

# ULTIMATE

## College Planning Guide for High School Students

THIS GUIDE HELPS YOU CHOOSE THE RIGHT COLLEGE, SHOWS YOU HOW TO EARN COLLEGE CREDIT WHILE IN HIGH SCHOOL, AND OUTLINES SIMPLE STEPS THAT LEAD YOU THROUGH THE COLLEGE APPLICATION PROCESS.

### **Includes:**

- A month-by-month checklist for your high school freshman, sophomore, junior, and senior year
- Financial assistance and scholarship resources
- College comparison charts
- College application trackers
- Special section for parents and guardians

## Did You Know?

Current high school students can:

- Earn college credit for select classes they can take at their high school. Ask your high school counselor about Dual Credit and Articulated Credit courses;
- Take classes at Harper College during the school year and the summer to earn college credit;
- Prepare for the ACT/SAT by taking a Test Prep Class at Harper;
- Attend special informational college seminars and information nights to learn more about the college admissions process and financial assistance;
- Be awarded a scholarship that pays 100% tuition and fees at Harper if they are in the top 10% of their in-district graduating class? Other scholarships are also available.

There are even more ways to take advantage of Harper College now and in the future. We're here to help you go forward. We invite you to visit us and talk with a representative about what you need to succeed. Call **847.925.6707** for an appointment today and we'll help you get started.



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# 1

## Why College?

### Opportunities, Options and Money

Whether you are interested in business, science, the arts, technical training or specialized instruction, a college degree can be an important entry point for pursuing a career.

The college experience is designed to help you make the transition from living at home to making your own way in the world. The path is not without pitfalls, but these are part of a life lesson that incorporates academics, social skills and a growing sense of independence.

#### A Gateway to a World of Opportunities and Options

- You may certainly find work with a high school degree, but the type of work you can do may be limited. And, the occupations a high school education qualifies you for may have little room for advancement and increased income.
- The connections you make in college can be of major importance throughout your career. Your school colleagues, instructors and counselors may be able to offer access to the type of industry you are interested in and may be willing to help point you to opportunities you may not have considered. Even long after college graduation, you may be able to take advantage of continuing education opportunities and alumni networking events to help expand your career options.
- If you go through an employment agency or use an online employment company, such as Monster.com, your college degree will likely help you enter the pool of qualified candidates. Many employers, especially for white-collar jobs, may not consider applicants without a college degree.

Statistics back up the importance of a college education. According to a recent study conducted among adults by the National Center for Public Policy and Higher Education and Public Agenda:

**84%** say that it is extremely or very important to have a college degree in order to get ahead;

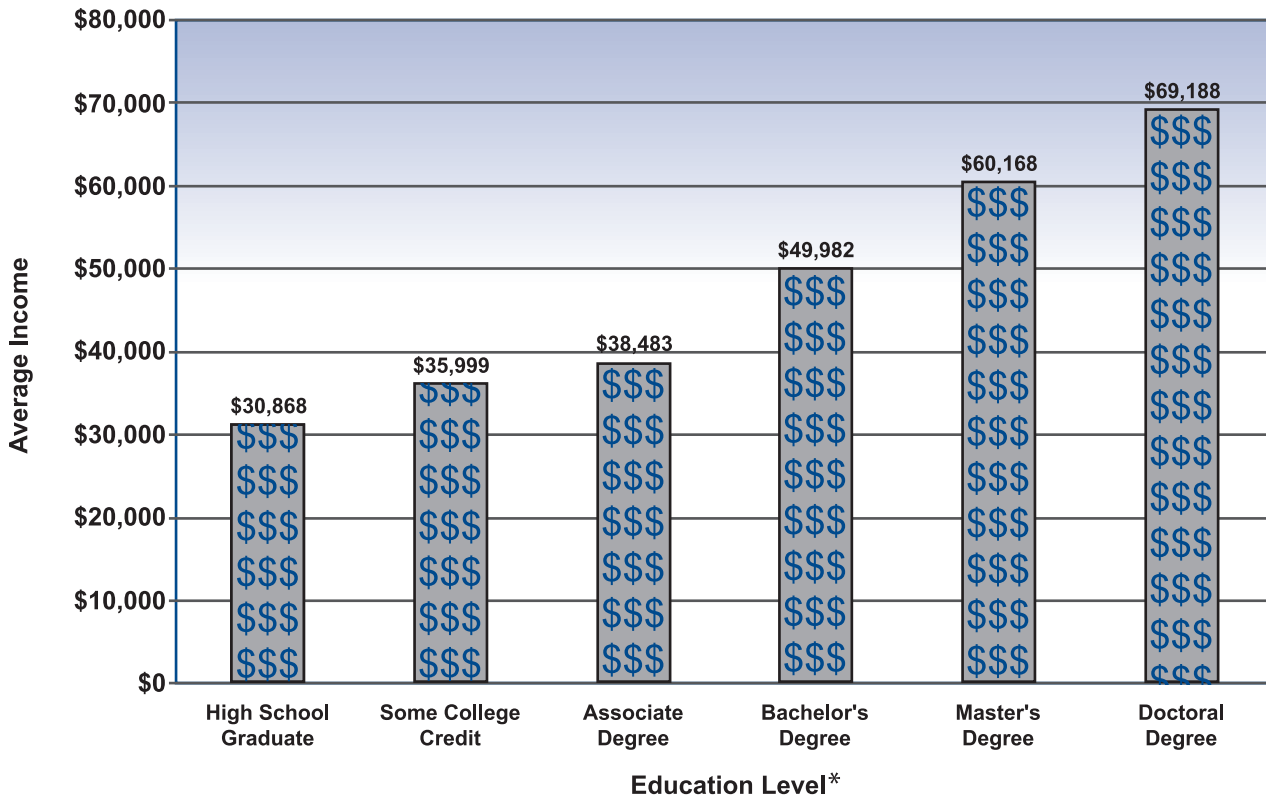
**77%** say that getting a college education today is more important than it was 10 years ago;

**62%** of those who did not go to college feel that having gone to college would have made a significant difference in their current standard of living.

So, besides the numbers, why should you go to college? With reasonable expectations, college can be one of the best times of your life.

Source: [www.highereducation.org/reports/pubatt/intro.shtml](http://www.highereducation.org/reports/pubatt/intro.shtml)

## Annual Average Income by Level of Education



\* A person with the above mentioned education level, on average, earns the stated income.  
Source: United States Census Bureau

### The Million Dollar Question

According to the United States Census Bureau, [www.census.gov](http://www.census.gov), people who receive a bachelor's degree or higher earn an average of 60 percent more than people who have earned a high school diploma. This pay gap can widen to \$1 million over the course of a 40-50-year career.

In addition to the additional income earned over your lifetime, you can drastically decrease the cost of your college investment by applying for scholarships that may cover some or all of your tuition and expenses. For example, Harper College offers more than 100 specialized scholarships. In fact, if you graduate in the top 10% of your high school class (in-district only), you can earn your first two years of

your bachelor's degree at Harper at no cost. Yes, you read that right. Free. Learn more about the types of scholarships offered by colleges and what type of requirements they demand. You can start preparing now by reviewing Harper's Scholarship Web site, <http://goforward.harpercollege.edu/page.cfm?p=1126>

Additional web resources can be found on page 31.

## College Myths

College may seem like a daunting proposition for many reasons including financial, social and academic. Do not make your decisions about attending college based on the following myths:

Myth	Reality
<p><b>You need to go directly to a four-year college or university.</b></p>	<p>A high-quality community college can be a tremendous way to start your college career.</p> <ul style="list-style-type: none"> <li>• Attend general education classes in an intimate environment.</li> <li>• Take a variety of different classes to help you choose your major.</li> <li>• Take advantage of honor's programs, distinguished scholar programs, study abroad programs, dozens of student clubs and activities.</li> <li>• At Harper College, after two years of successful study, many students transfer to prestigious universities, such as the University of Illinois, to earn their bachelor's degree.</li> <li>• According to the College Board, students who earn the first two years of their bachelor's degree at a community college can save on college expenses. Students who transfer to a public university can save up to \$25,000 and up to \$58,000 if they transfer to a private college.</li> <li>• Students who save on college costs often are able to finance a master's degree, doctorate studies or law and medical school in the future.</li> </ul>
<p><b>You cannot afford college.</b></p>	<p>There are many resources for financial assistance including grants, scholarships and loans. For example, Harper awarded \$10 million in scholarship and grant money (2005/2006 academic year). You may be surprised to learn that each year many specialized scholarships are not applied for by students and go unused!</p>
<p><b>If you can graduate high school, you can handle college.</b></p>	<p>College is more difficult than high school. That does not mean you cannot do it, but you need to go into the experience with reasonable expectations of the increased workload.</p>
<p><b>You want to take easy classes in high school to get better grades.</b></p>	<p>Getting good grades in easy classes does not help you prepare for college. The more you challenge yourself in high school by taking tougher college prep classes, the better your chances of success in college. Consider taking summer classes at a local community college to earn college credit and prepare for the academic experience.</p>
<p><b>You can ignore classes in your senior year of high school.</b></p>	<p>The classes you take in your senior year can be very important in preparing you for college work and getting you ready for more rigorous academic requirements.</p>
<p><b>Your grades do not matter until your sophomore year in high school.</b></p>	<p>You may not have time to bring your grades up if you do not make the effort as a high school freshman.</p>
<p><b>You can take whatever courses you want in college.</b></p>	<p>Most colleges require some type of placement tests when you apply. Depending on the results of those tests, they may place you in mandatory classes in English, math, social studies or language. However, you do have the opportunity to choose your major area of study.</p>
<p><b>You think you should wait to get accepted by a college before applying for financial aid.</b></p>	<p>High school students need to file a federal aid form (FAFSA) before a college sends out an acceptance letter. This also applies to applicants to a community college.</p>

Sources: Stanford University Bridge Project ([www.stanford.edu/group/bridgeproject](http://www.stanford.edu/group/bridgeproject)), *Chicago Tribune*, March 5, 2006, and Harper College

# 2

## Planning for College

### Finding the “Right Fit”

This is probably the first time you can decide where you will spend at least the next two to four years of your life. You can find a variety of resources through your high school guidance counselor and from online resources such as College Board, [www.collegeboard.com](http://www.collegeboard.com) and College View, [www.collegeview.com](http://www.collegeview.com).

As you search for your school you should keep the following factors in mind:

- **Make the “right” decision for you.** Just because your best friend’s older sibling went to XYZ University or “everyone” is going to ABC College, doesn’t mean they are the right places for you. As you begin considering your options, remember to take the time to consider places that may not be the right choice for “everyone”, but might be the “right” choice for you.
  - **Visit Area Colleges.** It’s a good idea to experience several college campuses. It will help you figure out exactly what you want from your college experience and help you think of questions you may not have thought of previously. For example, Harper College offers high school students and their parents the opportunity to meet with a representative to discuss their educational path, take a tour, and even experience a college classroom. If you are interested in scheduling a college visit, please call 847.925.6707.
  - **How does the curriculum fit into your possible career choice?** Some colleges have academic areas that are particular strengths. These may be in liberal arts such as English, communications and the arts. Or, they may be in more specialized areas such as science, law or medicine. Although, it is quite possible you may change your mind about your major after you have entered college, you should certainly look at institutions that offer programs in areas in which you are most interested.
  - **Consider the option of a community college.** A recent survey of Harper transfer graduates found that 99 percent said that they would recommend Harper to friends and family. Why? A two-year community college
- such as Harper College can be an excellent way to make the transition from high school to college. A two-year institution may offer more intimate class sizes, personalized attention and allows you to live at home. Many two-year colleges offer vocational education in specific fields such as medicine, electronics or law enforcement that give you the education you need to start working right after graduating with an associate degree or certificate.
- **Review admission requirements.** Many colleges, especially private institutions, have very specific admission requirements. These include admission tests scores, high school grade point averages, performance in science and math and evidence of involvement in school or community activities. If a school you are considering has admission requirements that are beyond your reasonable expectations, you should keep looking.
  - **Consider the financial aid package.** Most colleges and universities offer grants and scholarships. Sometimes these are for very specific areas of study. You may want to enroll to the college that has the best package of scholarships and grants for you.
  - **Know the application deadline.** Many colleges and universities have specific application deadlines. If you miss the deadline, your application may not be considered. Some institutions may want you to apply as early as your junior year or at least by the fall of your senior year.
  - **Limit your choices.** By doing research, you can limit your college choices to about five institutions. When you are down to five, focus on finding out more about each specific institution.
  - **Consider the intangibles.** Attending a college or university depends on more than just what it costs. Be sure to look at where the college is located. For example, would you be comfortable studying and/or living in an urban or rural area? Consider the student life opportunities offered, extracurricular activities and career path planning support.

## Time for Action

Now, you need to create an action plan to find the right college for you. Follow the steps below to narrow your choices down to five:

- **Use the month-by-month checklist, the college choice and application tracking forms included in this guide.** Keep this guide as a resource to refer to during your college planning process.
- **Visit your high school counselor early and often.** Your counselor and high school's college resource room have many valuable resources to help you get an overview of the many colleges from which to choose.
- **Use online college search tools to start the process of selecting a college.** These search engines allow you to enter basic information about yourself and your goals and then help find an institution that is a good fit for you. A good place to begin your general search is College View [www.collegeview.com](http://www.collegeview.com)
- **Visit select college Web pages.** These sites can offer a wide variety of information about curriculum, admission policies, extracurricular activities, living arrangements and much more. Many colleges offer virtual tours of their campuses.
- **Attend college nights and meet recruiters at your high school.** These are great opportunities to learn more about the schools you are considering as well as getting to know colleges with which you are not familiar. Refer to page 24 for a list of questions to ask college recruiters.



### **Take your admission tests on time.**

The SAT and ACT tests are offered at specific times—usually during your junior year. Make sure you take the tests when they are offered. Take a test prep course to prepare. Harper College offers these classes.



### **Keep records.**

You cannot remember everything about every institution you are considering. Keep information for each college in separate files along with any notes you make about the institution. Keep your test scores, transcripts and other related information in the correct college file so that you can easily complete and file the application.



### **Stay on schedule.**

You must pay attention to the institution's application deadlines. Work with the posted deadlines to apply for any college-specific scholarships or grants. Use the tracking forms included in this guide to help you.



## Choosing a Major or Career

An essential part of selecting a college is choosing your major and career area. Unless you opt to enter a specialized training curriculum, your first year or two of college primarily involves taking general education classes in English, math, history, basic science and perhaps a second language. These classes are usually referred to as “gen ed” classes.

You can certainly take classes in your chosen major during your first two years in college, but you spend most of your upperclassmen years concentrating on a major. The first year or two of general studies can help you become accustomed to the type of work you need to do as a college student and may even influence your choice of major.

As you contemplate a major related to a career choice, consider taking a career survey. Harper College offers a quick survey online at

<http://goforward.harpercollege.edu/page.cfm?p=1008>.

Or, you may consider taking other more intensive surveys available through your high school which will help point you in the right direction.

- Take a variety of career-based classes in high school to find out if you enjoy a particular industry or area of study. Harper, in conjunction with area high schools, offers dual credit classes that allow you to take a class through your high school (no cost), and also earn college credit. Ask your college counselor for more information.
- Participate in your high school’s Career Trek programs. See your counselor for more information.
- Talk to your parents, friends and teachers about how they perceive your abilities and aptitudes. You may not agree with everything they tell you, but their positive input can be helpful.
- Consider visiting the type of business or service you wish to pursue, and ask the employees about the realities of the job.
- Apply for an internship or volunteer in the career area of your choice.
- When you have chosen a major, focus your search for a college on the institutions that are the most likely to help you achieve your goal and give you the type of degree you are seeking.

## College Majors and Career Areas

Your choice of major can offer a variety of careers from which to choose.

For example, with this degree . . .

ENGLISH	NATURAL SCIENCE	MATH	ART	SOCIAL SCIENCE OR HISTORY	FOREIGN LANGUAGE
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. . . you prepare for this type of career:

writer, journalist, editor, librarian, radio/TV announcer or writer, teacher, technical writer, IT program director	scientist, technician, engineer, meteorologist, pharmacologist, physician, veterinarian, zoologist	accountant, business manager, bank officer, computer specialist, manager, personnel manager, teacher	performing artist, architect, audio technician, fashion designer, graphic artist, photographer, video production artist	counselor, geographer, historian, lawyer, psychologist, recreational leader, social worker, sociologist, urban planner	translator, archivist, importer/exporter, linguist, FBI/CIA agent
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Source: American College Testing Program, [www.act.org](http://www.act.org)

# 3

## The ABC's of the ACT, SAT and Other Exams

### The ABC's of the ACT and SAT

Almost all colleges, including community colleges, require an applicant to have completed some type of college entrance exam before being accepted. The scores of this entrance exam are one factor in deciding whether or not an applicant is accepted into the college.

These entrance testing requirements usually involve the two most common types of college exams: the Scholastic Aptitude Test (SAT) and the American College Test (ACT).

In general, the ACT test is required for entrance into most state institutions. These are higher learning institutions that are funded and operated primarily by the state government. For example, Harper College requires the ACT test.

Although the ACT test may be required for entrance into a private university or college, usually private schools require the SAT test. A private institution is funded and operated by a non-profit entity that relies on tuition, student fees and grant money.

In addition to the ACT and SAT tests, there are other entrance exams that may be required by a college depending on applicants' backgrounds and the major they wish to pursue.

### Test Taking Tips

If you are serious about getting into a college or university, you need to take the entrance tests seriously. At the most basic level, this means doing your work in high school. The courses you take in high school should provide you with much of the information you need to successfully take the test.

Beyond paying attention in class, here is a list of general tips that can help you get through the test and get the results you want:

- **Schedule the test well ahead of time.** ACT and SAT tests are given on specific dates and times and in locations outside of the high school. You cannot just walk into the test room and sit down. You need to schedule the test, and you are given a ticket certifying you are part of this particular test-taking group. Make sure you have some form of identification and the ticket with you.
- **Show up on time.** Most test proctors do not allow you into a test room after the test starts. If you are unclear how long it might take you to get to the test center, take a practice run a day or two ahead of time and see how long you should plan for the trip. Then add 15 minutes.
- **Carefully read the instructions** on the test booklet and the directions for each test. They are there to help you. Read the question carefully. Sometimes the wording on a question is deliberately designed to be challenging.
- **Pace yourself** as you complete the test. You must answer every question, even if some of the answers might be guesses. Your score is based on the number of questions you answer. Many test experts recommend answering the easy questions first and returning to the harder questions.
- **If you have time, go back to review your work.** Make sure you have answered every question.

## ACT TEST

The ACT is divided into two parts. The most important part consists of four separate tests: English, mathematics, science reasoning and reading. The second part is the Student Profile, where students answer a series of questions about their achievements, goals and special interests. The question format is multiple choice and the test is timed.

The scores of the ACT test range from one to 36. There is no passing grade. Each college and university has its own criteria for how it evaluates the scores. The ACT also provides information about where a student's score ranks on the national scoring percentage.

Most educators recommend the ACT test be taken in April or June of a high school student's junior year.

## SAT TEST

There are two types of SAT tests: the SAT I: Reasoning Test and the SAT II: Subject Tests. Both are timed tests.

The SAT I consists of a series of multiple-choice questions in two sections: verbal and mathematical. The verbal section covers reading comprehension and the ability to understand word relationships. The mathematical portion of the test covers the ability to understand mathematical concepts and problem-solving skills.

Many colleges that are looking for proficiency in specific subjects require the SAT II. The college usually asks students to take three out of 16 of these subject tests. The most common subjects required are foreign languages, mathematics, science and writing. Like the SAT I, these are multiple-choice tests except for the writing test. In the writing test, students are given 20 minutes to prepare a writing sample.

The SAT scores range from 200 to 800. As with the ACT test, there is no passing grade and the test scores include a percentile ranking for how a student's performance compares to the rest of the country.

College-bound high school students should take the SAT test in the spring of their junior year.

### **Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT)**

The PSAT/NMSQT is a way for high school students interested in applying for college to practice for the SAT or ACT as well as part of qualifying for the National Merit Scholarship Program. The format of the tests is similar to the SAT or ACT.

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

CLEP tests are given on several college campuses each year, including Harper. Students can register for these tests through the college or university they plan to attend. Depending on the scores, the students may earn college credit or advanced placement in the institution.

### **Test of English as a Foreign Language (TOEFL)**

For people whose native language is not English, a college may require a TOEFL. This test is designed to evaluate a student's proficiency in English. This test is in addition to the requirement of a SAT and ACT.

Take an ACT or SAT test preparation class. Harper offers classes each semester through Continuing Education.

Register online at  
**harpercollege.edu.**

# 4

## Simple Steps to Apply for College

### What Does it Take?

#### Application Requirements

According to the American School Counselor Association at [www.schoolcounselor.org](http://www.schoolcounselor.org), most colleges and universities use similar procedures and admission policies. However, each college may have specific rules about applications, including the following:

#### Deadlines

Most colleges list specific due dates for receiving all application materials from new students. If you do not meet this deadline, your application may not be considered.

According to the College Board, you should send in your application several weeks before the deadline. If you believe you are late in applying, consider using an overnight service to get the application to the institution.

#### Admission Policies

You should be able to find information about admission policies by visiting the college Web site or requesting information from your high school counselor. Admission policies tell you what the college expects from you academically and how the college admits minority or disadvantaged students.

According to Family Education at [www.familyeducation.com](http://www.familyeducation.com), colleges tend to look at the following areas when considering student applications:

- A challenging high school curriculum
- Grades that reflect an upward trend
- Strong involvement in a few activities
- Community service
- A paying job or other out-of-school activities

### What is an “Application Package”?

When you apply for college, you send in more than the application. Most colleges require an **application package**.

Since colleges you apply to have their own criteria for accepting students, you need to stay organized to make sure you are supplying the necessary information to each college. Harper College has the perfect tool to help you track all of your college applications on pages 26–28. Colleges and universities may require the following pieces in your application package:

#### • **Application Form**

This form is your basic tool for entering college. It asks for a variety of information about you and your high school career. Most colleges have online application procedures.

Like many colleges and universities, Harper College provides an online application form and instructions. You can access this form by visiting [www.harpercollege.edu](http://www.harpercollege.edu).

#### • **Application Fee**

Some colleges charge students an application fee ranging from \$25 to \$60. Other colleges do not charge any fee at all. If you are from a lower-income family, the college can often waive the application fee. Check with the college’s admission office for information about fees and fee waivers.

#### • **High School Transcript**

Colleges want to see an official record of your high school grades. Most colleges have a form that they need an administrator or guidance counselor at your school to fill out. In some cases, colleges send transcript forms directly to your high school after you apply.

- **Admission Test Requirements (ACT or SAT Scores)**

Almost all colleges and universities require you to take an admission test. Depending on the institution, you can either take the Scholastic Aptitude Test (SAT) or the American College Test (ACT). After you have taken these tests, you can go online to request that your scores be sent to the colleges of your choice.

- **Letters of Recommendation**

Many colleges ask students to submit one or more letters of recommendation. These letters are usually written by an adult who knows the student well but is not a relative. Most students ask their high school teachers to write letters for them.

- **Application Essay**

A number of schools require applicants to write an essay as part of their application package. Each college assigns a specific essay topic. The essay is an opportunity to express your individuality and explain why you want to attend the specific school. See pages 11–12 for tips.

- **Entrance Interview**

It is common for colleges to require students to come in for an interview as part of the application process. Even if the interview is not required by the school itself, you may want to request an interview in order to get a better idea of what it would be like to attend that school. See the specific section about doing well on an in-person interview later in this section.

- **Audition/Portfolio**

If you are applying for a program in the performing or fine arts such as theatre, music, dance or art, you may need to supply a portfolio of your work or perform an audition. The portfolio is a collection of your art and can be submitted in a variety of forms including electronic submission. Auditions are usually required for music, dance or theatre applicants.

## Wow Them With Letters of Recommendation

Most colleges today require letters of recommendation. As noted earlier, letters can be from a teacher, administrator, counselor or other adult who knows you well.

### KEEP THESE POINTS IN MIND:

- Give your letter writers plenty of time to prepare their letters—at least one month.
- If a college or university does not request a specific instructor to write a letter, consider using an English or math teacher to write your letter.
- Keep the letter current. Do not ask for a letter from someone who taught you in your freshman year.
- Consider using a teacher who knows your involvement in extra-curricular activities beyond the classroom.
- Communicate with the letter writer. Let the teacher or counselor know about any specific activities in high school that were special to you.
- On your application form, waive your right to review the letters of recommendation. The college or university views the letters as more credible if you cannot view them.
- Follow up with thank-you notes to everyone who has written you a letter of recommendation.

## Avoid the “Um”: College Essay and Interview Tips

Many colleges and universities require you to submit an essay with your application. The topic of this essay is usually the one or more of the reasons you want to attend that particular college. Some colleges give two choices and ask what you hope to accomplish in your life as the additional topic. Other colleges require an in-person interview so that they can find out about you first-hand.

Experts advise students to follow the tips below to create a good essay for a college application:

### **MAKE YOURSELF SHINE**

Think of the essay as a stage where you can shine. Do not think of the essay as a chore that you must get through. This is an opportunity to show the application committee what makes you special and interesting.

### **KEEP THE TOPIC SPECIFIC**

In the essay, many colleges ask applicants to describe yourself or an experience that influenced your life or to explain a special interest. Often, the essay involves describing an extra-curricular activity you have enjoyed. Before you write the essay, come up with a list of several essay topics and the key points involved in each one. Then choose the topic that you feel the most strongly about.

### **OUTLINE YOUR ESSAY**

List all the items that apply to your essay and then organize them. Start with a statement of purpose, then address the individual items and conclude with a restatement of your essay.

### **PAY ATTENTION TO THE OPENING PARAGRAPH**

Your opening paragraph plays a large role in the success of your essay. There are several approaches you might use including starting with a quotation, a rhetorical question or a short description of the experience you plan to expand upon in the essay.

### **REVIEW AND REWRITE**

Do not settle for your first effort. Rewrite the essay. Then edit the final draft one more time and be diligent in your proofreading for spelling or grammar errors.

## **Get the Competitive Edge**

Your grades, outside activities and letters of recommendation play a most important role in gaining entrance to the college or university of your choice.

### **Improve Your Chances of Success**

- Neatness counts. If you are applying by mail, make a copy of your application. Fill in the copy and then transfer the data to the actual application.
- Spelling errors are unacceptable.
- If you are mailing your application, put your name on the top of every page even if the application is stapled together. Different committees may look at separate parts of the application.
- Make sure your name is the same on each part of your application.
- Include a self-addressed postcard, so colleges can acknowledge they have received your application. Some high schools do this, but you should be prepared to do it yourself.
- Send out several applications and keep your options open. You may not be accepted by your first choice school and may need to choose the next best option.

### **Impress the Application Committee**

If you are required to take part in a college interview, there are some things that can help you successfully complete this part of the application process.



Check the college's policy on interviews by calling them or visiting their Web site.



Prepare to be asked about your favorite subjects, future plans, why you want to attend the college, extracurricular activities, people you admire and your strengths and weaknesses.



Use the interview as two-way communication to find out more about the college. Consider asking what orientation activities can help you transition to college and internships in your areas of interest on campus.

# 5

## Paying for College and Financial Aid

### Your College Experience Should Be Priceless. But, It Shouldn't Break the Bank.

College costs increase an average of eight percent every year at four-year schools. No matter how you plan to pay for your education, the simple fact is that a college education is expensive, but the return on the investment is well worth it.

#### Average Tuition Charges\*

- The average yearly tuition at a two-year community college is \$2,191.
- The average yearly tuition at a state college or university is \$5,491.
- The average yearly tuition at a private four-year college or university is \$21,235.

You can expect the costs of college to increase during the years you are in college. Calculate the expected expenses for a college education by visiting Web sites such as [www.collegeboard.com](http://www.collegeboard.com). This calculator incorporates the amount of current tuition, adjust it for expected inflation and the number of years you expect to attend college, and give you an indication of the total cost of college tuition.

#### Community College Savings Opportunity

If you complete the first two years at a community college, then transfer to the four-year institution of your choice, you can earn your bachelor's degree at a fraction of the cost.

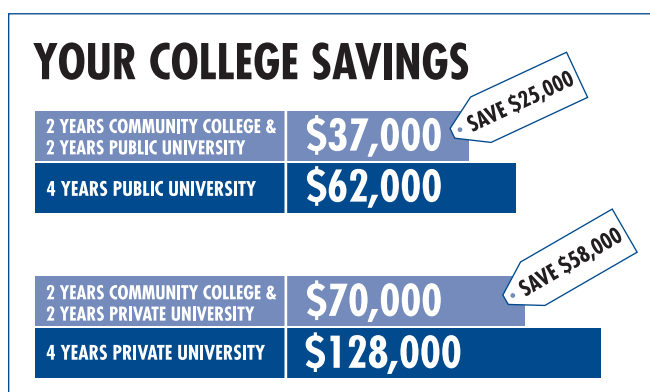
Or, you can greatly decrease your tuition costs by taking several college courses at your community college during your junior and senior year in high school or while you are home from college during the summer.

Tuition is only part of the costs of going to college. Students who attend a community college can probably live at home while they are attending school. Students who attend a four-year college or university need to pay living expenses.

#### Living Expenses

Similar to the tuition fees calculators, you can use an online calculator such as [www.partners.financenter.com](http://www.partners.financenter.com) to help you plan living expenses for a student attending a four-year college or university. This calculator includes several living expense factors beyond tuition expense. These include:

- Books and other school supplies including notebooks, binders, art supplies and computer supplies; The national average at four-year private colleges is \$843 (2003/2004).
- Rental fees for an apartment or dormitory (some colleges require students to live on campus for one or two years);
- The cost for food, if it is not included in your dormitory fees;
- Your cell phone or landline phone;
- Entertainment expenses such as cable or satellite television, eating out or going to movies or other off-campus entertainment;
- The cost for clothing and related expenses such as laundry and personal hygiene products;
- Insurance for your life, health or car;
- Transportation-related expenses such as bus or airfare to go home for holidays or on weekends.



\*Source: American Council on Education ([www.acenet.edu](http://www.acenet.edu)) tuition charges for major types of institutions for the 2005-2006 academic year.

## The Financial Aid Package

Financial aid is intended to “bridge the gap” between college costs and what the family can pay toward those costs. The financial aid administrator evaluates a family’s ability to pay.

Each college’s financial aid administrator will use a combination of scholarships, grants, on campus employment and student loans to put together a financial aid award or “package”.

The amount of your “package” will depend on several factors. Many “recognition” scholarships look at a student’s high school curricular and co-curricular record. Other parts will take into consideration a family’s financial strength as measured by data collected on the Free Application for Federal Student Aid (FAFSA) form. It is possible that a student can receive a combination of “recognition” or no-need scholarships and need-based grants, employment and student loans. **The only way to know is to COMPLETE THE FAFSA FORM.**

The process of applying for student financial aid does not have to be a burden. First, begin by reviewing admissions and financial aid material from each school. Second, know the deadline dates for all of your application and financial assistance paperwork. Last, contact each school’s office of financial assistance. The staff are knowledgeable and more than willing to help you answer your individual financial aid questions.

## “Must Know” Financing Terms

To help you navigate the tricky waters of the financial aid process, you need to be aware of some basic terminology. Otherwise, all the financial aid forms can look as if they are written in a foreign language. For your convenience, we’ve included a list of the “must know” financial aid terms in the glossary on page 29.

## More Money: Grants, Loans, and Scholarships

### Focus on Your Academics and Extracurricular Activities

Your ability to receive a scholarship may depend on several factors including your grade point average (GPA), class standing, SAT or ACT test scores and extracurricular activities. These activities may be school-related or community-related such as volunteer activities.

### Start Early

You should start looking at potential college expenses and the resources available to you as early as your sophomore year of high school. Take advantage of your high school counselors and potential college’s financial assistance office (FAO) to help in the planning process.

### Parents Can Help You With Financial Support

Parents can help you by filling out financial aid forms and providing financial information to the schools you apply to. Your parents can help even more by doing some or all of the following:

- Your parents need to move your **includable assets** into **non-includable accounts**. This helps maximize the amount you can receive in governmental grants.
- Your parents need to explore all the tax-deductible possibilities for partially financing your college education.
- Your parents can implement a **529 savings plan** or a prepaid tuition program.

### Do Your Research

There are many resources available online that can help you find grants and scholarships. You may be able to take advantage of literally thousands of grants and scholarships. Many of these resources are not used because students are not aware of them.



Some of the grants and scholarships may be available for specific majors or study programs. According to College Scholarships at [www.college-scholarships.com](http://www.college-scholarships.com), the following are some of the online resources you can use to find grants and scholarships to pay for your college education:

- Scholarship Experts, [www.scholarshipexperts.com](http://www.scholarshipexperts.com)
- College Board, [www.collegeboard.com](http://www.collegeboard.com)
- Go College, [www.gocollege.com](http://www.gocollege.com)
- International Education Financial Aid, [www.iefaf.org](http://www.iefaf.org), helps you find financial aid to attend colleges outside the United States.

### Beware! Scholarship Scams

Sadly, there are many bogus scholarship schemes to steal money from students or steal their identities. You should be aware that any scholarship offer that you did not apply for is probably not legitimate and should be ignored. The following list of red flags can help you determine whether or not a scholarship or grant is a fraud:

- The offer says it is guaranteed;
- The offer requests personal information such as your name, address and Social Security Number; and
- The offer requires an upfront “processing” fee to obtain the scholarship.

## Campus Work-Study and Off-Campus Jobs

Most college students work during their college careers. This work may include summer jobs between terms or work during the school year. Work during the school year falls into the following three categories:

- Campus work-study programs help students learn about their areas of interest and may help meet the requirements for a major;
- Internships allow students to work off-campus as part of pursuing a major; the internship provides the student with a small income but is really meant help the student meet a specific requirement or earn credit hours towards a major; and
- Off-campus work which has nothing to do with pursuing a major but helps students earn money to pay for college.

No matter what type of work you undertake at college, consider the following advice about college jobs from Young Money, [www.youngmoney.com](http://www.youngmoney.com).

### Working on Campus Can Fit Your Schedule

If you work for a college department and need to fit your work schedule into your college class load, your on-campus employer is probably more likely to work with your schedule than an off-campus business.

### Take Advantage of the Federal Work-Study Program

The FWSP is an excellent way to obtain on-campus work, but you have to complete the FAFSA form to see if you qualify. The program is designed to help pay your education expenses while you do community work or other work related to your major. You are awarded a pre-determined amount based on your level of need and the funding level of your school. Your school pays you directly, but you cannot work hours that exceed your total award.

## **Paying Off Your Loans**

After you graduate from college, you have to pay off any college loans in a timely manner. If you do not pay them, the information can negatively impact your credit report. If your credit report is damaged, you cannot buy a car, rent an apartment or buy a house without a co-signer.

According to MSN Money, [www.moneycentral.msn.com](http://www.moneycentral.msn.com), and So You Wanna, [www.soyouwanna.com](http://www.soyouwanna.com), the following tips can help you save time and money when it is time to pay off your student loans:

### **PAY YOUR DEBTS AS SOON AS POSSIBLE**

The longer you maintain a debt, the more you are charged in interest. It may be tempting to relax a little after finishing school, but it is better in the long run to pay your debts quickly by sending in more than the minimum payment.

### **TRACK YOUR DEBT**

Know whom you owe, what the payments are and how soon you can pay them off. Consider creating a spreadsheet to keep track of this information.

### **EXPLORE PAYMENT OPTIONS**

There are several ways you can approach paying off your college loans. See page 30 for a detailed list of popular options.

## **VOLUNTEERING MAY HELP PAY YOUR LOANS**

Under certain loan forgiveness programs, you can pay off loans in the form of community service. There are several options available for you to do this including the following:

- Americorps rewards you with up to \$5,000 in funds to pay your college debts in exchange for a year of service.
- Peace Corps allows you to defer most of your student loans until you exit the program.
- Volunteers In Service to America (VISTA) is similar to Americorps in that it pays up to \$5,000 for at least 1,700 hours of community service.
- Teaching may allow you to have all of your student loans forgiven. If you teach special education classes, in a school that serves children from low-income families or in a designated “teacher-shortage” area, you may qualify to have your student loans forgiven. Restrictions apply.
- Working in Social Services that allow you to work with the disabled, low-income communities, nursing or medicine or a full-time law-enforcement agency may also absolve all of your student loans. Each student loan program has different rules.

# 6

## For Parents and Guardians

### Supporting Your Child

You can provide emotional and practical support while your child is going through the process of applying to colleges.

The following list includes areas where you can help your children plan for college:

- Review the literature from the college. Most community colleges and four-year institutions send you information about their curriculum and programs to help students succeed.
- Check the Web site for each college. You can visit them with your children and find out which institutions are a good fit.
- Visit the college with your child. Many schools provide tours for parents and prospective students and are happy to answer your questions about the institution. Go beyond the classroom. While you are on campus, visit the nearby stores and restaurants. Do not be afraid to ask college students about how they feel about the college and their experience. They are usually happy to talk to you and be honest about what is good or bad about the institution and the surrounding community.
- Discuss specific institutions with your children's high school counselors. If you know of any friends or relative who have had children attend the institution, talk to them about what their experiences have been.
- You can help them fill out applications and make sure they are including all the necessary information.
- You can help them understand the financial cost of college and the longterm impact of loans.
- You can read through this guide together and schedule regular "check-in" meetings to review check lists.
- You can help your children realize that a rejection from a college is based on many factors, and the rejection is not personal. You need to assure them that they can find another way to proceed.
- You can help them pack and plan for what they need if they choose to attend a four-year institution that requires them to live in a dormitory on campus or an apartment.

The transition from high school to college, especially if the child is moving away from home, involves a variety of issues beyond the practical aspects of finances and what to expect from a college education.

According to the University of Michigan at [www.housing.umich.edu/pdfs/ParentTips.pdf](http://www.housing.umich.edu/pdfs/ParentTips.pdf) there are several things you need to consider as you discuss the college experience with your children and what you expect from them, including the following:

- Tell your children how you feel about drinking. The simple fact is many underage college students drink, even though they are underage. Let your children know what you consider to be responsible behavior involving drinking.
- Watch for “teachable moments” to open a conversation with your children. These moments might include watching a college sporting event on television, shopping for clothes for college or discussing recent news events about college drinking or drug usage.
- Adjust your children’s expectations about college, if needed. Based on the stories from an older sibling or friend, your children may think college is party time. But, if they do not do the work, they cannot succeed in college. Make sure they realize there are many activities on campus that do not involve partying.
- Keep the lines of communication open. If your children attend a community college, they can live at home, and you can discuss their experiences with them on a regular basis. If they attend a four-year college or university that requires living away from home, you need to establish certain times to talk to them about what is happening in their college lives. Using e-mail is also a good way to stay in touch with your college students.

## Freshman Year in High School

It may seem far away now, but it is never too early to start planning for your college career. Here are some things you can do as a high school freshman to make your choice and application process easier.

- ❑ Meet with your counselor to discuss college plans and review your class schedule and make sure you are taking challenging classes to prepare for college.
- ❑ Use this guide as a “college plan” calendar. Note important dates and deadlines you have to meet in the next four years on your checklists and tracking forms.
- ❑ Get involved in extracurricular activities such as sports, arts or clubs.
- ❑ Start attending college fairs or meet college recruiters at your high school.
- ❑ Explore what the costs of college are by using online college calculators. See page 31 for online resources.
- ❑ Talk to your friends or relatives who are in college about their experiences.
- ❑ Begin thinking about SAT Subject Tests that may be required for admission to college and consider taking Subject Tests early while you are going through the classes.
- ❑ Begin researching different college majors. Meet with your counselor and take advantage of special “Career Trek” events held by your school and area colleges. Consider taking career-oriented classes in high school to help guide you in the direction of a college major.
- ❑ Talk to your counselor about classes that allow you to earn college credit now!
  - Dual Credit Classes are offered by your high school and allow you to earn college credit at Harper College. Talk to your counselor to learn more.
  - Advanced Placement classes are certified by the College Board and allow students to earn college credit while they are still in high school. In addition, high scores in these tests may allow students to skip over a college-level general education class, such as English, math or a foreign language. To find out more about the classes and the examinations, speak to your counselor and look at the College Board Web site at [www.collegeboard.com/student/testing/ap/about\\_faq.html](http://www.collegeboard.com/student/testing/ap/about_faq.html). Students do not have to take AP classes in order to take the AP tests.

# Sophomore Checklist

## Sophomore Year in High School

As you enter your sophomore year, you need to organize your college prep activities.

### Fall

#### September

- Talk to your guidance counselor about taking the PSAT in preparation for the SAT or ACT tests.
- Continue researching different career areas and thinking about how they relate to college major options. Meet with your counselor and take advantage of special “Career Trek” events held by your school or area colleges. Continue to sample different career areas by taking different classes in high school.
- Investigate an ACT or SAT Test Preparation Course. Be prepared so that you can do your best. Learn the content of the tests, what types of questions to expect, test-taking strategies and take practice exams. Harper offers classes for both. The ACT class covers each content area of the ACT-English, mathematics, reading and science reasoning. This SAT class will cover each content area of the SAT-verbal and math. Gain skills and the confidence to do your best. Call 847.925.6300 or visit harpercollege.edu

#### October

- Take the PSAT test. Your sophomore year scores do not count toward being named a National Merit Scholar, but the practice helps in taking the actual SAT or ACT test.

#### December

- Review the results of your PSAT test with your counselor. Your counselor should be able to give you advice about how to improve your scores.

### Spring

#### April

- Register for the June SAT subject tests, especially English, science and math. Many colleges require these tests.

#### June

- Take the SAT subject tests.

## Junior Year in High School

Now things are getting serious. Use your junior year to narrow down your choices of colleges, take the SAT or ACT test and begin taking classes at an area community college.

### Fall

#### September

- Meet with college representatives who visit your high school and attend college fairs.
- Register for the October PSAT, if you have not already taken it.
- Meet with your guidance counselor to review your courses for your junior and senior years.
- Review your course transcripts. Are they adequate to meet the requirements of the colleges or universities you are considering?

#### October

- Take the PSAT, if necessary, and review the scores with your counselor. The PSAT is good preparation for the SAT, and, as a junior, the scores help you qualify for a National Merit Scholarship.
- Start your research for possible financial aid. For information on general financial assistance information and scholarships at Harper College <http://goforward.harpercollege.edu/page.cfm?p=1146>

#### December

- Continue your research for potential colleges and available financial aid. Attend free Financial Aid workshops offered by Harper College. Call 847.925.6700 for more information.
- Based on the scores of your PSAT, you might want to look for coaching or a prep course to take the SAT or ACT tests.
- Register for an ACT or SAT preparation class that will help you score higher on the tests. Harper College offers these in fall and spring. Visit [harpercollege.edu](http://harpercollege.edu) to register.

### Spring

#### February

- Register for the spring SAT or ACT tests. Before you do, make sure which test is required for the institutions you are considering.
- Plan to take a college summer course to gain experience and college credit. You can take a course at Harper College if you apply and are over age 16. Now is the time to apply, choose your course and register.

#### March – April

- Use spring break to visit college campuses.
- Register for the May and summer SAT subject tests or for the summer ACT.
- Narrow your list of possible schools. Use the College Comparison Chart on page 25.
- Start searching for financial aid, including grants, scholarships and loans.

#### May

- Take any required Advanced Placement Tests.
- Take the SAT subject tests.
- Intensify your visits to potential college or university campuses.
- Review your senior schedule with your counselor and challenge yourself with honors or Advanced Placement classes.

#### June – August

- Take a summer course or two to earn college credit and get ahead. You can attend a class at Harper College if you are over age 16.
- Take the June SAT or ACT, if necessary.
- Try to work at a summer job or volunteer in an area that relates to your major or career goals.

# Senior Checklist

## Senior Year in High School

It is crunch time. Your work preparing for college now begins to take significant effort. Rely on help from your counselor, your parents and the college admissions offices to help make this process easier.

Fall

### September

- Finalize your college choices and apply for scholarships. Check with the college for application deadlines. Some are as early as November 1.
- If necessary, register for the fall SAT, the SAT Subject Tests or the ACT.
- Obtain letters of recommendation from teachers, counselors or employers.

### October

- File early decision applications to any college or university you are seriously considering.
- If necessary, register for the winter SAT or SAT subject tests.
- Meet with college representatives who visit your high school and attend college fairs.
- Send your SAT or ACT scores to colleges you are most interested in attending.

### November

- Begin writing and editing your college application essays.
- Complete your college applications and keep copies for your files. Apply online if possible.

### December

- Mail out your completed paper applications or finish applying online. Be sure to save a copy for your records.
- Schedule college admission interviews, if necessary.
- Request that your high school mail your mid-year transcripts to any college or university that requires them.
- Collect all financial records. Be prepared to complete the Free Application for Federal Student Aid (FAFSA) online in January.



### **Consider sending your applications by certified mail**

so you have a record of when the application was received and by whom. You can also send a self-addressed-stamped postcard with your application. When your materials are received, the postcard is mailed back to you to indicate that your application package arrived safely.



# Senior Checklist

## Spring

### January

- Complete your income tax forms and see if any colleges require them to award you financial aid.
- Confirm that your application materials have been received.
- Complete the Free Application for Federal Student Aid (FAFSA) form online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Get scholarship applications from potential colleges and universities.
- Visit <http://goforward.harpercollege.edu/page.cfm?p=1146> for information on general financial assistance information and scholarships at Harper College.



**File federal or institutional financial aid applications as soon as possible.**

### February

- Look for your Student Aid Report if you have completed the FAFSA on time. Review the report, make any necessary corrections online.
- Complete and send all scholarship applications.
- Register for a summer college course at Harper College to earn additional credit hours before you begin your freshman year.

### April

- Revisit your top college picks during your spring break.
- Register for and take Advanced Placement Tests.
- Review your acceptance letters and compare the financial aid packages.
- Register for a summer college course at Harper College to earn additional credit hours.

### May

- You usually need to make your final decision about which institution to attend by May 1 and send in any other paperwork to complete the process.
- Notify other colleges who have accepted you that you have chosen a different institution.
- If you are placed on a waiting list for the college or university you wish to attend, notify the institution you are still interested in being accepted.

### June – August


- Ask your counselor to forward your final transcripts to the college of your choice and find out if there may be any additional financial aid available to you.
- Contact the institution and find out the payment requirements for tuition and fees due for on campus living (if necessary).
- Investigate any on-campus work possibilities at the college or university.
- START PACKING.**

# 7

## Tracking Your Progress

We provide three useful tools for college planning.

- #1 The questions below will help you make the most out of your meetings with college recruiters.
- #2 The College Comparison Guide (page 25) helps you compare your top five colleges.
- #3 The Application Tracker (page 26–28) helps you keep track of each school you are applying to and what pieces you have already sent.

 **Copy this page and bring it with you when you meet College recruiters.**

### Don't be Tongue-Tied — Questions to Ask Recruiters

1. Do you offer my major? What special programs/opportunities do you offer for my major or career? Is there anything special I need to do before I declare a major? How difficult is it to change majors?  
\_\_\_\_\_  
\_\_\_\_\_
2. What is the total cost of tuition, room and board, fees and the average cost of books for students for one year?  
\_\_\_\_\_
3. Do you take AP credits and transferred college credits? What percentage of your students graduate? How long does it take to graduate?  
\_\_\_\_\_
4. Describe campus housing opportunities and costs. Does your school have a policy that students need to live on campus in the dormitories? How many years?  
\_\_\_\_\_
5. What kind of financial aid packages and scholarships does your school offer? Are there specific options for freshman? What about continuing scholarships throughout graduation?  
\_\_\_\_\_  
\_\_\_\_\_
6. Describe the community where the school is located? What student life opportunities do you offer?  
\_\_\_\_\_
7. What percentage of your classes use teaching assistants? What is the average class size at your school? What is the average student to teacher ratio? \_\_\_\_\_
8. What kind of tutoring or study skills programs does your school offer students? Do you offer an honors program? What unique learning experiences to you offer above and beyond the classroom? \_\_\_\_\_
9. (your own question) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
10. (your own question) \_\_\_\_\_  
\_\_\_\_\_

## My Top Five College Choices

	HARPER COLLEGE	COLLEGE #1	COLLEGE #2	COLLEGE #3	COLLEGE #4	COLLEGE #5
<b>Public/private</b>	Public					
<b>City/State</b>	Palatine, IL					
<b>Urban, suburban or rural</b>	Suburban					
<b>College size and average class size</b>	22					
<b>Student-to-teacher ratio</b>	22-to-1, no teaching assistants					
<b>Offers my degree or major</b>						
<b>Honors program</b>	Yes					
<b>Study abroad</b>	Yes					
<b>Student activities and clubs</b>	Yes					
<b>Athletic programs</b>	Yes					
<b>Summer courses</b>	Yes					
<b>Class transferability</b>	Yes (with plan)					
<b>COSTS</b>						
<b>Tuition per credit hour</b>	\$81* as of Fall 2006					
<b>Tuition per year</b>	\$1,947 based on 12 credit hours/semester					
<b>Room and board</b>	\$0					
<b>Student fees</b>						
<b>Deferred payment plan</b>	Yes					
<b>Travel costs per trip</b>	Minimal					
<b>Financial aid package offer?</b>						
<b>Scholarship opportunities</b>	Yes					
<b>Visit complete? Yes/No</b>						
<b>Notes</b>						

\*Some restrictions apply and tuition may change with notice.

# College Application Tracking Form

NAME OF COLLEGE HERE

	DATE DUE	DATE SENT	DATE RECEIVED <small>(Confirmation of Receipt)</small>	SPECIAL REQUESTS	SPECIAL REQUESTS
APPLICATION FORM WITH SELF-ADDRESSED, STAMPED ENVELOPE					
APPLICATION FEE					
HIGH SCHOOL TRANSCRIPT					
1					
2					
RECOMMENDATION LETTERS					
3					
ESSAY					
ENTRANCE INTERVIEW					
PORTFOLIO/AUDITION (IF APPLICABLE)					
OTHER					

# College Application Tracking Form

NAME OF COLLEGE HERE					
DATE DUE	DATE SENT	DATE RECEIVED <small>(Confirmation of Receipt)</small>	SPECIAL REQUESTS	SPECIAL REQUESTS	SPECIAL REQUESTS
APPLICATION FORM WITH SELF-ADDRESSED, STAMPED ENVELOPE					
APPLICATION FEE					
HIGH SCHOOL TRANSCRIPT					
1					
2					
RECOMMENDATION LETTERS					
3					
ESSAY					
ENTRANCE INTERVIEW					
PORTFOLIO/AUDITION (IF APPLICABLE)					
OTHER					

# College Application Tracking Form

NAME OF COLLEGE HERE				
DATE DUE	DATE SENT	DATE RECEIVED <small>(Confirmation of Receipt)</small>	SPECIAL REQUESTS	SPECIAL REQUESTS
APPLICATION FORM WITH SELF-ADDRESSED, STAMPED ENVELOPE				
APPLICATION FEE				
HIGH SCHOOL TRANSCRIPT				
1				
2				
3				
RECOMMENDATION LETTERS				
ESSAY				
ENTRANCE INTERVIEW				
PORTFOLIO/AUDITION (IF APPLICABLE)				
OTHER				

## 8

## Glossary and Payment Term Options

**Academic Year** is the period during which school is in session, usually at least 30 weeks. Most academic years run from September through the end of May.

**Accrue** means to accumulate. **Accrual Date** is the date on which interest charges on your educational loans begin to accrue.

**Adjusted Available Income** is the federal methodology to determine the remaining income you have after allowances have been subtracted.

**Amortization** is the process of gradually repaying a loan over an extended period of time through installment payments including principal and interest.

**Appeal** is a formal request to have your financial aid status reviewed based on any changes in your current financial situation.

**Asset** is an item of value used to secure a loan, such as home, business, stocks, bonds, mutual funds, cash or certificates of deposit.

**Asset Protection Allowance** is a portion of your parents' assets that are not included in the calculation of their college contribution for you.

**Award Letter** is the official document issued by the institution's financial aid office that lists all the financial assistance awarded to you. The letter should include the **Award Year** indicating which year the financial assistance was granted.

**Balloon Payment** is a larger than usual payment used to pay off the outstanding balance of a loan without penalty.

**Base Year** is the tax year prior to the academic year, or Award Year, for which financial aid is requested. The Base Year is normally from January 1 of your junior year in high school to December 31 of your senior year. This time period is used to determine your eligibility for financial aid.

**Campus-Based Aid** includes financial aid programs administered by the college or university.

**Collateral** is property that is used to secure a student loan. If you default on the loan, the lender can seize the collateral.

**Compounded Interest** is interest that is paid on both the principal balance of the loan and any accrued interest.

**Cosigner** is someone who would assume responsibility for your loan if you fail to repay it.

**Credit Rating** is information used to determine if you can responsibly take out a loan and repay it. This is also known as a **FICO** score.

**Default** is when you fail to pay several regular installments on time or otherwise fail to meet the terms and conditions of the loan.

**Deferment** occurs when you are allowed to postpone paying the loan under a variety of circumstances.

**Direct Loans** refer to the William D. Ford Federal Direct Program, also known as the Direct Loan Program. In this program, the school is the lending agency and manages the loan with the federal government.

**Disbursement** is the release of loan funds to the school for delivery to you as the borrower.

**Disclosure Statement** provides you with information about the actual cost of the loan.

**Entitlement Programs** award funds to you if you are a qualified applicant. The Pell Grant is an entitlement program.

**Expected Family Contribution (EFC)** is the amount of money a family is expected to pay for your college education as determined by the Federal Methodology need analysis formula.

**FAFSA** is the Free Application for Federal Student Aid. [fafsa.ed.gov](http://fafsa.ed.gov)

**Federal Direct Student Loan Program** provides loans from the United States government directly to you or your parents through the school.

**Federal Family Education Loan Program** includes the Federal Stafford Loan, the Federal Perkins Loan and the Parent Loan for Undergraduate Students. The funds for these loans are provided by private lenders and guaranteed against default by the federal government.

**Federal Methodology** is a needs-analysis formula used to determine the Expected Family Contribution (EFC). See definition above.

**Federal Work Study** is a program providing college students with part-time employment during the school year.

**Fellowship** is a form of aid given to graduate students to help support their education. These may include a tuition waiver or a payment to the institution in lieu of tuition.

**Guaranteed Student Loan**, also known as a Stafford Loan, is insured by the federal government against default.

**Income Contingency Repayment** determines the size of your monthly payments depending on your income. As your income rises, so do the payments.

**Line of Credit** is a pre-approved loan that allows you to borrow money up to a pre-set credit limit.

**Merit-Based** is financial aid that is based on your academic achievement not on financial need.

**Need-Based** relates to financial aid based on your financial situation. This is the primary criteria used by government-based student loans.

**Parent Loans for Undergraduate Students (PLUS)** are federal loans available to the parents of undergraduate students who would qualify for education loans.

**Pell Grant** is a federal grant that can provide funds of up to \$4,050 (for 2006-2007) based on your financial need.

**Repayment Schedule** discloses the monthly payment, interest rate, total repayment obligation, due dates and the term of loans. The form includes a **Repayment Term** that is the period during which you must make payments on your loan.

**Sallie Mae**, previously known as SLMA, is the United States' secondary lending market for student loans and holds almost one-third of all educational loans.

**Secured Loan** is a loan secured by assets. The assets are seized if you do not repay the loan.

**Stafford Loans** are federal loans that come in two forms. Subsidized loans are based on your needs; unsubsidized ones are not.

**Student Aid Report (SAR)** is a report that summarizes the information that must be provided by your high school's financial assistance office.

**Title IV Loans** are part of the Higher Education Act of 1965 and created several loan programs including the Stafford Loans, Federal PLUS Loans and Federal Consolidation Loans.

**Veteran Loans** are available to members of the military who have served at least one day of active duty.

### Payment Options

There are several ways you can approach paying off your college loans including the following:

- Standard Payment usually allows you to pay the minimum on your loans and pay off the loans within 10 years.
- Graduated Payments start at a low level after you graduate but increase every couple of years based on the expectation that your income increases with work experience.
- Income-Based Payments are tied to your salary. This can be helpful if you are working in a business with sharp income fluctuations such as a sales position.
- Long-Term Payments allow you to pay the least amount possible for 10 to 30 years. You should plan on paying at least \$50 a month.
- Consolidation allows you to group several student loans into one large loan that you pay off under specific interest rates and payment schedules.
- Deferment may allow you a break from paying your bills, depending on the policy of the lender. However, the loan still accrues interest during this deferment period.
- Forbearance is a three-month break from paying your student loans based on specific circumstances, such as if you had a medical emergency. You have to negotiate this with the lending institution.



# 9

## Additional Online Resources for College Planning

### APPLYING FOR COLLEGE

The College Board  
[www.collegeboard.com](http://www.collegeboard.com)

### RESEARCHING AND CHOOSING A COLLEGE

Institute of Educational Sciences-U.S. Department of Education:  
College Opportunities Online Locator  
[www.nces.ed.gov/ipeds/cool](http://www.nces.ed.gov/ipeds/cool)

College View  
[www.collegeview.com](http://www.collegeview.com)

### FINANCIAL AID AND SCHOLARSHIPS

Federal Student AID form (FAFSA)  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

FIN AID-The Smart Student Guide to Financial Aid  
[www.finaid.org/savings](http://www.finaid.org/savings)

College Scholarships  
[www.college-scholarships.com](http://www.college-scholarships.com)

Scholarship Experts  
[www.scholarshipexperts.com](http://www.scholarshipexperts.com)

College Board  
[www.collegeboard.com](http://www.collegeboard.com)

Go College  
[www.gocollege.com](http://www.gocollege.com)

International Education Financial Aid  
[www.iefa.org](http://www.iefa.org)

### GENERAL INFORMATION ABOUT A COLLEGE EDUCATION

National Center for Public Policy and Higher Education  
[www.highereducation.org/reports/pubatt/intro.shtml](http://www.highereducation.org/reports/pubatt/intro.shtml)

United States Census Bureau  
[www.census.gov](http://www.census.gov)

So You Wanna  
[www.soyouwanna.com](http://www.soyouwanna.com)

Stanford University Bridge Project  
[www.stanford.edu/group/bridgeproject](http://www.stanford.edu/group/bridgeproject)

### HELPING YOUR CHILD SUCCEED IN COLLEGE

Family Education: Parenting Advice  
[www.familyeducation.com](http://www.familyeducation.com)

American School Counselor Association  
[www.schoolcounselor.org](http://www.schoolcounselor.org)

### PREPARING FOR COLLEGE APTITUDE AND PLACEMENT TESTS

American College Testing Program  
[www.act.org](http://www.act.org)

SAT/ACT Online Prep  
[www.act-sat-prep.com](http://www.act-sat-prep.com)

Vocabulary Exercises  
[www.dictionary.com](http://www.dictionary.com)

List of Vocabulary Words  
[www.freevocabulary.com](http://www.freevocabulary.com)

Thomson-Peterson's  
[www.petersons.com](http://www.petersons.com)

Test Prep Preview  
[www.testpreppreview.com](http://www.testpreppreview.com)

Yahoo Education  
[www.education.yahoo.com](http://www.education.yahoo.com)

Number 2  
[www.number2.com](http://www.number2.com)

Online Test Page  
[www.saab.org](http://www.saab.org)

4 Tests  
[www.4tests.com](http://www.4tests.com)

Kaplan Test Prep and Admissions  
[www.kaptest.com](http://www.kaptest.com)

### SAVING FOR COLLEGE

American Council on Education  
[www.acenet.edu](http://www.acenet.edu)

Committee for Education and the Workforce-College Cost Central  
[edworkforce.house.gov/issues/108th/education/highereducation/collegecostcentral.htm](http://edworkforce.house.gov/issues/108th/education/highereducation/collegecostcentral.htm)

The College Board's College Savings Calculator  
[apps.collegeboard.com/fincalc/college\\_savings.jsp](https://apps.collegeboard.com/fincalc/college_savings.jsp)

Forbes.com-Saving For College  
[www.forbes.com/tools/calculator/college\\_save.jhtml](https://www.forbes.com/tools/calculator/college_save.jhtml)

The Motley Fool-College Savings Center  
[www.fool.com/college/college.htm](https://www.fool.com/college/college.htm)

MSN.com-Saving For College  
[moneycentral.msn.com/articles/family/college/contents.asp](https://moneycentral.msn.com/articles/family/college/contents.asp)

Saving For College.com  
[www.savingforcollege.com](https://www.savingforcollege.com)

Smart Money.com-College-Saving Super Page  
[www.smartmoney.com/college/investing/index.cfm?story=supertable](https://www.smartmoney.com/college/investing/index.cfm?story=supertable)

TIAA-CREF Web Center-Saving For College  
[www.tiaa-cref.org/college](https://www.tiaa-cref.org/college)

YAHOO! Finance-College Savings Center  
[finance.yahoo.com/collegesavings](https://finance.yahoo.com/collegesavings)

Upromise  
[www.upromise.com](https://www.upromise.com)

Young Money Magazine  
[www.youngmoney.com](https://www.youngmoney.com)

## **SOCIAL ASPECTS OF COLLEGE**

University of Michigan

[www.housing.umich.edu/pdfs/ParentTips.pdf](https://www.housing.umich.edu/pdfs/ParentTips.pdf)

This guide and Web resources have been provided as an additional resource for you to use during your college planning process. Harper College is not responsible for the accuracy, content or opinions posted on non-Harper College Web sites. This guide has been provided as an additional resource to be used in conjunction with your high school counselor. Harper College encourages all students to meet with their high school counselor to discuss future plans, courses, programs and opportunities available at the high school.

Harper College is committed to the policy that all persons shall have equal access to its programs, facilities and employment without regard to race, color, creed, religion, national origin, sex, age, marital status, disability, public assistance status, veteran status or sexual orientation.



## Go Forward with Harper College

Take advantage of the many opportunities Harper offers while you're still in high school.

- Dual Credit Classes (earn college credit now!)
- Articulated Credit Classes
- Summer Classes
- ACT/SAT Test Prep Classes
- College Special Events

After you graduate high school, Harper College offers you an exceptional college experience. Earn your associate degree or transfer to earn your bachelor's degree.

We offer:

- College and University Transfer Agreements
- Financial Assistance and Scholarships
- Affordable Tuition
- Distinguished Scholar Program
- Honors Program and Honors Society
- Study Abroad Program
- Nationally Recognized Athletics Program
- Student Clubs, Organizations and Government
- Center for Multi-Cultural Learning
- An Outstanding Educational Experience

We invite you to meet with a representative. Call **847.925.6707** today and we'll help you get started.