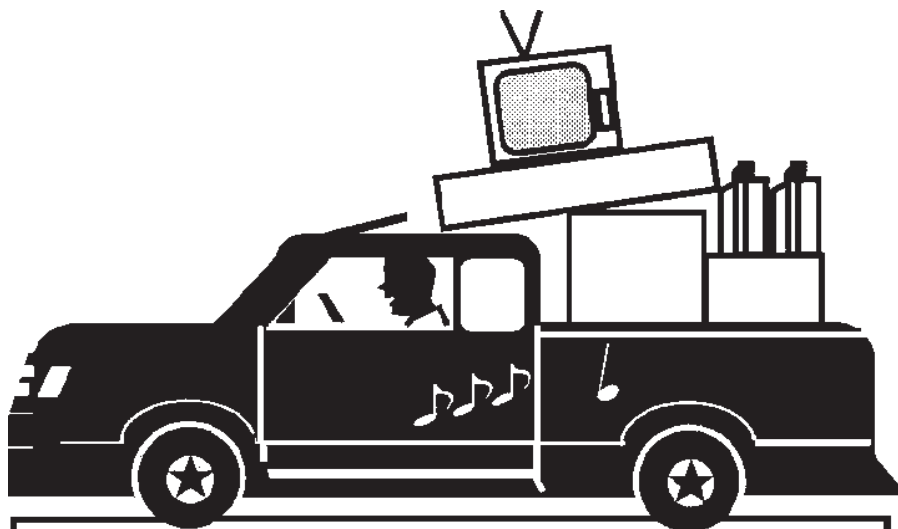


# Homer High School's

## Guide To Further Education



**ON TO COLLEGE!!!**

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## COLLEGE ENTRANCE EXAMS

College catalogs', websites, The College Handbook, Peterson's, or Chronicle Guides will tell you which tests are required for individual schools. In addition, many college catalogs and The College Handbook will give you a mean SAT and/or ACT score for entering freshmen.

### ▶ **ACT - American College Test:** [www.actstudent.org](http://www.actstudent.org)

The ACT is a three-hour exam required or recommended by many two and four year colleges. The test is divided into four parts: English, math, reading, and science reasoning. In addition, the student will receive a composite score ranging from 1 to 36. The national average composite score is 20.8. The test is offered in September, October, December, April, and June.

**OPTIONAL:** Beginning in April 2005, a second test option is also available—the ACT Assessment Plus Writing, which includes a 30 min. writing test. Not all institutions require or recommend the ACT Writing Test—check with the colleges you are considering or go to the ACT website, [www.actstudent.org](http://www.actstudent.org).

### ▶ **SAT Reasoning Test:** [www.collegeboard.com](http://www.collegeboard.com)

The SAT Reasoning Test is a three-hour and forty-five minute exam required or recommended by many four year colleges in the east and the southwest. Although many two year colleges will accept the SAT, they generally prefer the ACT.

The SAT Reasoning is divided into three parts, critical reading, math, and writing. The exam is a measure of the critical thinking skills you will need for academic success in college. Testing dates are available in October, November, December, January, March, May, and June. [www.collegeboard.com](http://www.collegeboard.com)

### ▶ **SAT Subject Tests**

SAT Subject Tests are required by most of the highly selective colleges. They are **one-hour** exams in specific subject areas, for example, Chemistry, German, European History and World Cultures. The student will receive a score ranging from a low of 200 to a high of 800. Testing dates are available in October, November, December, January, May, and June.

**Registration materials are available in the guidance office or online.**

**Testing takes place at Cortland Junior Senior High School on Saturday beginning at 8:00 AM.**



**Your admission ticket and photo I.D. are required to enter the exam.**



**Most colleges will accept either the SAT or the ACT. Students are encouraged to take both exams. Review materials are available in the guidance office or online.**

# ADMISSIONS PROCEDURES

## ▶ Regular Admission

Students complete all admissions requirements and await a decision by the colleges. Admission decisions normally arrive in March or April.

## ▶ Rolling Admission

Certain colleges will make a decision on a student's admission as soon as all requirements stated in the college catalog have been met. For example, a college might accept a student's application at the end of his junior year providing he has taken the college entrance exams and has a stated rank in class from his high school along with his grades and recommendations. A student would receive the decision immediately and if accepted he would be expected to make a significant deposit to ensure his attendance. This fee is applicable to his college bill.

## ▶ Early Admission

Certain colleges will consider students for admission early in their senior year provided the student submits the necessary credentials by a certain date. If admitted, the student must make a significant deposit to ensure attendance.

## ▶ Early Decision

Early decision is an *early* application, early notification program for students with strong qualifications. If accepted, it is recommended that the student make a tuition deposit, and to withdraw applications at all other institutions.

## ▶ Admission Procedure For State Colleges

The New York State University system has many fine two and four year colleges. The four year colleges generally require a "B" or better average and three years of high school math and science. Depending on the college and the major desired, the requirements may be more stringent.

The two year agricultural and technical colleges generally require a "C+" or better average and specific course preparation depending on the major desired. The two year community colleges maintain an "open door" policy for most majors.

All three of these units require some type of standardized test results. Most will accept the ACT or the SAT Reasoning. Complete application material for the state colleges and local community colleges is available in the guidance office.

## ▶ Admission Procedure For Private Colleges

There are many fine private two and four year colleges throughout the United States. Although their cost is usually high they often have financial aid available to meet a student's need. They should not be eliminated from consideration solely on the basis of cost. The four year colleges generally require a "B" or better average and three years of high school math and science. Depending on the college and the major desired the requirements may be more stringent. The two year private colleges generally require a "C" average or better and specific course preparation depending on the major desired.

Almost all of these schools require either the SAT Reasoning or the ACT. Some of the selective schools also require SAT Subject Tests. (Check the college catalogs.) Private schools often require recommendations from counselor, teachers, etc.

## Why Should You Visit Colleges?

There is no better way to learn about the education program, faculty, facilities, spirit, and atmosphere of a college than through a visit to the college.

Study your college catalog and brochures prior to your college visitation. This will eliminate some of your fears and uncertainties, and stimulate questions for your interview. Catalogs and videos may be checked out of the guidance office. Also, check out the internet and access "Guidance Direct" in the computer labs or the guidance office. Each student will have an I.D. and password to access this program.

► **You should visit each college you are considering (if it is within a reasonable distance) rather than rely on the views or impressions of:**

- The admissions officer. They want to attract good students to their college.
- The enthusiastic undergraduates or recent alumnus who may be prejudiced. Their enthusiasm may be running away with them; besides, it may be the only college they know. Do **you** have the same goals as they have?
- Your parent—especially if one or both are alumni of the college and may not have been back on campus for years.

► **Your college visit will enable you to:**

- Discover what college admissions people expect from you.
- Absorb some of the academic atmosphere of the college.
- See where you will eat, sleep, study, attend classes, and participate in recreational activities.
- Visit with students who are going to be your friends and associates.
- Observe first hand the college community and its environment and location.
- Discuss the financial end of college life with the admissions people.

► **Your college visits will be “education insurance” because:**

- You will select a college which will meet your needs and expectations.
- You will have an opportunity to discover some of the “hidden costs” of college which you would not be aware of—such as extras for lodging, food, transportation, fees, etc.
- You will be more able to evaluate realistically your college needs—what students wear; room furniture, drapes, covers, linens, etc; bookstore offerings.
- You will adjust more easily if you are somewhat familiar with your new surroundings.



**Without these college visits, you may make a poor college choice. This may lead to an early drop-out or transfer, either of which is costly in time, money, and your own personal satisfaction. Limited vacancies in other colleges may restrict your opportunities for transfer.**

# TOUGH QUESTIONS TO ASK ON YOUR COLLEGE VISIT

## About Academics

1. What academic elements are considered in the admissions process, for example: courses, grades, test scores, rank, interests, institutional needs, essays, recommendations, and interviews? How important are each of these factors?
2. Which academic programs on campus are the most popular?
3. What are the largest classes you could have as a freshman or sophomore? How many large classes can you expect?
4. Who teaches the freshman classes? Teaching Assistants? Graduate Assistants?
5. (If this applies to you) Are there any special support services if you are a special needs student (ADD, ADHD, LD, etc.)? How do these support services function and is there any additional cost charged for these services?
6. Is there an Honor Code? How does it operate?
7. Is there an Honors Program for talented students? How do you qualify?

## About Social/Recreational Opportunities

1. What activities do students participate in during their free time both on campus (school sponsored) and in the community?
2. Does the campus have a Greek system of fraternities and sororities? If so, what percent of the student body participates in Greek life? Are parties open? How do students who elect not to participate in the Greek system fit in?
3. What are the most popular extracurricular activities?
4. Where is the central gathering place for students?
5. What portion of the student body lives on campus? What portion of the student body remains on campus for the weekends?
6. What transportation options are available to and from campus both for trips to the mall and for treks to transportation centers for trips home?
7. Can freshmen have cars on campus? What is the fee for having a car on campus?
8. Is it easy to get around campus? Can you walk to and from classes?

## About Auxiliary Services

1. Where do students go if they have a medical emergency?
2. What tutoring, counseling, and support services are available on campus and how are they accessed?
3. What computer access will you have? Do you need to bring your own computer? Are the dorms wired for Internet/email services?
4. What laundry facilities are available?
5. What are the safety issues on campus? How are they addressed? Ask for a crime report. Federal law requires schools to provide safety information to students.
6. Are there on-going construction projects around campus? (This is a good thing as it signals good facilities.)

## About Housing/Food Services

1. Is campus housing guaranteed for all four years? What percent of students live on campus all four years?
2. What housing options exist? (Honors? Themed? Single sex? Co-ed? Greek?)
3. What meal plans are available? Are freshmen required to purchase a specific type of meal plan?
4. What hours may students access food services?

## About Paying For It

1. What is the yearly cost of attendance, including books, tuition, fees, housing and meal plans? In other words, what is the all-inclusive cost?
2. Does your ability to pay the full cost of attendance have any impact on the college's decision to admit you?
3. Which financial aid forms are required? (The most common two are the FAFSA and the CSS PROFILE, but some schools have institutional or school-specific forms and some states have special forms.)
4. What percent of entering freshmen receive aid? What was the average freshman aid package? Is there a way aid is packaged, loans first for example? If you are unhappy with your aid package, is it negotiable?
5. If you demonstrate need, will the school be able to prepare a financial aid package that will meet 100% of your demonstrated need?
6. What types of payment plans exist for paying the Estimated Family Contribution?

# PROCEDURES FOR COMPLETING APPLICATIONS TO COLLEGES, UNIVERSITIES, BUSINESS SCHOOLS, TECHNICAL INSTITUTIONS, ETC.

1. Examine the institution's catalog or web site regarding entrance examinations.
2. Consult with your guidance counselor concerning your selection of schools and your possibility of acceptance.
3. Call, write, or e-mail the Admissions Office, asking for an application form.
4. Prepare a rough draft of your application before filling it out to avoid errors and erasures.
5. Read the form completely. Complete necessary forms in full. Information requested should be written in ink or typed. Your signature should always be in ink.
6. Secure a check for the admissions fee (generally \$25 to \$70). Attach the check to the completed application.
7. **Bring the completed application to the guidance office, handing it personally to the guidance secretary. Never send an application directly to a college. Always send it through the guidance office.**  
**If you apply online you must inform your guidance counselor. A high school transcript is required.**
8. Check the catalog to see if they require your first semester and final grades. Inform the guidance office.
9. If you need letters of recommendation you should ask the people first and supply them with a copy of your activity sheet; return the letter to your guidance counselor. It is helpful to keep a copy of any letters of recommendation.
10. This usually completes your responsibility, unless you receive further specific instructions.



**IMPORTANT:** In the case of applications to four year institutions, it is vital that you submit your application before Christmas vacation in order to be given adequate consideration for admission. Check with guidance office.

# THE APPLICATION PROCESS

## Information Often Needed On College Applications

High School phone number .....607-749-1209  
College Board code number.....332425 (Homer High School)  
High School address .....Homer High School  
80 South West Street  
P.O. Box 500  
Homer, NY 13077  
ACT and SAT CEEB code .....332425 (Homer High School)

### ► Academies:

The Army, Navy, Air Force, and Coast Guard each has its own academy. They offer a free four-year college education; students enter the military after graduation.

If you are interested in applying to one of the service academies you should report to the guidance office in the spring of your junior year as most of the application material must be processed by the middle of September.

### ► ROTC:

Many colleges offer Reserve Officer Training Programs (ROTC). In these programs the various services pay for your college education in return for a military obligation of anywhere from three to five years. If interested see your guidance counselor immediately.

### ► NCAA:

A student who plans to attend an NCAA Division I or II institution AND who wishes to participate in intercollegiate athletics must register with the Clearinghouse at the end of the junior year.

To REGISTER: Prospective student-athletes should access the registration materials by visiting the web site at: [www.eligibilitycenter.org](http://www.eligibilitycenter.org)

From the home page, the student should click on “Prospective Student-Athletes,” which will link the student to the necessary information. There is a \$60 fee to register.

When completed you MUST provide guidance with your signed authorization statements (2 of them) allowing us to release your initial and final transcripts.

Click on “List of Approved CORE Courses” (formerly 48-H) for Homer High School courses (High School Code 332425)



### Remember:

**All college applications require your high school transcript!**  
**Final grades are sent in June.**

# CALENDAR FOR JUNIORS

## ► September of JUNIOR year:

- Sign up at your school to take the PSAT/NMSQT.

## ► October

- Take the PSAT/NMSQT
- Work hard all year to learn as much as you can and to sharpen up your skills in reading and other kinds of study. This is the last whole year of your school record that a college will get with your application for admission if you apply in your senior year.

## ► February

- Register now (or early March) if you plan to take the ACT and SAT Reasoning Test, SAT Subject Tests. If your scores are as high as you can get, you probably won't have any reason to take it again in your senior year. If your scores are low and you want to try again, you can still do it next year.

## ► March

- Register now to take the SAT Subject Tests in June if you think you will apply to any college that requires them, especially if you're taking a test subject this year that you won't continue next year. Check the requirements for colleges you are interested in.
- Save money for application fees. You can't get financial aid unless you apply for it, and you will need money to apply.
- Plan your courses for next year now. See your counselor for help.
- Investigate colleges and other kinds of schools and institutes. Get the facts together so you can make your final plans early in your senior year.

## ► May-June

- Get catalogs or check websites from the schools that interest you the most. Check the entrance requirements to make sure you are on schedule (i.e., application deadline, tests required, recommendations, etc.).

# CALENDAR FOR SENIORS

## ► September

This is an important time in your high school career. Colleges, junior colleges, technical schools, and industry evaluate your record very carefully. The law of supply and demand is going to affect you. State institutions accept only a certain number of out-of-state students.

1. If you're interested in applying early decision, consult the specific college catalogs for the deadline dates. Have your other applications ready and hold for further notice.
2. File college applications for other colleges. **BE REALISTIC!** Each student should probably make **THREE** realistic active applications.
3. Obtain applications and register for the October, November, or December college entrance exams (SAT I, II and/or ACT). Registrations must be filed so that they are postmarked prior to the deadline for each test. There is no guarantee that late registration will be forwarded to the candidate. Each candidate must present a ticket of admissions to be admitted to each testing session. If the candidate cannot be accommodated his registration will automatically be transferred to the next testing date. Late registration may cause you inconvenience and a delay in receiving a notification of college acceptance. **Register early!**
4. Investigate all scholarship opportunities **NOW** and discuss with your counselor and parents.
5. School holidays are days you should utilize for college visitations. Write for your appointments now.

## ► October

1. Complete your college application forms.
2. Many colleges utilize rolling admissions procedures. Therefore, you will enhance your opportunity for admission to the college of your choice by filing your application early.
3. Carefully prepare an autobiography if your applications call for one.
4. Choose carefully your references and request their permission prior to submitting their names as references.
5. The college entrance tests will be administered in the spring and fall. Registration material and dates are available in the guidance office. Check your college catalogs for their requirements and deadlines. Which test does your specific college require? Failure to take the right test at the right time could lead to disappointment.
6. Make arrangements for college visitations and interviews with admissions counselors.

## ► November

Evaluate senior year achievement, progress, work habits, and study skills.

## ► December

1. Early decision candidates should have been notified of acceptance by the college of their choice. If you have not been accepted, file applications to other colleges immediately. These applications should be ready to file upon notification of your status. Even though you were not accepted in December, it is highly probable that the college will consider you again in the spring along with other applicants, if you have a good scholastic record.
2. Attend a Financial Aid Program provided by area colleges to update students/parents on the financial aid process. FAFSA should be available.

## ► January

1. Check with your counselor to verify the completion of all your transcripts and scholarship applications. **THIS IS YOUR RESPONSIBILITY!**
2. Notify the guidance office of those schools which are requesting your SEVENTH SEMESTER GRADES (MID-YEAR REPORT). **THIS IS YOUR RESPONSIBILITY!** Cooperation is essential or the forwarding of seventh semester grades to schools may be delayed and the student notification is also delayed.
3. File financial aid forms with the appropriate agencies.

## ► February

1. Check date for next college entrance exam if needed.
2. Colleges begin to mail provisional acceptances. Make your decision and notify the guidance office. The provisional acceptance is contingent upon your maintaining or improving your achievement record and the successful completion of the year's work. Final acceptance will be forwarded to you by the college upon receipt (from the guidance office) of your eighth semester grades in June. Students have been denied an acceptance because their seventh semester grades were not comparable to the previous year's work. It is imperative that your seventh and eighth semester achievement be of the same quality or better than your junior year's achievement. Students' tentative acceptances have been withdrawn by colleges where eighth semester grades show regression.
3. Notify and share all correspondence from the colleges with your guidance counselor. They can interpret many things for you. Keep all college information and records in one central file.

4. As soon as you have received two acceptances, make a decision between these two colleges, and notify the college in which you are no longer interested. As soon as you receive your third acceptance, decide between these two; accept one and write a thank you note and decline the other.

### ► **March**

1. If required, be sure your entrance examination scores (SAT/ACT) are forwarded to the college to which you are applying. If the college was not listed on your test registration application, forms to make this request are available in the guidance office. A fee is required.
2. Check deadline for applying for June college entrance exams if needed.

### ► **April**

1. Other provisional acceptances, waiting list, or rejection slips will arrive. In any case, notify your counselor. Immediately!
2. If you receive more than one acceptance, make your choice, and request the other colleges to withdraw your application. This gives a person who may be on the waiting list an opportunity to receive an acceptance.
3. If you are given a waiting list placement, notify the college if you wish it to retain your name on the waiting list, or if you prefer that your name be removed.

### ► **May**

If all colleges to which you have applied reject you, do not give up hope or panic. Consult your guidance counselor immediately.

### ► **June**

1. Final college entrance exams administered this month.
2. By this time you should have returned all health forms, residence blanks, and other forms that the college has requested. Remember, your final acceptance is contingent upon your final transcript in June. Records will not be forwarded until you have fulfilled all your obligations. Notify the guidance office of the college to which your eighth semester grades are to be sent. Assume your responsibilities and assure yourself of a happy and profitable future.

# SCHOLARSHIPS

Each year you will read about "millions of scholarship dollars that go unclaimed each year." Yes, there are thousands of scholarships; however, most have very specific eligibility criteria (e.g., attend a specific college, be in the top 5% of his/her class, belong to a particular ethnic group, race, or religion, etc.).

Academic scholarships are generally offered to students with an outstanding GPA, high test scores (ACT 27+, SAT 1800+), excellent recommendations, and be involved in extracurricular and/or community activities. To receive an athletic or talent scholarship, a student must truly be outstanding.

When looking for scholarships, remember:

1. Start early and be persistent.
2. Larger scholarships are usually awarded by the college the student plans to attend—contact the financial aid office.
3. Apply for local scholarships.
4. Be organized.
5. Be aware of deadlines.
6. Is the scholarship renewable? Do I have to maintain a certain GPA to keep my scholarship?



**Scholarship searches that charge a fee are generally NOT worth the money. Save your money and spend your time investigating scholarship opportunities on your own. Take advantage of the internet. The office of Scholarship Programs has found the following websites to be helpful:**

**[www.finaid.org](http://www.finaid.org)  
[www.fastweb.com](http://www.fastweb.com)  
[www.freshinfo.com](http://www.freshinfo.com)**

**[www.collegeboard.com](http://www.collegeboard.com)  
[www.scholarships.com](http://www.scholarships.com)  
[www.hesc.org](http://www.hesc.org)**



**If you suspect a scam....."We'll do all the work."  
"You've been selected by....", etc. CALL:  
1-800-876-7060: National Fraud Information Center  
1-703-525-8277: Better Business Bureau  
or [www.freshinfo.com](http://www.freshinfo.com)**

## COLLEGE PLANNING

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- |    |  |  |
|----|--|--|
| 1. | List your reasons and goals for going to college. What factors are influencing you—family? friends? your own goals? What do you want to learn? How is college related to your goals and possible career choices? | <i>Talk with your parents, teachers, friends, and your guidance counselor.</i> |
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| 2. | Use the list on the next page to identify factors important to you in deciding which college to attend. | <i>Second semester of junior year.</i> |
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|----|---|---|
| 3. | Develop a list of colleges that may meet your needs. Which colleges meet the factors most important to you? | <i>March to June of junior year.<br/>Take college entrance exams.</i> |
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| 4. | Collect information about colleges on your list. Get catalogs, visit campuses, etc. | <i>Spring and summer, junior to senior year.</i> |
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| 5. | Weigh the pros and cons of each college. Which ones look best in the areas most important to you? Get their applications. | <i>September to November of senior year.</i> |
|----|---|--|
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## GUIDANCE DIRECT

Students may set up an account in the High School Computer Labs allowing them to do a college or scholarship search.


- Go to [www.guidancedirect.com](http://www.guidancedirect.com)
- Enter School ID (9888608), Password (H78S6899), in “Student Login” box.
- Select “Create New Account.”

# FACTORS TO CONSIDER IN CHOOSING A COLLEGE

1. **Major Field of Study**
  - a. Liberal Arts, Engineering, Oceanography, General Freshman Program, etc.
2. **Location and Environment**
  - a. Section of the country, distance from home, accessibility, etc.
  - b. Type of city, town, or village in which the college is located
  - c. Enrollment—size, co-ed
  - d. Nearby colleges
  - e. Dormitory facilities
  - f. Fraternities and sororities
  - g. Work opportunities (if needed)
3. **Type of Institution and Control**
  - a. University, Liberal Arts College, Technical College, 2- or 4-year College
    1. Public Control - State, County, or Local
    2. Private Control - Non-denominational
    3. Private Control - Controlled by religious organization
  - b. Service Academies
4. **Accreditation**
  - a. Is the college accredited by a regional accrediting association or state accredited?
5. **Cost**
  - a. Tuition, fees, room, board, expenses for travel
6. **Requirements for Admission**
  - a. High school subjects required
  - b. Rank in class required
  - c. Admission Testing Program (College Boards)
    1. SAT Reasoning, SAT Subject Tests
    2. ACT
  - d. Application fee
  - e. Closing date for application
  - f. Early Decision plan
  - g. Social Security number
7. **Characteristics of Freshman Student Body**
  - a. Percent of entering freshmen in upper half of high school graduating class, etc.
  - b. Average of entering freshmen scores on SAT or ACT exam
8. **Financial Aid**
  - a. Free Application for Federal Student Aid (FAFSA)
  - b. New York State Tuition Assistance Application (TAP)
  - c. College financial aid applications
  - d. Scholarships and loans available
    1. Financial aid letter to all parents in December of senior year
    2. Scholarship notices are sent to senior homerooms and teachers are asked to post them.

# APPLYING FOR FINANCIAL AID

- You must apply for aid to be considered.
- You don't have to be poor to qualify for aid, but you do have to prove you need it.
- Different colleges have different requirements and deadlines for financial aid applications, and sorting them all out can be tricky.
- Almost all colleges, state aid agencies, and other programs will ask you to submit financial information on the Free Application for Federal Student Aid (FAFSA).
- When you file a FAFSA you can be considered for all federal student financial aid.
- On the form, you will find space to list all of the colleges to which you're applying. Your financial information will be sent in a report about you to the colleges you indicate.
- A very important note on deadlines: **FILE YOUR FORMS** (paper or electronic) **AS SOON AS POSSIBLE AFTER JANUARY 1**. You are allowed to estimate income.
- Find out if each of the colleges you are considering want you to fill out another special application in addition to the general forms. Many colleges have their own applications for financial aid.
- Some special programs (like national scholarship programs) also have their own applications. If you're not sure, **ASK!**
- Many of the private four year colleges deduct outside scholarships from their financial aid packages. Before you spend a lot of time researching and applying for scholarships, you might want to check with the financial aid office of the colleges you are applying to.



**Financial Aid Formula**

$$\frac{\text{College Costs} - \text{Family Contribution}}{\text{Financial Need}}$$



**The Key To  
Financial Aid =  
Apply Early!**

[www.fafsa.ed.gov](http://www.fafsa.ed.gov) or 1-800-4-FED-AID

**You can apply online: [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Print a copy as a worksheet. It is fast, free and secure.  
(7 to 14 days faster than by mail)**

# FAFSA=FREE APPLICATION FOR FEDERAL STUDENT AID

- ▶ Apply **FREE** for federal and state student grants, work study, and loans using the FAFSA. Keep a copy for your records when you complete the application:

### 3 Options

1. Apply **free** over the internet at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), (**RECOMMENDED**)
2. Complete a PDF FAFSA (**MUST BE MAILED**)
3. Request a paper FAFSA by calling 1- 800 - 433 - 3243

- ▶ If you apply online, you **must** secure a PIN (Personal Identification Number) at [www.pin.ed.gov](http://www.pin.ed.gov). With your PIN, you can return anytime to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to review, print, or correct your FAFSA information. **It is fast, free, and secure.**

**REMEMBER - YOU MUST APPLY FOR FINANCIAL AID EVERY YEAR**



[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

or

1-800-4-FED-AID

## FEDERAL FINANCIAL AID

1. ***Pell Grant*** is an entitlement program for undergraduate students which provides up to \$5,350 a year depending on college costs, family income, assets, and family size. Eligibility is determined by the FAFSA.
2. ***Supplemental Education Opportunity Grants (SEOG)*** can range up to \$4,000 and are awarded by the college to the students with the lowest family income and the greatest demonstrated financial need.
3. ***College Work Study*** gives needy undergraduate students jobs for 10 to 15 hours per week. Eligibility is determined by the college financial aid officers.
4. ***Perkins Loan*** can be awarded by the college financial aid officers. Loans up to \$4,000 for the first two years with a possible four year total cap of \$20,000 are possible if need within a federally set limit is determined. Repayment of loan begins nine months after a student leaves college and is repaid at a five percent interest fee.
5. ***Stafford Student Loan (Guaranteed Student Loan) Programs*** allow most banks in New York State to offer educational loans up to \$3,500 for the first year, \$4,500 for the second year, and up to \$5,500 for the last two years in cooperation with the New York Higher Education Services Corporation. The FAFSA must indicate need, and the loan repayment interest can be as high as nine percent and increases to ten percent in the fifth year of repayment.
6. ***Stafford Student Loan (Unsubsidized) Program*** is open to students who may not qualify for Subsidized Stafford Loans or may qualify for only partial Subsidized Stafford Loans. The same terms and conditions as Stafford Loans apply, except that the borrower is responsible for the interest that accrues while in school.
7. ***The Parent Loan (PLUS)*** allows parents to borrow up to the cost of education less other aid to provide cash for their child's education. The interest rate cap is approximately ten percent; repayment must begin within 60 days of the receipt of the loan and the maximum repayment period is ten years.
8. ***War Orphans Education Assistance*** is provided by the Veterans Administration for college students of certain deceased and disabled veterans. Contact the Veterans Administration Office for details.
9. ***HOPE Scholarship Credit***: Tax credit up to \$1500 for out-of-pocket qualified tuition and related expenses (excludes room, board, books, non-academic fees) for taxpayer, spouse and dependents. Allowed for the first 2 years of postsecondary study and only for 2 taxable years per student. The student must be enrolled at least half-time. The scholarship can't be combined with Lifetime Learning Credit for the same student, and can't be taken if the taxpayer elects to exclude Education Individual Retirement Account (EIRA) distribution from gross income. Note that in cases of divorce, if one parent claims the student as a dependent and the other parent pays the educational expenses, neither parent will be eligible for the tax credit.

**Please contact your tax advisor for more information.**

## FINANCIAL AID PROFILE

PROFILE is a program of the College Board. Many colleges and universities use the information collected on the PROFILE to help them award nonfederal student aid funds (NOT scholarship money or other financial aid). SUNY schools do NOT require the PROFILE, most private institutions do (ex: Cornell University, Ithaca College, Syracuse University).

Register for the PROFILE application in the fall of senior year. All students are charged a nonrefundable \$25 registration fee . You will be charged \$16 for each school to which you want information sent.

Register online: [www.collegeboard.com](http://www.collegeboard.com). Click on "CSS/Profile" under "Pay for College"  
Click on "Sign Up" for your username and password  
Now you may "Register for PROFILE."

PROFILE Online is secure, convenient, and fast!

### Any Questions?

e-mail: [help@cssprofile.org](mailto:help@cssprofile.org)

OR

call: 305-829-9793



Web site: [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

This web site is designed specifically for students and provides details about the entire financial aid process, from considering which college to attend, to applying for aid, to repaying loans.

## NEW YORK STATE FINANCIAL AID

1. ***Tuition Assistance Programs (TAP)*** provides grants to help defray New York State college tuition costs and range from \$500 to \$5,000. Submit the FAFSA and include New York colleges in Step Six.
  
2. ***Child of Veteran Awards*** are for children of deceased or disabled veterans of the war periods 1917-1918, 1941-46, 1950-55, and 1961-75. There are \$450 awards for children of servicemen who are prisoners of war or who are missing in action from those time periods. Applications may be obtained from the New York State Higher Education Services Corporation (HESC).
  
3. ***Special aid programs*** are based on a student and parents' membership and affiliations. In addition, if Homer receives scholarship information from such organizations, we post it on the bulletin board in the hall outside the guidance office. Examples of such programs are:
  - a. Fraternal organizations (Rotary, Elks, Moose)
  - b. Religious organizations (Knights of Columbus)
  - c. Unions (Amalgamated Meatcutters)
  - d. Ethnic or racial heritage (Sons of Italy, Bureau of Indian Affairs Education Assistance)
  - e. Special interest (Sweet Adelines, Cortland Art League, Professional Engineers)

Many groups offer scholarships, grants, and loans to students. The amounts, eligibility, application procedures and deadlines vary and are determined by the sponsors of each group.

## THE NEW N.Y.S. FINANCIAL AID WEBSITE

<http://www.nysfaaa.org>

**www.nysfaaa.org** is the fastest and most efficient way to receive up-to-the-minute information about financial aid including:

- College Forms Workshop locations and dates
- General financial aid information
- TAP Application
- FAFSA Application
- Title IV Institution Code listing
- Links to Colleges and Universities
- Links to the Governor's Office
- Link to HESC
- Federal Student Guide
- Free Scholarship Searches on the Internet
- More links are added frequently!

## websites

**www.collegeboard.com**

lots of good links, including a question (and explanation) a day from the SAT exams

**www.finaid.org/**

financial aid information and calculation

**www.hesc.org/**

Higher Education Services Corp. - Complete guide to grants, scholarships & awards.

**www.nacac.com**

National Association of College Admissions

**www.collegeview.com**

career, college, and financial aid info

**www.nysaves.org**

New York's College Savings Program

**www.fastweb.com or www.scholarship.com or www.scholaraid.com**

scholarship search, college search, & more

**www.freschinfo.com**

financial aid scam alert, plus a weekly newsletter of scholarship and financial aid information

**www.ed.gov/studentaid**

U.S. Dept. of Education's student aid program

**www.essayedge.com**

how to improve your college essay

**www.wiredscholar.com**

college info on preparing, selecting, applying and more

**www.petersons.com**

**www.collegenet.com**

**www.collegeedge.com**

**www.princetonreview.com**

**www.collegetown.com**

**www.campustours.com**

**www.usnews.com**

**www.scholarships.salliemae.com**

**www.nycolleges.org**

**www.infospace.com**

**www.scholarshipcoach.com**