

# Charting Your Course

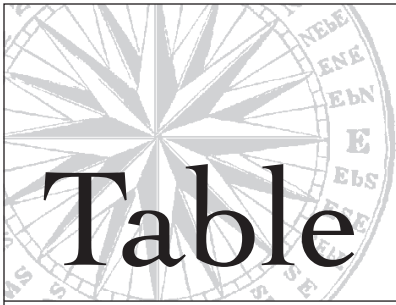
## A Guide to the College Application Process

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# Section 1: The Team Approach

**Y**es, this is an important time and an often stressful time. After all, this is the first really big life decision most high school students have ever made. You'll need to be organized; you'll need to follow the steps and the process outlined in this handbook. But most of all, you need to do your own research and open your mind to new ideas.

You won't be alone in the journey. Your parents will be there as sounding boards, morale boosters and cheerleaders. The College Counseling Office will be there to offer guidance, advice and a few tips to help make the process go smoothly.

There are so many wonderful colleges out there; finding the ones that suit **YOU** best – not your best friend, your sister or your parents – should be viewed as an exciting adventure.

## St. Cecilia Students Should:

- \* Remember that this is **YOUR** decision, your choice and, ultimately, your responsibility. Take ownership of the process; devote ample time and effort.
- \* **Read this handbook** and understand the process. If there are unanswered questions, ask.
- \* Register for and take both the **ACT and SAT** in the spring of your junior year. By the end of your junior year, have a test score that you're satisfied with – either ACT or SAT is fine. Take one of the tests again in the fall of your senior year if you're not satisfied with the junior-year results.
- \* Register and take any **SAT Subject Tests** required by your college choices. Most students applying to selective colleges take two of these in May or June of their junior year. They can also be taken in the fall of the senior year (but you'll be very busy with college applications).
- \* Arrange to have your official **SAT or ACT scores sent** directly from the testing agency to the colleges of your choice. St. Cecilia does not forward test scores; that is your responsibility.
- \* Arrange to have your official **transcript** sent from St. Cecilia. Transcript requests are made online using Naviance. A mid-year transcript will automatically be sent in January to all schools that received a transcript earlier in the year. At the close of the process, you will need to request that a final transcript be mailed to the school of your choice.
- \* Be completely responsible for completing and submitting all necessary **application forms, application fees and essays**.
- \* Be completely responsible for requesting **teacher recommendations**. These need to be requested at least three weeks before deadline.
- \* Turn in any **Secondary School Recommendation forms** (SSRs) or counselor recommendation forms at least three weeks before deadline.
- \* **Keep your parents informed** about the search and application process.
- \* **Update the College Counseling Office**; keep us informed.
- \* Continue to study and **keep your grades up**. And remember to enjoy your friends and your last year of high school – these memories will last a lifetime!

## The College Counseling Office Will:

- \* Be easily accessible to students and parents. We will guide and counsel you through this very exciting time.
- \* Provide resources and materials and offer suggestions to help in your decision-making. Our office is stocked with guidebooks, folders on many of the colleges, and sample college catalogs. We also have computers available for Internet research and contacting the schools.
- \* Help develop a balanced list of colleges – some realistic, some “reaches” – that you would be happy attending.
- \* Maintain relationships with college admission officers. When appropriate, we will advocate on your behalf.
- \* Meet all deadlines in filing Secondary School Reports.

## Parents Are Asked to:

- \* Support and encourage your daughter, offering advice and guidance when appropriate.
- \* Remember that this should be, primarily, your daughter’s decision. Avoid pushing your preferences or personal biases on her. Think of this process as a learning opportunity in and of itself. Life is full of choices, and this is just the first of many; give her the tools and show her how to tackle future tough choices.
- \* Be open to new ideas and suggestions on colleges to consider. Let your daughter do

her own research and reading as much as possible. You shouldn’t be the one burning the midnight oil, pouring over college guidebooks and Web sites.

- \* Be a sounding board, a guide and advisor, a travel companion and a cheerleader.
- \* Help your daughter understand that there is more than one perfect school for her – there are many wonderful choices where she can be happy and successful.
- \* Respect the college application process and support an ethical approach. Students are expected to complete their own applications and essays; you can proofread them and offer suggestions, but please don’t fill them in or write portions yourself. Not only is it unethical and dishonest, but a college admissions officer can spot these “false notes” a mile away.



### Do's & Don'ts for Students

1. **DO** take charge of the decision-making.
2. **DON'T** insist that there's only one “perfect” school.
3. **DO** ask for help when needed.
4. **DON'T** roll eyes when your parents give advice.



# Section 2:

## Getting Started: The Hard Stuff

**T**he No. 1 person in this whole process is YOU. Which means you'll be the one asking the tough questions – and you should be the one answering them. What do YOU want from your college experience? What kind of college suits you best? Big, small or somewhere in between? Near a big city or in a small town, deep in the South or far out West? Want to be near the mountains, driving distance to a beach

... or close to home? Want big-name sports and a busy sorority scene? Or do coffee shops with 15 flavors of latte hold more appeal?

Lots of choices and lots of questions to ask yourself. Do some reading about different types of colleges, then visit a few very different choices just to see how they feel. Take our “15 Questions” quiz; you might be surprised at what you learn about yourself.

## 5 Myths We Need to Simply Forget

1. *“The best schools only choose the best students – I’ll never get in.”*

First, how do you define “best”? The best scholar? The best athlete? The best dancer? The best applicant from an all-girls school in Tennessee?

There are so many factors that go into a college’s admissions decisions – no one can absolutely predict who they’ll choose and why. In fact, admissions directors often say that if they were to go back over a single year’s applicants and review them one more time, they might come up with a far different freshman class. In other words, don’t rule out any school – but make sure you have several good options on your final list.

2. *“I don’t know what I want to major in, so I can’t choose a college.”*

If you’ve heard it once, you’ve heard it a hundred times: “What do you want to be?” “What do you want to major in?” Adults are all about defining goals ... and young people should be all about figuring them out – but at your own pace, in your own time. An excellent response to those questions is a simple, yet respectful,

“I don’t know yet.” College is where you’ll, hopefully, begin to figure out some more concrete answers – but in the meantime, know that very few college freshmen know what they plan to do with their lives. Fewer still stick with the plan they had when they first entered college. Choose a college that feels like a place you can be happy and grow – and the answers will come naturally.

3. *“Cost is really important, so I’ll have to attend a college close to home.”*

Cost is certainly a factor, but don’t rule out any school strictly because of cost. While public schools close to home can be great deals, there are also lots of private schools with great endowments and lots of money available. The federal government also steps in, as do private and public organizations. Once you start investigating, you’ll find more choices than you thought.

And don’t rule out a school based on its distance from home. Which is farther away: A school that’s a five-hour drive from Nashville? Or a school that’s an hour and a half – direct flight! – by plane?

4. "If a school is really hard to get into, it must be a better school and offer a better education."

There are lots of reasons why a school may be very selective – maybe it ranked well in *U.S. News & World Report*, for example. Or maybe it won a bowl game. Or maybe it's done a really good job of marketing. But take a closer look at other factors: How many of the teachers are full professors and not grad students? How big are the class sizes? How do the students interact? There are lots of great schools that are not particularly hard to get into. And remember that you will only be going to *one* college – the goal here is not to see how many schools you can get into, or whether a certain "big name" school will accept you. The goal is to find a college that fits your needs, your personality and your dreams.

5. "Test scores are the most important factor in college admission decisions."

Actually, a recent poll of college admissions officers discovered that the single most important factor is your high school work – the grades and the difficulty of your high school schedule. Schools like to see good students, not good test-takers. Good test scores certainly won't hurt you, but most schools are looking at the "complete package." Don't worry if your test scores don't tell the whole story.

Students with learning differences can find colleges with special programs designed to help ease the transition. Schools to look into include: Landmark College (VT), Adelphi (NY), Hofstra (NY), University of Houston, Monmouth (NJ), Fort Lewis (CO), University of Denver, University of Colorado-Boulder, Muskingum (OH), University of Arizona, U.C.- Santa Barbara, Rhode Island College, St. Edward's (TX), Texas Tech and Fairleigh Dickinson (NJ).

One definition of pain: Having a 500 on your Verbal SAT and somehow getting into an Ivy League sort of school where the average Verbal SAT is 700. Imagine how much faster your classmates will read their assignments. Imagine how hard you'll have to work to keep up. That's why you need to look at fit – and what works best for you.

# 15 Questions:

## “What Sort of College Is Best for Me?”

### 1. I am looking for a college:

- where I will know most or all of my classmates and where there is a close-knit, family-like community.
- in which I won't feel like a number, but where not everyone knows the details of everyone's life. Classes may or may not be small.
- where I can be anonymous if I want and where there are lots of students – 10,000-plus – and diversity.

### 2. I want a college with a student body that is:

- traditional and conservative.
- liberal, tolerant of differences, socially and politically active.
- diverse ethnically, culturally and geographically.

### 3. I want a school with:

- a “rah-rah” sports environment where going to games is a big social event and where sororities are available.
- a low-key sports scene and more emphasis on intellectual exchange, less structured activities and more creative endeavors.
- a variety of special-interest organizations.

### 4. I would describe myself as:

- practical, focused, realistic, interested in a career-oriented college program.
- scholarly, intellectual, independent, interested in learning for the sake of learning.
- artistic, creative, independent, non-conforming to a degree.
- caring, compassionate, sociable, helpful to others, sensitive.

- ambitious, competitive, a risk-taker to a degree, a “get-to-the-point” learner, a leader.
- traditional, sociable, conservative, someone who likes well defined tasks or having a routine.

### 5. I prefer a campus:

- in the center of a large city.
- near a large city, but not right in it.
- in a medium-sized town or city.
- in a rural area, away from large population centers.
- close to outdoor/nature activities (hiking, streams, mountain biking, kayaking, etc.)
- in a self-sufficient college town where the college is the focus of the town.

### 6. I want a school that is:

- coed.
- all-women.
- private.
- public/state.
- religiously affiliated.

### 7. I want a school where:

- the majority of students live on campus in the dorms or fraternities/sororities.
- there are at least one-third of the students living on campus in dorms or fraternities/sororities.
- the education is focused on a specific area like art, music, engineering or business.
- the education is a broad-based, liberal-arts education in which I have required courses in several areas and up to two years to declare a major.
- there is a mix of both liberal arts and specific career-oriented majors.

**8. I want a school with:**

- many opportunities for students to do research with faculty members.
- many opportunities to spend a semester or year in a foreign country.
- many opportunities for community-service projects.
- many internship or co-op programs where I can get real-world work experience.

**9. I want a school that is:**

- highly competitive for admissions, very challenging academically; recognized for its scholarly reputation and ability to stretch its students.
- competitive academically, but not so rigorous that I will have to limit my non-academic interests.
- a work-hard, play-hard school.
- known for having a more relaxed academic environment.

**10. I want to play sports in college:**

- on a competitive, intercollegiate level.
- on an intramural or club team, primarily for fun and social purposes.
- not at all.

**11. The most important extracurricular activities to me are:**

- athletics.
- theater.
- music.
- community service.
- academic clubs.
- ethnic clubs.
- religious groups.
- political groups.
- student government.
- social (fraternities and sororities).
- other:

**12. As far as I know, cost is:**

- not a factor in my college decision-making process.
- somewhat of a factor, though cost will not prohibit the schools to which I will apply.
- a critical factor. I will definitely need financial aid and/or scholarships.

**13. I want to attend school:**

- in the immediate area.
- in Tennessee.
- in the South.
- within an 8-hour car ride.
- far away, in a totally different region (list a preference if you have one).
- Distance/geography is not a factor.

**14. Majors or careers I am thinking about include (feel free to say undecided):**

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**15. Finish this sentence: "If I could invent the perfect college, it would be ..."**

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# Section 3:

## A Planning Checklist for Juniors

### Spring

- Read this guide and **get an overview** of the college application process.
- Review your PSAT results** on the College Board Web site for helpful hints on improving your test scores.
- Attend **Junior Class Meetings** and Workshops at St. Cecilia.
- Take **both the ACT and the SAT** at least once during the spring of your junior year. A good plan: ACT in February or April, SAT in March, and a retest in your “best” test in May or June.
- Plan a solid and challenging **senior-year schedule**. Colleges say a student’s classes and grades in high school are the single most important factor.
- Consider taking an ACT or SAT **prep course** if you’re not satisfied with your initial scores. Information is available on our website.
- Start a working **Big List** of colleges that interest you and visit their Web sites. Take our “15 Questions” quiz and think about what sort of college experience you want.
- Use spring break to **visit some campuses** – and to talk with parents about college plans.

### Summer

- Get organized** and start a filing system – you’ll have lots of college materials by this point. Continue reading, visiting Web sites, and talking to St. Cecilia alums, friends and family about college choices.
- Build up your Big List** – 30 might be a good number. Don’t worry too much about focusing early in the process. Fill out *College QuickFacts* on those that interest you most. (See Appendix.)
- By now you should have taken the ACT, the SAT and possibly two to three SAT Subject Tests. Use these scores to evaluate the schools on your working list – make sure you have a mix of **safety, target and reach** schools.
- You won’t see a lot of students, but **summer visits** can provide quality time with college admissions staff, faculty members or coaches – and give a feel for a school’s setting and facilities.
- Review the new **Common Application** when it comes online in early July; it’s never too early to get started. Print out a sample copy to fill out as you have time, or work online over several sessions. You should be able to fill out everything but the essays.
- Begin drafts of **college essays**. Topics on the Common App are a good place to start.

You'll have this number memorized by graduation: St. Cecilia's CEEB testing code is 431740.

Top priority this semester is to do well in your classes. Your junior-year transcript will be one of the first things reviewed by a college admissions committee; make sure your grades reflect your abilities and your potential.



# Section 4:

## Countdown to College - A Guideline for Senior Year

September	October
<ul style="list-style-type: none"><li><input type="checkbox"/> Return the Senior Survey form to the College Counseling Office by Sept. 1.</li><li><input type="checkbox"/> Meet with College Counseling ASAP after school starts.</li><li><input type="checkbox"/> Ask 2 teachers if they will write recommendations. Give them forms as you finalize colleges – at least three weeks before deadline.</li><li><input type="checkbox"/> Fill out your <i>College Application Checklist</i>. Mark your calendar with due dates. You'll have many deadlines to track.</li><li><input type="checkbox"/> Register to take the October ACT or SAT.</li><li><input type="checkbox"/> Meet with college reps as they visit St. Cecilia.</li><li><input type="checkbox"/> Student athletes wanting to play Division I or II sports must register online at the NCAA Clearinghouse by Oct. 1.</li><li><input type="checkbox"/> Visit colleges.</li><li><input type="checkbox"/> Start narrowing your Big List.</li><li><input type="checkbox"/> Start filling out applications and working on essays. Don't be afraid to use the Common App or to apply online.</li></ul>	<ul style="list-style-type: none"><li><input type="checkbox"/> Attend college fairs – our own Catholic College Fair as well as Metro's Fair or the Williamson County College Fair.</li><li><input type="checkbox"/> Meet with college reps as they visit St. Cecilia. <b>RED CARPET WEEK</b> will bring many schools the same week; be sure to take advantage of one-on-one time.</li><li><input type="checkbox"/> Make a Final List. You can always add to it.</li><li><input type="checkbox"/> Schedule an interview on campus or with an alum if necessary or recommended.</li><li><input type="checkbox"/> Request transcripts – at least three weeks before deadline.</li><li><input type="checkbox"/> Apply to schools with rolling admissions by Oct. 15 (ex: Auburn). Earlier is even better!</li><li><input type="checkbox"/> Decide if you'll apply Early Decision/Early Action to any schools. Deadlines are often Nov. 1.</li><li><input type="checkbox"/> Be sure that your ACT/SAT scores have been sent to all schools. See Section 5-Testing.</li><li><input type="checkbox"/> Watch for Financial Aid night at St. Cecilia. CSS/PROFILE form may be due this month or early Nov. for some schools or Early Decision programs.</li><li><input type="checkbox"/> Visit colleges.</li></ul>
November	December
<ul style="list-style-type: none"><li><input type="checkbox"/> Finish all applications this month. A rule of thumb: Consider Thanksgiving dinner as your deadline for applications.</li><li><input type="checkbox"/> Complete scholarship essays and applications. A small amount of time and effort may pay off. Ask schools what scholarships they have to offer.</li><li><input type="checkbox"/> Visit colleges.</li><li><input type="checkbox"/> Tell College Counseling of any and all acceptances and scholarship offers even if you don't plan to go there. Be sure to know the exact name of the scholarship and the amount awarded.</li></ul>	<ul style="list-style-type: none"><li><input type="checkbox"/> The College Counseling Office is closed over winter break. All requests for schools with January deadlines must be made by early December.</li><li><input type="checkbox"/> Fill out the FAFSA (Free Application For Student Aid) practice worksheet, available online. Work through this with your parents so you'll be ready for the official form, available Jan. 1. See Section 10-Financial Aid.</li><li><input type="checkbox"/> Enjoy Christmas vacation and take a well-deserved break!</li></ul>

January	February
<ul style="list-style-type: none"> <li><input type="checkbox"/> File student and parent federal tax returns as soon as possible after Jan. 1. You'll need a copy of the information to complete your FAFSA.</li> <li><input type="checkbox"/> Complete the FAFSA online ASAP. Processing is usually 2-4 weeks.</li> <li><input type="checkbox"/> Check school deadlines for CSS/PROFILE form; these are often due earlier than FAFSA.</li> <li><input type="checkbox"/> SCA will automatically send mid-year grades to all schools that received transcripts in the fall.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Take a deep breath – you've done a great job!</li> <li><input type="checkbox"/> Keep studying. Remember that schools can (and will) pull their offers of admission if grades fall.</li> <li><input type="checkbox"/> Watch for your FAFSA Student Aid Report (SAR). Review it for any errors. If corrections are necessary, consult <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> for instructions on making the changes.</li> <li><input type="checkbox"/> Keep College Counseling informed of any acceptances, scholarships or decisions.</li> <li><input type="checkbox"/> Wait patiently – and remember, there is more than one perfect college for you!</li> <li><input type="checkbox"/> Undecided? Use a long weekend to visit a school.</li> </ul>
March	April
<ul style="list-style-type: none"> <li><input type="checkbox"/> Submit any requested verification documents to your school's financial aid office.</li> <li><input type="checkbox"/> Responses will be coming in this month – spring break is a good time to visit or revisit schools to help make your final choice.</li> <li><input type="checkbox"/> Start watching for your financial aid award letters. Compare offers from all schools. Consider not only the total dollar amounts, but also the types of aid offered.</li> <li><input type="checkbox"/> Keep the College Counseling Office informed. We need to keep track of all acceptances and scholarships.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> You'll need to finalize your choice this month. Notify all colleges of your final decision by May 1 – the National Candidate Reply Date.</li> <li><input type="checkbox"/> Confirm that housing, course registration and financial aid are in order. Make sure your deposits are in!</li> <li><input type="checkbox"/> Sign up for summer orientation.</li> </ul>
May	June
<ul style="list-style-type: none"> <li><input type="checkbox"/> CONGRATULATIONS!! You DID it – you found the right school for you and you're headed to college! Notify the College Counselor to have your final transcript sent to your school.</li> <li><input type="checkbox"/> Apply for a summer job and save your earnings for school.</li> <li><input type="checkbox"/> Confirm all college offers, your final decision and all scholarship offers with the College Counseling Office.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Process loan applications as they are made available to you. Be sure to keep a copy.</li> <li><input type="checkbox"/> Write thank-you notes to teachers, admissions people, alums and others who helped you this year.</li> </ul>
July	August
<ul style="list-style-type: none"> <li><input type="checkbox"/> Set up your school e-mail and obtain a school ID.</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Watch for your tuition bill. Confirm that you have resources available to cover the total cost of your education.</li> </ul>

# Section 5:

## Don't Sweat the Test(s)

**T**hank goodness St. Cecilia isn't in France or England or any number of countries with critical college entrance exams. Instead, here in the U.S., we have college tests in two varieties – ACT and SAT – and, though they're important, they're also not the final word on whether you go to college.

Our first word of advice: RELAX.

Our second word of advice: PREPARE. Review past tests and become familiar with the format and timing. You might even want to buy a study guide or take a

prep course. For the SAT, you can look at how you scored on the PSAT; you can find out more about the questions you missed at [www.collegeboard.com/psatextra](http://www.collegeboard.com/psatextra). The College Board also offers the Official SAT Online Course. There are a number of independent

review courses; more information is available on our website. Only you know whether you'll devote the time to make this worthwhile.

For the ACT, visit [www.actstudent.org](http://www.actstudent.org) for sample tests, test-taking tips and an online prep course. There are also a number of independent review courses offered locally; information is on our website.

You can't cram for these tests. Most of your preparation has come over the course of years – years of reading, schoolwork and real-life experiences. Don't sweat the tests. Just register on time, get a good night's sleep and show up ready to do your personal best.

### SAT or ACT?

Some students worry about which test to take. There's a simple solution that we highly recommend. Take both. Some students do better on the ACT; others shine on the SAT. The only way to find out which is your best test is to take them both. Almost every college in the nation now accepts both tests.

### Facts to Know:

- \* The SAT reports three scores: Critical Reading, Math and Writing. Each section is graded on a 200-800 scale. Many colleges disregard the Writing score.
- \* The ACT has four sections: English, Math, Reading and Science, each graded on a 1-36 scale. A Writing test is an optional add-on. Go ahead and try it.
- \* A 2400 is the highest possible combined score on the SAT. A score of 1500 is about the national average.
- \* A 36 is the highest possible composite score on the ACT. A score of 21 is about the national average.
- \* Both the ACT and the SAT now offer a "score choice" option. You choose which scores will be sent and where. Most colleges will use the highest score on each section if you send multiple tests.
- \* The names SAT and ACT mean nothing; they used to be acronyms, but today, they're just very well-known letters.

*Use a college's median admission test scores to help determine Reach, Target and Safety categories on your QuickFacts.*

## When To Test?

All students should take BOTH the SAT and the ACT at least once in the spring of their junior year. The idea is to have a test score that you're fairly satisfied with by the end of your junior year. A good plan is to take the SAT in February or April, the SAT in March and then retest in your "best" test in May or June.

Some selective colleges also require two to three SAT Subject Tests. Many juniors should be taking Subject Tests in May or June this year. If you've just finished studying American History, take the American History Subject Test while the subject matter is fresh. The Biology, Physics and Chemistry Subject Tests are also best taken immediately following an AP course. Please check with each individual college to verify testing requirements.

Additional SAT Subject Tests can be taken in the fall of your senior year, and the SAT or ACT can also be repeated in the fall.

**It is your responsibility to register for these tests and to take them at appropriate times. It is also your responsibility to have test scores sent directly from the testing services to colleges. SCA does not send scores.**



St. Cecilia's CEEB code for both the ACT and the SAT is 431740.

## ACT Dates

TEST DATE	REGISTRATION DEADLINES	
	REGULAR	LATE


Register at [www.act.org](http://www.act.org).

## SAT Dates

TEST DATE	TEST	REGISTRATION DEADLINES	
		REGULAR	LATE


Register at [www.collegeboard.com](http://www.collegeboard.com).

# Where Will Your SAT or ACT Scores Take You?

College	SAT Math	SAT Critical Reading	SAT Writing	ACT
Auburn University	569	553	560-630	24
Baylor University	550-660	540-650	600-690	22-27
Belmont University	530-630	530-630	N/A	23-28
Birmingham-Southern College	589	608	600-680	27
Boston College	640-720	610-700	660-720	N/A
Brown University	670-770	660-760	690-760	27-33
Centre College	603	612	630-700	27
Clemson University	617	587	590-660	26
College of Charleston	601	607	610-660	24
DePaul University	510-620	530-630	590-670	22-27
Harvard College	700-790	700-800	720-780	31-35
Indiana University - Bloomington	500-620	490-610	550-660	21-27
Loyola University of Chicago	530-640	540-640	600-680	22-27
Miami University (Ohio)	580-670	560-650	620-690	25-29
Northwestern University	670-760	650-740	690-750	29-33
Pomona College	690-760	690-770	720-770	29-34
Southern Methodist University	570-670	560-660	620-690	24-28
Stanford University	690-780	670-770	700-770	29-33
Texas Christian University	540-640	520-630	580-670	23-28
The Catholic University of America	577	590	570-660	24
The University of Alabama-Tuscaloosa	561	553	550-650	24
Tulane University	603-700	628-725	670-740	28-32
University of Colorado, Boulder	596	579	580-650	25
University of Dayton	583	568	570-650	25
University of Georgia	618	616	600-670	27
University of Kentucky	570	564	570-650	24
University of North Carolina-Chapel Hill	610-700	600-690	650-720	25-31
University of Notre Dame	660-740	630-730	670-740	30-33
University of Tennessee - Knoxville	549	551	560-640	25
Vanderbilt University	660-740	640-730	680-740	29-33
Villanova University	633	605	620-670	27

Source: *The Princeton Review*

# How SAT and ACT Scores Compare


ACT if you score a...	SAT it's about the same as a...
36	2390
35	2330
34	2250
33	2180
32	2120
31	2060
30	2000
29	1940
28	1880
27	1820
26	1770
25	1710
24	1650
23	1590
22	1530
21	1470
20	1410
19	1350
18	1290
17	1230
16	1170
15	1100
14	1020
13	950
12	870
11	780

## SAT Subject Tests

Do your research. If a college you're interested in requires Subject Tests, choose carefully. Take tests only in your strongest subjects, and time them immediately following that course if possible. If you're interested in science or engineering, show off your aptitude with a math or science Subject Test. Choices include U.S. History, World History, Biology, Chemistry, Physics and foreign languages.



*Fee waivers are available for students receiving financial aid. See the College Counseling Office for more information.*



# Section 6: Building Your List

**Y**ou've asked yourself the hard questions about likes, dislikes and goals for college. You've read through the Countdown timelines to get a general idea of where you're headed and what you should be doing in the months to come. You've signed up for the SAT and ACT. NOW you can start the really fun part of this process: learning more about colleges. You can start building a list of your

favorites and imagining yourself on a college campus.

**At this point, don't limit yourself in any way.** Even if you think right now that UT-Knoxville is the only school for you, force yourself to come up with at least nine more schools that sound interesting. Then research them. Even if everyone in your family went to Auburn or Loyola or Harvard, remember that you are not "everyone." You need to find the schools that feel right for you.

## All You Need Is a Plan

So, how to begin? First, get organized. You'll need a filing system to keep track of your work. A cardboard box or crate with file folders will work; a plastic file bin with dividers and folders is even better. You'll need a folder for each college that interests you.

Next, make copies of our *College QuickFacts* sheet in the Appendix. Remember, you're thinking BIG. Twenty to 30 colleges on your (Too) Big List is a good goal, and you'll need a *QuickFacts* summary for each one. With *QuickFacts*, it's easy to compare apples to apples.

The key here is gathering information and putting it down in writing. At the top of each *QuickFacts* sheet, there's space for your personal grade of the school. Schools with A's and B's will probably make your narrower Final List, but don't be afraid to hand out some C's and D's. Weeding out is part of the process. Use the SAT and ACT ranges to rate each school as a Target, Reach or Safety school. (See page 16.)

## Recommended Resources

Some of you already have 20-30 colleges that intrigue you. Others may need some help coming up with a list. Here are a few of our favorite resources to get you started, but you'll find a more comprehensive list on [www.stcecilia.edu](http://www.stcecilia.edu). The College Counseling Center also has an extensive reference library; books can be read at school or checked out and taken home.

## On the Internet

**www.collegeboard.com** – The CollegeMatch section generates a list of schools that match certain criteria (location, size, majors, etc.). The list may be broad, but at this point, you want big. Start a *College QuickFacts* on any school that sounds intriguing.

**www.princetonreview.com** – This Web version of the popular *Princeton Review* guidebook gives a second opinion.

## Guidebooks and Directories

***The Fiske Guide to Colleges*** – A great place to get started, but not every school is included. Information here is subjective, but well researched and usually on target. Highly recommended.

***Insider's Guide to the Colleges*** – Written by students and published by Yale, this guidebook provides an interesting perspective; again, many smaller schools are not included. Worth reading.

***The College Board College Handbook*** – This information can also be found at [www.collegeboard.com](http://www.collegeboard.com), but some students like books they can mark and highlight.

***Rugg's Recommendations on the Colleges*** – Whether you're looking for schools strong in fashion design, anthropology, computer science or theater, Rugg has a recommendation. Full of lists, this book is a handy way to sort and narrow.

## Catholic Colleges

*The Official Catholic College & University Guidebook* is a good resource. Available in the College Counseling Center, this book highlights schools that may not appear in other guidebooks. You'll find Georgetown and Notre Dame, but you'll also find less-well-known schools that could feel just right. For a list of all Catholic colleges, visit [www.stcecilia.edu](http://www.stcecilia.edu).

## Other Information Sources

Don't forget these other valuable ways to gather information:

- \* National College Fair, usually held in the late spring and sponsored by the National Association of College Admission Counselors and 150-200 colleges and universities
- \* St. Cecilia's National Catholic College Fair in early October
- \* **RED CARPET WEEK** at St. Cecilia – College representatives arrive by the dozens during this important week in early October; be sure to take advantage of one-on-one time
- \* College-representative visits to St. Cecilia throughout the fall
- \* Metro Nashville College Fair in October, sponsored by Metro Nashville Public Schools
- \* Faculty members – talk to them about their college experiences
- \* College Counseling Center – with college catalogs, guidebooks and videos
- \* Your Parents – yes, they do occasionally know a thing or two

**REMEMBER** ... There are more than 3,000 colleges in this country, and there are literally dozens of schools that would be **PERFECT** for you. Don't get stuck on any one dream school.

## Reaches, Targets & Safeties

At the top of each *QuickFacts* sheet, there's a place for you to note whether that particular school is a **TARGET**, a **SAFETY** or a **REACH** school. When you begin narrowing your list, you'll want a mix of types. No one should have all Reach schools.

At a **REACH** school, getting admitted will be a challenge. At this type of school, only a small percentage of those applying are admitted. **Even if your grades and test scores are very strong, any school with less than a 30% admit rate should be considered a Reach school.**

A **TARGET** school is a college where your chance of admission is about 50/50. Your test scores and grades put you in the middle of the pack, and the admission decision could go either way. You're right "on target" for this school, and would fit in very comfortably here.


A **SAFETY** school is a college where your grades and test scores – and the school's selectivity – make you an extremely appealing applicant. You and the College Counseling Office should feel confident that you would be admitted. And you should feel good about going. Don't choose Safety schools that you would never want to attend.

Make yourself a promise. Introduce yourself to college representatives visiting campus. Find out about five schools you hadn't heard about before. You might be surprised at what you find.



# Section 7: Making Contact

**A**s you continue building your list of schools – and developing your QuickFacts – you’ll want to go on some road trips. Some students wait to visit campuses until they’ve been accepted; others want additional information earlier in the process. We recommend that you make visits beginning in your junior year. You’ll be surprised at how much you can learn about a college in just two or three hours.



**REMEMBER** .... Some schools give extra consideration to applicants who make the effort to visit. A visit is never a waste of time.

## Make the Most of Your Campus Visit

- \* Check the college’s Web site for tour times, information sessions and special prospective student programs. If there’s a way to request more information online, go ahead and sign up. Some schools log the number of contacts to determine interest.
- \* Make your own phone calls. Call the Admissions Office directly to schedule a tour and interview. St. Cecilia’s College Counseling Center has a phone available to make these arrangements; some admissions officers are very turned off by a mom or dad making the arrangements.
- \* Spring break, summer vacation and fall break can be good times to visit. You can also visit during the school week with permission from St. Cecilia. Be sure to plan ahead.
- \* Don’t cram in more than two colleges in one day. This is a college trip, not a concert tour.
- \* Spend time away from the official program and tour guide. Visit the student center, eat in a dining hall, spend the night in a dorm if possible. Ask

**LOTS** of questions. Try to sit in on a class, or arrange a visit with a faculty member in a field that especially interests you.

- \* Take a copy of your transcript. Don’t make excuses for poor work. Face problem areas head on while you have a real person to talk with.
- \* Ask if the school offers special weekend visits for applicants.
- \* Arrive on time for interviews and tours!!

## After the Visit

Immediately after your visit, take time to fill out a *College Visit Summary Sheet*. (See Appendix.) Be sure to write a thank-you note to your interviewer. If you met your area college representative, begin building a relationship. It never hurts to drop a quick e-mail about an award or honor, extracurricular activity, or simply to repeat your interest. Don’t be a pest, but let him or her know that your interest is genuine.

## Red Carpet Treatment

St. Cecilia's **RED CARPET WEEK** offers students one-on-one time with college representatives. The Catholic College Fair brings in more representatives and alumni from outstanding Catholic colleges across the country. Campus visits continue throughout the fall. Make sure you check **Naviance** at least twice a week for the latest updates. Take advantage of these great opportunities.

For more good advice on campus visits, visit [www.princetonreview.com](http://www.princetonreview.com) and its section on Colleges and Careers.

## Interview Do's & Don'ts

- \* **Don't** dress to impress. **Do** dress as if you take the interview seriously
- \* **Don't** ask questions that are answered fully in the catalog or on the Web site. **Do** come prepared with a list of thoughtful questions.
- \* **Don't** begin the conversation with "What's up?" Popular colloquialisms are not appropriate in a professional setting. **Do** introduce yourself with a firm handshake and warm smile.
- \* **Don't** fidget, swing that leg, mumble or watch the clock. Body language speaks volumes. **Do** prepare before you go. Think about why you are interested. What initially attracted you? What are your strengths?
- \* **Don't** brag. **Do** be proud of your accomplishments. Use common sense to tell the difference.
- \* **Don't** answer with "yes" and "no." This is not a game of Twenty Questions. **Do** feel free to ask your own questions. This is a dialog between two people.



# Section 8: Ready, Set, Apply!

**Y**ou've done your homework; you've developed a (Too) Big List. By the fall of your senior year, you've begun narrowing your choices into a smaller and more manageable list of Reach, Target and Safety schools. Be sure your Final List has a mix of schools – some sure-bet Safeties as well as dream-big Reaches.

Next step: Submitting your applications. Most colleges need the same information – but there's a fair number of different pieces, so you'll need to be organized. Use our *College Application Checklist* form to keep track of forms and deadlines. (See Appendix.)

The office also includes the St. Cecilia School Profile with each SSR. This profile provides valuable information to college admissions officers about curriculum, grading policies and the school's overall academic policies.

✱ **A Transcript.** This is the single most important part of your application. Check with the College Counselor for directions on how to request transcripts through Naviance. Mid-year grade reports are sent automatically to any colleges that received a fall transcript.

Your final transcript will be mailed after graduation to the college of your choice. You must notify the College Counseling Office and the Registrar when you have made your final decision.

✱ **Test scores.** SAT, ACT and SAT Subject Test results must be sent directly from the education testing service that administers the tests. You must request these score reports yourself. You can do this when you register for the test, or you can order additional score reports online at a later date. Be sure to allow plenty of time when making these late requests. The moment you begin to seriously consider a college, request a test score report.

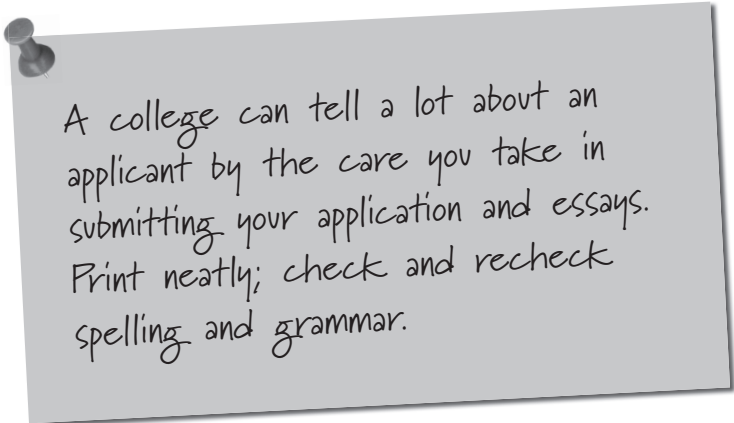
## What Do Colleges Need?

Most colleges want the same sort of information. Although you'll find a few that don't require essays, school recommendations or teacher recommendations – and even a few that don't require the SAT or ACT – most will want the following:

✱ **Official application and application fee.**

Check the school's Web site to see what is required. Some schools ask for a "pre-application form" (with a check or online credit card) in order to receive your final application. If the school uses the Common Application, take advantage of it and apply online at [www.commonapp.org](http://www.commonapp.org). Be sure to print up a copy for your files at home.

✱ **Secondary School Report (or SSR).** This form – supplied as part of the Common Application or sent directly from the college – must be turned in to the College Counseling Office at least three weeks before its due date. As part of the SSR, our office will send an official school recommendation.



A college can tell a lot about an applicant by the care you take in submitting your application and essays. Print neatly; check and recheck spelling and grammar.

\* **Teacher recommendations.** Many colleges consider these as vital parts of the application. Choose two teachers to write recommendations for you, then ask, in person, at the beginning of your senior year if they feel they can recommend you without reservation.

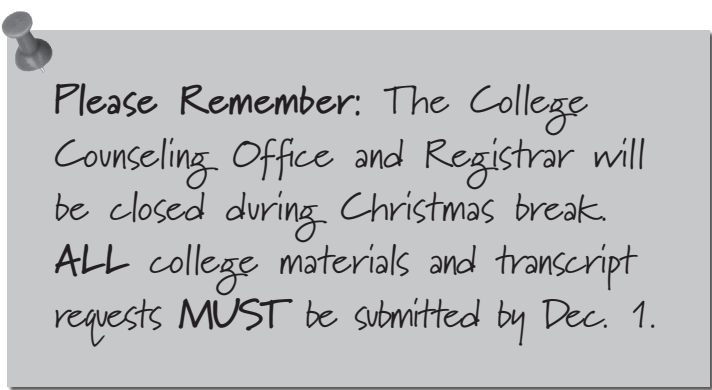
We are using Naviance to request all teacher recommendations online. Some teachers may have an “info sheet” for you to fill out. For others, the sample “info notecard” below would be appreciated. Be sure to talk to your teachers before requesting them on Naviance – and be very clear about your college deadlines. Teachers write one recommendation that will be used for each of your schools.

\* **Extra Recommendations.** These are helpful ONLY if written by someone who knows you well and in a way that St. Cecilia does not. Outside coaches, employers, art instructors, and private music or drama teachers would be some examples. BEWARE the “nice girl letter” written by family friends or business acquaintances, relatives, famous people, or those connected to the college whom you don’t know very well.

There’s a saying in college admissions: “The fatter the folder, the thicker the head.” Your admissions file should speak for itself without obvious padding.

\* **Interview.** Some colleges don’t consider interviews important; others, especially smaller schools, weight them heavily. Ask the admissions office for its school policy. (See Section 7: Making Contact.)

\* **Essays.** Read our tips on how to tackle these on page 21. Some schools require only the Common Application essays; others request additional school-specific ones. A few schools (consider yourself lucky!) do not request essays.



Please Remember: The College Counseling Office and Registrar will be closed during Christmas break. ALL college materials and transcript requests **MUST** be submitted by Dec. 1.

## For Your Teacher

A sample notecard might include:

Your full name as it appears on the application  
Your contact information as it appears on the application  
Your date of birth

Any unique circumstance you would like the teacher to know/address in comments. Include a memory-jog, too – a reason why you selected this teacher for a recommendation.

## Tell Your Story

Many students dread the essays. But try to look at them as a chance to really showcase yourself – to bring your application to life.

A less than dazzling essay rarely hurts you, but a carefully crafted and original essay could make a difference. Keep in mind that an admissions officer may be reading thousands of applications. Make yours stand out.

- \* Think of three things the Admissions Committee should know about you. Maybe you're an avid reader, you love to travel and meet new people, and you've learned patience – and a lot about yourself – from your five younger brothers. As you read essay questions, think of some way to work one of those three themes into an answer.
- \* Use examples to tell your story; don't recite dry facts. This is not a school report for social studies; think of this as a creative writing assignment. The typical five-paragraph essay is not what colleges want to see.
- \* Don't overwrite or try to impress with a big vocabulary. Pretentious is not an adjective you want used to describe you.
- \* Start your drafts over the summer and be prepared to get serious during the first weeks of the fall semester. The SCA English department can work with you to fine-tune.
- \* Share your drafts with parents, teachers and friends and ask for feedback. But don't let adults edit and "clean up" your essay. They mean well, but they may edit your voice right out of the writing. Admissions officers can spot an adult's writing a mile away.

These topics show up again and again. Try to avoid them:

- \* Trips to faraway places that opened your eyes or taught you "there's no place like home"
- \* The college admission process (essay writing and the SAT in particular)
- \* Winning or losing the big game, class election or another competition
- \* Summer camp
- \* Your part-time job – "I learned more than I could ever learn in school."

Think about topics like:

- \* An ordinary school field trip that turned into an adventure or defining moment
- \* A song, poem, novel or piece of art that has impacted you
- \* A white lie or insult (yours or someone else's) that helped you grow and mature
- \* A quirky trait that sets you apart
- \* Sonnets, limericks, song lyrics and haikus have been tried many times. Think again.

Source: Peterson's Best College Essays

## Word to the Wise

Make final copies of **EVERYTHING** you mail or submit online, and save them in your folders at home. Colleges can and do misplace forms, so it's best to be prepared. Rewriting an essay is no fun.



# Section 9:

## Actresses, Athletes & Artists

### Want to Play College Sports?

Playing college sports is not necessarily like playing high school sports. At a Division I school, there's little time for "playing" in general. Division I college sports are very serious, very much like a fulltime job.

Division II requires less time commitment, and Division III schools still less. Only you can decide at what level you want to compete, and how important your sport is as you move into adult life.

- \* Be honest with yourself, your coach and your parents. Take time to think over what you want. Money may be a factor, and sports scholarships can be enormously helpful, but try not to make your decision on money alone. Division III schools, for example, don't give athletic scholarships, but they can and do make room in their freshman class for athletes.
- \* If you do decide you want to play a sport in college, talk to your St. Cecilia or travel coach. Get his or her thoughts on your level of ability.
- \* Ask yourself some questions. What schools seem like the best fit? How do academics weigh in? Come up with a list of schools that interest you – both for their academics and their sports. Be realistic about your abilities on and off the playing field.
- \* You'll need to contact the college coaches directly. Include a cover letter summing up your abilities and skills; this is no time to be modest. Many athletes will want to prepare a student resume listing sports accomplishments and honors. Contact should be made in your junior year.
- \* Your coach can write a letter of recommendation; a video clip can also be included. The video does not need to be professionally produced. Talk to your coach about the best way to showcase your talents.

### NCAA Eligibility Center

**All students wanting to play Division I or Division II sports must sign up with the NCAA Eligibility Center ([www.eligibilitycenter.org](http://www.eligibilitycenter.org)). Sign up immediately following your junior year. Bring required forms to St. Cecilia.**

When taking the ACT or SAT, list code 9999 so that your scores can be reported directly to the Eligibility Center.

The Eligibility Center does not guarantee college admission. Instead, it provides colleges with a way to determine if applicants are academically eligible to compete. Our students should all be eligible, but no student can play, practice or receive financial aid unless she is certified eligible.



Try to think of where you'd like to spend the next four years ... even if you broke your leg and were no longer able to compete in sports.

## Interested In Theatre, Music Or Art?

Talk to your high school teachers for advice on preparing a portfolio of your work. Ask the college admissions office for advice on the format they prefer. Collect all of your work – including work done outside of school – and bring it in for review by a faculty member. St. Cecilia teachers are always excited to work with a student in collecting and presenting her best work.


Prospective theatre majors should include a student resume with their applications.

Each college has different requirements. In some cases, colleges have separate admission procedures and requirements for their arts, music or theater programs. In some cases, admission to the institution is totally dependent on admission to those special programs. Auditions and interviews may be required. You'll need to talk to each college's admissions office. Be careful and exact in your research. Begin checking during your junior year to make sure you don't miss any deadlines or important dates.



### Tips for Performers

- \* Be prepared for your audition. Prepare extra material – just in case.
- \* Don't embellish your resume. You just might be asked to perform something from a past performance.
- \* Choose audition material wisely. Overly ambitious material can backfire, especially during the stress of an audition.
- \* Don't neglect the rest of your resume. Pay attention to essays and the interview portion of your application.



# Section 10: Money Matters

**C**ollege is expensive, no doubt about it. With price tags of \$40,000 to \$50,000 a year at many private colleges, cost is a concern for almost every family at St. Cecilia. Luckily, there are ways to cut those costs.

We recommend that every student apply for financial aid, no matter how high the family's income or how large the family's financial resources. Some schools require a financial aid

form for any sort of scholarship; others may consider incomes of \$100,000 as only "middle class." We've even read accounts of students who qualified for financial aid when parent income was \$250,000 a year.

The first step: Read each college's Web site. Learn as much as possible about the school's financial aid packages and possible scholarships. Each college is different; each has its own deadlines. Meeting those deadlines is critical.

## The FAFSA

- \* You'll almost certainly be required to fill out a **FAFSA** (Free Application for Federal Student Aid). This is required by almost all colleges, as well as for students applying for Tennessee state lottery scholarships. It's also required for federal student loans. File it online as soon as possible after Jan. 1 of your senior year – [www.fafsa.gov](http://www.fafsa.gov).
- \* Don't wait until the last minute. The FAFSA requires detailed financial information, including numbers from your parents' tax returns. A FAFSA worksheet is available in mid-December; review it to begin gathering the required figures and documents. This is one part of the college process where you'll need your parents' help.
- \* Do NOT wait until tax returns are completed to file the FAFSA. Fill out the form based on good-faith estimates by Jan. 15. Finish up your tax returns ASAP – and get your parents to do the same. File a corrected form ASAP.



### Tips to Remember

- \* As a general rule, don't sign up for a scholarship search service. Avoid any search or scholarship competition that costs money.
- \* Add extra information to the FAFSA and PROFILE forms, or write the college's financial aid department directly if you need to explain an unusual situation.
- \* Develop a relationship with the financial aid officers at colleges that especially interest you. Be sure to visit the financial aid office when touring campus.
- \* Don't be afraid to appeal your financial aid package. Colleges have been known to adjust and increase awards. It never hurts to ask.

A few hours spent on the Internet can pay off. Two good sites are [www.kiplinger.com](http://www.kiplinger.com) and [www.finaid.org](http://www.finaid.org). Visit [www.stcecilia.edu](http://www.stcecilia.edu) for additional financial aid resources.

as well as student – should be able to supply for a typical year of college expenses. This amount does not change from school to school, but each college determines how it will help you make up the shortage.

\* For example, your EFC may be calculated at \$15,000 per year. That means the Federal government's FAFSA calculated that your family should be able to contribute \$15,000 for the coming year's college expenses. At a college that costs \$12,000 a year (tuition, housing and other expenses), you don't qualify on paper for any aid. At a college that costs \$45,000, you'll be looking at an aid package totaling \$30,000.

\* Each college's aid package can look very different. Look for financial aid packages that offer scholarships and grants that don't need to be repaid. Some schools will simply suggest that you and your family take out loans. Workstudy funds are also part of many packages.

## CSS/Profile and Other Forms

\* Some colleges also require additional information beyond that included on the FAFSA. Some use their own forms, which you'll find on their Web sites. Many use the **CSS/PROFILE**, available only online at [www.collegeboard.com](http://www.collegeboard.com). Many independent scholarships also use the PROFILE form.

\* Deadlines for PROFILE are often earlier than FAFSA deadlines, so check your school's requirements carefully. If you're filing Early Decision or Early Action, you may need to complete the PROFILE in October or November. **Don't miss out on a scholarship because you failed to complete a form.**

## Estimated Family Contribution

\* After processing, the FAFSA will generate a bottom-line Estimated Family Contribution (EFC) figure. This is the amount the Federal government estimates that your family – parents

Did you know that the University of Florida, Florida State and the universities of Alaska and Nevada are among the least expensive public universities in the nation?

The SCA College Counseling Center receives information on a variety of scholarships. Visit [www.stcecilia.edu](http://www.stcecilia.edu) for updated information, or stop by the office. Deadlines can be as early as September or October, so check early and check often.



# Section 11:

## FAQ's

**Q** *I go by my middle name. What should I use on my college application? Will colleges get confused when teachers refer to me in their recommendation letters as "Katie" if my real first name is Mary?*

**A** The important part here is consistency with the SAT and ACT testing services. Use the same exact name each time you fill out the score report. Failure to be consistent could mean that colleges won't receive your full and accurate score report. There's a place in the Common App for nicknames or "preferred name" and that should set things straight as far as counselor and teacher recommendations are concerned.

Be sure to put your social security number and date of birth on every piece of communication. Most schools use those identifiers; adding those two pieces of information helps them easily put together the pieces.

**Q** *Does it really matter if I visit with the college representative when she comes to St. Cecilia? How important is it? And what if I don't really have anything to say?*

**A** First, it IS important. The area college representative is your single best advocate in admissions committee meetings. If she can put a name with a face, if she remembers

your interest, your situation, your confident presence, she can share those impressions with real credibility. You don't have to be an expert on her school at the first meeting. This could be a simple introduction and information-gathering conversation. But take time to follow up. Drop her an e-mail. Thank her for her time and ask additional specific questions to show your interest. Schools want to admit people who want to go there; let her know if her school is one of your top choices.

**Q** *It seems like there's a LOT of paperwork involved. How can I cut down on paper and make things easier?*

**A** There is no real shortcut to the paperwork. Keeping copies of everything you have done can often provide a quick reference to details; essays can sometimes be adapted. The important point is that the paperwork must be correct and complete or it will not be processed.

**Q** *I'm in class all day. How do I schedule school visits? Shouldn't I just let my mom call for me?*

**A** Colleges say again and again that they want the student to take the initiative. Our College Counseling Center has a phone available for college calls; you're welcome to use it during any free period. We also have computers available for e-mails or Internet research.

**Q** How do I know that my favorite college got all my application pieces?

**A** E-mail the area college representative. If you don't know your area representative's name or contact information, call or e-mail the admissions office and ask.

**Q** I NEED a scholarship. What's the best way to get money?

**A** Non-institutional scholarship information is posted on the SCA Web site – [www.stcecilia.edu](http://www.stcecilia.edu). Additional information is available in the College Counseling Center. Be sure to check regularly for updates. Many regional and local scholarship opportunities are not advertised until the end of the year. Every school also has its own scholarships, and you'll need to track these down through the school's Web site, or by contacting the area representative or admissions office. This part of the college process is no fun. It is hard work. But that hard work will pay off.

**Q** I want to go to UT. My older cousin says everyone who applies gets in.

**A** Nope. Your cousin is definitely wrong. UT has become much harder to get into, and admission is not guaranteed just because you live in Tennessee. The Hope scholarship also carries specific academic requirements. Check with College Counseling for more information.

**Q** Will St. Cecilia send my SAT and ACT test scores for me?

**A** No. You have to request that the testing service send the scores directly to the colleges of your choice. Many colleges do not consider scores forwarded from high schools to be official.

**Q** Will St. Cecilia keep track of my applications and whether my application packet is complete?

**A** We'll certainly try to help, and we have records of your SSRs and transcript requests, but you'll have to keep track of other pieces yourself, including the status of your application file. Be organized and use a system. Our *College Application Checklist* can help. (See Appendix.)

**Q** My parents and I completely disagree about colleges. We're constantly arguing about where I should go. What can I do?

**A** First, be sure to really listen to what they're saying. Your parents usually know you best, and their opinions are well worth considering. If you still can't see eye-to-eye, have a heart-to-heart talk with them. Explain your feelings and give concrete reasons to support your choices. Still feeling torn? Maybe it's time to bring in a neutral third party.



# Glossary

## A

**admit-deny.** A policy whereby a college admits students through a need-blind process but denies financial aid to some students even though they qualify.

**Advanced Placement Program® (Ap®).** This program of the College Board provides high schools with course descriptions of 35 college subjects and end-of-course examinations in those subjects. High schools offer the courses and administer the exams to interested students, who are then eligible for advanced placement, college credit or both, on the basis of satisfactory grades. Most colleges and universities in the United States accept qualifying AP Exam grades for credit, advanced placement, or both. A test score of 3 or above is usually required.

**award letter.** A means of notifying admitted students of the financial aid being offered by the college or university. The award letter provides information on the types and amounts of aid offered, as well as specific program information, students' responsibilities, and the conditions that govern the awards. Generally, the award letter gives students the opportunity to accept or decline the aid offered. The letter includes a deadline by which to respond.

## B

**bachelor's degree.** A degree received after the satisfactory completion of a four- or five-year full-time program of study (or its part-time equivalent) at a college or university. The Bachelor of Arts (B.A.) and the Bachelor of Science (B.S.) are the most common bachelor's degrees. In general, a program of study that results in a B.A. requires more liberal arts courses than one resulting in a B.S. College catalogs describe the types of degrees awarded in each major.

**budget.** The estimated cost of attendance at a college or university. The cost usually includes tuition and fees (including loan fees), books and supplies, room and board, personal expenses, and transportation. Other living expenses may be included.

## C

**campus-based programs.** The Federal Supplemental Educational Opportunity Grant Program, the Federal Perkins Loan Program, and the Federal Work-Study Program. These three programs are called "campus based" because the funds are administered directly by the college's financial aid office, which awards these funds to students using federal guidelines.

**Candidates Reply Date Agreement (CRDA).** A College Board-sponsored arrangement under which the subscribing institutions will not require any applicants offered admission as first-year undergraduates to notify the college of their decision to attend (or to accept an offer of financial aid) before May 1. The purpose of this agreement is to give applicants time to hear from all the colleges to which they have applied before having to make a commitment to any of them.

**Common Application.** The Common Application is a not-for-profit organization that serves students and member institutions by providing an admission application – online and in print – which students may submit to any of the organization's nearly 300 members ([www.comonapp.org](http://www.comonapp.org)).

**core curriculum.** A group of courses, in varied areas of the arts and sciences, designated by a college as one of the requirements for a degree. Some colleges have both core curriculum requirements and general education requirements.

**CSS/Financial Aid PROFILE®.** An online application service used by some colleges, universities and private scholarship programs to award private financial-aid funds. PROFILE is not a federal form and may not be used to apply for federal student aid. Students pay a fee to register for PROFILE, and for the reports sent to institutions and programs that use it.

## D

**Deferral.** An admissions decision received under an Early Action or Early Decision plan meaning that the applicant is neither admitted or denied. Instead the application is placed in the regular round for another review, with a decision in March or April. Students who are deferred may apply to other colleges.

**Division I, II and III.** These are designations for college athletic programs. Division I and II programs are the most competitive athletically and are the only programs that may award athletic scholarships. They require NCAA certification (certain academic requirements). Division III programs are most commonly found at smaller schools.

**double major.** Any program in which a student completes the requirements of two majors concurrently.

## E

**Early Action (EA).** A program in which the student receives a decision earlier than the standard response date but is not required to accept the admissions offer or to make a deposit before May 1.

**Early Decision (ED).** A program that commits participating students to enroll at the college if admitted and offered a satisfactory financial aid package. Application deadlines are usually in November or December, with a mid- to late-December notification date. Some colleges have two rounds of Early Decision.

**elective.** A course, not required for one's chosen major that is selected to fulfill credit hours required for graduation.

**expected family contribution (EFC).** The total amount students and their families are expected to pay toward college costs from their income and assets for one academic year. The amount is derived from a need analysis of the family's overall financial circumstances. The Federal Methodology is used to determine a student's eligibility for federal and state student aid. Colleges and private aid programs may use a different methodology to determine eligibility for nonfederal financial aid.

## F

**FAFSA.** See Free Application for Federal Student Aid.

**Federal Parent Loan for Undergraduate Students (PLUS).** A program that permits parents of undergraduate students to borrow up to the full cost of education, less any other financial aid the student may have received. The interest rate is variable and is reset each July.

**Federal Pell Grant Program.** A federally sponsored and administered program that provides need-based grants to undergraduate students. Congress annually sets the dollar range. As of 2006, a Pell Grant cannot exceed \$4,050 per year. Eligibility for Pell Grants is based on a student's expected family contribution, the total cost of attendance at the college, and whether the student is attending the college full-time or part-time.

**Federal Perkins Loan Program.** A federally funded campus-based program that provides low-interest loans, based on need, for undergraduate study. Repayment need not begin until completion of the student's education, and may be deferred for limited periods of service in the military, Peace Corps or approved comparable organizations. The total debt may be forgiven by the federal government if the recipient enters a career of service as a public health nurse, law enforcement officer, public school teacher, or social worker.

**Federal Stafford Loan.** A program that allows students to borrow money for educational expenses from banks and other lending institutions (and sometimes from the colleges themselves). Subsidized Stafford loans are offered by colleges based on need. The federal government pays the interest on

subsidized loans while the borrower is in college. Unsubsidized Stafford loans are non-need-based; anyone may apply for one regardless of their ability to pay for college. The interest on unsubsidized loans begins accumulating immediately, so the amount borrowers repay after graduation will be more than what they originally borrowed. Interest rates are variable.

**Federal Work-Study Program.** A form of financial assistance that allows students to work in on- or off-campus employment sites while attending school. Wages earned are used to help pay the student's educational costs for the academic year. Job opportunities vary from campus to campus. The time commitment is usually 10 to 15 hours a week.

**Free Application for Federal Student Aid (FAFSA).** A form completed by all applicants for federal student aid. The FAFSA is available on the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). There is no charge to students for completing the FAFSA. Forms may be filed any time after Jan. 1 of the year for which one is seeking aid.

## G

**gapping.** A practice by which a college does not meet the full financial need of an admitted student, leaving a gap that must be filled by the student's own financial resources.

**grade point average (GPA).** A system used by many schools for evaluating the overall scholastic performance of students. Grade points are determined by first multiplying the number of hours given for a course by the numerical value of the grade and then dividing the sum of all grade points by the total number of hours carried. The most common system of numerical values for grades is A = 4, B = 3, C = 2, D = 1, and F = 0.

## H

**HOPE Scholarship.** Tennessee awards its Lottery Scholarships to students with certain GPAs and ACT scores.

## I

**internship.** Any short-term, supervised work, usually related to a student's major, for which academic credit is earned. The work can be full- or part-time, on or off campus, paid or unpaid. Some majors require the student to complete an internship.

## L

**liberal arts.** The study of the humanities (literature, the arts, and philosophy), history, foreign languages, social sciences, mathematics and natural sciences. Study of the liberal arts and humanities prepares students to develop general knowledge and reasoning ability rather than specific skills.

## M

**matriculation.** The process whereby a student is accepted, pays fees, and enrolls in classes, officially becoming a student at the college.

## N

**need blind.** A college policy of determining admission without regard to a student's financial need or financial aid status. Most colleges are need blind.

**need conscious.** A college policy that considers student need or financial aid status for at least some portion of its applicant pool in making admissions decisions.

**NCAA Eligibility Center.** A branch of the NCAA established to monitor the eligibility of student-athletes. Students planning to compete at the Division I or II level must give forms one and two – available only at [www.ncaaclearinghouse.net](http://www.ncaaclearinghouse.net) – to their college counselor following their junior year.

# O

**open admissions.** A college admissions policy of admitting high school graduates, and other adults generally, without regard to conventional academic qualifications. Under open admissions, virtually all applicants with high school diplomas or their equivalent are accepted.

# P

**Personal Identification Number (PIN).** This number is used to protect the student's personal and financial security when performing electronic transactions and completing electronic forms. The PIN acts as an electronic signature and therefore should not be shared with anyone. Both FAFSA and the NCAA Clearinghouse require students to have PINs before registering through their Web sites.

**preferential packaging.** A policy that awards financial aid based on a student's desirability. A more desirable student may receive a higher percentage of grants and scholarships in the financial aid package than another student who demonstrates the same financial need.

**prerequisite.** A requirement that must be met before a certain course can be taken.

**private college/university.** An institution of higher education not supported by taxes. The school or other public funds may be independent or church related.

# R

**regular decision.** The most common admissions plan. Deadlines are most often in January. Note that University of California system colleges have a regular decision deadline of Nov. 30.

**rolling admissions.** An admissions procedure by which the college considers each student's application as soon as all the required credentials, such as school record and test scores, have been received. The college usually notifies an applicant of its decision without delay.

# S

**scholarship or grant.** A type of financial aid that doesn't have to be repaid. Grants are often based on financial need. Scholarships may be based on need, on need combined with other criteria, or solely on other criteria, such as academic achievement, artistic ability, and talent in the performing arts.

**Secondary School Report form.** A required part of most applications that must be completed by the student's high school.

**Student Aid Report (SAR).** A report produced by the U.S. Department of Education and sent to students in response to their having filed the Free Application for Federal Student Aid. The SAR contains information the student provided on the FAFSA as well as the federally calculated result, which the financial aid office will use in determining the student's eligibility for the Federal Pell Grant and other federal student aid programs.

**student expense budget.** A calculation of the annual cost of attending college that is used in determining student's need. Student expense budgets usually include tuition and fees, books and supplies, room and board, personal expenses, and transportation. Sometimes additional expenses are included for students with special education needs, students who have a disability, or students who are married and/ or have children.

**student's contribution.** The amount the student is expected to pay toward college costs from the student's income, assets, and benefits. The amount is derived from need analysis of resources. The student's contribution and the parents' contribution constitute the total family contribution, which, when subtracted from the student budget, equals financial need. Generally, students are eligible for financial aid equal to their financial need.

**study abroad.** Any arrangement by which a student completes part of the college program-typically the third year, but sometimes only a semester or a summer – studying in another country. A college may operate a campus abroad, or it may have a cooperative agreement with another U.S. college or an institution of the host country.

**subsidized loan.** A loan awarded to a student on the basis of financial need. The federal government pays the borrower's accrued interest during some significant periods, such as during the time the student is in school, thereby subsidizing the loan.

## T

**transcript.** A copy of a student's official academic record, listing all courses taken and grades received.

**transfer program.** An option in a two-year college (or four-year college that offers associate degrees), primarily for students who plan to move to a four-year college or university.

## W

**wait list.** A list of students who meet the admissions requirements but will be offered a place in the class only if space becomes available.

**work-study.** An arrangement by which a student combines employment and college study. The employment may be an integral part of the academic program (as in cooperative education and internships) or simply a means of paying for college (as in the Federal Work-Study Program).

*Source: College Board*

# College QuickFacts:

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<b>Location</b>	
<b>Size</b>	
<b>Ratio (Men/Women)</b>	
<b>Selectivity (% accepted)</b>	
<b>SAT Range</b>	
<b>ACT Range</b>	
<b>Cost*</b>	
<b>Application Deadlines</b>	
<b>Tests Required</b>	
<b>Interview</b>	
<b>Social</b>	
<b>Majors Interesting to me</b>	
<b>Sports</b>	

**Notes:**

\* If actual figures are quickly available, use those; if not, use rating. Fiske, for example, ranks price \$\$

# College Visit Summary Sheet

Name of College \_\_\_\_\_

Interviewer's name and contact information \_\_\_\_\_

Date of visit \_\_\_\_\_

**1. What it's like in 50 words or less:**

**2. Can I get in (what admissions told me)?**

**3. What I like most about it:**

**4. What I don't like about it:**

**5. What my parents think about it:**

**6. Campus Tour impressions:**

**7. Interview impressions:**

**8. Will I apply?**

# College Application Checklist

<b>College</b>					
<b>Application</b>					
<b>Scores</b>					
<b>Transcript</b>					
<b>SSR</b>					
<b>Teacher Rec's Teacher #1 Teacher # 2</b>					
<b>Essays</b>					
<b>Financial Aid</b>					
<b>Interview</b>					