

HARVEST CHRISTIAN ACADEMY



COLLEGE PLANNING HANDBOOK

INTRODUCTION

Dear Parents and Students:

Welcome to College Counseling at Harvest Christian Academy! The venture ahead of you is a partnership in which each of us will play a vital role. The College Planning Handbook has been prepared to help you better understand each of our roles and outline the college counseling process.

Students, your high school career is the springboard to your future. The grades you earn, the activities in which you are involved, and your foresight in planning ahead will have a strong impact on you being accepted to the colleges of your choice.

Our expectation is that we will all be active participants in this process. Although the information in this handbook should provide you with answers to many of your questions, I want to assure you that our student services and guidance office maintains an “open door” policy. I welcome your calls, emails, and visits. I truly believe that regular and honest communication between counselors, students, and parents is the key to a positive experience and a successful outcome.

I look forward to working with you during the coming year.

Sincerely,
Carli Lopez



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INTRODUCTION

ABOUT THE PROGRAM

HCA's college counseling program provides our families with individualized guidance and support throughout the process of choosing and applying to colleges. Our counselors can help direct students to colleges and universities that fit their specific needs.

HCA's college counseling program is distinguished by a high level of individual attention, the experience and knowledge of its counselor, and the structured guidance that the counseling office provides to students.

1. Individual Attention. Our counselor meets individually with each student throughout the college search and admission process. This individual attention means that our counselor gets to know each student and are able to make recommendations based on his or her unique concerns and expectations.
2. Experience. Our counselors have extensive experience in college admission and financial aid. Their in-depth knowledge provides students with invaluable insights into researching colleges, understanding the application process, and enrolling in the college of their choice.
3. Structured Guidance. While each student's situation will vary greatly, all students will complete checkpoints throughout their junior and senior years to ensure, as a whole, the class is on track.

"I have taught you the way of wisdom; I have led you in the paths of uprightness. When you walk, your step will not be hampered, and if you run, you will not stumble. Keep hold of instruction; do not let go; guard her, for she is your life." Proverbs 4:11-13

ROLE OF PARENTS

Every fall, three million students enter their senior year of high school and six million parents start to panic! Some parents kick into college overdrive, filling out applications and writing essays for their teens. On the opposite end of the spectrum, many parents take themselves out of the equation to let their teen "make his decision on his own."

We want to encourage parents to take an active role in this stage of their child's life. Scripture says a lot about parents shepherding the hearts of their children, and it certainly applies to staying engaged in their lives amidst the college search. The best biblical view that we have found to describe this role is from an excerpt in Thomas A. Shaw's book *College Bound: What Christian Parents Need to Know About Helping Their Kids Choose a College*.

"As a shepherd figure, you need to help provide, protect, correct, advise and direct. In the book of John, Jesus describes the role of a shepherd:

I am the good shepherd. The good shepherd lays down his life for the sheep. The hired hand is not the shepherd who owns the sheep. So when he sees the wolf coming, he abandons the sheep and runs away. Then the wolf attacks the flock and scatters it. The man runs away because he is a hired hand and cares nothing for the sheep. I am the good shepherd; I know my sheep and my sheep know me (John 10:11-14).

Certainly, of all people, you as parent-shepherd should be in the best position to know your student, care for him, and help determine what is best for him in the future. You are not a hired hand – you give wise counsel out of love. But, when you think about it, whom do we tend to rely on in advising our children regarding college choice? It's the professionals – the guidance counselor at school or the youth pastor at church. While people serving in these positions are typically well trained and well intentioned (and we do need to use their expertise),

they don't have the understanding of your teen that you have... or the depth of your love. With that in mind, don't outsource your responsibility as a parent-shepherd. Take advantage of these professionals' expertise, advice and ideas, but don't rely solely on them - stay engaged.

So what we're looking at is a mature stage of nurturing. A development of the heart that allows for interaction between parents and teenagers involving mutual respect (including being able to admit when we're wrong and asking for forgiveness), communication (listening as well as talking), integration of relevant truth from the Bible, affirmation, and expression of love. It all boils down to a good relationship with your children and a realization that because of this, you have

an opportunity to help guide them in a positive direction in making a college decision. If there are issues and unresolved differences between you and your teen, seek to resolve them first. They need your godly counsel."

- College Bound

"And these words that I command you today shall be on your heart. You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way, and when you lie down, and when you rise. You shall bind them as a sign on your hand, and they shall be as frontlets between your eyes. You shall write them on the doorposts of your house and on your gates." Deuteronomy 6:6-9

EXPECTATIONS

At HCA, we expect students will:

1. Engage in thoughtful, honest reflection and analysis of their aspirations, goals, hopes, strengths, and weaknesses and apply this knowledge to the college search process.
2. Do the best academic work of their secondary career.
3. Do the research it takes to find and apply to a variety of colleges they would be happy to attend.
4. Take ownership of the process rather than be coerced through it.
5. Complete applications with care. Write the required essays with thought and honesty.
6. Be aware of all deadlines without constant reminding.
7. Keep their counselor informed of interest and priority changes.

We hope parents will:

1. Listen to their son or daughter.
2. Convince their son or daughter of his/her worth, independent of any college's decision regarding admission.
3. Encourage their son/daughter to explore a variety of options in terms of type, size, location, and selectivity of schools.

4. Inform their student's counselor of the concerns, fears, interests, and misgivings which may affect them.
5. Participate in some of the college research with their son/daughter. Also, visit colleges when possible and notice things that the student may not.
6. Allow their son/daughter to do his/her own work in the process but be available for support.
7. Trust the counselors. We most assuredly don't know all the answers, but will do our best to get the appropriate information. We will be honest with families and ask for the same in return.

As your counselor, I will:

1. Get to know students well enough to be able to advise them as to the colleges and programs which might be suitable for them.
2. Provide official high school transcript and letters of recommendations to the colleges.
3. Act as each student's advocate to the extent that student's credentials allow.
4. Offer counsel and advice from now through the completion of the college process.
5. Devote our full energy to aiding students in any possible ethical way we can.

COMMON MISTAKES MADE IN THE COLLEGE SELECTION PROCESS

Being Passive

1. Letting the choice just happen instead of taking charge of the process.
2. Following the lead of friends and other influences.
3. Accepting any suggestion that is offered without studying it.
4. Letting someone else make the decision.
5. Applying to many colleges indiscriminately in order to postpone thinking about which one to attend.

Pleasing Others

Applying to colleges to please someone else or to impress them regardless of genuine interest.

Losing Sight of the Main Reason for Going to College

1. Unable to articulate an answer to the question “Why am I going to college?” Students should take some time to examine both head and heart.
2. Not inviting God into the college process and into the student’s future plans. Students should spend time in prayer asking for guidance in the decision.

TIMELINES AND CHECKLISTS

1. Take Standardized Tests again if needed.
2. Attend College Fairs. Our office will continue to notify students and parents of upcoming fairs in the area. The ECC Fair will be held in October. The Christian College Fair will be held at HCA in October in the evening, and parents and students are encouraged to attend.
3. Meet College Reps. Seniors should talk with college reps that visit HCA during lunch.
4. Finish strong; final GPA will determine scholarships awarded.
5. Visit College Campuses. Complete the majority of your visits to colleges or universities

If any of you lacks wisdom, let him ask God,
who gives generously to all without reproach, and it will be given him.

James 1:5

And whatever you do, in word or deed, do everything
in the name of the Lord Jesus, giving thanks to God the Father through him.

Colossians 3:17

JUNIOR YEAR IMPORTANT DATES

FIRST SEMESTER

OCTOBER

- College Fair at Elgin Community College. ECC is located at 1700 Spartan Drive, Elgin. For more information, visit www.elgin.edu/collegenight.
- Christian College Fair at HCA. Details may be found on the HCA website and app.
- Visit www.naccap.com (North American Coalition for Christian Admission Professional) for additional Christian college fairs in the area.
- PSAT administered to all Juniors

SECOND SEMESTER

FEBRUARY

- HCA Career Fair

MARCH

- SAT administered to all Juniors at HCA

MAY

- AP Exams administered

SENIOR YEAR IMPORTANT DATES

FIRST SEMESTER

AUGUST

- Jostens representative visits to distribute packets for graduation cap and gown orders. Orders must be placed by December 1 to avoid late fees.
- Senior Information Meeting: This is a meeting all seniors need to attend. Parents are encouraged to attend.
- Student Wall Bio: All students have been emailed a bio template to be filled out and emailed back by this date. This information will accompany the Senior Wall photo.

SEPTEMBER

- Senior Wall: Cornerstone Photography takes individual pictures of each senior. These photos will be displayed on the senior wall. Sorry, no retakes available.
- Visit [FSAID.ED.GOV](https://fsaid.ed.gov) to apply for an FSA ID for the FAFSA. Both student and parent will need Their own ID. Do not visit www.fafsa.com, which is a website that charges \$80 for its services. The FAFSA is a completely free service!

OCTOBER

- Attend Scholarship Workshops to search for scholarship opportunities.
- Alert your College Counselor about schools you plan to apply to that have October 15, November 1, and November 15 deadlines.
- College Fair at Elgin Community College. ECC is located at 1700 Spartan Drive, Elgin. The College Fair will be from 6-8pm. For more information, visit www.elgin.edu/collegenight.
- Christian College Fair at HCA, details on the HCA web and app.
- Visit www.naccap.com (North American Coalition for Christian Admission Professional) for additional Christian college fairs in the area.
- Optional SAT testing at school
- Common Early Action/ Early Decision deadline: some schools have this date as an EA/ED deadline. Pay attention!

NOVEMBER

- Diploma Name: Parents need to have turn in diploma name and baby photo. Watch for an email with details.
- College Admissions: Encourage your senior to make some firm decisions regarding college admission. Your student should be contacting colleges and starting to send in applications this month.
- College Admissions Tests: ACT and SAT tests can be taken multiple times to improve your student's score. If they haven't taken the ACT and/or SAT yet, register ASAP! Register at www.collegeboard.com for SAT and www.actstudent.org for ACT.
- November 1: Deadline for many Early Decision and/ or Early Action Plans.
- By November 1, alert your College Counselor about schools you plan to apply to that have a December 12, December 15, and January 1 deadlines.

DECEMBER

- File the Free Application for Federal Student Aid (FAFSA) as soon after as possible. Free money is general distributed and exhausted before the deadlines. This form is only available online and can be found here: www.fafsa.ed.gov.
- College Applications: Christmas is your target date for turning in college applications. The sooner your applications are completed and submitted, the better it is.

SECOND SEMESTER

JANUARY

- Senior Graduate Info —watch for an email regarding graduation yearbook photo, recognition ads and additional senior info requests.
- College Admissions: By this time applications to the college(s) of choice should be submitted. Contact these colleges and ask them about financial aid and scholarship information.
- Request updated transcripts to be sent to colleges and scholarship programs that require 7th semester grades to be reported.
- As acceptance notifications are received, add deadlines to your calendar for housing, advising conferences, and scholarship weekends or interviews.

FEBRUARY

- College Financial Aid: Parents should be sure that financial aid materials are submitted to colleges and financial aid services.

APRIL

- By this time all seniors should have applied to several colleges and receiving word regarding their acceptance from the college of their choice.
- Use the online Compare Your Aid Awards tool at www.collegeboard.com to help you understand and compare financial aid award offers from two or more colleges.

MAY

- Request final transcripts on Naviance.
- AP Exams administered
- Senior Breakfast (watch for registration)
- Senior Parade
- Graduation Practice in the Worship Center.
- Commencement
- Final Exams

COLLEGE SEARCH

RESOURCES TO BEGIN THE COLLEGE SEARCH

Factors to Consider

- Admission requirements
- Academic programs
- Degree requirements
- Financial Aid
- Athletics and extracurricular activities
- Living Facilities
- Student Services
- Special Programs
- Distance from home
- Atmosphere
- Size
- Reputation
- Academic Calendar
- Teachers/Professors
- Support Service
- Quality of Faculty
- Class size
- Diversity
- Social life
- Health Facilities
- Career Center
- Library
- Dining Facilities
- Athletic facilities
- Fine Arts
- Internship Availability
- Community Service
- Safety

Types of Educational Institutions

Often, when someone says they are planning for college, they merely mean that they expect to continue their formal education at some sort of post-secondary institution. That institution may be a college or university, junior college, community college, vocational-technical school, or a specialized institute.

College: An institution of higher education that offers a curriculum leading to a four year Bachelor of Arts or Bachelor of Science degree.

University: A university usually has a liberal arts college as well as several specialized colleges and graduate programs in fields such as business, engineering, agriculture, law and medicine.

Liberal Arts College: Four-year institution which emphasizes a program of broad undergraduate education. It offers exposure to science, history, philosophy, poetry, music, and art. Pre-professional and professional training may be available but not stressed.

Christ-Centered Colleges: Christ-Centered Colleges typically fall into two categories: Christian Liberal Arts and Bible College. Christian liberal arts colleges offer a liberal arts curriculum that includes an integration of the Christian worldview into classes, as well as Bible courses. Student life on campus is uniquely Christian in orientation with activities to help students grow and develop their relationship with Christ.

Bible colleges primarily serve as educational centers to help students become biblically literate, able to discern the truth, as well as capable servants in ministry. Most students who attend Bible colleges feel called to full-time ministry.

Junior College/Community College: Generally a transfer institution which provides courses to parallel the freshman and sophomore offerings at four-year colleges and universities. In addition to transfer programs, community colleges may offer associate degree programs and career-oriented certificate programs for students primarily concerned with immediate job placement.

Engineering or Technical College: Independent professional schools which provide four or five-year training programs in the fields of engineering and the physical sciences. They are often known as Institutes of

SEEKING GOD'S GUIDANCE

As with everything decision students make, we encourage them to seek God's will in the college search process. There are several options for continuing education and as Christians we must seek God's direction. The college decision is one of the biggest decision students will make. During the next four years, students will be exposed to a more diverse group of people and ideas, possibly meet their future spouse, and choose a career field.

Dr. Ronald Nash wrote in his book "The Christian Parent and Student Guide to Choosing a College":

As a Christian, what do you want to do with your life? The Bible teaches that the life of a Christian is not his own. We have been redeemed, bought with a price. Thus, our life belongs to the One who redeemed us (see 1 Corinthians 6:20 and Romans 12:1-2).

If you want your life to count for God, then your choice of a college must be seen in the light of your total life-commitment to His will. Perhaps God wants you to serve Him in some type of full-time Christian service; perhaps He wants you to serve Him in the business world or as a computer programmer or a teacher.

Don't think of college only as a means to achieve certain selfish goals; see it, rather, as a necessary step in preparing for the life-work that God wants you to perform. Keep God's will and His call before you as you make your decision.

COLLEGE FIT

Fit is the most important thing to keep in mind when choosing a college. It is more important than "name," ranking, and test scores. There are many variables to consider when looking at fit and several colleges may meet the criteria.

Four Big Things to Consider

1. **Academic Fit:** Academic fit means being challenged and being able to meet the challenge. Academic fit also includes the balance between academics and other activities.
2. **Environmental Fit:** The College chosen will be a student's home for the next four years. It is important that a student is comfortable. Questions to ask when evaluating the environmental fit: Do I prefer an urban or rural campus? Can I relate easily to the students and professors? What type of people do I want to meet? Do I feel safe? What kind of churches are in the area? Is this a faith-based school? What types of extracurricular activities are available?
3. **Affordability Fit:** While the cost of a college education cannot be dismissed as a factor in the selection process, students should separate financial issues from academic and environmental. Before dismissing a college or university, gather information concerning the availability of all forms of financial aid.
4. **Spiritual Fit:** The student's foundation of faith should be a strong consideration when choosing a college. During those undergraduate years, he will learn not only what to think, but how to think. Many students will drift away from their faith and their relationship with Christ while in college. Families need to consider how active the spiritual life on campus needs to be in order for their child to continue their walk with Christ. Key questions to prayerfully consider are: Will the student grow the most spiritually if he/she is surrounded by professors and classmates who are mostly unbelievers who they have everyday opportunities to share their faith with? Will he thrive in a more conservative, traditional environment? More liberal? Or somewhere in the middle? Will she blossom at a college or university which provides a strong spiritual support system and encourages her to grow towards God, rather than away from God? Is worship embedded in the campus culture or will the student have to seek it out on his own?

Vocational/Technical School: Similar to community colleges in that they offer career-oriented programs that may last from a few months to a couple of years. Specialized institutes usually offer an intense program in one very specific skill area.

Nursing School: There are two kinds of nursing schools. At schools affiliated with hospitals, students receive R.N. degrees upon completion of their training. At schools affiliated with four year colleges, students receive both a B.S. degree and an R.N. and have possibilities of entering the field of nursing administration.

Military School: Federal military academies prepare officers for the Army, Navy, and Air Force. These institutions (West Point, Naval Academy, and the Air Force Academy) require recommendation and appointment by members of Congress. Private and state supported military institutes and the Coast Guard Academy however operate on a college application basis. They all offer degree programs in engineering and technology with concentration in various aspects of military science.

Business School: Business schools fall into two categories. At some colleges it is possible to specialize in business administration or in a two-year secretarial course in conjunction with supplementary liberal arts courses. Other institutions offer predominately business or secretarial courses and may or may not be regionally accredited.

DEVELOPING A COLLEGE LIST

Most students begin their college list with colleges they are most familiar with such as University of Illinois and the schools their parents, siblings, and/or friends have attended. This is a good place to start, but we believe students should also conduct research and expand their options based on their priorities.

Where to start...

- The internet is a massive and sometimes overwhelming resource for college search. There are several websites listed in the resource section that can help students search by specific criteria.
- During lunches at HCA, juniors and seniors will have opportunities to speak directly with college representatives.
- College Guide Books can also prove beneficial in the college search.

HCA encourages students to create a basic list of colleges to work from during their junior year. We will use this basic list to plan college visits and continue research. The overall goal of the initial search is to learn as much as possible about as many colleges as possible. During initial meetings with your college counselor, students will work one-on-one to research schools and create the basic list. The initial junior meeting is the time in which we will put the preliminary college list to paper. Through the months that follow, students will edit and update their list as they narrow their choices.

College Counselors would prefer that each student develop a final list of four to six schools to which they are comfortable applying. However, each student is unique in their college search. Some may only choose to apply to one school while others apply to ten or more. As long as the search has been prepared for and prayed over, then the college counselor will support those application decisions.

Each school will fit into one of the three categories: Reach, Possible, or Back-up. We want each student to have a good balance of schools to choose. It is important to remember that there are over 3,000 schools in the country and there are multiple schools in which students would be happy attending. We do not recommend students put all their hopes into one school.

- **Reach:** This type of school is where the student's credentials are not as strong as those of students who are typically admitted. This type of school is also one in which the percentage of admitted applicants is relatively small.
- **Possible:** This type of school is where the student's credentials are very competitive.
- **Back-up:** Type of school where the likeliness for acceptance is extremely high.

REQUESTING ADMISSION MATERIALS FROM COLLEGES

- The best and most efficient way to request materials from colleges and universities is to use their website. Through a college's admission homepage, students should be able to request information or create a profile.
- Call the admission office directly and request information.

COLLEGE FAIRS

Attending college fairs is strongly recommended for juniors and their parents. In addition, freshmen, sophomores and seniors are encouraged to participate. It is easy to be instantly overwhelmed by the environment of a college fair. Depending on the fair, there may be as many as 200 colleges and

universities in one huge room crowded with other students and parents. Keep that in mind going in, and be focused on talking to a few schools and obtaining information from several others.

Familiarize yourself with several different schools ahead of time and ask brief but specific questions. This is a great way to gain exposure to all of the types of schools that exist and to begin processing all of the options that you will have in the college search process. Be sure to introduce yourself to the college representative, identify yourself as an HCA student. A tip for making your time at a fair less hectic is to print labels with your name, address, grade, high school, approximate GPA, testing information and intended major (if you have one). This will allow you to be more efficient with your time.

Special Note to Parents: Step back at the college fair and let your student take the lead and ask the questions!

HCA is the host to the NACCAP Elgin College Fair in October. This is an organization of Christian colleges and universities that travels the country meeting with prospective students interested in a Christian institution. For families seeking this particular college environment, this is the only type of event where many Christian colleges and universities are accessible to our students.

ADMISSION REPRESENTATIVES VISITING HCA

Every fall, college admissions representatives schedule meetings with high schools to talk to students about their institutions. At HCA, these visits are open to all of our high school students during lunch. It is important for our students to be engaging and interested. First impressions count because the representatives who visit our school will likely be the first person to review their file. Some colleges also keep a record of students

who attend visits to gauge the level of interest. If you do not attend, it can adversely affect admission and scholarship decisions.

VISITS TO COLLEGES

The college visit is the most important piece of the search process. It is during these visits that students will either picture themselves on that particular campus, or realize it is not the right fit. Obviously, it would be great to tour campus when classes are in session and the weather is likely to be pleasant, but dress for a long walk in bad weather. **PARENTS, STEP ASIDE AND GIVE YOUR STUDENT CONTROL OF THESE VISITS!** Let them call or go online to arrange the visit. Yes, we know they are busy. Yes, we know they are absentminded. In most cases, they can register online for the visit 24 hours a day, so it does not have to be done during the hours of 9:00 to 5:00 when they are in school or at practice. Do not introduce them to the greeter, sign them in, or fill out their information card or nametag. Schools are very sensitive to these interactions and it is extremely important that they take charge of this process from the beginning! This might feel strange for some of you, but we cannot emphasize enough how important this will be in empowering them to take control of this process.

Why Visit?

- Provides firsthand information.
- It gives you a feel for the campus that you are not able to get from websites or printed material.
- You can ask questions that aren't answered in their literature or that require a more detailed or specialized answer.
- In some cases, it can indicate to the college that you have a higher degree of interest..
- In a few cases it will be a required part of the application process.
- Can help narrow your college search .

SETTING UP THE VISIT

Because of the importance of the visit, here is some general information about scheduling visits:

- Call the admissions office or go online well ahead (3-4 weeks) of the desired visit date to schedule a campus visit. The visit should include an information session and campus tour. At some schools, students will meet individually with an admission counselor,

but most schools will have group information sessions and tours. Students may ask if a counselor is available to meet, but please remember that admissions officers are very busy and this brief interaction will likely have no impact on the admissions decision.

- If students want to meet with a specific person (coach, professor, club sponsor) make those arrangements when the visit is scheduled. In most cases, these appointments cannot be arranged the day of the actual visit.
- Inquire as to whether or not the school offers the opportunity to sit in on a class. If so, make arrangements to observe a class.
- Do some homework about the college or university before arriving on campus. Know how many students attend, if your intended major (if you have one) is offered, if you will be required to live on campus, etc. This and much more information can be easily found on their webpage. Print off the information and review it in the car.
- Be prepared to answer the questions they will ask. Know your test scores, GPA, school code, social security number, etc. It is ok for you to give all of this information to the schools to which you are interested in applying.
- While on campus, be sure to take the campus tour. Avoid wandering around on your own, if possible. Colleges spend a lot of time and effort designing the most effective and efficient campus tours for prospective students, so be sure to take “the tour.” Take special note of things like the freshman residence hall(s), the cafeteria, classrooms, the library, the student center, school publications, bulletin boards, etc. Do not leave without touring the campus, even if the weather is terrible. Some of the best tours are in bad weather, because if you like a school in the middle of a rainstorm, think how great it will be in the fall!
- Do not leave campus until all of your questions are answered. The information sessions should cover things like the academic and social environment of the school, majors, the admissions process, cost of attendance, financial aid, etc. If you need more information about a certain topic, ask! If you have questions about the FAFSA or need-based aid or scholarships, stop by the financial aid office.
- Plan to arrive a few minutes early, but not so early that they are not prepared. BE ON TIME, but if you

happen to be running late, call and let them know so they can plan accordingly.

VISIT TIPS

In the world of iPhones and GPS, it is very tempting to jump in the car and head out without looking at directions to the admissions office or instructions on where to park and what to do upon arrival.

Please make the trip easier by getting that information from the schools website before hitting the road. At least have the phone number to the admissions office handy in case of trouble. College campuses may have construction, closed roads or detours – plan accordingly.

Ask if there is specific parking for visitors. Colleges are notorious for having limited parking available, so don’t assume that you can show up and find an open spot next to the building. It is important to know in advance exactly where visitor parking will be. Dress for the time of year, wear comfortable shoes and bring an umbrella.

Write down notes and impressions of the school after leaving campus. If you are visiting multiple campuses on the same trip, this is extremely important.

QUESTIONS TO ASK DURING COLLEGE VISITS

Questions for an Admissions Counselor

- Majors: What are the four or five most popular majors? What are any unusual and unique majors or programs of study? What are traditional majors that your institution does not offer? Are you allowed to design your own major or double major?
- Learning environment: What is the academic environment? What does the college or university emphasize?
- Class size: What is the average class size for freshmen? How many teaching assistants will the average freshman encounter teaching a class? What is the average class size for upper classmen? Are classes more likely be taught lecture style or in seminars?
- Campus life: What is typical student life like? What do most students do on the weekends? Is the college a commuter campus? What opportunities exist for spiritual growth? How important are fraternities and

sororities? How strong is the intramural program? What are the current student issues on campus?

- Financial aid: What percentage of students receive financial aid? What merit-based scholarships are available? What percentage of incoming students qualify for these? Does the college meet 100% of demonstrated need? What is your policy regarding outside scholarships?
- Graduation rates: What percentage of your freshmen return for their sophomore year? What percentage of those who initially enroll graduate?
- Housing: Where do most freshmen live on campus? Are there dorm restrictions? What percentage of all students live on campus? Are students required to live on campus? What are the various options for housing?
- Course load: How many classes does the average student take per semester or quarter? How demanding is the academic workload? What are the most popular majors? The most difficult majors? On average, how many hours per week do students majoring in these areas study?
- Honors program: Is there an honors program available for freshmen? What are the requirements for admission? How many students are involved in the honors program? What are the special advantages of the program? Can you take honors courses without being in the honors program? What about credit for Advanced Placement courses? Do you offer credit or exemption for sub-scores on the ACT or SAT?
- Registering for classes: How do incoming freshmen register for classes? How easy is it to get the classes you want? Are classes in certain areas set aside for majors only?
- Academic support: Do freshmen have individual advisors? How often do they meet with their advisor? What is the system by which they are assigned and how often are they available? Are tutoring or support services available? Is there a writing center? Are the support services free or on a fee basis?
- Academic extras: Are there opportunities for study abroad? Internships? Work-study? 3-2 programs? Are scholarships available for these programs and how do they compare in cost to other university expenses (i.e. standard rates of tuition)?

- Orientation: Is orientation required of all freshmen? When does orientation occur? How extensive is orientation? Are there orientation or special university classes required of all entering students?
- Transportation: What transportation is necessary or advisable? Can freshmen have cars? Are bikes common? Does the school operate a shuttle service?
- Honor Code: Is there an honor code and how is it enforced?
- Computers: Are students required to bring or purchase a computer? Is the campus wireless? What is the availability of computers and printers on campus? Do professors use computers in class or provide class materials on the Internet? How common are distance-learning classes?
- Career options: What firms recruit graduates on campus? Which universities and professional schools accept graduates? What percentages of the school's graduates are admitted to the graduate or professional school of their choice?
- Cross application: Students who apply at your college also apply at what other colleges/universities?

Questions for a College Student

- Has the college lived up to your expectations?
- What surprised you most about your freshman year?
- Tell me about the workload. In what proportion do courses emphasize exams, papers, class participation, projects, class presentations?
- What is distinctive about the college? What are its strengths/weaknesses?
- Are there any particular tensions on campus among students?
- If you were to do it all over again, would you still choose this college?
- Which dorms are good places to live?
- Do you feel safe on campus? What security measures are in place on campus?
- How easy is it for freshmen to get the classes they want? Sophomores?
- How large are your classes? Do you have access to the professor if you have a problem? What is your favorite thing about the college?
- What do you do in your spare time?

- What do people do on a typical weekday night? On weekends? On Sunday afternoon?
- How many people stay on campus on the weekends?
- How do you rate the food? What meal plans are available?
- Tell me about the advising system. How often do you interact with your adviser?
- How much time do you spend studying? Where do you study?

Questions for a College Professor

- How many seniors currently are enrolled in this major?
- What does your college do to help graduates find jobs?
- Are there differences in how this major is taught at various colleges? If so, how is your program unique?
- How many of your faculty have Ph.D.'s? What percentage are full-time?
- How many of your entry level courses are taught by tenured professors?
- How many (and which) courses are taught, if any, by teaching assistants?
- Are you satisfied with your present facilities?
- What type of growth and changes do you anticipate in your program?

Questions for a Christian College

- Do students have to sign a code of conduct? Do faculty sign one as well?
- Do students have to sign a statement of faith? Do faculty?
- Do you require chapel attendance? Any particular Bible classes?
- How do you handle violations of the rules? Are there hard and fast consequences or is each case considered individually?

COLLEGE APPLICATION PROCESS

PREPARING TO BE A CANDIDATE

At HCA, students hope to attend colleges whose admission policies range from highly selective to open admissions. Some colleges can be very particular about which students they admit. Their reasons can be very broad, such as a desire to have at least one freshman from each of the fifty states, or they can be very narrow, such as a need for female cross country runners.

Below are a few tips that will position students to be better applicants for their top choice schools.

- **Grades.** Students should work diligently during high school to earn the best grades they are capable. Students who earn mostly A's and B's generally take a different approach to their studies. These students have developed consistent work habits, time management skills, and a mature interest in their coursework. College admission officers are, of course, aware of this distinction and are more likely to admit such students. Good grades in high school are also predictors for college success.
- **Coursework.** Students should take the most challenging course load they can handle. Everyone isn't capable of taking 2 or 3 AP courses successfully, but many HCA students do have this capability. Many students ask if they should take AP classes even if they will not make all A's. The short answer is yes but this will depend on several factors including college choices, career interest, and the student's ability to manage their time.
- **Tests.** Students should take both the ACT and SAT during their junior year of high school. These tests are different in what they test and how they are scored and a student will typically do better on one or the other. Taking the test their junior year allows students ample time to retest throughout the summer and during their senior year to achieve the best score possible. **HOWEVER:** A good test score will not make up for a poor academic record.
- **Get involved and resume building.** Colleges consider extracurricular involvement, especially those activities that extend over a significant length of time or reach a high level, during the admission process. Colleges are looking for a well-rounded student who can balance academics and extracurricular activities well. The junior year is an important time to evaluate accomplishments to determine if a student has a reasonable amount of extra-curricular activities. By this point, a student should have identified what activities interest them the most. Colleges would rather see a steady commitment to a few extra-curricular activities rather than sparse involvement in everything. More than ever, extracurricular activities play a larger role in the admissions process, making the resume more relevant. Leadership is ALWAYS good, so begin seeking those opportunities where they are more specific programs that may be available. Consider how summer break will be spent. Whether it's beginning a part-time job, volunteering with an organization, serving in the mission field or as a camp counselor, or traveling with a sports team - take advantage of an opportunity that will look good on a resume and make summer more enjoyable. Many colleges have summer programs where students can live the life of a college student for a few weeks while taking classes in an area academic interest or complete research with a professor in a specific area or subject. Programs exist for creative writing, music, math, foreign languages and more. See a college counselor and research Naviance for more specific programs that may be available.
- **Recommendations.** Students should get to know teachers, advisors, coaches, pastors, and employers in order to lay the foundation for recommendation letters. Letters from teachers and counselors seem to carry more weight at smaller colleges than at larger ones. A strong recommendation will not make up for glaring inadequacies on the transcript, but a teacher may tip the scales in a student's favor by explaining something about the nature of a course in which a student struggled.

COLLEGE APPLICATION PROCESS

- Applications. Prepare applications with thought and care. Students should proofread carefully and have an adult review all parts of the application before submission.

THE APPLICATION

Colleges may accept the admission application in a variety of ways including paper, online, or the common application. Each school will have its own application requirements. However, some you may typically see are listed here.

- Application
- Transcript and Grade Point Average (GPA)
- Weighted or unweighted depending on the university
- Entrance Test Scores (ACT/SAT)
- Application fee
- Personal Statement or Essay
- Letters of recommendation
- Resume
- Personal Interview
- Samples of work (art) or audition
- SAT Subject Test scores (at highly selective schools)

TYPES OF ADMISSION

Colleges and universities have varying admission practices. Information pertinent to the policy of a prospective school will be found in its publications or on its website.

Early Admission: Some colleges accept exceptional students applying for entrance directly after their junior year.

Early Decision: Under this plan, a student submits his or her credentials early and signs a binding statement that he or she will accept the college's offer of admission. Notification of admission is usually in December. This program is for students who select a particular college as a definite first choice. Acceptance and financial aid offer usually arrive within weeks of one another. Once accepted, a student has committed themselves to attending that university and must

withdraw all applications to other schools. The only "out" from this binding agreement is a lack of financial aid sufficient to cover cost of attendance, and the request must be formally made.

Early Action: This plan allows students to indicate a first choice college and receive a decision in the senior year well in advance of the normal response dates. Students are not committed to enroll if accepted. It is usually not good protocol to apply to more than one college on this plan.

Rolling Admission: As soon as an application is complete, a decision on that application is made and the student is notified. It is generally advantageous for students to apply well in advance of the posted deadline because available spaces may be filled quickly.

Regular Decision: The process whereby a college accepts applications from prospective students and delays the admission decision until all applications from the entire applicant pool have been received. Decision letters are mailed to applicants, all at once, traditionally by March.

Open Enrollment: A term used by an institution that publishes a set of admission standards and pledges to admit any student whose credentials equal or exceed them. Most often used by community colleges.

Wait List / Deferred Decision: The process used by selective colleges who do not initially offer or deny admission, but extend the possibility of admission to a later date. A portion of the freshman class may be admitted from this group of applicants. If, after the application deadline, spaces in the class remain to be filled, admission will be offered to deferred-decision applicants on a competitive basis. Admission will be offered first to those applicants with the strongest records and offers will continue until the class is filled.

Gap Year: Students who have alternate plans for the year following high school may apply to many colleges for to defer their admission. The application process and timetable remain the same as for regular admission, but students should indicate that they do not intend to matriculate until the following year. An explanation of how the student plans to spend the year and the benefits the student expects to derive from it is usually required by the college.

COLLEGE APPLICATION PROCESS

WHEN TO APPLY

- Most application deadlines will fall between October and February in the senior year of high school, commonly falling on these dates: October 15, November 1, November 15, December 1, December 15, January 1, January 15, February 1 and February 15. HCA prefers for all admissions applications to be submitted by Thanksgiving to aid the student in the process.
- Students should research the deadlines of the schools they are applying as some will have earlier deadlines for admission and scholarships than others.

HOW TO COMPLETE AN APPLICATION

- Students should narrow the list of schools to which they are applying to no more than eight. Application fees for each college averages \$50, so narrowing the numbers of colleges is cost effective and saves unnecessary work.
- Read all directions carefully.
- Check the schools policy on SAT and ACT scores. Some schools will accept test scores as part of the high school transcript as official, but most require scores sent by the testing company.
- Contact teachers and those who will write recommendations a few weeks in advance. Advance notice leads to a better recommendation.
- Request the high school transcript through Harvest Student Service Office.
- Let your college counselor know when you have submitted your application. Your application won't be complete until your counselor sends the transcript (and possibly letter of recommendation and Common Application forms).
- Protection: be sure to print a copy of the application with submission verification date and time.

SENIOR YEAR COURSES AND GRADES

Students will report all courses in progress when filing out applications. Keep in mind that acceptance to college is always provisional. If senior year grades are unacceptable to colleges, and admission offer can be revoked.

COLLEGE ESSAYS

If the statement or essay is optional, consider that a well-executed essay can only be beneficial, while a poorly written essay will almost always harm a candidate. View the essay as an opportunity to show dimension and character. The essay distinguishes you as an applicant and makes the application come alive. When composing the essay, try to show evidence of creativity, strong writing skills, and special talents or abilities.

Most essays fall into one of the following categories:

- A description of yourself and your personal interests or passions.
- The description of an event or a person in your life and how it/they have influenced you, shaped your character, etc.
- Explain why you have applied to the college and what you hope to contribute to the college community.
- Address an issue of local, state or national significance.

In writing about yourself and your interests, be honest. College committees can easily spot a phony essay. Do not try to impress the readers with long lists of books and activities that your high school record does not adequately substantiate. Avoid redundancy and a basic list of activities. Do not begin with data about your early childhood unless the events discussed have had a definite and specific bearing on the kind of person you are today.

Focus on your high school experiences. Begin by considering the influences that have shaped you into the person you are today: a subject area that caught your interest, a person who guided your thinking, a field of work that has given you an insight into your potential as a student, a hobby that you have decided to pursue, or any experience that has expanded your thinking.

If illness, change of school, or any other factor has adversely affected your academic performance, the essay gives you an opportunity to explain the reasons. However, it is advisable to share such things only if the factor that caused the low marks is no longer a problem and you have demonstrated that the downward trend has been reversed. This can also be something instead that is addressed in the counselor letter of recommendation.

In general, let the college know why you warrant admission. Demonstrate that you are motivated, resourceful, responsible, industrious and creative.

When the first draft is written, it is a good idea to submit to their English teacher for review. Counselors also encourage students to email a copy so that content and subject matter can be vetted by their counselor.

ALWAYS USE A PROOFREADER!

RESUME

All students are encouraged to keep a running list of activities, honors, awards and extracurricular interests beginning their freshman year. A completed resume will be required by the start of the senior year so that teachers can use it as a reference for letters of recommendation. Once completed, this is a useful list to attach to any admissions application or scholarship application.

TRANSCRIPT REQUESTS

All transcript requests can be made by emailing the college counselor.

INTERVIEWS

Some schools may require or recommend an interview for admission purposes or scholarship purposes. Below are some tips for the interview process as well as questions students may be asked.

Before the Interview

Know Yourself!

- Look over resume, transcripts, and essays to jog your memory about what you have already told colleges.
- What does the college need to know about you? What key characteristics/facts do you want them to know?
- Get comfortable talking about who you are and what you do.

Know the College!

- Research Guide Books.
- Explore Website/Admissions blogs/School news.

Know who is interviewing you!

- Name/Position (Admissions counselor? School Alum? Other?)

Think of responses for 3 basic questions:

- Why are you interested in our school?
- Tell us about yourself outside of school.
- Do you have any questions for us? (“No” is not an acceptable answer.)

Plan Ahead!

- Know where you are going (campus map, MapQuest, etc.)
- Plan to arrive 15 minutes early
- Take phone numbers in case you are going to be late.

Practice!

- Schedule a practice interview with your College Counselor

During the Interview

- Be Yourself. Be Yourself. Be Yourself.
- Treat the interview like a conversation, not an evaluation.
- Smile! Make eye contact! Offer a firm hand shake!
- Leave your parents in the lobby.
- Wear something that you are comfortable in and that communicates that you are taking the interview seriously. Put your best foot forward.
- Avoid asking questions with answers you could have easily found out beforehand.

After the Interview Send a personal thank-you note in the mail!

FUNDING YOUR EDUCATION WITH GOD

Financing the college education is a concern for many families. As families pray for God's guidance in the college search, it is also important to pray for the means to finance college education. God's answers to our prayers may not also be what we expect or want but we can be confident that He has a plan.

Thomas A. Shaw provides the following advice in his book "College Bound":

Financing the education is a matter of prayer for Christian parents. God works in miraculous ways in certain instances, and at other times He enables ordinary means to provide the way to pay for college. Philippians 4:19 says, "And my God will meet all your needs according to his glorious riches in Christ Jesus." Knowing this, my encouragement to you as parents is to go into the process with the intent to find a way to make your student's college choice a reality. Do all you can to pull together resources from as many sources as possible, not neglecting your own share of contributions. Remember what David said in Psalm 50:10, "For every animal of the forest is mine, and the cattle on a thousand hills." All the resources of the world ultimately belong to God, so why not ask for His provision?

And however God provides, be sure to give Him that praise. Our heart attitude needs to reflect the words of the apostle Paul in the book of Colossians: ***Boe⁹ whatever you do, whether in word or deed, do all in the name of the Lord Jesus, giving thanks to God the Father through him. (Colossians 3:1)***

INCLUDING YOUR STUDENT IN THE FINANCIAL ASSISTANCE PROCESS

As parents, our role is to assist our children in financing the school bill. However, don't leave your student out of the loop when it comes to the financial

side of college. It's an important part of his growth and development to understand the cost of college, how finances work, the value of hard work, and how God supplies.

THE FAFSA

The Free Application for Federal Student Aid (FAFSA) is used to apply for federal, state and college-based financial aid. It is required by many public and private universities before need-based scholarships or financial aid is awarded. The official website of the FAFSA is www.fafsa.ed.gov and the application is FREE. The FAFSA is available to families in the December of the student's senior year and should be filed as soon as possible after that date.

- The filing priority date for most colleges will still remain in February or March. However, the majority of the state and federal aid will run out within the first few months. That means that anyone who did not file a FAFSA prior to money running out would potentially miss out on thousands of dollars. Filing early is key!
- A few days after filing the FAFSA online, families will receive a Student Aid Report (SAR) from the federal processor. The SAR will list the student's expected family contribution (EFC). The SAR will also be sent to the college(s) indicated on the FAFSA by the student.
- Colleges will use the EFC to determine grants, loans, and/or work-study programs.
- The FAFSA is a free application. NEVER pay to file the FAFSA.

DETERMINING NEED

Financial need is the difference between what it will cost a student to attend a college and the amount the families can contribute toward the student's education as determined by the financial aid office. The family's income, assets, family size, and extenuating circumstances are all taken into consideration in determining financial need. Parents should discuss any special or unusual circumstances with the financial aid officer at the colleges in which their son/daughter are applying.

APPLY FOR A FEDERAL STUDENT AID ID

Every student and parent will need an FSA ID to confirm their identity when accessing financial aid information and to electronically sign the FAFSA. Follow these easy steps to create a FSA ID:

1. Visit [FSAID.ED.GOV](https://fsaid.ed.gov) to enter your email address and create a username
2. Enter your name, date of birth, Social Security number, contact information and challenge questions and answers.
3. If you already have an FSA PIN, you'll be able to enter it and link it to your FSA ID.
4. Confirm your email address using the secure code that is sent to you.

CCS/FINANCIAL AID PROFILE

For purposes of awarding their private funds, some colleges and universities require the CSS/Financial Aid PROFILE. The PROFILE application is customized to the individual needs of the students. Once a student completes the initial registration process, the PROFILE application will present only questions relevant to the unique financial and family circumstances of each student. Unlike the FAFSA, there is a cost associated with the CSS PROFILE. The CSS PROFILE can be completed online after October 1st of a student's senior year.

The following information is necessary to complete the CSS PROFILE registration:

- Type of tax return you and your parent(s) will file for the current year (e.g., 1040, 1040 EZ, foreign return)
- If your parents receive TANF (Temporary Assistance for Needy Families) or SSI (Supplemental Security Income)
- If your parents are self-employed or own business(es) and/or farm(s)
- Your parents' housing status (e.g., own, rent)
- Your personal information, including your Social Security number

TYPES OF AID

Financial aid is available to help meet college expenses including tuition, fees, books, food, housing, and transportation. It is important for all students and families to explore their financial aid options regardless of their post-secondary plans. Aid is available in several forms.

- Need-Based: Grants and Federal Work Study
- Gift-Aid: Grants and Scholarships that do not have to be repaid
- Self-Help: Student and Parent Loans

COLLEGE APPLICATION CHECKLIST

1. **Set up an online account online with individual colleges and/or with the common application** (www.commonapp.org). You may also download applications and submit paper version by online applications are strongly preferred by HCA and typically processed more quickly than paper versions.

2. **Make a list of everything** that is required at each college to which you intend to apply (e.g. required tests, number of teacher recommendations, essays). This will be done during your initial meeting with your counselor, but it doesn't hurt to be thorough. Make careful note of early action and scholarship deadlines.

3. **ACT and SAT scores.** ACT and SAT scores may be included on student's transcript. Most schools, however, will require official scores sent from the testing agency.

4. **Teacher Recommendations.** Be sure to give teachers at least two weeks' notice for requests for recommendations.

5. **Write essays and have them edited and reviewed by two adults.** Essays should never be written at the last minute. Every essay you write should be reviewed for content, voice and editing of grammar and usage

6. **If there is a specific format or grid upon which you are asked to record your extracurricular activities, complete this form as specified.** It is imperative that you follow all directions carefully.

7. Complete the application, attach the essays, attach all required portions and either turn in to the college counseling office, submit online or mail to the school yourself. Ask at least one other older individual, along with your College Counselor, to read the application and essays to check for spelling and grammar errors before you submit them. Make a copy for your files in case your application is lost in the mail. HCA will send your transcript, teacher recommendations, a counselor recommendation, the Secondary School Report Form, and a copy of the school profile (if the college requires these items)

8. Tell your college counselor when you have submitted each application; also notify them immediately if you decide to withdraw an application.

9. If you are using the Common Application, be sure to read the information regarding pointers and reminders.

10. Check on the status of your applications. Do not assume that your file is complete, check periodically with the college to be certain that all documents have been received.

COMMON APPLICATION POINTERS

CA Basics

- Whenever possible, fill out forms online.
- Answer all questions thoroughly and have them proofread by our office or a parent BEFORE submission.
- If you are going to fill in optional sections, be sure that you fill them in completely and have them proofread before submission.
- The School Report Form and Teacher's Recommendation Form will always be filled out and submitted through the student services office. WAIVE ACCESS to all forms.
- HAVE EVERYTHING PROOFREAD BY YOUR COLLEGE COUNSELOR BEFORE SUBMISSION.

CA Identifying Information

- Use the same name on everything. This must be the name that you used when registering for the SAT and or ACT.
- Put your name and either your address or social security number on each page if submitting a paper version.

- Use an appropriate email account (no reference to another college team or anything too juvenile or suggestive).
- The School Address is: 1000 N Randall Rd, Elgin, IL 60123
- The High School fax number is 847-214-3501
- HCA's CEEB/ACT code is 142248
- Fill out the family section completely and thoroughly—do not leave a space blank because you do not know the answer – obtain the answer!

CA Test Scores

- List the SAT's that give you the highest combined score or list the subscores for an ACT from a single test date (unless you are allowed another option).

CA Essays

- Do not write your essay about the same thing that you use for your extracurricular paragraph. Doing this wastes the limited space you have to tell as much about yourself as possible.
- See section on essays for more pointers.

CA Activities

- Please discuss awards, distinctions, or extracurricular activities with your counselor BEFORE you include them. Do not sell yourself short with your activities, but avoid padding your resume.
- List activities according to importance to you and years involved in them. All forms must be completed according to directions.
- Do not abbreviate your activities. Use your extra activities sheet to explain any unusual things such as robotics, and under no circumstances should you list Facebook, Instagram or video gaming as an extracurricular activity.

CA Areas of Academic Interest

- Make sure that the specific field of study that you indicate as your intended major actually exists at the college to which you are sending the application.

CA Financial Aid

- If there is even a remote possibility that you will be applying for financial aid, make sure that you check the box on the application indicating you will do so.

HCA REQUIREMENTS AND SAMPLE OF COLLEGE REQUIREMENTS

SUBJECT	HCA GRADUATION REQUIREMENTS	HCA DISTINGUISHED SCHOLAR	STATE UNIVERSITIES & OTHER SELECTIVE COLLEGE REQUIREMENTS	HIGHLY SELECTIVE COLLEGE RECOMMENDATIONS
ENGLISH	8 Credits	8 Credits	8 Credits (with emphasis on written/oral communication and literature)	8 Credits (Honors and AP Level when possible)
MATH	6 Credits	6 Credits (including pre-Calculus)	6 Credits (including Algebra, Geometry and Advanced Algebra)	8 Credits (including trigonometry or pre-calculus)
SOCIAL STUDIES	6 Credits (including U.S. History, American Government and Economics)	6 Credits (including U.S. History, Economics, Government)	6 Credits (including 1 year of U.S. History and 1-2 years from other social sciences)	6-8 Credits (to include 1 year of U.S. History and 1 year of World or European History)
SCIENCE	6 Credits	6 Credits	6 Credits of Lab Science (Biology, Chemistry or Physics)	6-8 Credits of Lab Science (Biology, Chemistry or Physics)
FOREIGN LANGUAGE	4 Credits	6 Credits	4 Credits	6-8 Credits
ELECTIVES	8 Credits	6 Credits	4-6 Credits	4 Credits
HEALTH	1 Credit	1 Credit		
PHYSICAL EDUCATION	1 Credit	1 Credit		
TECHNOLOGY	1 Credit	1 Credit		
BIBLE COURSES	8 Credits	8 Credits		
FINE ARTS	2 Credits	2 Credits		
COMMUNICATION	1 Credit	1 Credit		

SCHOLARSHIPS AND FINANCIAL ASSISTANCE

Most schools base their financial aid on the cost of attendance. The cost of attendance will typically include tuition, room, board, books, supplies, various fees, and some travel allowance.

NEED-BASED FINANCIAL AID

Federal Pell Grants

Pell Grants are awards to help undergraduates who demonstrate financial need to pay for their education after high school. For many students, these grants provide a foundation of financial aid, to which aid from other federal and non-Federal sources may be added. Pell Grants range up to \$5,550. To apply for a Pell Grant, students must check “yes” to the appropriate question on the FAFSA. The college financial aid office determines the size of the award.

Supplemental Educational Opportunity Grants (SEOG)

SEOG are awarded to undergraduate students having the greatest financial need. Priority is given to Pell Grant recipients. As with other grants, it does not have to be paid back.

Federal Work-Study Program

The Federal Work-Study Program provides jobs for undergraduate students who need financial aid. FWS gives students a chance to earn money to help pay for educational expenses. Pay will usually be at the current minimum wage, but may be related to the type of work a student does.

A student’s FWS award amount depends on financial need, the amount of money the school has for the program, and the amount of aid a student is receiving from other programs.

Work-study monies may appear on a student’s Award Letter from colleges but this money will typically not be applied to a student’s bill. Most students use this money for general expenses throughout the year rather than for the tuition bill.

GIFT AID AND MERIT BASED AID

About 50 percent of all colleges in the country offer some form of Gift aid. There are also several sources available for students to search for gift aid (see resources). This form of aid is given to a student regardless of financial circumstances and is usually determined by set criteria. Merit based aid is typically

determined by test scores, GPA, or other designated criteria.

Some colleges and universities require a separate application for merit scholarships, while others automatically consider every student who applies. It is important to note that many merit-based awards have an earlier deadline than the admissions deadline. Students should research their college choices thoroughly in order to meet all deadlines for awards.

Gift aid can also be awards for students involved in a particular event or interest. Colleges may also offer gift aid for fine arts, athletics, ROTC, religious affiliation, and more.

SELF-HELP FINANCIAL ASSISTANCE

Federal Perkins Loan Program: The Perkins loan is a fixed low-interest loan made through a college’s financial aid office. Preference is given to students with exceptional need. Repayment begins after graduation (or ending college) and continues for 10 years. \$4,000 is the maximum loaned for undergraduates.

Federal Stafford Loan: A Stafford loan is a fixed interest rate loan, as low as 4.66%. Loans are available in both subsidized and unsubsidized varieties. The loan process includes an entrance interview and application. Students should give themselves plenty of time to complete the paperwork as it may take up to 8 weeks for the loan process to be completed.

Federal Parent Loan for Undergraduate Students (PLUS Loans): PLUS Loans are for parent borrowers and are not need based. PLUS loans provide additional funds for educational purposes. They are variable interest rates, capped at 9%. PLUS loans are made in process similar to Stafford loans. Parents may borrow up to the cost of attendance. Repayment begins 60 days after final disbursement.

INSTITUTIONAL FORMS

Each college that a student applied to may also have additional forms to complete for scholarship and/or financial aid purposes. Students should check with each school be sure they complete ALL paperwork needed.

How long will it take?



FSA ID:

20 minutes

Initial Application:

30 minutes

Renewal Application:

20 minutes

FAFSA Corrections:

10 minutes

Check out this link
for more information:

[https://studentaid.gov/
apply-for-aid/fafsa/filling-
out](https://studentaid.gov/apply-for-aid/fafsa/filling-out)

PRIVATE SCHOLARSHIPS

There are several private scholarships available to students. Some are broad in their requirements while others are extremely specific.

There are also several websites listed in the Resource section where students can search for scholarship opportunities. It is important to remember that rarely do scholarships every find the student. The student must do the research and put in the time to find and earn their scholarships.

OTHER NOTES ABOUT FINANCIAL AID

The primary responsibility for paying a student's educational expenses belongs to the family. It is not realistic to believe that college is free.

Families should keep copies of all forms for their own records.

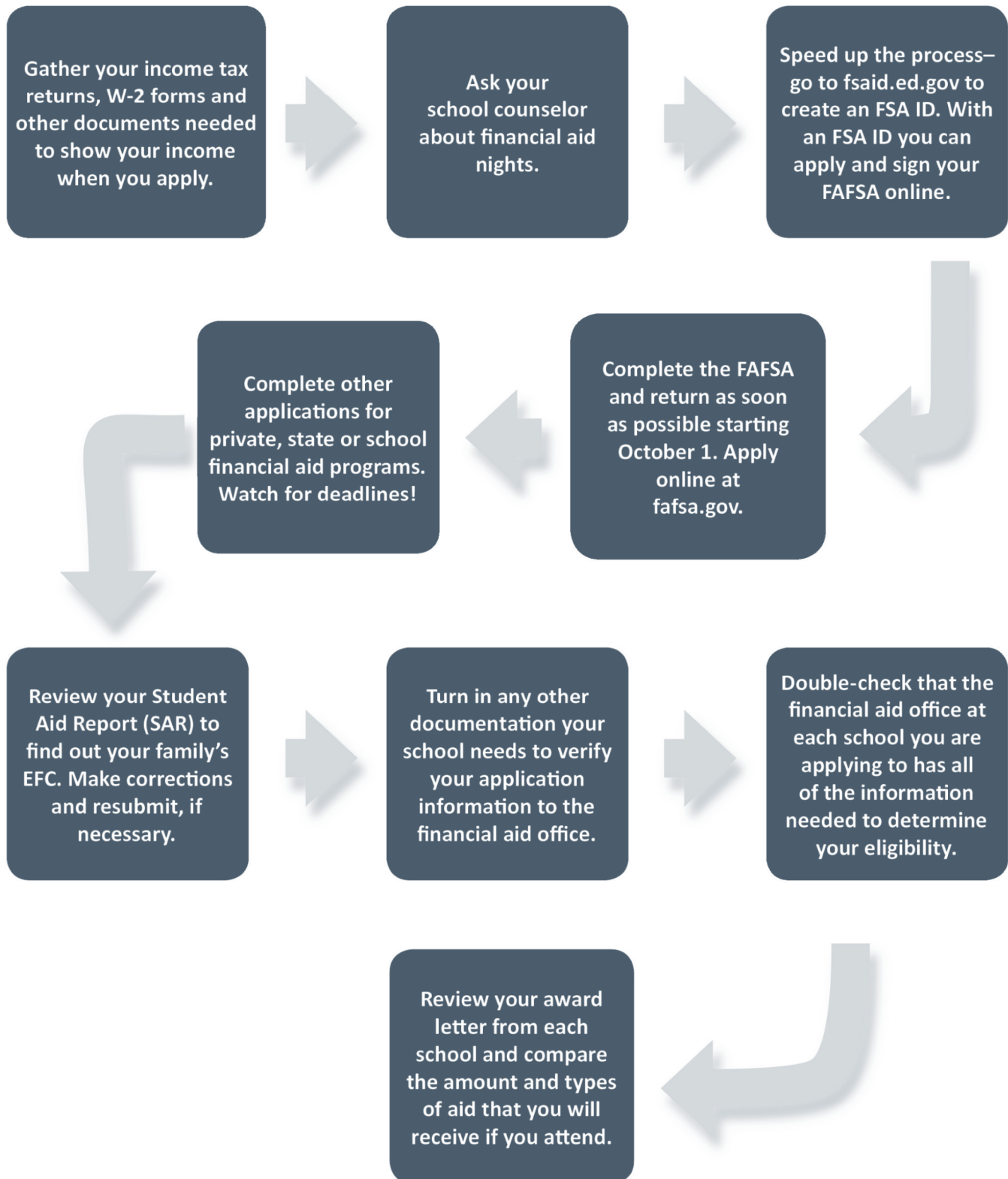
If families have questions regarding their financial aid award, call the college's financial aid office. The key is not to panic but to be patient and polite. Financial aid officers are usually very helpful and can review any special circumstances that may have been overlooked. It is possible that the financial aid officer can adjust your award based on new information (pending concrete information). Most colleges do not negotiate or match offers from other schools. Each institution has different priorities and policies that govern how its financial aid is distributed.

DECIPHERING FINANCIAL AID AWARDS

Once students receive their financial aid awards, it is important to break down the aid to understand which college offers the most generous aid package. For example, a \$14,000 financial aid package awarded by College B may look like a better deal because it is twice as large as a \$7,000 package offered by College A. But actually, the larger package may leave the family with a much greater burden (a larger loan and unmet need). See the illustration above for an example.

In this instance, College A is the best financial option as the family is only taking a \$1,000 loan, \$1,000 in work study, and no money out-of-pocket. College B is asking the family to take a \$4,000 loan and pay \$5,000 out-of-pocket. The true cost to attend College A is \$2,000 while College B costs \$9,000.

Financial Aid Application Process



Comparison of FAFSA and CSS/Financial Aid PROFILE	FAFSA	CSS/FINANCIAL AID PROFILE
Sponsor	Federal government	College Board
Purpose	Establishes eligibility for federal aid	Establishes eligibility for institutional aid
Assets	Doesn't consider equity in the home but does consider other assets such as a family farm or small business	Considers home, business, and farm equity and offers more generous allowances for reserve savings and educational savings
Dates	Complete after October 1	Complete after October 1. Colleges may require the PROFILE as early as October 15 for Early Decision or Early Action
Fee	No fee for the FAFSA	\$25 for first college; \$16 for additional colleges
Fee Waiver	No fee for the FAFSA	Determined by PROFILE, based on family finances
Online	Yes	Yes
Paper	Yes, on a limited basis	No
Contact	www.fafsa.ed.gov	www.collegeboard.org

SPECIAL INTERESTS

STUDENT ATHLETES

Colleges are affiliated with athletic associations that have their own rules, regulations, and eligibility requirements. Basic eligibility guidelines for the NCAA, NAIA, and NJCAA are outlined below.

After completing NCAA or NAIA registration, students need to submit a transcript release form to the LCA registrar to allow transcripts to be mailed for athletic purposes.

NCAA

Division I and II colleges can offer athletic scholarships; Division III colleges (mostly smaller, private colleges) cannot. Before an athlete can play a sport or receive a scholarship at a Division I or II school, he/she must meet NCAA's academic requirements. Division III athletes do not need to meet NCAA academic requirements.

NCAA Division I and II potential athletes must meet the following standards:

1. Graduate from high school
2. Complete the 16 core courses listed below
3. Earn a minimum required GPA in their core courses
4. Earn a combined SAT or ACT sum score that matches your core-course GPA and test score sliding scale which is available on the NCAA website

Athletes should meet with their academic counselor during their freshman year to discuss NCAA requirements and to make sure they are taking the right courses. Athletes should also take the ACT and SAT in the spring of their junior year.

To initiate the eligibility process, athletes need to register with the NCAA Clearinghouse. A registration checklist is located in Appendix. The Guide for the College-Bound Student-Athlete is available on the NCAA clearinghouse website. It is a comprehensive document essential for student-athletes and parents to read.

Once a student has registered with the NCAA Clearinghouse, it is their responsibility to alert their college counselor so an initial transcript can be sent to

NCAA. The initial transcript will be mailed after the junior year is completed. (The NCAA requires 6 semesters of high school coursework before accepting transcripts.) Through this process, students learn whether they are academically eligible to play in Division I or II. A final transcript, with proof of graduation, must be submitted by a student's high school to the Eligibility Center before the student can participate in college athletics.

Students must supply ACT or SAT scores to the Clearinghouse directly from the testing agency. Test scores on an official high school transcript will not be accepted.

CORE COURSES

NCAA Division I requires 16 core courses.

NCAA Division II requires 16 core courses for students.

TEST SCORES AND GPA

Division I uses a sliding scale to match test scores and core grade-point averages. The sliding scale for those requirements can be found in the Appendix.

Division II requires a minimum SAT of 820 or an ACT sum score of 68 and the core GPA requirement is a minimum of 2.0.

The SAT score used for NCAA purposes included only the critical reading and math sections. The writing section of the SAT is not used.

The ACT score used for NCAA purposes is a sum of the following four sections: English, mathematics, reading and science.

www.ncaaclearinghouse.net

NAIA

NAIA colleges can award full or partial scholarships. Potential NAIA students must meet two of the following three requirements: 1) have the required ACT or SAT score, 2) have an overall 2.0 GPA, 3) graduate in the top half of his/her class. Students must also register with the NAIA clearinghouse.

Current eligibility requirements for the NAIA is 18 or higher ACT or 860 or higher on SAT.

Students should register with NAIA at <http://www.playnaia.org/>.

NJCAA

Division I and II junior colleges can offer athletic scholarships; Division III colleges cannot. There are no academic eligibility requirements for athletes entering junior colleges.

THE ATHLETE'S RESUME

Students interested in playing college sports need to prepare a sports resume, which has three parts: basic information about the student, sports statistics and academic record. Students should keep track of athletic statistics starting in ninth grade, and they should prepare up-to-date resumes by the end of their junior year.

HIGHLIGHT VIDEO

Many students will need to submit a video of their athletic participation. For most sports, the video should portray the athlete in a competitive contest, and also contain footage showing skills. Always include a statistics summary with the highlight video.

QUESTIONS FOR ATHLETES TO ASK DURING A VISIT

Before students make their first athletic visit, it's a good idea to think carefully about the kind of information they will need to eventually make a decision. The following is a short list of questions students athletes may need to ask.

Ask the Coach/Recruiter:

1. What position (event) do you want me to play (perform), and how many others are you recruiting for the same position?
2. What is your philosophy on offense? Defense? Are you considering any changes?
3. Will I be red-shirted?
4. If I need a fifth year, will you finance it?
5. What happens to my scholarship if I am injured or ineligible?
6. Who do I see if I have an academic problem? What type of academic support is available for student athletes?
7. Has drug abuse been an issue at your school? In the athletic program? Are all injuries handled by a team insurance policy?
8. If injured, may I use my family doctor? Who determines my fitness to compete after an injury?
9. What is expected of players during the off-season?

	College A	College B
Cost of Attendance	\$14,000	\$26,000
Family Contribution <i>*as determined by FAFSA</i>	\$7,000	\$7,000
Financial Need <i>*difference between Cost of Attendance & Family Contribution</i>	\$7,000	\$19,000
Total Award Package	\$7,000	\$14,000
College Grant/Scholarship	\$5,000	\$10,000
Work Study	\$1,000	\$0
Loan	\$1,000	\$4,000
Un-met Need	\$0	\$5,000

Ask Current Players:

1. What does your typical daily schedule look like? In-season? Off-season?
2. Approximately how many hours a night do you study?
3. What are the general attitudes of professors in different fields of study? In my field of study? Towards athletes?
4. How do you like the living arrangements?
5. Do you have an academic advisor?
6. Are the coaches available to help if you have academic problems?

MILITARY AND ROTC

Another option for college education is through the military. Pre-service programs include the five military academies and the Reserve Officer Training Corps (ROTC). Deadlines for Early Decision are in mid-August before the senior year and for Regular Decision are in December of the senior year.

At the five military academies, the course covers four years plus summer training programs; at graduation, the student receives a Bachelor of Science degree and a commission as a junior officer in the service. The federal government pays all costs of tuition, fees, books, room and board, and medical and dental care, plus a monthly allowance to cover clothing and other personal expenses. Upon graduation, the student must

accept the officer's commission and must serve a specific term in the service, the length of which will vary from service to service.

With the exception of the US Coast Guard Academy, all US Service Academies require a nomination before an Appointment is offered, by law. Nominations may be made by Senators, Representatives, the President, and the Vice President.

The admissions process to the US Service Academies is an extensive and very competitive process. The US Military Academy at West Point, the US Naval Academy at Annapolis, the US Merchant Marine Academy and the US Air Force Academy at Colorado Springs all require an applicant to submit an on-line file and proceed through pre-candidate qualification before an application is provided. These schools are highly selective and the average acceptance rate is between 11-15% for each of the schools.

ROTC is offered by the Army, the Navy/Marines, or the Air Force at over 1,000 colleges and universities. If students join, the program can pay for all tuition, fees, textbooks, and supplies, plus a monthly allowance. Students must take courses in military-related areas in addition to your regular academic courses, and take part in regular military drills. Students are required to participate in at least one, and sometimes three, six-week summer sessions. Upon graduation, students go on active duty for anywhere from six months to four years.

ROTC Scholarships

Students can apply for a four-year ROTC scholarship while in high school, or a two- or three-year scholarship once they begin college. The scholarships are based on merit, not need. To qualify for a ROTC scholarship, students must:

- Be a U.S. citizen
- Be between the ages of 17 and 26
- Have a high school GPA of at least 2.0.
- Have a high school diploma
- Meet physical standards
- Agree to accept a commission and serve in the military on active duty or in the Reserves after graduating
- Achieve a qualifying score on a standardized admission test

Each branch of service has an individual website:

Army: www.goarmy.com

Air Force: www.afrotc.com

Navy: www.nrotc.navy.mil

Marines: www.usmc.mil

If a student is considering attending a US military academy, they must consult with their college counselor no later in August of their senior year in order to plan for the congressional nomination.

TYPES OF RESPONSES FROM COLLEGES

Acceptances: A student may be accepted to multiple colleges. If a student applies for Early Decision, the college may require an enrollment fee at an early date. For students applying for regular decision, students are expected to make their college choice by May 1st. The customary manner for a student to indicate their intention to attend is by sending an enrollment deposit. Families are strongly discouraged from ending deposits to more than one college.

	Division I	Division II
English	4 Years	3 years
Mathematics (Algebra I or higher)	3 Years	2 years
Natural/Physical Science	2 years	2 years
Additional English, Math or Natural/ Physical Science	1 year	3 years
Social Science	2 years	2 years
Additional Courses (from any area above, Foreign Language or Comparative Religion/Philosophy)	4 years	4 years

Students should officially decline any acceptance they receive from colleges where they do not plan to enroll by May 1st. Bear in mind that these colleges may have other students on wait lists. The sooner they know about your plans, the sooner they can accept other students. Students can make notification of declining enrollment through an email, phone call, or short note to the Office of Admission.

Denials: Some students may be denied from their college of choice. It is very rare that a denial decision is

ever reversed without some additional test score or transcript change. Students have a right to ask for an explanation of the decision from the institution.

Deferrals: When students apply through an Early Decision or Early Action, they may receive a deferral decision. This means that a student has not been admitted through EA or ED but will be considered for “Regular Admission.” During this time, students should submit updated information including new standardized test scores, an updated transcript, or additional letters of recommendation.

Wait List: Students may receive a wait list decision when they are slightly under the schools automatic acceptance criteria. In this case, an updated transcript or test score may move students to an acceptance status but in most cases students will just have to wait.

**I know, O Lord, that a man’s life is not his own;
it is not for man to direct his steps.**

Jeremiah 10:13

ENROLLING

Acceptance of an Offer: Students should notify the college or university they plan to attend of their acceptance and submit any required enrollment deposit.

Not Accepting an Offer: Students should notify those schools they will not be attending of their decision in a timely manner.

HCA: HCA needs to know student’s final decision in order to send final transcripts.

Recommenders: Students should notify those who have written letters of recommendation and support of your decision along with notes of thanks.

**May he give you the desire of your heart and
make all your plans succeed. We will shout for
joy when you are victorious and will lift up our
banners in the name of our God. May the Lord
grant all your requests.**

Psalms 20:4-5

- www.raise.me

RESOURCES

WEBSITES

SAT, AP and PSAT Information

- www.collegeboard.org

ACT Test Registration and Information

- www.actstudent.org

Test Prep

- www.number2.com
- www.freevocabulary.com
- www.satmathpro.com
- www.kaplan.com
- www.khanacademy.org/sat
- www.johnbaylorprep.com

College Search Websites

- www.collegeview.com
- www.petersons.com
- www.collegeboard.org
- www.usnews.com/education

General College Information

- www.princetonreview.com
- www.nacacnet.org
- www.allaboutcollege.com

Academic Common Market

- www.sreb.org/page/1304/academic_common_market.html

Applications

- www.commonapp.org

Scholarship

- www.collegenet.com
- www.scholarships.com
- www.collegeboard.org
- www.collegeanswer.com
- www.finaid.org
- www.fastweb.com
- www.kheaa.com

Financial Assistance

- www.Studentaid.ed.gov
- www.fafsa4caster.ed.gov

The FAFSA (Free Application for Federal Student Aid)

- <http://fafsa.ed.gov>

Clarify the Award Letter

- www.financialaidletter.com

CSS Profile

- <http://student.collegeboard.org/css-financial-aid-profile>

Athletic Websites

NCAA

- www.eligibilitycenter.org

NAIA

- www.playnaia.org
- www.collegesportsscholarships.com
- <http://nsr-inc.com>

Sites for Common Christian Campus Ministries

- Campus Crusade for Christ - www.campuscrusadeforchrist.com

Coalition for Christian Outreach -

- www.ccojubilee.org

InterVarsity Christian Fellowship

- www.intervarsity.org

Navigators

- www.navigators.org

Fellowship of Christian Athletes

- www.fca.org

Young Life College

- www.younglife.org/YoungLifeCollege

Career Planning

- www.careerpath.com
- www.careers.org
- www.bestjobsusa.com

Virtual Campus Tours

- www.campustours.com
- www.ecampustours.com

Visual and Performing Arts

- www.petersons.com/vpa/vpsector.asp
- www.portfolioday.net
- www.aicad.org

GLOSSARY OF TERMS

Accreditation: Stamp of approval by an educational or profession organization stating that the college meets the regulations determined by this group.

ACT (American College Test): This is an achievement test for college bound students. It consists of math, science reasoning, English, and an optional writing section. Scores in each section are out of a possible 36. The composite score is the average of the student's scores in math, science reasoning, reading, and English.

AP (Advanced Placement) Exams: Administered nationally in May, AP tests measure a student's mastery of advanced placement material. Scores range from 1-5. A students receiving 3, 4, or 5 may receive college credit for their work depending on the specific credit requirements of the college where he or she matriculates.

Application Fee: The cost to apply to the college or university.

Associates Degree: A two-year degree earned by a student completing a prescribed course of study at a community or junior college

Bachelor's Degree: A degree awarded at a college or university upon completion of a prescribed four- year course of undergraduate study. The most common types of bachelor's degrees are a B.A. (Bachelor of Arts) or a B.S. (Bachelor of Science).

Candidate's Reply Date Agreement: Established date in which a college may ask for enrollment decisions from student. Early Decision applications are exempt from this agreement.

CEEB Code: Harvest Christian Academy's code number is 142-248. This code will be used on the SAT test, ACT test, and applications for admission and financial assistance.

Common Application: An application used by as many as 250 colleges and universities across the country. The student completes one common application and then mails the hard copy or sends it through the common application website to whichever colleges he or she chooses from the list of participating schools. Supplements are often required by each school so students must research the process thoroughly.

Cost of Attendance: The student's cost of attendance, covering not only tuition and fees, books and supplies, but also living expenses while attending school, established by federal regulations.

CSS/Financial Aid PROFILE: A web-based application service offered by the College Board and used by some colleges, universities and private scholarship programs to award their own financial aid.

Defer: This is a decision that a college may make if they want more information on a student before they either admit, deny or waitlist him or her. This may mean that a school wants a student's latest grades or tests scores.

Deferred Admission: Many colleges will allow students to postpone enrollment (defer admission) for one year after acceptance.

Double Deposit: This term describes the unethical practice of submitting two or more enrollment deposits, signaling a student's intent to attend more than one college. This is not encouraged by HCA.

Dual-Enrollment: Student earns college credit while still in high school.

Early Action (EA): Under an Early Action Deadline, a student will receive an admission decision from an institution sometime before January 31st, but will not have to inform the college of his/her own decision until May 1st.

Single-Choice Early Action (EA): This deadline is extremely similar to Early Action. The difference is that when you apply Single-Choice Early Action, you are agreeing NOT to apply to any other schools early. You may apply Regular decision but not Early Action (EA) or Early Decision (ED).

Early Decision (ED): Early Decision offers the students the opportunity to apply to their first choice institution with the understanding that, if they are admitted, they will attend. A student should not enter into Early Decision lightly; it represents a moral commitment to a college.

Educational Testing Service (ETS): This organization is responsible for producing and administering a variety of standardized tests, among them are the SAT Reasoning Test and SAT subject Tests.

EFC (Estimated Family Contribution): The EFC is the amount that FAFSA or CSS Profile ultimately determines that a family can pay after assessing the family's financial need.

FAFSA (Free Application for Federal Student Aid): Form used by colleges to determine a student's financial need and qualification for state and federal monies.

Federal Methodology (FM): The process of analyzing the student's household financial information on the FAFSA to calculate an expected family contribution and the student's eligibility for federal and state aid.

Financial Aid Package: This term refers to the amount of aid that the student receives from a particular college. The Financial Aid Package may contain federal, state, and other monies such as loans, grants, work study, or any combination to meet the student's need.

Financial Need: The amount by which your family's contribution falls short on covering your expenses.

Gap Year: A year, usually between high school and college, where the student works or participates in other activities such as a long-term mission trip.

Grant: Refers to the part of the student's financial aid package that does not need to be repaid.

Honors Program or Honors College: A program offered by some colleges for strong academic students, usually including the opportunity for educational enrichment, independent study, acceleration, or some combination of these. Check with individual colleges to determine eligibility.

Matriculate: To enroll as a member of a college or university.

NCAA Clearinghouse: The NCAA Clearinghouse processes academic qualifications for all prospective NCAA Division I and Division II student athletes and determines whether they are eligible to compete.

Open Admission: A policy of some colleges of accepting all students with a high school diploma or GED regardless of GPA or test scores.

Pell Grant: Need-based federal grant which students apply for when completing the FAFSA.

Perkins Loan: Federal loan program based on need determined by the FAFSA.

Plus Loans: Low interest loans, made to help parents. Not need-based.

Private College/University: an educational institution of higher education not supported by public taxes. Private colleges may be independent or church-related.

PSAT (Preliminary Scholastic Aptitude Test): Administered in October of the junior year, the PSAT is a practice test to better prepare you for the SAT

Reasoning Test. Your scores from your junior year are used to determine eligibility for the National Merit Scholarship competition. These scores will not be used in the college admission process.

Public College/University: An educational institution supported by public taxes.

Rolling Admission: A number of colleges will process and evaluate a student's application as soon as all the required credentials have been received and will notify the student of the decision without delay. Colleges following this practice may make and announce their admission decisions continuously over several months as opposed to colleges with fixed deadlines and reply dates.

SAR (Student Aid Report): Student's will receive the SAR from the processing center roughly 3-5 weeks after submitting the FAFSA. The SAR will be received sooner if it is completed online. The SAR contains all the information the student provides on the FAFSA and gives the student the opportunity to correct any information.

SAT Reasoning Test: This is an aptitude standardized test for college-bound students. The test consists of sections in Critical Reading, formerly known as the verbal section, Math, and writing. Scores in each section are out of a possible 800.

SAT Subject Tests: These tests are one hour tests in specific subject areas. Students choose which tests to take. Not all colleges require SAT Subject Tests.

Secondary School Report Form (aka Counselor Report Form): Form required by some colleges that must be completed by the College Counseling Office.

Stafford Loans: Low interest student loans.

Toefl (Test of English as a Foreign Language): This test is recommended for students for whom English is not a first language and may be required by some colleges.

Transcript: Official document that contains all of the student's classes and grades starting from their freshman year and ending in their senior year. The transcript also includes all of the student's standardized testing scores.

Wait List: A state of limbo between admission to a school and rejection for highly qualified students who rank slightly lower than those accepted.

COLLEGE APPLICATION CHECKLIST

Use this checklist as a tool to help you stay on top of tasks, paperwork and deadlines.

Application Checklist	College 1	College 2	College 3
Applications			
Request Info/ application forms			
Regular application deadline			
Early Application deadline			
Grades			
Request High School transcript			
Request Mid-year grade reports sent			
Test Scores			
Send test scores (e.g. SAT)			
Send SAT subject test scores			
Send AP scores			
Letters of Recommendation			
Request recommendation			
Send thank-you notes			
Essays			
Write essay(s)			
Proof Essay(s) for spelling and grammar			
Have two people read essay(s)			
Interviews			
Interview at college			
Alumni interview			
Send thank-you notes to interviewer(s)			
Send and Track Your Application			
Apply online			
Include application fee			
Send supplemental material, if needed			
Financial Aid Forms			
Priority financial aid deadline			
Regular financial aid deadline			
Mail FAFSA			
Submit CSS/Financial Aid Profile, if needed			
After You Send Your Application			
Receive admissions letter			
Receive financial aid award letter			
Send deposit			
Send final transcript			

COMPARING FINANCIAL AID AWARD LETTERS

Note: students can compare award letters online at www.collegeboard.com

	College 1	College 2	College 3
Step 1. List the name of each college you want to consider attending, the award deadline, and the total cost of attendance. This figure should be in your award letter. If not, refer to the college catalog or the college financial aid office.			
Name of college			
Award deadline date			
Total cost of attendance			
Step 2. List the financial aid awards each school is offering. Don't forget that grants, scholarships and work-study do not have to be repaid, while all loans must be repaid.			
Grants and scholarships			
• Pell Grant (federal)			
• SEOG (federal)			
• State			
• College			
• Other			
Total grants/scholarships			
Percent of package that is grant/scholarship			
Work-study opportunities			
Loans			
• Stafford-Direct (federal)			
• Perkins (federal)			
• Other			
Total loans			
Percent of package that is work or loans			
Total financial aid award			
Grants and scholarships + work-study + loans			
Step 3. Calculate what it will cost you to attend each college you are considering. For each college, enter the total cost of attendance. Then, subtract the total financial aid award from the total cost of attendance. That number is the net cost, or what it will cost you to attend that college.			
a) Total cost of attendance			
b) Total financial aid award			
c) Net cost to attend (a minus b)			

THE FINAL DECISION

PRAY FOR YOUR COLLEGE CHOICE

Pray as a family for your college choice.

“Hear my prayer, O Lord;
give ear to my pleas for mercy!
In your faithfulness answer me,
in your righteousness!

Let me hear in the morning of
your steadfast love,
for in you I trust.
Make me know the way I should go,
for to you I lift up my soul.

Deliver me from my enemies, O Lord!
I have fled to you for refuge.
Teach me to do your will,
for you are my God!

Let your good Spirit lead me
on level ground”
Psalm 143:1, 8-10

PRAYER REQUESTS: _____

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