



THE GUIDEPOST

College Prep for

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- **Call Guidance @ 652-1485 or 652-2473**
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- **C. Banks 404-2040**
- **K. Cardwell 404-2013**
- **C. Higgins 404-2022**
- **J. Monteleone 404-2023**
- **T. Sartorio 404-2027**
- **J. Scarlett 404-2014**
- **K. Stant 404-2024**
- **B. Wade 404-2012**

The road to college speeds up significantly in your junior year. It's difficult to balance excelling in your classes with maneuvering through college exams, applications and deadlines. Stay on the college admissions track by following these steps.

Plan for the Future

Grades are important, but so is the difficulty of the courses you take. Instead of the easy "A," choose tougher classes. Colleges like to see students who have taken rigorous classes during high school.

"The student's high school curriculum is the most important factor we look at in the admissions process," says Roz Bolger, assistant dean of admissions at Emory University. "Good academic performance in a strong curriculum shows the student has been challenged in high school, and that's good preparation for college."

Use your junior year to fill any gaps in your coursework and explore your personal interests:

- **Meet with your counselor.** Discuss your career goals and the classes you should take. Many selective schools require college preparation classes that include three or four years of coursework. Review your high school curriculum to be sure you're covered.

- **Master the basics.** Strengthen your reading, writing and vocabulary skills. Improve your typing, computer and Internet research skills.

Explore your interests through your classes. Whether it's chemistry, world literature or calculus, your classes give you a chance to find out what you like. Take classes in a variety of subjects that interest you.

Get Involved

Don't forget about the world beyond the classroom. Colleges like to see students who can balance outside activities and maintain good grades.

"Extracurricular activities are the icing on the cake," says Jane Schoenfeld, an educational consultant for the Independent School Placement Service of St. Louis, Inc. "Admissions committees want to see how a student can contribute to the college inside and outside of the classroom."

- **Perform community service or get a**

part-time job. Extracurricular activities show that you're a well-rounded individual and you know how to manage your time efficiently.

Research summer programs. Many colleges offer arts camps and college prep courses during the summer for high school juniors and seniors. These programs are a good way to develop your talents and get your foot in the door with colleges.

Go Above and Beyond

- **Do your best in your classes.** Remember: Class rank and G.P.A. are key factors in college admissions.

Take honor-level and advanced placement courses. Enroll in courses at a community college. Your high school transcript will show admission committees you are up to the challenge of a competitive college environment.

Get a Head Start

Don't wait till senior year to research schools, college entrance tests and financial aid options:

- **Take a "virtual" campus tour on the Internet.** Visit the homepages of schools that interest you. Also attend college fairs to meet admission representatives and obtain course catalogs. If possible, plan to visit campuses yourself to get a first hand account of the school's culture and social life.

- **Prepare for college entrance exams.** Your scores can determine what scholarships you qualify for and what college you attend. Ask your counselor about services that offer ACT and SAT preparation classes and practice tests. Keep track of the dates and deadlines for the tests.

Learn about financial aid options.

Don't let the cost of a college education scare you. Attend financial aid seminars hosted by local schools. Ask community businesses and organizations if they offer college scholarships. You can also search scholarship databases on the Internet like [FastWeb](http://www.fastweb.com) to apply for awards that match your interests and career goals.

Junior year is the perfect time to begin preparing for college. And whether you're headed for a state school or you have dreams of Harvard, a clear strategy will guide you toward your destination.



The Path to Financial Aid...



Don't pay anyone to figure out your child's financial aid— it's not as difficult as you might think...

How Does It Work? FAFSA stands for Free Application for Federal Student Aid. Go to www.fafsa.ed.gov and request your Personal Identification Number. Parents need a PIN and each student needs one too. Parents need only one number for multiple children. Next, print down the PreApplication Worksheet and complete this first. When you get your PIN, go back online and complete the actual FAFSA using your worksheet and your most recent income tax return (you should get your income taxes done as early as possible). 48 hours later you should receive your Student Aid Report, commonly known as the SAR. The SAR has the all important EFC on it. EFC stands for Expected Family Contribution. This number, determined by your income tax return and family information, can be used to determine your need at any college or university in the country. Determine the "Cost of Attending" by visiting college websites or calling the college financial aid office. The COA is basically tuition, fees, room, board, and books. Take the COA subtract the EFC and you will have your estimated "NEED" for attending that school. The Financial Aid Office, at the college of your student's choice, is then faced with the task of putting together a package to meet your "NEED". The combination of Grants— which do NOT have to be paid back, and Loans— which must be paid back, determines the value of your financial aid package.

HELPFUL Hints. Use the internet! It's faster, easier, and links right up to help whenever needed. Also go to www.hesaa.org and use the EFC estimator to get the ball rolling and see where you stand. Remember that everyone needs to complete a FAFSA! Even if you know you won't qualify for any aid, you must apply to get approved for student loans and college work study jobs! The FAFSA should be filled out with the most recent income tax return. This will cut down on data verifications which slow down the process. In divorce situations, students must complete the form with the tax information of the custodial parent and if the custodial parent has remarried, the information of the step parent as well. In a joint custody 50/50 situation, the lower income is acceptable in most cases. Always check the institutional guidelines, for example, TCNJ (The College of New Jersey) has a March 1 deadline for completion of the FAFSA. You can send your SAR automatically to 10 schools for free! Simply be sure to fill in the 6 digit federal school code. You can find these codes at www.fafsa.ed.gov... Special NOTE, if your child has applied to a NJ school, always list the NJ school first even if it is not your child's first choice to attend. This will make sure that your child gets full consideration for any New Jersey tuition programs. Male students 18 years of age or older must register with Selective Service to be eligible for financial aid. Go to www.sss.gov to register today. If you receive an SAR— Student Aid Report with an asterisk – SAR*, this means your data must be verified. You'll have to submit copies of your income tax return or any other requested documents. You can always go online with your PIN to make any needed corrections, College Financial Aid offices can also assist you with corrections.

Always remember that colleges have Financial Aid Offices with trained professionals. The goal of these Financial Aid Officers is to make their college costs affordable and manageable for parents and students. Never hesitate to call a college financial aid office with questions regarding your FAFSA, tuition, aid, work study, grants, or loans. Financial Aid Officers can also exercise what is called "Professional Judgement" when necessary. This can come into play when there has been a significant change in financial circumstances. Submit your case in writing to the Financial Aid Office describing the unfortunate circumstance, such as unemployment, loss of income, death or disability of a significant wage earner.

The school your child wishes to attend may require a CSS Profile— this stands for College Scholarship Ser-

vices and is administered through the CollegeBoard. There is a cost per school and the form requires non-custodial (where applicable) parent's financial status, you can do a check off so that this information is not released to other schools. Go to www.collegeboard.com for more information or to register for a CSS Profile.

In terms of loans, the NJ CLASS loan is understood to be the best available with a capped fixed interest rate. All NJ residents are eligible regardless of where they attend college. Education majors should also consider the Federal Perkins Loan which offers "forgiveness" for teaching time, as well as a better grace and repayment period.

Can Scholarships help? Of course, one expert said students should "apply for at least 100 scholarships!" One great source is www.fastweb.com where you put in your profile (you can put in multiple profiles if you are uncertain of your major) and fastweb e-mails you scholarship opportunities. Also significant is www.absegami.net. Simply click on the Guidance link and check out the local scholarships available. In both cases, request applications, check requirements and deadlines then submit in a timely fashion. Good Luck.

ONLY in New Jersey... The Absegami Guidance Office encourages our students to apply to at least one NJ school. This will give your student an idea of the potential financial benefits of staying in state. One example of this is the NJ TAG Program, this tuition aid grant program is #2 nationally, assisting over 60,000 students annually with more than \$230 million in aid. The index to determine grant awards available per school is located at www.hesaa.org. Other initiatives designed to keep NJ's best and brightest in state include the EJ Bloustein Distinguished Scholars Award Program. The state also administers an Educational Opportunity Fund, or EOF, designed to assist low income families. Eligibility is determined by family income and the number in the household. This special program offers financial assistance (sometimes all inclusive) and support services like counseling and tutoring. A 6 week pre-college experience is another great feature of this life changing initiative.



Planning for Your FAFSA Future? Get familiar with www.hesaa.org, the Higher Education Student Assistance Authority has the latest information plus the valuable EFC– Expected Family Contribution and TAG– Tuition Aid Grant estimators. Be sure to also register at www.Mapping-Your-Future.org and www.fastweb.com for college guidance and scholarship information. Finally, be sure to look into the potential of the NJ BEST 529 College Savings Plan. This savings is exempt from state and federal tax, and applicable toward higher education nationwide. It will not negatively effect your FAFSA determined EFC!



... Starts with The FAFSA!



**THE ABSEGAMI PARENTS
GUIDANCE NEWSLETTER
WINTER 2008**

NON-profit Organization
Bulk Rate
US Postage Paid
Absecon NJ
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ASK 'Gami Guidance...

Today's QUESTION... **What advice do you give to Juniors about the College Application Process???**

Mrs Scarlett- My advice would be to get those apps in early and sit back and enjoy your senior year. (Translation: come back in September ready to go)! Also, have a variety of different types of schools on your list because so many seniors change their minds by May of senior year. Keep your options open by having some different types of schools (ie: small, large, expensive, not so expensive, near and maybe a school farther away).

Mr Quinn- I would advise juniors involved in the college search process to: 1. Register for the SAT two times in the Spring of the junior year 2. Use their MyCollegeQuickStart program to research colleges, majors and careers. 3. Use their COIN3 account to research colleges, careers and majors if they do not have a MyCollegeQuickStart account. 4. Research scholarship opportunities at the colleges they are interested in or the Gami Scholarship webpage to identify scholarships for next year. 5. Schedule college visits for Easter vacation. 6. Attend the AHS College Fair for juniors on April 18th.

Mrs Wade- Take advantage of the time you have now and over the summer to get prepared. Research your schools, know what they expect, and be prepared in September with choices!

Mr Mont- Invest time in yourself and this process! Start NOW. Research, visits, conversations, planning. Get your profile on www.fastweb.com today!

Miss Higgins- Use our school code **310759** when you register for SATs so that we will get a copy of your score report. Also use the 4 score reports the collegeboard will send out for you to colleges!

Mr Banks- Visit as many college campuses on your list as you can in the summer before your senior year. Touring colleges in person will solidify some schools on your list and knock others off.

Ms Stant- Show them what you're made of---this is your last full year to impress college admissions people. Also--investigate and plan!!

Mrs Sartorio- college application - stay on top of due dates and give all people concerned time to complete what is needed .Example references.

Mrs Cardwell- I would tell students to make sure they sign up for two SAT test dates and push themselves to perform at their best academically this year. Further, they should begin to familiarize themselves with college and career exploration websites, such as collegeboard, coin3, and others, and include their parents in the process.