



Using Navigation101 for College Admissions and Financial Planning

October 22, 2009



Table of Contents

FOREWORD	3
PART 1: INTRODUCTION TO NAVIGATION101	4
Helping You Answer “The Question”	
Why Navigation?	
Navigation101 as your College Admissions Companion	
Navigation101 and Your Family	
PART 2: NAVIGATION101 AND GETTING INTO COLLEGE	9
Admissions Essentials	
Finding the Right College	
The Application Process	
Making Your Decision	
Enrolling and Transitioning	
The Admissions Process: Tools, Articles, and Additional Resources	19
Course Planning & Standardized Tests	
College Recommendation Letters	
The College Admissions Essay	
PART 3: FINANCIAL PLANNING WITH NAVIGATION101	22
The Costs of College	
Ways to Pay for College	
Applying for Financial Aid	
Financial Planning: Tools, Articles, and Additional Resources	27
Getting Financial Aid With The FAFSA	
Getting Financial Aid With The CSS PROFILE	
APPENDIX	29
Appendix A: In Depth Financial Aid	
Appendix B: Test Preparation	

Foreword

What are you going to do after high school?

Up until now, you probably haven't had much choice about what to do. You've gone to school every day, just like everyone else, and you've probably taken the same classes as everyone else at school.

But it won't be that way for much longer. Because now you're going to need to think about some key questions:

- What will I do with my life?
- Who am I?
- What classes should I take each year?
- What activities – such as clubs or sports – should I join?
- How can I get involved in my community?

These decisions have one big thing in common: they will each help you prepare for life after high school.

Your teachers, counselors, or parents may give you advice, but no one can make these decisions for you. It's up to you to decide what you want to do after high school. And it's up to you to decide how to use your time in school to prepare.

That sounds a little frightening. But don't worry. **Navigation101** is here to help.

Navigation101 is a program designed to help you get ready for college and career. Navigation101 will help you think about the decisions you need to make so that you're prepared for life after graduation.

Navigation101 will help you identify your interests, skills, and values, and then show you how to consider what careers might be a good fit. Once you've identified careers that sound interesting, Navigation101 will help you plan what you need to do – both while you're in school and after you graduate – to make sure you're ready to succeed.

It's your life. And these are your decisions. Navigation101 is here to help you make the decisions that are right for you.

Part 1: Introduction to Navigation101

HELPING YOU ANSWER “THE QUESTION”

We started this booklet by asking what you are going to do after high school. That question is actually part of a bigger question... a question that’s so important we call it “**The Question:**”

What will I do with my life?

Answering The Question about what you will do with your life is one of your most important considerations. That’s because figuring out your answer – deciding who you are and what it is you truly want to do – will determine the classes you take during high school, the subjects you study, the activities you join, and the “**Path**” you will follow after you graduate.

That’s a lot to figure out! But Navigation101 can help.

Navigation101 will help you answer The Question one step at a time, starting your freshman year.

With Navigation101, you’ll explore your interests, and then learn about careers that might be a good fit for you. You’ll set goals for what you want to accomplish each year in school. You’ll plan what classes you should take each year, and plan what activities you’re interested in joining.

With Navigation101, you’ll also have the chance to share your progress – and your answer to The Question – with your family each year. That way, they can help you make plans to reach your goals.

Answering The Question is challenging. But it’s very important, because knowing what you want to do with your life will allow you to make every year of school count.

WANT TO LEARN MORE?

To explore The Question and learn more about Navigation101, please see [Navigation101 Lesson 9.1i, Introduction to Navigation101](#).

NAVIGATION TERMS TO KNOW

The Five Paths are the five different choices you have after high school. Each Path will help you prepare for a different set of career options.

- **Four-year college** will allow you to earn a Bachelor’s degree, which is needed for many jobs, as well as to start on an advanced degree, such as an MD.
- **Two-year college** will allow you to earn an Associate’s degree in a specific career field such as Accounting, or as the first half of the work of four-year college.
- **Career & Technical college** will help you earn a certificate in a hands-on, skilled career field. You may combine coursework with on-the-job training.
- **Military** will allow you to serve the country and learn a skilled trade.
- **Workforce** will allow you to earn money right away but may limit your options.

Choosing a Path is an important part of answering The Question.

WHY NAVIGATION?

Once you've answered "The Question," what happens next?

To put that another way, do you know what you should be doing **today** – while you're still in school – to prepare for the future?

- Do you know what classes you should take in high school?
- Do you know what type of **post-secondary education** you'll need for your dream career?
- Do you know who you can turn to at your high school for help?

If you don't know the answers to those questions, don't worry. Navigation101 can help!

Navigation101 is a school-wide program that works with every student at your school to make sure that all of you have the information you need to be ready for life after high school. Navigation101 will help you connect your dreams for the future to the work you need to do in school today to prepare. And it will help you understand all the steps you need to take to become college and career ready.

What does it mean to be college and career ready?

Navigation101 has defined six **attributes** of a college and career ready student. If you have these attributes, you are ready for life after high school. The six college and career ready attributes are:

- **Self-Aware:** you can identify your personal motivations (your interests and values) and your personal assets (your skills, experiences, and credentials).
- **Knowledgeable:** you understand the different options that are available for post-secondary education and work.
- **Plan-Ready:** you have a meaningful post-secondary plan.
- **Qualified:** you have received the required credentials (such as grades or types of courses) to follow your post-secondary plan.
- **Financially Ready:** you have acquired the necessary financing to follow your post-secondary plan.
- **Committed:** you have applied to a post-secondary program and are transitioning to your post-secondary plan.

NAVIGATION TERMS TO KNOW

Post-secondary education is training you receive after you graduate from high school. Nearly every job requires some type of post-secondary education. You may receive post-secondary education on the job or through an apprenticeship, at a community or technical college, or at a four-year college.

An **attribute** is a characteristic. It is something that defines you. The six **college and career-ready attributes** define the characteristics of someone who is ready for life after high school.

Navigation101 will help you gain these six college and career ready attributes. Here's how:

NAVIGATION101 CURRICULUM. A well-designed 6th-12th grade program will help you explore who you are and what you will do with your life. The lessons will also help you explore careers that might be a good fit for you and learn more about the five Paths.

INDIVIDUALIZED STUDENT TRACKING. Your progress on the Navigation101 lessons will be tracked against grade-specific standards. If you need help, your advisor will be able to step in and guide you.

PERSONALIZED CAREER CENTER & STUDENT PORTFOLIO. Students in Navigation101 save **artifacts** in electronic Portfolios. Your Portfolio will help you reflect on your progress and make plans to improve. Your Portfolio will include your plans, as well as other resources that will help you move on from high school to your post-secondary Path.

STUDENT-LED CONFERENCES. Each year, you'll share your achievements and your plans for the future with your advisor and family at a conference that you will lead. You'll use your Portfolio to explain who you are and what you are interested in doing. Then you'll discuss the courses you'll take next year and explain how those courses will help you prepare for your post-secondary plan.

STUDENT-DRIVEN SCHEDULING. Because Navigation101 helps you connect your work in school to your plans for the future, it means that **you** are in charge of your education. Navigation101 will help you understand what courses you need to take for your chosen Path and career goal. That means that **you** will be the one deciding which courses you should take each year, not a school computer.

NAVIGATION TERMS TO KNOW

An **advisory** is a group of students led by a teacher or school counselor (the advisor). Your advisory will give you a place to talk about what you learn in Navigation101. Your advisor will help you reach your college and career goals.

An **artifact** is an object you have created. Artifacts for your Navigation101 Portfolio may be homework assignments, tests, term papers, recordings of music, or photos of artwork you've created. Artifacts will also include items related to your post-secondary plan, such as your course plan, resume or college applications.

NAVIGATION 101 AS YOUR COLLEGE ADMISSIONS COMPANION

Do you know which of the five Paths you'd like to follow after high school?

If you are interested in one of the three college Paths – four-year college, two-year college, or Career & Technical college – Navigation101 can be very helpful. The Navigation101 lessons and the other resources on the **Navigation101 web site** will help you with everything you need to do as you prepare for college. Navigation101 will help you:

- Plan your courses each year;
- Track your grades and accomplishments so that you have this information ready when you need to complete college applications;
- Search for colleges and college **majors** based on your interests and career goals;
- Learn about college entrance exams and then prepare to do well on them;
- Set up a timeline for junior and senior year to ensure you keep track of all the college admission tasks and deadlines;
- Learn what is required in a college application and how to apply to college;
- Learn about the different types of financial aid and how to apply for aid;
- Practice preparing a college application;
- Compare college financial aid awards; and
- Prepare to start your first year at college.

NAVIGATION TERMS TO KNOW

A **major** is a course of study. It defines what subject area you focus on in college. Depending on your interests and the specialties offered by your college, you could major in Chemistry, Creative Writing, Elementary Education or nearly any other subject.

The **Navigation101 web site** is located at www.navigation101.com. Your advisor will help you set up a personalized login ID and password for the web site. You can then use Navigation101 as your own personal college admissions companion. You can track your progress on the Navigation101 lessons, upload files and information to your Portfolio, and use Navigation101's College Search and Career Search functions to find ideas for careers, colleges, and majors.

Navigation101 Helps You Search

Navigation101 is a powerful college admissions companion. Take some time to experiment with the Navigation101 web site, either on your own or with your family. Log on to the web site using the login ID and password you've set up in class. Then, use the College Search function to search for colleges and majors that might be a good fit for you. You can compare colleges, learn about their requirements, and plan for your own college admissions process.

NAVIGATION101 AND YOUR FAMILY

If you're like most students, you do better at school if you feel engaged and involved. You're more likely to feel engaged at school if you know your family is interested and involved in what you're doing.

Navigation101 helps you involve your family in your life at school in several different ways:

- **Student-led Conferences.** You will invite your family to your school each year to be part of your student-led conference. Your family will be able to learn more about what courses you're taking, what you have learned, what you hope to do after graduation, and what you must do between now and then to prepare.
- **Course Planning.** Navigation101 will help you learn what courses you should take each year to prepare for your post-secondary plan. You'll discuss these courses with your family each year at your student-led conference. This way, your family will understand why you are taking each course and why it's important for your future.

In addition to these key parts of the year, there are many other ways you can involve your family in what you are doing in Navigation101:

- **Demonstrate your lessons at home.** After you take a Navigation101 lesson, tell your family what you learned. If you have access to a computer and the Internet at home, you can log on to www.navigation101.com and show your family your Navigation101 Portfolio and My Plan. You can even ask them some of the questions from your lessons and help them learn more about how you're becoming college and career ready.
- **Share Navigation101 handouts with your family.** If you get a handout at your Navigation101 advisory – for instance, about college entrance exams or what you need to do to apply to college – don't just put it in your binder. Take it home and share it with your family. Your Navigation101 handouts are meant for everyone in the family so that they can help you as you prepare for life after high school.
- **Introduce your family to your advisor.** Your family will be invited to school each year to hear your student-led conference. You might want to find out if you can invite your family members to meet with your advisor before your conference. Maybe there's a Back-to-School Night or Curriculum Night at your school that your family could attend. It's important for your family to understand what you're doing at school.

Part 2: Navigation101 and Getting into College

ADMISSIONS ESSENTIALS

If you're interested in going to college, you'll want to start preparing now. Applying to college requires many steps. These include:

- **Take the right courses.** Each college requires that its students take certain courses before starting college. Depending on the program, you may be required to take a certain number of courses in math, science, world languages, language arts, social studies, or performing arts. In many cases, the credits required to be admitted to college are **higher** than the credits required to graduate from high school. It's important to learn more about the requirements of your college choices. You want to make sure you have time to take the right courses.
- **Get involved in extracurricular activities.** Colleges want to see that you are a well-rounded person, involved in your school and community. They want to see that you have taken the time and effort to explore your interests and learn new skills. The best way to do this is to get involved in **extracurricular activities** at your school or in the community.
- **Take college entrance exams.** Most colleges require students who apply to take at least one **college entrance exam**. Navigation101 will help you learn which exams you should take and how you can prepare so that you do your best on them.
- **Conduct a college search.** To find the college that's right for you, you'll need to do some research. You'll need to look for colleges that offer majors that will prepare you for your dream career. Then, you'll want to narrow down your search by where colleges are located (either close to home or far away), how large or small they are, how selective they are (that is, how difficult it is to be admitted), and what life on campus is like.

NAVIGATION TERMS TO KNOW

An **extracurricular activity** is something you do in addition to your regular classroom work at school. Extracurricular activities can include sports, music, drama, yearbook, student government, or volunteer service.

College entrance exams are national, standardized tests that colleges require as part of your application. The two main college entrance exams are the SAT and the ACT. These tests measure your reading, writing, and math skills.

WANT TO LEARN MORE?

To learn more about college admissions milestones, please see [Navigation101 Lesson 10.3i, College Admissions 101](#).

Navigation101 can help you conduct a complete college search.

- **Complete applications.** Once you've identified the colleges you'd like to attend, you'll need to apply. Most students apply to colleges during the fall of their senior year. College applications usually require a personal essay, recommendation letters from people who know you (such as teachers or school counselors), your **transcript**, your college entrance exam scores, and an application form. Navigation101 can help you learn about college applications and prepare to complete them.
- **Apply for financial aid.** College is expensive, but there are many forms of **financial aid** to help you and your family pay for college. Students usually apply for financial aid during the fall and winter of senior year. All students who want financial aid must complete the Free Application for Federal Student Aid (called the FAFSA for short). You may also have to complete additional financial aid applications for your college.
- **Compare college responses.** A few months after you apply to college, you'll start hearing back. Based on which colleges have accepted you, you'll need to decide where to go. That's an exciting process, and Navigation101 will help you make a good choice.

You probably won't start the formal college application process until junior or senior year. But, even before then, there's something important you can do:

Succeed in school! That means getting good grades in your classes and working hard outside of the classroom. When colleges consider your application they will look at *all* your grades, and they'll also look at how challenging your courses were. Colleges will also look closely at how you spent your time outside of school. Did you participate in any extracurricular activities? Were you a leader at school? And, of course, colleges will look at the scores on your college entrance exams.

All of these factors – your classes, grades, exam scores, and extracurricular activities – will play a big role in determining whether you will succeed in school and get into college. Applying to college can be complicated. But, if you start to plan for the college admissions process early in high school, you will have a great chance of being accepted. Beginning your preparation now also means that you'll have more time to focus on the exciting parts of the college admissions process, such as searching for colleges and visiting different campuses.

NAVIGATION TERMS TO KNOW

Your **transcript** is your school's official record of your work. It lists the courses you've taken, and the credits and grades you've earned. Colleges require that your high school send them a copy of your transcript so that they can see what you've accomplished.

Financial aid is help you get from your college, the government, or another source to lower the cost of college. Financial aid can be based on your family's financial need or on your skills (if you are an athlete or have good grades). Navigation101 can help you learn more about financial aid and how to apply.

FINDING THE RIGHT COLLEGE

There are more than 4,000 colleges and universities in the United States. About half of them are **four-year colleges**. The other half are **two-year colleges** or **Career & Technical (CTE) colleges**. In Navigation101, these are called the three college Paths. Your choice of college Path will depend on what you want to do with your life.

Navigation101 will help you learn more about these three college Paths and decide if one of them is right for you. Then, once you decide on a Path, you'll have to choose one or more colleges and apply to them.

What are you looking for in a college? How can you make a college choice that's right for you?

One of the best ways to find colleges that will be a good fit for you is to compare colleges using Navigation101's **Seven Attributes**. These seven characteristics of college life will help you decide where you want to study, what you want to study, and what type of school would be a good fit for you.

Here are the seven attributes:

- **Size:** Do you want to go to a large (30,000+ student) state school, or would you be more comfortable at a small (under 5,000 student) liberal arts college? Each has advantages and disadvantages. For example, a large school might have large class sizes, but more social opportunities, while a smaller school might have smaller class sizes, but fewer activities.
- **Location:** Is the college located in a major city? Is it in the suburbs or in the country? The college's location may affect the academic and social opportunities that are available. In addition, if you attend a college far from home, you may end up spending more on transportation costs.

NAVIGATION TERMS TO KNOW

Four-Year College Path. These colleges offer academic training in many areas. Four-year colleges award a Bachelor's degree, which will prepare you for the workplace or to continue your education (for instance, to receive a medical degree).

Two-Year College Path. These colleges, often called community colleges, offer Associate's degrees in a wide range of fields. An Associate's degree can prepare you to move directly into the workplace or to transfer to a four-year college.

Career & Technical College Path. These colleges provide training for specific types of technical jobs. They usually award their graduates a certificate in a field of study. Your classroom work may be combined with on-the-job training through an apprenticeship

WANT TO LEARN MORE?

To learn more about finding colleges that are right for you, please see **Navigation101 Lesson 11.2i, *The College Search***.

- **Offerings:** What major are you interested in studying? Make sure each college you apply to offers the major you want to study. The college you attend should offer courses that appeal to your interests and will help you fulfill your career goals. In addition to courses, you're also going to want to choose schools that have extracurricular activities you're interested in.
- **Demographics:** The term “demographics” refers to the types of students who attend the college. For example, do more men or women attend a certain college? What percentage of students follow a particular religion? If you're a student who likes meeting people from varied cultural and economic backgrounds, a school with a diverse student body might be most interesting for you.
- **Selectivity:** Selectivity refers to how difficult or easy is it to get into a particular college. Does the school let in everyone who applies, or does it only let in a small percent of applicants? If a college is very selective, do your grades and accomplishments make you a good candidate to be admitted?
- **Reputation:** What is the school known for? Does it have a world-class astronomy program? Does it have an excellent computer science program? Picking a school that has a good reputation in your chosen major will make your diploma more impressive to employers.
- **Cost:** How much does it cost to attend? While financial aid will probably be available to help you cover the cost of your education, you want to make sure that the school is affordable for you and your family.

Navigation101's **College Search** feature will allow you to search for colleges on any of these attributes. You can learn more about colleges that will meet your needs. Then, it's time to start building your list. Navigation101 will help “match” you to colleges that meet your interests. Or, you can select colleges on your own to add to your list.

Once you have a list of colleges that sound interesting, it's a good idea to schedule a visit to each one. A visit will help you learn more about the campus and may be a chance to meet with an admissions counselor, or even schedule a formal admissions interview.

If you can't visit each college on your list, check with your school counselor to see if college representatives will be visiting your high school. That way, you can talk with someone who is knowledgeable about the college and can answer your questions.

Now that you have a list of colleges that sound interesting, it's time to start completing applications. Read on to learn how to do that.

THE APPLICATION PROCESS

The college application process begins early in your high school years with your decisions about which classes to take and which post-secondary Path you want to follow. But many of the activities that we think of as “applying to college” happen during your senior year. That’s because you’ll complete your college applications during the fall and winter of your senior year.

As you start working on college applications, there are several important things to know.

The first is **the parts of a college application**. You will need to learn what materials the college will require from you, from your school, and from the testing agencies.

The second thing you’ll need to know is **when to apply to college**. Many colleges give you choices about when to apply. These choices will affect when your application is due, when you will hear back, and what options you have if you are accepted.

THE PARTS OF A COLLEGE APPLICATION

Every college application is different. But most of them require the same six things:

- **Application Form.** The application form will ask for basic information about you – your name, address, school, and contact information. Most colleges ask you to complete your application form online and submit it through their web site. Some colleges have their own application forms. Others ask you to use the **Common Application**.
- **Financial Aid Application.** All students who wish to apply for financial aid must complete the Free Application for Federal Student Aid (**FAFSA**) shortly after January 1st of their senior year. Some colleges also require the CSS PROFILE, and some ask students to complete a separate financial aid form just for that college.
- **Transcript.** Each college application will require a copy of your official transcript. Your transcript must be sent to the college by your school, not by you. Your school will have a form you can use to request where you want your transcripts sent.

NAVIGATION TERMS TO KNOW

Common Application. The “Common App” is a college application that is used by more than 400 different colleges. With the Common App, you can complete just one application and use it for many different colleges. (www.commonapp.org)

FAFSA. The Free Application for Federal Student Aid (FAFSA) is a form that is required for all students applying for financial aid. The FAFSA is due in January of your senior year. (www.fafsa.ed.gov)

WANT TO LEARN MORE?

To learn more about the application process, please see **Navigation101 Lesson 12** you’re your *College Application*.

- **Entrance Exam Scores.** Most colleges require the results of your college entrance exams (such as the SAT and ACT). Like your transcript, you cannot send your exam scores yourself. Instead, you must request these from the testing agency. You can request where to send your scores when you take the exam or when you're applying.
- **Letters of Recommendation.** Most colleges ask for several letters of recommendation from people who know you. These letters can be written by teachers, school counselors, employers, coaches, or other people who know you and can write about your accomplishments. When you ask someone to write a letter of recommendation for you, please remember to give them enough time; don't ask right before the deadline. And always remember to thank them!
- **Personal Essay.** Most colleges will ask you to write one or more essays about yourself or an important experience. These essays are your chance to introduce yourself. Start your essay with an interesting "hook" and focus it on one topic. Keep it simple, and be sure to proofread it carefully before sending it in.

WHEN TO APPLY TO COLLEGE

If you are applying to a four-year college, you will apply sometime during your senior year. Some colleges give you a choice about exactly when to apply.

- **Regular Admissions Process.** Most colleges require high school seniors to submit applications by the middle of January or February. The colleges then reply to students in April. Students who are accepted must accept or reject their spot by May 1st.
- **Rolling Admissions Process.** Many colleges offer "rolling admissions." This means that you can submit your application whenever it is complete, usually starting in November of your senior year, and often continuing on to the spring. Students who apply earlier in a rolling admissions process may hear back earlier than students who apply later. With rolling admissions, you should apply as early as possible, since the longer you wait the more students the college will already have admitted!
- **Early Decision Programs.** Some colleges offer what is called "Early Decision." With Early Decision, students can apply to their first choice school before the regular admissions deadline. Students then find out the school's decision early, often before other schools' applications are even required (sometimes as early as December). In return for this advantage, you commit to attend the school if you are accepted. This can be a good option if you are absolutely sure you want to attend a college.
- **Early Action Programs.** The Early Action Program is an early admission plan that is similar to Early Decision, but non-binding. Students who apply to an early action program also receive early notification (usually mid-December). This can be a great option, although Early Action Programs can be more competitive than regular admissions.

MAKING YOUR DECISION

You've done your best work in your classes. You've participated in extracurricular activities. You've thought about what you want to do after high school. You've researched colleges, completed your college applications, and gathered recommendations. And now you've sent in your applications.

What happens next?

You've still got one more task to complete. You have to decide which college to attend!

When Will You Hear Back?

Most colleges take a few weeks or months to make their decisions about which students they will admit. When you will hear back from your college choices depends on what type of admissions option you selected.

- **Early Action/Early Decision.** If you applied through an Early Action or Early Decision program, you will probably hear back from the college by the end of December.
- **Rolling Admissions.** If your college uses a Rolling Admissions program, you will probably hear back about a month after you applied. Some colleges may take longer, but all will respond by mid-April.
- **Regular Admission.** If you applied through a college's Regular Admission program, you will hear back by the middle of April.

NAVIGATION TERMS TO KNOW

Intention to Attend. If you are accepted to a college, you must let the college know whether or not you will attend. To do this, you will be asked to complete an "Intention to Attend" form. If you indicate that you will attend the college, you will be asked to pay a deposit toward your freshman year tuition.

What Are The Application Outcomes?

There are four possible outcomes from college applications:

- **Accepted.** This is the outcome every student wants! You want to learn that you've been accepted to all your colleges. If you're accepted, the college will send you an envelope full of information about the school, options for your living and food arrangements, and many forms to fill out. The most important form you'll have to complete is your **intention to attend** form. In addition to this form, you may have to fill out a form to get a dorm room assignment and a meal plan. Before you tell the college you intend to attend, you should compare all the offers you receive. You will want to compare the schools and the financial aid packages each one offers you.
- **Waitlisted.** Sometimes a college has too many qualified applicants. If you're qualified, but the school doesn't have a space for you, you may be put on a waitlist. Students are moved from the waitlist and accepted once a student who was accepted decides not to

attend the school. Usually waitlists are ordered, meaning your place on the list determines your chances of being accepted (if you're #3 on the list, your chances are pretty good; if you're #3,678, not so good). If you contact the admissions office, they may tell you what your place on the list is. If you are waitlisted, you may be able to write an essay or submit more recommendations to increase your chances of being accepted.

- **Rejected.** No one wants to be rejected, but unfortunately not everyone is going to be a perfect fit for every school. You may be rejected by one or more of your colleges. Being rejected by a college shouldn't be the end of your college dreams. You should immediately call the admissions office and find out why you were rejected. The admissions office may tell you why they didn't accept you, and they may be able to give advice on ways you can reapply and be accepted.
- **Deferred.** In some cases, your admission to college may be deferred. This might mean that the college does not have space for you to start school next fall, but does have space for you in the winter. You may also choose to defer your enrollment in college. You may ask to defer because you are going to be traveling or because you need to earn money. Most colleges will let you defer for up to one year.

WANT TO LEARN MORE?

To learn more about what you should consider when making a college decision, please see [Navigation101 Lesson 12.3i](#), *Making Your Decision*.

ENROLLING AND TRANSITIONING

So you're going to college. Congratulations! The next few months are going to be very busy and exciting as you prepare to start college. Here's a list of things you'll need to do:

- **Continue to work hard in school.** Don't stop doing your homework just because you've been accepted to college! Colleges continue to watch your grades, even after they've accepted you. If your grades start to slip, they may reject their offer. Be sure to work hard and stay motivated through graduation.
- **Read everything the college sends you.** Once you're accepted, the college will send you information on orientation, financial aid, housing, meal plans, and more. Much of the information requires prompt responses, so pay close attention to deadlines.
- **Send the tuition deposit.** If your college follows **National Candidates' Reply Date**, you'll have until May 1st to make your final decision and send in your deposit. (There are exceptions, so take note of the reply date in your materials.) Your tuition deposit signals that you are accepting your college's offer of admission and reserves your place in the freshman class.
- **Decide on your financial aid.** If you have been awarded financial aid, your award letter will outline the types of financial aid you've been offered, including gifts (such as scholarships and grants) and loans. Remember:
 - You're not required to accept the entire aid package as offered. For example, some students decline a work-study job or accept a loan for a lesser amount.
 - If there are any significant changes to your financial aid status or contact information, you must inform the financial aid office.
 - Make sure you complete, sign, and return the form by the deadline.
- **Complete loan paperwork.** If you accept student loans as part of your aid package, you may need to fill out loan application forms. Most student borrowers must also complete loan counseling before receiving any money. This can often be done online, through a short set of questions that make sure you understand your rights and responsibilities.
- **Send your final transcript.** Make sure your school will send your final transcript to your college. This is why you worked hard all year long.

NAVIGATION TERMS TO KNOW

National Candidates' Reply Date. To make life as simple as possible for students, many colleges use May 1st as the date when high school seniors must decide which college to attend. If you are accepted to a college that uses the National Candidates' Reply Date, you must accept a position at one of the colleges that accepted you and send in a tuition deposit by May 1st of your senior year. If you miss that deadline, you may lose your spot. You may not accept a spot at more than one college.

- **Choose housing.** If you plan to live on campus, make sure the college knows. Many schools require all first-year students to live on campus. You will get a lot of information about your dorm: a housing contract and deposit form, move-in dates and instructions, roommate questionnaire, resident rules and regulations, and an overview of services such as laundry and package delivery. Read this information carefully.
- **Get in touch with your roommate.** It's a good idea to contact your roommate(s), introduce yourself, and discuss your living situation. You might want to discuss what you are each able to bring and set ground rules for your dorm room.
- **Select a meal plan.** You may need to decide on a meal plan before you arrive at college. Consider how you eat and live now, and choose the plan that suits you.
- **Get a physical.** Most colleges require incoming students to submit the results of a recent physical exam, along with a vaccination history. Try to take care of this paperwork before you arrive at campus. If you're late with your physical, you might not be able to register for classes.
- **Get a computer.** Find out if your college requires you to own a computer. The college may require a specific brand. You may have to buy your own computer, or you may be able to rent or borrow a computer from your college. You should also find out if you will need your own printer, cell phone, or other items.
- **Consider attending orientation programs.** Some colleges offer programs that give first-year students the opportunity to get to know one another. This can be a great way to learn your way around campus and meet other students.
- **Prepare for placement exams.** You will probably need to take one or more exams to determine your placement in science, math, writing, or language classes. Your college entrance exam test scores or scores on other exams (such as Advanced Placement) could exempt you from certain placement exams. Check with the school about the testing requirements and the exam schedule.

WANT TO LEARN MORE?

To learn more about the transition from high school to college, please see [Navigation101 Lesson 12.3i](#), *Beyond Senior Year*.

The Admissions Process: Tools, Articles, and Additional Resources

Course Planning & Standardized Tests

There are two very important things you'll need to do to graduate from high school and get admitted to college. First, you'll need to plan your courses so that you take the right number and type of courses each year. And second, you'll need to take **standardized tests** nearly every year.

Course Planning. The courses you take should reflect your interests and your post-secondary plans. In addition, though, the courses you take must also fulfill your school's **graduation requirements** and your college's **admission requirements**. It's important to plan ahead to make sure you take all the courses you need. You might need to take two years of a world language, for instance, or three or four years of math. Ask your advisor about your school's graduation requirements. Use Navigation101 to research the admission requirements of your college choices.

Standardized Tests. There are three basic kinds of standardized tests you'll take:

- **Assessment Tests.** These tests measure what you know about a certain subject. The most important assessment tests are graduation exams (sometimes called high school proficiency exams). These exams are different in each state and school district. They are used to determine whether or not you can graduate from high school. Check with your advisor about your school's requirements.
- **College Entrance Exams.** The two most common college entrance exams are the SAT and the ACT. Colleges use these exams to determine a student's potential for academic success and to compare one student to another. Most students take college entrance exams during their junior and senior years of high school.
- **College Placement Exams.** College placement exams are used by colleges to determine where to assign incoming students. Colleges may test you on math, reading, writing, science, or other subjects. In some cases, exams you've already taken (such as Advanced Placement exams) will allow your college to place you.

NAVIGATION TERMS TO KNOW

Standardized Tests are exams in which all students are tested on the same material, often at the same location and in the same time period. This allows students to be compared in a fair and objective way.

Graduation requirements are the number of course credits and types of courses a student must complete to graduate from high school. Graduation requirements are different in each school district.

Admission requirements are the number of course credits and types of courses a student must complete to be eligible for admission to a college. These are different for each college, but are usually HIGHER than high school graduation requirements.

College Recommendation Letters

When you apply to colleges and universities you almost always need to get **recommendation letters**.

- **How many recommendations are needed?** Colleges usually require two recommendations. You should always check to make sure.
- **Who should write your recommendations?** You should choose people who know you well and who can write specifically about your accomplishments. It's particularly helpful if you can get a recommendation from a teacher in your chosen college major (for instance, your junior English or Chemistry teacher, if you will be majoring in one of those subjects). Don't ask a family member to write your application, and don't ask someone who doesn't know you.
- **How do I get recommendations?** After you've decided who would be best for your recommendation letters, ask them if they'd be willing to write a letter for you. Give them a choice in the matter. If they accept, give them a resume or a short list of your accomplishments and goals. Your resume or list should include your extracurricular activities, hobbies, and talents. You might even want to remind teachers of your accomplishments in their class. Give each person the college's recommendation form and include a stamped and addressed envelope so they can mail it straight to the college. Also, make sure you tell them about the deadline so they know when they need to send in your recommendation.

NAVIGATION TERMS TO KNOW

Recommendation Letters. Most colleges require each applicant to submit one or more letters that have been written by people who know the student well. These letters should summarize the student's successes in high school and explain why the student would do well at that college. Recommendation letters are best if they come from someone who can write about specific things you've accomplished.

Be sure to send thank you notes to those who recommended you, both as the deadline is approaching (to help remind them in case they haven't finished yet), and after it's all done. Regardless of whether you are accepted by the college, thank them for their effort on your behalf.

The College Admissions Essay

The college admission essay is one of the most difficult – but most important – parts of the college application process. Nearly every college expects a personal essay to learn more about you. Colleges might ask you to complete a **personal statement**, an **opinion essay** or a **choice of college essay**. No matter what the type of essay, it's important to make a good impression. Here are five tips:

Tip 1: Find a focus. A college application essay is not a resume. That means it shouldn't just be a long list of all the things you've done or all the awards you've earned. Instead, choose a few points and then build your essay around these points.

Tip 2: Start with a hook. Once you choose a focus, find an engaging example to start your essay. You want an interesting "hook" to capture your readers' attention and make them want to read more. Write your essay as if you're telling a story to a friend.

Tip 3: Let your personality show. Don't try to make your essay sound like you *think* the college expects it to sound. Instead, show your own interests and personality. Choose a focus for your essay that is important to you and that reflects who you are. Use examples from your own life to illustrate your main points.

Tip 4: Connect the essay to the college. It's not absolutely necessary to connect your essay's focus to the college you're applying to: after all, the essay should be about you. But, it is a good idea to connect your interests to the college if you can. For instance, if you're applying to a college because of its strong marine biology program – and you've spent the last two summers doing research on tidepools – your essay is a great opportunity to make the connection. If you do refer to the college in your essay, make sure to do your research: don't refer to a major the college doesn't offer; don't misspell or mistake the college mascot; and don't try to reuse an essay you wrote for a different college without checking it carefully first.

Tip 5: Proofread carefully. Your essay is your chance to market yourself. Make sure you make a good impression. Carefully proofread your essay for spelling, punctuation, and grammar. Ask a friend or teacher to proofread it for you. And check it one last time before you send it.

NAVIGATION TERMS TO KNOW

Personal Statements are designed to reveal your innermost character. Your response to a personal statement can focus on a story or a person in your life. With this kind of essay, the college wants to know about you and how people or events shaped your character.

Opinion Essays include questions about world issues. There are no right answers to these questions – it's your thinking process that matters. The best way to respond is with an honest and clear statement that explains your point of view.

Choice of College Essays ask you to define your goals and your plans for study at that school. The best response will show your excitement for the offerings at that school, and your specific plans to contribute as a member of the student body.

Part 3: Financial Planning with Navigation101

THE COSTS OF COLLEGE

What does it cost to go to college? To answer that question, you'll first need to understand the different types of college costs. There are five main types of college costs:

- **Tuition.** Tuition is the largest college cost. Tuition is the cost of enrolling in classes. Tuition at private colleges is more expensive than at public colleges, which are funded in part with taxpayer money. However, you can usually expect more generous financial aid from private colleges.
- **Room and Board.** Room and board is the cost of food and shelter at college. If you live at home with your family while you attend college, your room and board will likely be less expensive than if you live in an apartment on your own. Most four-year colleges provide room and board, typically in the form of a **dormitory** and **meal plan**. Room and board through the college is generally less expensive than renting an apartment and paying for food yourself.
- **Books and Supplies.** When you are in college, you will be responsible for purchasing your own textbooks and educational materials. You may be able to purchase used textbooks to reduce your costs, or sell your books at the end of the class. The average cost of books and supplies is about \$1,100 per year.
- **Transportation.** Transportation includes the cost of getting to and from home and campus and getting around campus when you're there. Your expenses will vary depending on your transportation needs. If you go to college far from home, you will have higher transportation expenses than if you live on campus near your classes.
- **Personal Expenses.** Personal expenses are your costs for phone, laundry, clothing, decorating your dorm room, and your social life. This expense varies from student to student. It's also influenced by where your college is located. If you go to school in New

NAVIGATION TERMS TO KNOW

Dormitory. A dormitory is on-campus housing for students at a college. "Dorms" usually have space for two or more students in each room, and offer shared bathrooms and a cafeteria for meals.

Meal Plan. Most colleges offer students many choices in the way they can get meals on campus. Students can often decide which meals they would like to purchase. They can also often pay ahead of time so they do not have to pay at each meal.

WANT TO LEARN MORE?

To learn more about financial aid, please see [Navigation101 Lesson 11.4i](#), *Financial Aid for College*.

York City, for example, your personal expenses will probably be higher than if you attend college in a rural area.

WAYS TO PAY FOR COLLEGE

No matter where you go to college, you will have to spend a significant amount of money to obtain your college diploma. But there are many ways to pay for college. Students have access to more than \$60 billion in financial aid, making college more affordable than ever before, despite the rising costs.

Calculate the Cost. How much will college cost you? That will depend on where you go to college, since costs are different at each college. Here are some averages for tuition and fees (from the College Board) for the 2008-2009 school year:

- Four-year public college/university (**in-state**): \$6,585
- Four-year public college/university (**out-of-state**): \$17,452
- Four-year private college/university: \$25,143
- Two-year public college: \$2,402
- Two-year private college: \$13,046

(To plan for your future years in college, add on an additional three to six percent per year.)

In addition to costs for tuition and fees, don't forget to add in your other expenses. Room and board, transportation, room and board, books and supplies, and other personal expenses (laundry, pizza, entertainment, etc.) must all be considered when you estimate your total college cost. Let's add up all these costs:

- Four-year public college/university (in-state): \$18,326
- Four-year public college/university (out-of-state): \$29,193
- Four-year private college/university: \$37,390
- Two-year public college: \$14,054
- Two-year private college: \$18,000 - \$24,698

Calculate your Share. Now that you know what college will cost, you need to know exactly how much you can afford. After your family completes the FAFSA (remember, this is the Free Application for Federal Student Aid, and it must be completed in January of your senior year), you will receive a report with your **Expected Family Contribution (EFC)**. This EFC should represent what your family can afford to pay.

NAVIGATION TERMS TO KNOW

In-state/Out-of-state. If you are a resident of the state where a public college is located, you will usually pay much lower tuition than a student who comes from outside the state. That is because your family's taxes help support the college.

Expected Family Contribution (EFC). After you complete the FAFSA, you will receive a report that includes your family's EFC. That is the amount your family is expected to contribute to your college costs. Your EFC is based on your family's income, as well as what you've saved for college.

Each college that accepts you will send you a **financial aid award**. When you receive your financial aid award, check to see how much you and your family have to pay after all financial aid is considered. Most colleges will try to offer you enough financial aid to cover all costs that are greater than your EFC. After you learn how much financial aid you've been offered, you next need to find out what types of financial aid the college has awarded you.

Types of Financial Aid. The financial aid award offered to you by your school will probably be a mix of different types of aid. Here's a quick review of the most common types of financial aid:

- **Scholarships.** Scholarships are a type of financial aid that do not have to be paid back. Most scholarships pay all or part of a student's tuition and fees, and some also cover room and board. Anyone can apply for a scholarship. Eligibility is determined by the individual school or scholarship organization (if it's a private scholarship). Scholarships are available to both incoming freshmen and continuing students, and are usually awarded to students who stand out in a particular area, such as in academics, athletics, or extracurricular programs.
- **Loans.** Student loans are not gifts. They must be paid back. Both federal loans (which are guaranteed by the US government and are usually the least expensive) and private loans are available to help students with college expenses. Anyone can apply for a student loan. Your eligibility is determined from the information provided on your FAFSA. When completing your FAFSA, you should always indicate that you are interested in student loans. You can decline them later if you decide that you don't want or need them.
- **Other Types of Aid.** Other types of financial aid include:
 - The Federal Work Study Program, through which students get a job on campus and earn money while taking classes;
 - AmeriCorps service program, though which students volunteer for a year or more and then receive aid to attend college;
 - Activities through the Job Training Partnership Act, though which qualified students receive assistance with their expenses; and
 - Military-sponsored educational aid in return for service in the military.

NAVIGATION TERMS TO KNOW

Financial Aid Award. A letter from a college that has accepted you that tells you how much financial aid the college can offer you, and what types of aid (scholarships, grants, loans, work study, etc.) the college will offer.

APPLYING FOR FINANCIAL AID

If you want to receive financial aid, you must apply for it. Different types of aid have different requirements. All colleges require at least one financial aid application:

- **The FAFSA.** The single most important financial aid application you will have to complete is the FAFSA (Free Application for Federal Student Aid). If you hope to receive financial aid, you must complete the FAFSA. The FAFSA is a long form that requires you and your family to answer hundreds of personal questions about your finances. You can get a paper FAFSA form from your school. However, it is best to complete the FAFSA online (www.fafsa.ed.gov).

After the government receives your completed FAFSA, it will determine what types of aid you are eligible for (scholarships, grants, or student loans), and it will compute your Expected Family Contribution (EFC). In general, all but the wealthiest students are qualified to receive some type of aid from the government. Colleges use your FAFSA results to search for scholarships and grants that will meet your needs.

- **The CSS PROFILE.** The CSS PROFILE is another financial aid form. Like the FAFSA, the CSS PROFILE asks you questions about your family's personal finances. However, the CSS PROFILE is used mostly by private universities in order to create financial aid estimates and to award private university scholarships. Unlike the FAFSA, which is free to complete, you have to pay to submit a CSS PROFILE. If you are applying for financial aid at a private college, you may have to complete both the FAFSA and the CSS PROFILE.

Applying For Scholarships

All types of financial aid require the FAFSA and/or CSS PROFILE. In addition, you may need to complete separate applications for some types of scholarships. College financial aid offices do a good job of matching students to every possible form of financial aid. They want to reduce the cost of college for each student. However, many scholarships are granted by individuals, departments or organizations within the college, or by organizations outside the college, such as businesses, charities, or clubs. These scholarships generally have separate application processes and require separate applications.

Scholarships are awarded based on a number of factors, including grades, talents, race, ethnicity, gender, career plans, and hobbies. To apply for a scholarship you may have to complete an application form, write an essay, get recommendations, or complete a project. If you receive a private scholarship, you must notify your school's financial aid office.

Applying For Student Loans

If you need more money than you have been awarded in scholarships, grants, or work-study, you may need to borrow money to pay for college. There are two types of student loans:

- **Federal Student Loans.** Federal student loans have a lower interest rate than private student loans. Your FAFSA will be used to determine what type of loan you are eligible to receive and how much you may need to borrow. Your school's financial aid office will automatically include loans you qualify for in your financial aid package. If you don't want the loan, you may refuse to accept it. To actually receive the loan, you will have to complete forms promising that you will pay back the money you borrow.
- **Private Student Loans.** Private student loans are issued by banks without any government guarantee. As a result, the interest rate on these loans is higher. To apply for a private loan, you must go to a bank and complete an application about your family's personal finances. There is no guarantee that you will be given a private student loan, since these loans are awarded on the basis of your family's income and credit worthiness. If you receive a private loan, you will need to promise to pay the money back.

Financial Planning: Tools, Articles, and Additional Resources

Getting Financial Aid With The FAFSA

If you plan to get financial aid for college, you must complete the Free Application for Federal Student Aid (FAFSA). The information you provide on your FAFSA determines your eligibility for financial aid from the government and from public or private colleges.

Apply Online. If you have access to the Internet, you can complete your FAFSA online using the Department of Education's 'FAFSA on the Web' at www.fafsa.ed.gov. The online FAFSA is a secure form that allows you to save information on the form so that you can work on it in multiple sessions. It's faster than using a paper application. FAFSA on the Web also checks your answers before you submit your application, ensuring that your application is accurate. You should complete the FAFSA as soon as possible after January 1st of your senior year. If you wait too long, you could miss out on some types of financial aid.

Filling It Out. You should allow at least two hours to complete your FAFSA. You will need the following documents:

- Social Security number
- Driver's license,
- US income tax returns (or a close estimate) for the just-ended fiscal year,
- W-2 and 1099 forms,
- Any records of untaxed income,
- Current bank statements and mortgage information,
- Business and investment records (including college savings and other investments), and
- Any medical and dental expenses not covered by health insurance for the past year.

After You Submit It. About one month after you submit your FAFSA, you will receive a Student Aid Report (SAR). The Student Aid Report will contain your Expected Family Contribution (EFC), the amount your family is expected to pay for college each year. You will then have the chance to fix any incorrect information before your SAR is sent to your chosen colleges. The colleges will use your EFC to determine if you are eligible for financial aid.

Each college that accepts you will send you a financial aid award letter outlining the financial aid you've been awarded. If your award doesn't cover your total costs, you can appeal by providing new information.

More on The FAFSA. You must complete a new FAFSA for each year you plan to be enrolled in school. After you've completed it the first time, you'll only need to fill out a Renewal FAFSA, which is shorter and easier to fill out.

Remember that you are under no obligation to accept any aid listed in your award letter. When completing your FAFSA, you should always indicate that you are interested in student loans. You can decline them later if you decide that you don't want or need them.

Getting Financial Aid With The CSS PROFILE

The CSS PROFILE application is similar to the FAFSA. It is not required by all colleges, but it is used by many private colleges to qualify students for non-federal financial aid. The CSS PROFILE is administered by the College Scholarship Service (CSS), a division of the College Board.

The CSS PROFILE contains over 200 questions that ask about your family's financial situation. Many colleges that require the CSS PROFILE also require additional worksheets to be completed. The CSS PROFILE will take several hours to complete. Like the FAFSA, this application is available online. For people with no access to a computer, the College Board recommends printing out the paper versions, filling them out, and then going to a public computer (at your school or a library) to enter the information on their web site.

Fees. Unlike the FAFSA, which is free, there is a registration fee for the CSS PROFILE application, as well as a fee for each college that you want to receive your application. It is possible, in certain cases, to get a "fee waiver," which allows you three free college submissions.

Deadlines. You should submit the CSS PROFILE as early as possible before being accepted to the college. Your college will probably list a deadline, which may be earlier than the deadline for the FAFSA.

Apply Online. Go here to get started: <http://profileonline.collegeboard.com/index.jsp>.

Appendix

APPENDIX A: IN DEPTH FINANCIAL AID

Financial aid can be a complicated subject. Different programs have different names, requirements, and conditions. But Navigation101 can help! Navigation101 offers information, resources, and a scholarship search. To keep the financial aid process simple, Navigation101 groups all financial aid into three types:

- **Aid You Don't Have To Repay.** Aid you don't have to repay is essentially free money for college. It usually comes in the form of scholarships or grants. Aid you don't have to repay can greatly reduce the amount that college will cost you.
- **Aid You Have To Repay.** Aid you have to repay – a student loan – is money you borrow with the promise that you will pay it back in the future with interest. Student loans are an important source of financial aid. Even students who don't qualify for scholarships and grants can often receive loans.
- **More Ways to Pay.** In addition to scholarships and loans, many colleges offer students the opportunity to earn money while they learn. Depending on your skills, interests, and needs, you may be able to earn money for college through work-study jobs, service in the military, or through volunteer service programs such as AmeriCorps.

No matter what type of financial aid you hope to receive – and many students receive all three types – Navigation101 can help. By logging on to the Navigation101 web site, you can find a number of tools that are available anytime:

- **Scholarship Search.** Navigation101 has an interactive catalogue of scholarship opportunities that uses information you've already uploaded to your Portfolio (such as your extracurricular activities, your grades, and your interests) to suggest scholarships that might be a good match for you.
- **FAFSA And CSS PROFILE Guides.** Navigation101 provides detailed information on both the FAFSA and the CSS PROFILE to help you and your family complete them successfully.
- **Financial Aid Wizard.** Navigation101's Financial Aid Wizard uses cost information from your selected colleges and financial information you provide about your family to help you estimate how much you'll receive in financial aid.
- **College Savings Calculator.** The College Savings Calculator will help you determine what your family needs to save for college and how you can stay on track with your savings.
- **Student Loan Information.** Before you agree to take out a loan for college, you need to understand its terms, how long you'll have to pay it back, and what you will owe each month. Navigation101 provides step-by-step guidance to help you understand and evaluate student loan offers.

APPENDIX B: TEST PREPARATION

As you've learned, you'll need to take standardized tests to graduate from high school and get admitted to college. You'll take different tests depending on your post-secondary Path. Here's a quick summary of the major college entrance exams, organized by Path:

FOUR-YEAR COLLEGE PATH

Preliminary SAT (PSAT)

- Students take the PSAT to prepare for the SAT and to qualify for the National Merit Scholarship Corporation's scholarship programs.
- Students must take the PSAT in the fall of junior year to qualify for the National Merit Scholarship; many practice in sophomore year.
- The PSAT tests on critical reading skills, math problem-solving skills, and writing skills.
- For more information: www.collegeboard.com/student/testing/psat/about.html.

PLAN

- Students take the PLAN to prepare for the ACT.
- The exam covers English, math, reading and science.
- Students generally take the PLAN during sophomore year.
- For more information: www.act.org/plan.

SAT

- The SAT is a widely used admissions test for colleges and universities. It measures critical reading, mathematics, and writing skills.
- Many students take the SAT several times: in junior year, and then again in senior year.
- The SAT is offered several times each year; check with your school counselor for times.
- For more information: www.collegeboard.com/student/testing/sat/about.html.

SAT Subject Tests

- SAT Subject Tests are offered in many different subjects, including English, History, Mathematics, Science (Biology, Chemistry, and Physics), and Languages.
- Colleges use the Subject Tests for admission or for placement after you're admitted.
- Most students take the Subject Tests late in junior year or early in senior year.
- For more information: www.collegeboard.com/student/testing/sat/about/SATII.html.

ACT

- The ACT is another widely used college admission exam. It assesses students' knowledge in English, mathematics, reading, and science, and offers an optional Writing Test.
- Students may take the ACT as an alternative to the SAT – or may take both tests.
- Students usually take the ACT late in junior year or early in senior year.
- For more information: www.actstudent.org/index.html.

Advanced Placement Exams (AP)

- Students who have taken Advanced Placement (AP) classes in high school can take the AP exam in that subject. Scoring well can result in college placement and credit.
- Students usually take the AP test at the end of the year in which they've taken an AP course; interested students should tell their AP teacher by March of that year.
- For more information: www.collegeboard.com/student/testing/ap/about.html.

College-Level Examination Program (CLEP)

- CLEP exams can help you earn college credit for work you've completed.
- CLEP exams are available in Composition and Literature; Foreign Languages; History and Social Sciences; Science and Mathematics; and Business. Each exam is 90 minutes long.
- For more information: www.collegeboard.com/student/testing/clep/about.html.

TWO-YEAR COLLEGE PATH & CTE PATH

ASSET Placement Exam

- ASSET tests writing, reading, and numerical reasoning, plus Algebra and Geometry.
- Many schools have students take the ASSET test during junior year to determine what courses they should take to prepare for college.
- For more information: www.act.org/asset.

COMPASS Exam

- The COMPASS System is a computerized placement test.
- COMPASS includes writing, reading, and math and the ACT ESL Placement Test.
- For more information: www.act.org/compass.

ACCUPLACER Exam

- ACCUPLACER provides placement tests in math, English, and reading.
- The test includes multiple choice and essay questions.
- Because the test is given on-line, the questions "adapt" to your skill level.
- For more information: www.collegeboard.com/student/testing/accuplacer.

MILITARY PATH

Armed Services Vocational Aptitude Battery (ASVAB)

- The ASVAB was developed by the Department of Defense to assess new recruits' abilities and help place them in positions.
- The ASVAB includes eight test areas: General Science, Arithmetic Reasoning, Word Knowledge, Paragraph Comprehension, Mathematics Knowledge, Electronics Information, Auto and Shop Information, and Mechanical Comprehension.
- Students typically take the ASVAB in their junior or senior year.
- For more information: www.asvabprogram.com.

Preparing For Standardized Tests

Over the next year or two, you'll take a lot of exams. What can you do to prepare? The organizations that have developed the SAT and the ACT recommend several key strategies that can help you. Of course you need to learn the material that will be covered on each exam. But these four strategies can also help you focus and do better.

Strategy 1: Read the instructions. This sounds obvious, but when you're stressed or in a hurry it's easy to forget. Before you start each section of a test, read all the instructions. Find out how much time you have. Make sure you know where you're supposed to mark your answers. Find out what type of answers are required (for instance, fill in the bubble, short answer, or essay). And learn where you can take notes. Remember: even if you get the answer right, you won't get credit unless you answer in the right way.

Strategy 2: Pace yourself. Both the SAT and the ACT are timed tests. That means there is a time limit for each section. Before you begin each section, make sure you know how much time you will have, and check your watch or the clock in the exam room to see when you will need to stop. Then quickly check to see how many questions you must answer in that time. Set yourself a rough time estimate for each question (for instance, 2 minutes per question or 10 minutes for each essay). Then try to keep pace. You want to make sure you have the chance to finish each section.

Strategy 3: Answer easy questions first. As you work through each section, answer every question that you can. But if you don't know the answer to a question, don't spend time on it: move on to the next one. You can come back to the questions you skipped later, but it is important that you answer as many questions correctly as possible. **IMPORTANT TIP:** If you skip a question, make sure you also skip that line on your answer sheet.

Strategy 4: Answer difficult questions using the process of elimination. When you return to the difficult questions, don't get stumped. Instead, look at the possible answers you've been given and see if you can eliminate any of them because they are obviously incorrect. Once you've eliminated the incorrect answers, you can make an educated guess among the answers that are still left.