few A- grades.	Median freshmen tend to score between a 1980 – 24—on the SAT I and greater than a 30 on the ACT.
<b>Highly Competitive:</b> Generally admit one-third to one-half of their applicants, but may accept fewer than one-quarter who apply.	Approximately 100 schools.	Accept most of their students from the top 20%-25%.	A grade of B+ or better will be required.	Median freshman score between 1820 - 1980 on the SAT I and 28 or better on the ACT.
<b>Very Competitive:</b> Generally accept one-half to three-quarters of their applicants, although some schools in this category may accept fewer than one-third of their applicants	Approximately 250 schools.	Accept most of their students from the top 30% - 40%.	A grade of no less than B-.	Median freshman score between 1650 – 1820 on the SAT I and 25 or better on the ACT.
<b>Competitive:</b> A very broad category. Generally accept three-quarters or more of their applicants. In some cases, may accept less than one-half of their applicants.	More than 700 schools.	Prefer students in the top 40% - 60%.	Some colleges require a grade average of B- or better. Others state a minimum of a C average.	Median freshmen score between 1410 – 1590 on the SAT I and 22 or better on the ACT.

**GETTING ORGANIZED**

As you and your family begin to sort through all of your college options, the policies and procedures of both admission and financial aid, the paperwork that is required and all the facts and figures that will be thrown at you, you will quickly realize that this process must be well-managed. So our single most important piece of advice to you is: Get Organized.

There are numerous ways to become organized about this process. You and your family need to determine what is the best way for you. Do you want to use computer spreadsheets to track all of the details? Do you prefer index cards? Where is the information being stored? What kind of timeline do you need to establish to assure that all of the pieces are completed in a timely fashion? Whatever makes the most sense and is the easiest for you and your family is the right system. Just make certain that you create a system.

Throughout this guidebook and in the appendix, you will find numerous resources and samples that you can use to form a means of handling all of this data. In addition, there are guidebooks available that provide you with organization systems and checklists that you can use to keep you on track.

Your counselor will assist you with the process but it is ultimately YOUR RESPONSIBILITY to complete all of the necessary paperwork and to choose the college that is right for you.

## **CAMPUS VISITS**

While gathering statistics, looking at glossy publications, and discussing with others may give you invaluable data on a school, the ONLY way to know whether or not a college or university is the right place for you is to visit. Ideally, you will be able to visit a college before you apply for admission (and in fact at some colleges this may be an important detail in the admission file review process). You definitely MUST visit before you commit to attending the school.

Always schedule your visit in advance with the admission office. The way to make the most of your visit is to meet with as many people as possible. That is only guaranteed if you plan ahead and allow the school to plan ahead.

Things to do on a campus visit:

1. Tour campus: See all of the facilities that students use. Ask to see the residence halls that you will be staying in your freshman year, not just the brand new ones that will open next year. Current students often give the tours. Some of these tour guides will be very well informed, honest and candid guides to life at the school. Don't allow the tour guide to influence your decision on the school – try to meet as many students as possible before you leave campus. Look at the school as a whole not as one individual.
2. Meet with an admission representative: Ideally you will be able to have a personal interview/meeting with an admission representative. Some schools offer only group interviews. Either way, be prepared and ask questions. Realize that the impression you make on all of the staff that you meet during your visit can affect the outcome of your admission decision. NOTE: If you do get a private meeting, be sure to get a business card and send a thank you note as a follow up.
3. Visit a class and talk with a faculty member: Faculty members will be able to tell you about what is really available in their department. What are the specializations of the faculty in the department? How engaged do undergraduate

- students get with faculty research projects? Are there internships available? How does the department handle advising?
4. Eat a meal on campus: See what it is really like. Observe the students and how they interact with each other. Meet a lot of students on one place. Are there faculty and staff eating with the students?
  5. Visit the places where students meet and hang out: Is there a coffee shop, snack bar, or student union available? Are there outdoor parks or seating areas where the students go? What recreational facilities does the campus have?
  6. Read the campus newspaper: What is important to the students? What are the hot topics on campus? Check the bulletin boards – what is happening on campus?
  7. Ask questions: Be prepared before you go. Know the basic information about the school before you arrive – take advantage of being on campus to dig deeper.
  8. Write down your impressions: You will most likely visit several colleges as you go about choosing the right one for you. It will be difficult to remember everything you learned and what your impressions were after visiting several in a row.

NOTE: If you plan on applying Early Decision, Early Action or Restrictive Early Action, the school(s) you are applying to under these plans will expect that you have visited BEFORE you apply. Their opinion will be “how can you possibly know we are THE RIGHT choice for you if you have never visited.”

## QUESTIONS TO ASK ON A CAMPUS VISIT

Questions to ask **current students**:

Academic life questions:

- How many hours a week do you study? Is this typical of students here? Where do you study?
- Are faculty members interested and accessible to students outside of class?
- Have you had many teaching assistants? What was your experience with them?
- Who is your advisor? How helpful has that individual been?
- How is registration handled? Is it easy or difficult to get your class schedule?

Life outside of class:

- What are you involved in outside of class? Clubs? Organizations? Fraternities? How active are the Greek organizations on campus? What kinds of cultural opportunities are there?
- What is the food like? How accessible is it? Do you have many options?
- What do students do on the weekends? Do many students go home? What is there to do in the surrounding community? Do you need a car?

General questions:

- What do you like most about this college?
- What do you like least?

Questions to ask **faculty**:

- How are students in this discipline advised?

- What current research and professional activities are the faculty in this discipline engaged in?
- What majors in this area may I specialize in?
- What kinds of academic opportunities will I have beyond the classroom?
- What are the features of this discipline that make it special, unique or particularly strong?
- What do your graduates do when they finish here? Work? E school?
- What is the average class size, freshman year and beyond?
- What kinds of academic support are available? Tutors?
- How flexible is the curriculum? If I want to take courses outside of this major is that possible? How do the general core requirements fit in with this major?
- Do you accept Advanced Placement (AP) credit or credit by exams?

Questions to ask **Admission Representatives:**

- What kind of access is there to computers and technology on campus?
- What services are available to students who are uncertain about their major?
- What kinds of internships, career counseling, and placement services are available? What are the placement rates for students with my interests? Which professional schools and graduate programs do students attend after here?
- What are the benefits to one admission option over another? For instance, what advantage/disadvantage is there to applying under an Early program versus regular admission?
- What criteria are used when evaluating applicants for admission? How does my current record fit within those criteria?
- What services are available to support me outside of class? Like health services, personal counseling, security, etc.
- What percentage of students return for their sophomore year? What kinds of programs are in place to assist students in their transition to college?
- What kinds of scholarships and financial assistance are available to me? How do you apply for scholarship and aid?

Questions to ask **yourself:**

If you attend a class:

- Are students interested in the material?
- Is there time for questions and discussion? Do students participate? Are students prepared?
- Am I intellectually challenged by what is taking place in the class?
- Is there good rapport between the students and professors?
- Would I feel comfortable as a student in this setting?

As you tour campus:

- Are the buildings in good repair? Are there new and old buildings? Is the equipment up-to-date? Are the grounds well kept?
- What about the residence halls? Do I have options as to setting? Are there common areas that are well appointed and well-maintained?
- How do the students look? Are they happy? Do they say hello to each other?

When your visit is over:

- Did you feel that the students were the kind of people you would like to know?

- Did you like the social atmosphere?
- Did you sense that the college was interested in having you as a student?
- What do you think are the three best and worst features of the school?
- Would you like to spend more time at this school?

## **COLLEGE REPRESENTATIVES VISITING GIBALT**

College representatives visit Gibault Catholic High School to meet with junior and seniors students and the counselor to share information about the college process and about their specific institution. These visits provide students with the opportunity to hear first-hand information about curriculum, campus facilities, student housing, and admission requirements. The personal contacts students make here may prove to be valuable throughout the college admission process. Some schools even attempt to gauge the level of interest in their institution by the number of contacts made during the college selection process.

The bulletin board in the cafeteria and outside of the guidance office along with the College link off of [www.gibaultonline.com](http://www.gibaultonline.com) attempt to keep you informed regarding which colleges will be visiting and when. If you would like to meet with one of the representatives you must:

1. Get a permission slip from guidance.
2. Obtain your teacher's approval to be absent from class.

Before you attend one of these meetings, you should do your research. You should be as prepared for the meeting as you would be for an on-campus interview. This is in essence an interview. Many times these meeting only have one or two students in attendance so you have the chance to make a real impression on the admission representative who will represent you during the admission application review process.

In addition to visiting with representatives at Gibault, you may meet representatives in the St. Louis and surrounding area at other programs. These programs include:

- College Fairs – College Fairs are large events with a wide array of colleges and universities represented. The format of these programs allows for brief introductions and time for you to pick up printed materials and request additional information. Some fairs that Gibault encourages our students to attend are: 1) All-Metro St. Louis College fair hosted annually at Maryville University; 2) NACAC St. Louis National College Fair hosted annually in October at St. Louis University; 3) IACAC National College Fair hosted annually at SIU-Edwardsville.
- Evening Receptions – Evening Receptions are generally programs hosted at a local hotel or high school by either one school or a small group of schools. These programs feature a presentation and time for questions and answers. They are an excellent way to get your questions answered and to see what type of student is considering the school.
- Local Interviews – Some schools either require or recommend an interview as part of the admission application process. These schools will often offer applicants and other seriously interested students the chance to interview here in the St. Louis area. These interviews may be done by admission personnel or by a local alumnus of the school.

Information on college fairs, evening receptions and local interviews are posted on the bulletin boards outside of the guidance office and in the cafeteria long with on the guidance link on [www.gibaultonline.com](http://www.gibaultonline.com) .

# UNDERSTANDING YOUR MATCHES

## DEVELOPING A LIST

Your college list should take into account those characteristics and trademarks you are looking for in a school, be it size, location, quality of particular academic or extracurricular program, etc.

Even if you have outstanding credentials, you may not be offered admission by all the colleges to which you apply. The most highly selective colleges deny far more students than they accept, with several accepting less than 12% of their applicants.

Your goal should be to come up with a balanced group of six to eight schools that fall into three categories. The terms “Reach”, “Possible” or “Likely”, for any student, are relative and not absolute. These terms are offered to assist you in evaluating your chances at a particular school, AND NOT as a judgment of your performance during your time at Gibault Catholic High School.

**REACH:** These are schools where chance of admission is less likely, but where there is some chance of admission. Your credentials may not be as strong as those of students who are typically admitted from Gibault or it may just be a matter of how selective the school is. These could be schools where the percentage of admitted applicants is extremely small, thereby affecting the chances of admission for everyone. When a student is admitted to a reach school, there is often a “hook” or special circumstance” which becomes a significant factor in the college’s decision. It is important for you to be able to identify your “hook” and demonstrate that clearly during the application process.

**POSSIBLE:** Your credentials for admission are truly competitive, and you are qualified for admission. This is a school where you might have a 50-50 chance of admission, as former Gibault students with similar credentials have often been admitted, yet are sometimes denied. This could be a school where factors beyond pure academics may be factored into the decision.

**LIKELY:** These are schools where your credentials are very competitive and you should be admitted. It is extremely important for students to find “Likely Schools” where they truly believe they can be happy and productive.

**FOUNDATION SCHOOL:** A foundation school, sometimes referred to as a “safety” school, may be the most critical school on your list. It should be the first school you identify, as it is the school that offers all of the attributes you want in a college and where you are assured admit to the school. This is not a school of last resort; rather it is a school you know you will receive an acceptance from and where you know you will be happy if you decide to attend this school.

EVALUATION CHART

You and your parents have obtained a substantial amount of information from friends, classmates, campus visits, etc. The evaluation chart below is here to assist you in making your decision as to which college you should apply to and ultimately which one to attend. You should evaluate each institution you are considering on a scale from 0 (poorest) to 7 (excellent).

Poorest (0) – Excellent (7)	0	1	2	3	4	5	6	7
Financial Aid Award								
Size of Student Body								
Travel Distance to College								
Travel Cost to College								
Faculty Accessibility Outside of Classroom								
Student-Faculty Ratio								
Strength of Academic Program								
International Studies Program								
Independent Study Program								
Internship Availability								
Academic Support Program								
Career Placement Office								
Overall Campus Setting								
Computer and Internet Availability								
Student Health Service								
Dormitories & Their Maintenance								
Part-time Job Opportunities								
Social Life, Entertainment, etc.								
Dining Hall & Quality of Food								
Student Center & Workout Facilities								
Counseling Services								
Library								

Other items you deem important:

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## DECIDING WHERE TO APPLY

Now that you “Understand You” and “Understand the Colleges” it is time to make a match. As you evaluate schools to put on your final list of schools to which you will apply. Ask the question “does this school meet my criteria”. And then, consider the following:

- Have you demonstrated that you can deliver the quality of academic work each college demands of its students? (Consider the rigor of your program and your performance in it.) Your college counselor will also assist you in answering this question.
- Although test results may not be the only factor in the selection process, they do count. Are your scores in the range presented by most successful candidates to the school? If not, are you a realistic expectation?
- Do you have a special talent, passion or interest that will supplement a solid record and enhance your candidacy? Beyond involvement how can you demonstrate the qualities of dedication, diligence, and resiliency? How have you made an impact here at Gibault, in your community or at home?
- Be sure to review your list with your counselor and your parents

### How many schools should I apply to?

1. Do your homework. If you know who you are and what you want from a school, your list will come naturally.
2. Use common sense. Don't apply to a dozen schools when six or seven give you a complete representation of what you want from college.
3. Your list should represent a range of selectivity for you. You should have your Foundation School, a couple of Likely Schools, a couple of Probably Schools, and a Reach School or two.
4. Applying to college can be an expensive and time-consuming process. Make wise decisions and save yourself and your parents a great deal of time and money.

## APPLICATION ORGANIZATION

If being organized during the initial stages of the college choice process was important, it is **CRITICAL** during the application phase of the process. **IT IS THE STUDENT'S RESPONSIBILITY TO KNOW AND MEET ALL REQUIREMENTS AND DEADLINES OF THE COLLEGES AND UNIVERSITIES TO WHICH HE/SHE IS APPLYING.** We cannot emphasize this enough. Your counselor will assist you with the process and assure that

you understand what is expected of you. It is still your responsibility to get it done and to get it done on time.

Once you have your list of schools to which you are going to apply, you should create some kind of organizing scheme which works for you and your family. Below is a list of factors that you will need to consider and manage as you work on your application for admission, scholarships, and financial aid.

1. What is required of each application?
  - a. An application form
  - b. Essay(s)? How many?
  - c. Activity resume?
  - d. Teacher recommendation(s)? How many?
  - e. Counselor/Advisor recommendation?
  - f. Transcript?
  - g. Standardized test scores? Which ones?
  - h. Peer evaluation?
  - i. Residency form?
  - j. Honors program application?
  - k. Is there a separate scholarship application?
  - l. Is the CSS Profile required for financial aid consideration?
  - m. Do I have to file the Free Application for Federal Financial Aid (FAFSA)?
2. When is each part due?
3. How must every element be submitted? Paper copy? On-line? All in one packet? What should I submit and what should my counselor submit?
4. How will I know when the application has been received?

### **TIPS FOR COMPLETING YOUR APPLICATION**

1. **Read the directions** and follow them carefully.
2. **Complete the application neatly.**
3. **Proofread, proofread, proofread.** When you are done, have someone else also proofread it for you.
4. **Keep a copy of all the documents that you submit.** This includes when you apply on-line.
5. **Additional pages.** If you need to use additional pages to answer any question on the application, be sure to put your name and any other identifier you are using at the top of every additional page.
6. **Application fee.** Do not forget to include it if it is required.
7. **Signature.** Be sure to sign your application and all other documents where it is required.
8. **Photographs.** If an application requests a photograph, know that it is always optional
9. **Applying on-line.** Many colleges are encouraging students to apply on-line. You should apply on-line as long as you are completely comfortable with the computer. We do have a few recommendations if you do choose to apply on-line:

- a. Always print a copy of what you are going to submit BEFORE you actually submit it.
- b. Make certain that you print out the directions and READ THEM before you begin to complete the application.
- c. Print out the “checklist” that colleges offer for the steps that you must complete after you submit the on-line application. This will include the list of additional documentation you submit or that guidance must submit in order to complete your application for admission.
- d. If you do not submit the application fee on-line, MAKE SURE you give it to guidance to submit with your supplemental information.
- e. We recommend that you NOT SUBMIT your essays on-line. Rather, we recommend that you submit your essays as a supplemental item with your transcript. It is difficult to know what your essay will look like when it is uploaded by the college and printed out from their on-line application. You want to assure that your essay is presented in the best light possible.

## COLLEGE ADMISSION ESSAYS

Although you may wish for one, there is no formula for writing a successful college application essay. The primary consideration is that the essay truly reflects your individuality and your special qualities. Your approach should be determined by whom you are rather than by any guidelines established by other people.

The most important piece of advice is to find a topic about which you care. If you write honestly, your readers will have an opportunity to see your world through your eyes. **Remember**, colleges are looking for the essay to reveal your preferences, your values, and your thought process – who you truly are. Write your essay from your heart. Your life is not one-dimensional and your application essay is one of the ways to make who you are come to life for a college.

Having said that, the following guidelines should be helpful:

1. **Answer the question asked.** Don't try to apply an essay for another essay. Make sure you are answering the question they asked.
2. **Apply the writing skills you already know** – all of them.
3. **Write for impact.** Be emphatic, concise, and vivid.
4. **Use details.** Give specifics and don't rely on general statements and comments.
5. **Be technically perfect.** Again, proofread, proofread, proofread.
6. **Focus your essay.** Have one or two points to make.
7. **Write about yourself.** Tell something specific to you.
8. **Use your normal “voice”.** Put away your thesaurus.
9. **Have a “catch”.** Make an impact from the first sentence.
10. **Type your essay.**
11. **Follow the directions.**

Some things you should make sure you **DO NOT DO**:

1. **Have someone else write your essay** and this includes your parents.
2. **Use profanity.**
3. **Be general.**
4. **Use overblown or pompous words.**
5. **Use clichés or overused phrases.**
6. **Use passive voice.**

7. **Use the same essay** for totally different questions.
8. **Write a controversial essay** – remember you have no idea who is reading your essay.

On final piece of advice:

**PROOFREAD, PROOFREAD, PROOFREAD!**  
**TEACHER RECOMMENDATION**

Most private colleges, competitive public schools, and some employers will request at least one letter of recommendation from a teacher. Colleges are looking for personal insights about applicants, not a reiteration of grades and test scores. The colleges want these letters to give insight into how you learn, how you contribute to the classroom, and what your attributes and aptitude are learning for learning.

The teacher recommendation is a shared responsibility between the applicant and the classroom teacher. The student must take an active role in obtaining teacher evaluations because this task is a voluntary one for the teacher. Do not leave the matter to chance. The following procedures will help clarify the process.

- **Choose carefully.** Make sure the teacher you ask, knows you well as a person and a student.
- **Request politely.** Make personal contact in a quiet setting, not in the hallway or through email.
- **Discuss specifically.** Be clear about what you are asking.
- **Supply comprehensively.** Give each teacher a list of honors, activities, etc. you have been involved in or received. Also give the teacher a stamped, addressed envelope. The teacher will mail the information directly to the college. He/she should not return it to you.
- **Follow up.** Check in periodically with the teacher to see if it has been completed.
- **Thank graciously.** Write a thank you note to the teacher expressing your appreciation.
- **Inform immediately.** Follow up with the teacher if you have been accepted or not as a matter of courtesy.

# UNDERSTANDING HOW TO PAY FOR COLLEGE

## FINANCIAL ASSISTANCE

NOTE: This is a brief introduction to the financial aid process. Your counselor can explain this in more detail as well as direct you and your parents to additional resources on the financial aid process.

For many families, the cost of higher education has become a significant concern. How a family will pay for a college education can be a major factor in the college choice process. Regardless of your family's financial considerations, you and your parents should have a conversation at the beginning of your college choice process about what the expectations are in terms of who will be paying for what and what kind of resources will be available for your college education. It is reasonable and appropriate for you to contribute to your college education in some way.

### MERIT-BASED AID – SCHOLARSHIPS

Many colleges award moneys to students based exclusively on some kind of special merit, academics, athletics, musical ability, etc. These moneys are not based on a family's financial circumstances. Merit-based moneys may be awarded by colleges or by independent groups. All students are strongly encouraged to seek scholarships through both the schools they are applying to and through independent sources. You will find independent scholarships through:

The guidance office maintains files of scholarship applications.

The internet: this is an excellent resource for all students. There are numerous sites but to of the best are: [www.fastweb.com](http://www.fastweb.com) and [www.collegenet.com](http://www.collegenet.com) .

### NEED-BASED AID

For a family who requires assistance in paying for a child's education, the system may seem daunting but is in reality just another process in the college choice process to be organized. So, once again it is critical to identify the necessary paperwork to be filed and deadlines to be met.

#### Step 1: Application Forms

**FAFSA** (Free Application for Federal Student Aid) – The FAFSA is the form required to qualify for all federal and state financial aid programs. All colleges will require this form. This form is the core calculator in computing your family's contribution to your education. This calculation creates a number for you known as the Expected Family Contribution (EFC). This EFC will then be used by the colleges to award you financial assistance to pay for your education. You can estimate your EFC on-line through such sites as [www.finaid.org](http://www.finaid.org) . The FAFSA may not be filed before January 1 of your senior year and most colleges request that you file the FAFSA sometime between Feb. 1 and February 28. You should plan on filing your FAFSA on-line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) .

**CSS PROFILE** – This form created and managed by the College Board is an additional information form required by select schools. The form gathers additional information from your family that is not gathered at FAFSA. This form will revise you EFC for the schools that utilize the PROFILE. The PROFILE is available after October 1 of your

senior year. Schools require that you file the PROFILE over a wide range of deadlines. You must obtain the form by registering on-line at [www.collegeboard.com](http://www.collegeboard.com).

**Institutional Forms** – Some colleges have their own forms. You should consult with each school you are applying to for their financial aid application requirements.

**Supplements** – Some families will be asked to submit supplemental forms to the FAFSA and/or PROFILE. These forms are the Divorced-Separated Parent's Statement and the Business/Farm Supplement. Be sure to read the instructions carefully for each school you are applying to for information about the forms which you will be specifically required to submit.

**Additional Information** – You may be asked to submit additional information such as copies of your taxes. Submit all information requested of you in a timely manner.

#### Step 2: How Colleges Award Aid:

**Calculating the Cost of Attendance:** Colleges and universities award financial assistance by using your EFC and subtracting it from the total cost of attending that school. The cost of attendance used to award you financial assistance is not the bill that you will be expected to pay. Your actual bill will include tuition, fees, room and board. The cost of attendance includes all of those costs plus an allotment for travel, books, and personal expenses per year. It is wise for you to know both figures. What will your bill be and what are the total costs for your education each year?

**Financial Aid Packaging:** A financial aid package will be sent to you by each school that you file for assistance will be sent to you by each school that you file for assistance from and at which you are admitted. Each school's financial aid package will be different as each school will have a different cost of attendance and each school will view your EFC differently. Each financial aid package should contain the following information:

- Your parental contribution: Financial assistance starts with the premise that it is a family responsibility to assist a student in paying for college. So, regardless of your family's personal expectations, the government and the colleges will expect that parents will contribute toward a student's education. This contribution is known as the parental contribution.
- Your student contribution: Financial assistance also assumes that a student will assist in paying for his/her college costs.
- Gift Moneys: These are moneys which are awarded without any expectation that they will be repaid. Scholarships and grants fall into this category. NOTE: Merit-based moneys will be considered as part of this category even if they were awarded without regard to your family's financial circumstances.
- Self-help Moneys: These are moneys which are awarded with some kind of "repayment" obligation. Loans and work fall into this category. NOTE: All need-based financial aid packages will include self-help moneys.

#### Step 3: Calculating Your Real Costs:

**Analyze your Financial Aid Package:** Be sure to carefully read all of the information that is included with your financial aid package. You want to understand what portion of your aid is gift money versus self-help. You want to know what obligations come with

each type of aid you are awarded. And, you want to understand what your final bill will be after your financial aid is subtracted.

**Compare multiple offers:** You should do an analysis of each financial aid package you receive. You should compare it based against the costs of that school and the against the other financial aid packages you receive.

Contact the financial aid office: If you have questions or feel that your aid package from one school or not comparable to another school's package, often discussing your questions and concerns with the financial aid office at each school will clarify your concerns. Some schools will change the financial aid package if you present additional information that warrants a change.

## **FINANCIAL AID AND SHOLARSHIP WEB SITES**

U.S. Department of Education – FAFSA on the web  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

FastWeb  
[www.fastweb.com](http://www.fastweb.com)

A free scholarship search service that assists you in identifying scholarships which may be appropriate for you to apply for. These scholarships are from both colleges and universities and independent resources.

Financial Aid Information Page  
[www.finaid.org](http://www.finaid.org)

Provides links to many sources of information about financial aid and scholarship scams. Includes a calculator that can be used to determine your family's Expected Family Contribution (EFC).

U.S. Department of Education  
[www.ed.gov/studentaid](http://www.ed.gov/studentaid)

College Scholarship Service  
[www.collegeboard.com/paying](http://www.collegeboard.com/paying)

## **FINANCIAL AID FACTS TO REMEMBER**

- Once you apply for need-based financial assistance, it will take anywhere from a couple of weeks to six to eight weeks for you to receive information regarding a financial aid package. You will receive: (1) **Student Aid Report (SAR)** – this form is from the federal government and is a document which is based on your FAFSA application. It will show your EFC and what information was used to calculate this figure. This information will be sent anywhere from ten days (if you file electronically) to six weeks (if you file by paper) after you file the FAFSA. When you receive your SAR, you know that the colleges have received your EFC from the federal government and can begin working on your financial aid package. (2)**Financial Aid Package** – this is your actual financial award. You will receive one from each school to which you been admitted.
- You must reapply for financial aid each year.

- Talk to the financial aid offices at each school to which you are applying. Each school will have its own requirements and policies regarding financial aid. These requirements and policies will dramatically effect how much you pay for a school and what types of assistance you will receive.
- If you transfer schools, your aid does not necessarily transfer with you. You will need to re-file for aid at the new school.
- The two most common forms used are the FAFSA and the Profile. But, remember, to check for other required forms. ALL schools require the FAFSA. All other forms vary by college.
- 75% of financial aid dollars are administered through the colleges. The federal government is the largest provider of funds for financial aid programs.
- It is not what a college says its costs are that matter for you – it is what you have to pay after financial aid is taken into consideration that matters. Don't write off a college because of the "sticker" price. Talk to the school about what financial options are available to you.

# APPENDIX



**Gibault Catholic High School  
Student Activity Sheet**

**Student Name:**

Significant School Activities	Time	Leadership Positions	9	10	11	12

Community Activities	Time	Leadership Positions	9	10	11	12

Honors and Awards	Explanation	9	10	11	12

Employment	Hours	Explanation	Period

## **ADDENDUM**

### **ACT Test Information**

For the latest test dates and information, click onto [www.act.org](http://www.act.org). Gibault hosts the April, June, and September tests. When deciding which school to attend, be sure to check to see if they require the written portion of the ACT for admission. Currently, only 16% of four-year colleges and universities require the written portion. You can check at [www.actstudent.org/writing/](http://www.actstudent.org/writing/).

### **Free College Financial Aid Help Available**

From "Get Set for College" a free publication for Illinois parents and students: "Students and parents who want a barometer of their potential eligibility for need-based federal aid before submitting an official form can get it from the Financial Aid Need Estimator, developed by ACT. The estimator, a free service, is unique among online financial aid need calculators in its ability to compute your estimated actual costs at thousands of specific U.S. colleges after taking your financial aid need into account. The estimator is confidential. It does not ask for a user's identity nor does it retain any of the financial data entered. The estimates are useful for financial planning because they are calculated according to the federal formula that determines official results. For more information, go [www.act.org/fane](http://www.act.org/fane).