

New Section:
**FAMILY
INVOLVEMENT**

2006-2007

17TH EDITION



STEP UP TO COLLEGE

**PHILADELPHIA'S GUIDE TO THE COLLEGE PREPARATION,
APPLICATION, ADMISSIONS & FINANCIAL AID PROCESSES**

step inside

THIS GUIDE TO LEARN ABOUT THESE TOPICS:

Planning Your Career

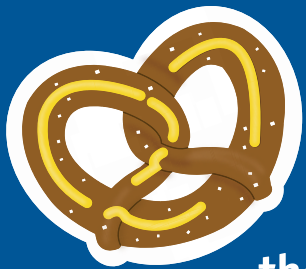
Preparing For College

Applying To College

Financing Your Education

Family Involvement

College Life



Look for
the pretzel
icon throughout
this guide for
information and
resources unique
to Philadelphia.

This guide will help you answer the important questions about the college preparation process:

What should I do to get ready for college?

When should I do it?

How do I decide which college to choose?

What is the college application process like?

How do I pay for college?

How can my family get involved?

What is college really like?

Where can I go for help?

PHILADELPHIA FUTURES is committed to helping Philadelphia's high school students be admitted to and succeed in college.

Step Up to College is distributed to high schools, libraries, and community-based organizations in Philadelphia. Additional copies may be obtained by calling Philadelphia Futures.

Step Up to College was compiled and written by Jessica Rich.

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Joan C. Mazzotti, Executive Director



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17TH EDITION



**PHILADELPHIA
FUTURES**

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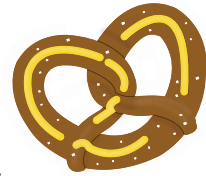
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Dear Reader:

I am delighted to introduce the 17th edition of *Step Up to College*. For the first time, we are printing in full color which gives an exciting new look to the publication. In addition, this year we are celebrating all that Philadelphia has to offer to the college-bound student. Look for the “pretzel” icon throughout this guide to find important resources and information unique to our City.



Making the decision to attend college and selecting the school that is right for you are two of the most important choices you will make in your life. *Step Up to College* is your guide to making these decisions. We want all students in Philadelphia to understand the benefits of a college education; to have the tools necessary to select the college that is right for them; and to be able to navigate the admissions and financial aid processes. With the right information and guidance, college is achievable and affordable for everyone!

Step Up to College is a collaboration of many individuals and organizations. We are deeply grateful to the College Board, the National Association of College Admissions Counselors (NACAC), and the Pennsylvania Higher Education Assistance Agency (PHEAA) for their many contributions to this publication. Each of these organizations is committed to increasing the educational opportunities available to Philadelphia’s high school students and we are fortunate to be able to include their wisdom and advice in our publication.

We also are most grateful for the continued and generous financial support of The School District of Philadelphia, PHEAA, and our partners. It is through their generosity that we are able to make a copy of this guide available — without cost — to every high school student in the City. We are honored to partner with these institutions and organizations in helping Philadelphia students step up to success.

In each edition of *Step Up to College* we highlight a new topic of importance for students and parents. This year, our special section is aimed at the essential role played by parents and guardians in the college-going process. We encourage family members to check out this new section beginning on page 32.

Finally, I am hopeful that you, our readers, will share with us your comments, insights, and suggestions as we revise and improve this publication for each new class of college-bound students. We want to be sure that we are effectively helping Philadelphia students prepare for college and a rich and rewarding life.

Sincerely yours,

Joan C. Mazzotti

Executive Director, Philadelphia Futures

PLANNING YOUR CAREER

WHY college?

There are many reasons to continue your education after high school. Your personal answer to the question — why college? — will probably be a combination of reasons:

- To explore your passions and interests
- To prepare for a satisfying career
- To earn a higher income
- To challenge yourself
- To meet new people and have new experiences
- To make important contacts
- To broaden your world view
- To fulfill a dream

More choices

Earning a college degree will give you more choices in life. Your level of education plays the lead role in determining what type of job you can get and how much money you will make — both important factors in your quality of life. It is no secret that college graduates earn more than high school graduates.

Each additional level of education will earn you substantially more money over the course of your life.

<u>Education Level</u>	<u>Average annual income</u>
High School Graduate	\$30,640
Bachelor's Degree	\$53,581
Professional Degree	\$115,292

(Source: U.S. Census Bureau, Current Population Survey, 2005 Annual Social and Economic Supplement.)

Not only do college graduates make more money, but they also have a wider selection of jobs from which to choose. As you think about different careers, you should learn about the level of education that various jobs require.

ASSOCIATE DEGREE

- chef
- computer technician
- day care provider
- hotel/restaurant manager
- medical laboratory technician
- physical therapy assistant

BACHELOR'S DEGREE

- accountant
- computer systems analyst
- engineer
- FBI agent
- graphic designer
- insurance agent
- journalist
- newscaster, sportscaster
- nurse
- public relations specialist
- stockbroker
- teacher

GRADUATE OR PROFESSIONAL DEGREE

- architect
- college professor
- dentist
- doctor
- lawyer
- marine biologist
- minister, priest, rabbi
- pharmacist
- psychologist
- veterinarian

(Source: College Board.)

Don't worry if you don't have an answer to this question. Your answer will probably change many times throughout your life. It is important to keep an open mind about new areas that interest you and to explore them. One way to evaluate your current interests and skills, as well as to identify other areas that may be appealing to you, is to take a self-assessment test. Interest inventories, as these tests are sometimes called, are effective tools to help you learn more about yourself.

As you begin your early stages of career planning (remember, it's never too early to start!), it is essential to understand your likes, dislikes, values, wants, and needs. Interest inventories help you to identify your interests and find related educational and career goals. The keys to a satisfying life are to understand who you are, what you like doing, and what you want to be.

Interest and Skill Surveys on the Internet

Try the online inventories listed below. Have fun and remember that there are no right or wrong answers.

- **PHEAA:** This college planning website provides comprehensive resources for developing your post-secondary education, including career development tools and more.
www.EducationPlanner.org
- **Career Focus 2000 Interest Inventory:** This assessment will help you to identify possible career goals that match your strongest personal interests.
www.iccweb.com/careerfocus/index.asp
- **CAREERLINK Inventory:** Through an assessment of interests, aptitudes, temperaments, physical capacities, preferred working conditions, and desired length of time spent preparing for employment, this tool will shed light on various career clusters which may be a good fit for you.
www.mpc.edu/cl/climain.htm

Career Exploration Worksheet

The College Board has developed a step-by-step Career Worksheet to help students begin the career exploration process. Try it out...

Step 1: Think About What Interests You. Start with a general area of interest, such as working with kids, and then come up with jobs that fall into that category. Think about people whom you have met who have interesting jobs.

Interest _____

Job Ideas _____

Interest _____

Job Ideas _____

Step 2: Consider How to Get There. You don't have to plan your whole life right now. However, it helps to think about what kinds of classes or special degrees you might need. You might find that you don't like any of the classes you would need to take. To get information about the educational requirements for different jobs, use the College Board's Career Browser online at www.collegeboard.com/apps/careers/index.

Job _____

Requirements _____

Job _____

Requirements _____

Step 3: Give It a Whirl. Once you focus on possible jobs, learn more about them. For example, do career research at the library or online, shadow someone to see a day-in-the-life, find a mentor who can give you advice, or get an internship or volunteer in the field which interests you. Even if you decide not to pursue that particular career, you will have gained valuable experience and given your college application a boost.

Step 4: Things You Could Do Right Now. Make a list of some things that you will do this year to begin exploring different careers.

CAREER EXPLORATION DURING

high school

As you think about a job or career path that might interest you, you can “try it out” while you are still in high school. Here are some ways to “sample” a career:

Job Shadowing: Job shadowing allows you to directly observe someone on the job. Think about the people you know and the jobs they have. If there is someone in a career that may be interesting to you, ask for an opportunity to spend a few hours, or even a few days after school, with that person at work. Ask questions and absorb as much as you can from this experience.

Volunteering: In addition to giving back to your community, you will gain a great deal from volunteering. It can be a meaningful component of your career exploration plans. Through community service, you will meet a variety of people with different backgrounds and careers. You may discover a new field that interests you through a volunteer project and the people you

meet there. Additionally, colleges like to see that you are committed to your community.

Part-time Jobs: A part-time job has advantages in addition to earning money. You can learn more about a particular industry or business that interests you. Also, you can learn about your own working style. For example, if you like to interact with people and your job requires you to sit alone in a room with only a computer, you may want to inquire about the customer service side of the company. Any job that you have will open doors for you — even if you do not want to pursue a career in that field. Making contacts along the way will prove to be very valuable.

Make sure that your job does not interfere with your schoolwork! Your first priority must be to complete high school successfully. Spend your summers wisely. If you are planning to get a job, try to look for one that will help you in your career search and preparation for college.



Temple University

PREPARING FOR COLLEGE

ON YOUR WAY TO A COLLEGE **degree**

Whether you are new to high school or are getting ready to complete your college applications, you need to stay focused on the big picture of getting to college and earning your degree. In order to do this, you have to understand the steps involved and how to get help along the way. Seek help from the adults in your life. You are part of a team and the team's goal is making your future the best that it can be.

Your College Prep Team: Throughout your high school years, you will need to rely on many different adults in your life. The college application process can be confusing and complicated. You will need the help of your parents and guardians, teachers, guidance counselors, mentors, college advisors, and even peers who have recently gone through the process themselves. You will also rely on admissions and financial aid officers at various colleges.

Your parents and guardians should be involved with every aspect of the process. They will need to understand the requirements that you have to meet, and they will need to understand the financial aid procedures inside and out. Your teachers will be very valuable members of your college preparation team. Aside from the obvious — teaching your classes — your teachers will provide helpful input about academics at college and they will submit recommendations on your behalf.

An extremely important person in this process is your guidance counselor. Make sure you know your guidance counselor and that he or she knows you. Introduce yourself to your counselor and tell him or her that you are planning to go to college. Work closely with your counselor to choose the high school classes which will prepare you for college. Ask your counselor any questions that you may have — he or she will be able to refer you to the right places to get the answers.

College Prep Coursework

Work with your counselor to choose the high school classes that will put you on the college track. Although each school has its own specific course requirements, the recommended courses for college-bound students include:

- 4 years of English (Composition, American Literature, English Literature, World Literature)
- 4 years of Math (Algebra I and II, Geometry, Pre-Calculus)
- 3 years of Science (At least two lab courses — Biology, Earth Science, Chemistry, Physics)
- 3 years of Social Studies (Geography, U.S. History, World History, World Cultures, Civics)
- 2 years of the same foreign language (Spanish, French, German)

9th and 10th Grade Checklist

The first two years of high school are just as important as the last two. Ninth grade is a big transition year. There will be new surroundings, teachers, and classmates. It may be difficult, but don't be embarrassed to ask for help. It's easier to stay focused from the very beginning than to get back on track later.

Make sure you do the following:

- Get a planner or calendar to keep track of class assignments and after-school activities.
- Meet with your guidance counselor to discuss your interest in going to college. Be sure that you are enrolled in college prep coursework.
- Talk to your parents, guardians, and mentors about your college plans. Read through college guidebooks and research college websites together.
- Investigate opportunities to take part in college preparation or academic enrichment programs. Many programs select students in 9th and 10th grades.
- Read books and newspapers — in addition to those assigned for classes.
- Check out different careers. Work with your guidance counselor or career counselor to find a way to spend a day “shadowing” someone in a career that you think you would like. See page 3 about these opportunities.
- Start a college folder or portfolio to keep all of your notes, plans, correspondence, and records that you will need for the college application process.
- Make your summers productive — take a PSAT/SAT prep course, read a lot, get a job or an internship in a field that may interest you, and/or volunteer in your community.
- Visit colleges and attend college fairs with your parents or guardians.
- Start saving money for college expenses — it's never too early to save.
- Attend a financial aid workshop with your parents or guardians so you can start to understand the process now.
- Begin to research scholarship opportunities. See page 29 for some online search tools.
- Ask teachers for recommendations to add to your college portfolio. If you did well in a class and had a good relationship with your teacher, ask him or her for a recommendation now and save it to use later.

Information for Non-Citizens

If you are not a U.S. citizen, you must take steps to make sure that you are an ‘eligible non-citizen’ in order to apply for federal financial aid for college. You must have an Alien Registration Number (Green Card) for one year prior to filing for state and federal financial aid. Confirm your eligibility status early in high school because the paperwork is often confusing and time consuming. The Social Security Administration (800-772-1213) is able to answer questions about your citizenship status.

11th Grade Checklist

Your junior year of high school is extremely important as you prepare for college — there is a lot to do and there are many deadlines that you will need to meet. Colleges are particularly interested in your junior year grades. Stay organized with the checklist below.

SEPTEMBER

- Get a planner or calendar to keep track of class assignments and college preparation activities including PSAT, SAT, and ACT dates.
- Enroll in the college prep classes that you still need to take.
- Register for the PSAT as soon as possible.
- Study for the PSAT. Work through a test prep manual so that you know what to expect.
- Stay involved in extracurricular activities such as student government, the school newspaper, sports, or community service — all year!

OCTOBER / NOVEMBER

- Go to the Philadelphia National College Fair on October 29, 2006 at the Pennsylvania Convention Center.
- Attend information sessions with college representatives who visit your high school.
- Take the PSAT at your high school. Your score on the PSAT may qualify you for a National Merit Scholarship.
- Talk to your parents, guardians, and mentors about your college plans.
- Attend a financial aid workshop with your parents or guardians to understand the process.

DECEMBER

- Meet with your guidance counselor to discuss how to begin selecting colleges.
- Begin to research summer programs and jobs.

JANUARY / FEBRUARY

- Enroll in an SAT prep course or work through a test prep manual so that you know what to expect. See page 15 for information about preparatory courses.
- Explore test-taking strategies. You can find a great deal of test preparation material online.
- Register for the SAT and SAT Subject Tests coming up in the spring. Taking the SAT early gives you a chance to take it again later if you need to raise your score. See page 12 for test dates and registration deadlines.
- Start to apply for summer jobs. Consider looking for a job that is related to your career interests.

MARCH / APRIL

- Register for the SAT and SAT Subject Tests coming up in May or June.
- Begin to narrow your college choices. See page 16 for help with the search process.
- Register and prepare for Advanced Placement (AP) Exams, if applicable.

continued on next page >>>

MAY / JUNE

- Take the SAT in May or June.
- Take the SAT Subject Tests for the courses that you have recently completed.
- Research scholarship opportunities and request application materials.
- Request college catalogues and applications online. See pages 42–43 for some college websites.
- Compile portfolios, audition tapes, writing samples, or other evidence of talents required for college admission or scholarships.
- Ask teachers for recommendations to add to your college portfolio.
- Take Advanced Placement (AP) Exams, if applicable.

JULY / AUGUST

- Participate in an academic enrichment program and/or take a job or internship in a field that may interest you as a career.
- Study for the SAT. Read books, memorize vocabulary, practice math problems, and take practice tests.
- Continue to refine your list of potential colleges and universities and request applications and financial aid materials from those schools.
- Begin to work on your application essays.
- Visit colleges with your parents or guardians. See page 18 for information about campus visits.

Academic Problems?

Even if you have experienced academic problems in high school, you can still become a college student. Talk to your teachers and guidance counselors about ways to improve your transcript. If you are having difficulties with a particular subject, find out about tutoring options. It is important to take the courses that you will need to graduate and attend college. If necessary, take summer classes to make up for unsuccessful coursework. Admissions officers will look to see improved grades in your junior and senior years of high school. They also are interested in learning about you as a person. Therefore, explaining your record of achievement and how you worked to improve it will add depth to your college admissions application.



Eastern University

12th Grade Checklist

This is it — you are ready to begin applying for admission to college. Remember to stay on track with your classes in school and use this checklist as a guide for your senior year.

SEPTEMBER

- Get a planner to keep track of all of your college application materials and class assignments.
- Meet with your guidance counselor. Make sure that you have enough credits to graduate and that these credits meet college admissions requirements.
- Register for the SAT given in October, November, or December, if applicable.
- Finalize the list of colleges and universities to which you will apply.
- Request applications and financial aid forms from the colleges to which you will apply. (You can fill out some applications and financial aid forms online.)
- Work on your application essays.
- Give recommendation forms to teachers, counselors, and/or supervisors with whom you have good relationships.
- Update your college portfolio and resume, highlighting accomplishments and work experiences.
- Research scholarship opportunities and request application materials.

OCTOBER / NOVEMBER

- Go to the Philadelphia National College Fair on October 29, 2006 at the Pennsylvania Convention Center.
- Prepare the final drafts of your application essays. Strive for your writing to represent the best of yourself. Be sure to ask people to review your work.
- Meet with college representatives when they come to visit your school.
- Submit applications for admissions and scholarships BEFORE the deadlines.
- Be sure to include the required fees with your applications. See page 22 for information about fee waivers.
- Make copies of everything that you send through the mail and/or online and keep organized files.
- Register for the CSS Profile if colleges require it. See page 27 for details.
- Attend a financial aid workshop with your parents or guardians.
- Apply for your FAFSA (Free Application for Federal Student Aid) personal identification number online at www.fafsa.ed.gov to begin the financial aid process.
- Application deadlines for early admissions programs are usually between November 1st and November 15th. (See page 19 for details about these admissions options.)

DECEMBER

- Remind your teachers and counselors to meet the deadlines for submitting your recommendation forms.
- Work with your parents or guardians to gather financial documents and materials for the FAFSA.

JANUARY

- Complete and submit the FAFSA form to apply for state, federal, and institutional grants and loans.

FEBRUARY / MARCH

- Make sure your counselor has sent your first two report cards to the colleges to which you have applied.
- Confirm that all of your college admissions and financial aid materials have been received.
- When you receive your Student Aid Report (SAR), check it for any mistakes. Return the SAR if, and only if, you need to make corrections. (The SAR is your feedback from the FAFSA.)
- When you submit the FAFSA form, your information is also sent to PHEAA (Pennsylvania Higher Education Assistance Agency), enabling you to apply for financial aid from the Commonwealth of Pennsylvania. You will receive a follow-up letter from PHEAA. Be sure to follow any stated directions.
- Continue to complete and submit scholarship applications before deadlines.

APRIL / MAY / JUNE

- Maintain organized files of all correspondence that you receive regarding admissions and financial aid.
- Identify a financial aid contact at each college where you have been accepted. Check every few weeks on the status of your financial aid package.
- Reply promptly to acceptance letters from colleges. The universal candidate reply date is May 1st.
- Make sure your counselor sends your final grades to the college you have chosen to attend.
- Take Advanced Placement (AP) Exams, if appropriate, and request that your scores be sent to the college you have chosen to attend.
- Pay attention to student orientation dates and any requirements such as placement tests.

JULY / AUGUST

- Get ready for college! Meet all class registration deadlines. Be aware of due dates for tuition, room and board fees, and other expenses.
- If your college offers one, participate in a summer “bridge” program that will expose you to college courses and familiarize you with campus life, procedures, and resources that will help you succeed in college.
- You’re almost there! Contact your future roommate, pack your bags, and have a great college experience!



Dickinson College

BUILDING YOUR **portfolio**

Your Resume

What is the best way to keep track of all of your activities and jobs? Create a portfolio. In your portfolio, you should have a resume which lists your accomplishments, volunteer experiences, jobs you have held, extracurricular activities, and skills or interests.

Whenever you become involved in a new activity, be sure to add it to your resume. This way, when you get ready to apply to college, your resume will be a complete record of your accomplishments during high school. You can attach the resume to your college applications. Also, be sure to give the resume to your guidance counselor to keep in your school file.

Advanced Level Courses

Advanced Placement (AP) courses are college-level classes that are offered in some high schools. Upon completion of an AP course, you are eligible to take an AP exam in that subject and can earn college credits. There are currently 35 courses and exams in 20 high school subject areas. Through these courses and exams, you will get a feel for college-level coursework and show colleges that you are ready for the next academic step. Be sure to ask your guidance counselor about the AP courses offered at your school.

In addition to AP courses, students in high school can take Dual Credit courses. Through this option, students take a class at an area college in their junior or senior year of high school and receive both high school and college credit for doing so. If you can handle the work, this can also be a way to save some money on college tuition.



Student-athlete Information

If you are an athlete and look forward to playing sports in college, there are specific rules that you must follow. The NCAA (National Collegiate Athletic Association) imposes strict high school academic requirements for student-athletes who wish to continue to play their sports in college. There are core course requirements that must be fulfilled before you are allowed to play during your freshman year at some schools. There is also a minimum GPA (grade point average) and a minimum SAT or ACT score that you must achieve. For more details on NCAA regulations and requirements, visit www.ncaa.org.

Extracurricular Activities

High school is a time to explore your interests and abilities and become involved with activities that draw upon those talents. In addition to bolstering your portfolio, getting involved and becoming a leader will help you grow as a person, make new friends, and open up new avenues for career possibilities.

Your extracurricular activities give college admissions officers a better picture of you as a whole person, including your individual personality and interests. Instead of adding more and more clubs to your resume, take on more responsibility and become a leader in a few meaningful activities. While you are trying new things and taking on new leadership roles, make sure you are able to budget your time. Do not let your schoolwork suffer.



For a sampling of extracurricular activities and programs, use the College Access Program's online tool called the Academic Enrichment Guide at www.philaedfund.org/enrich/index.htm. For community service opportunities, you can contact local hospitals, churches, synagogues, cultural arts centers, and any charitable organizations. Additionally, the following websites offer search features to find volunteer opportunities in your community: www.SERVE.net.org; www.networkforgood.org; and www.philacares.com.

If you have not had a chance to participate in many activities because of work or family obligations, make sure your counselor and the colleges to which you apply are aware of what you have done with your time outside of school.

THE NEED TO read

What is the best way to prepare for admissions tests and college? **READING!!** Reading increases your vocabulary and critical thinking ability. Visit your local library branch and get a library card so you can check out all of the possibilities.

The College Board has created a list called *101 Great Books* that you should check out online at www.collegeboard.com (search under *Students*, then *Plan for College*, then *Boost Your Skills*, then *Academics*). The American Library Association has also developed a list of books entitled *Outstanding Books for the College Bound* that can be found online at www.ala.org/yalsa/booklists/obcb.

Newspapers and Magazines

Reading newspapers and magazines will also increase your vocabulary and will expose you to many different writing styles and topics. Newspapers are considered to be the most up-to-date, inexpensive textbooks available to students. The skills gained from regular newspaper exposure will make you a better learner, a better problem-solver, and a better leader. You don't have to buy a newspaper every day — you can read newspapers and magazines at no cost at your local library branch and

online. For example, visit www.philly.com for *The Philadelphia Inquirer* and *Philadelphia Daily News*, www.nytimes.com for *The New York Times*, or www.usnews.com for *U.S. News & World Report*.

Free Library of Philadelphia System

Not only is the library a great place to find books to read at no cost, but the Free Library of Philadelphia is also a great place to find college-related information. The Central Library is located at 19th and Vine Streets. Check out the Free Library of Philadelphia's website, www.library.phila.gov, for more information and a listing of branch locations in your neighborhood.

Here are some of the resources you can find at the Free Library:

- Homework Help
- Books, online tools, and videos to help you prepare for the SAT and ACT
- Computer databases of college, scholarship, and financial aid resources
- FAFSA and PHEAA financial aid forms



East Stroudsburg University

COLLEGE **admissions** TESTS

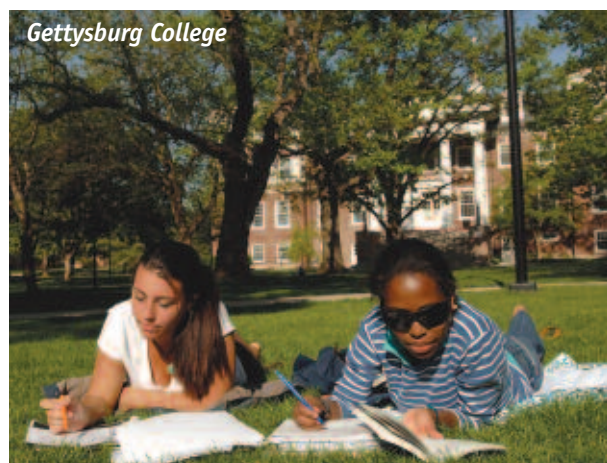
Most colleges require students to take either the SAT Reasoning Test or the ACT Assessment. Each college's admissions requirements will specify which tests you need to take. Most colleges and scholarship programs use the results of these tests, along with your academic record,

extracurricular activities, teacher recommendations, and application essays to determine if you will be a good match for their school or program. The organizations that administer the tests will arrange for your scores to be sent directly to the colleges of your choice.

Important 2006–2007 test dates

SAT AND SAT SUBJECT TEST DATES	REGULAR REGISTRATION POSTMARK DEADLINE	LATE REGISTRATION POSTMARK DEADLINE
October 14, 2006	September 12, 2006	September 20, 2006
November 4, 2006	September 29, 2006	October 11, 2006
December 2, 2006	November 1, 2006	November 9, 2006
January 27, 2007	December 20, 2006	January 4, 2007
March 10, 2007 (SAT only)	February 2, 2007	February 14, 2007
May 5, 2007	March 29, 2007	April 11, 2007
June 2, 2007	April 27, 2007	May 9, 2007
ACT TEST DATES	REGULAR REGISTRATION POSTMARK DEADLINE	LATE REGISTRATION POSTMARK DEADLINE
October 28, 2006	September 22, 2006	October 6, 2006
December 9, 2006	November 3, 2006	November 16, 2006
February 10, 2007	January 5, 2007	January 19, 2007
April 14, 2007	March 9, 2007	March 23, 2007
June 9, 2007	May 4, 2007	May 18, 2007

The College Board will make accommodations for students with special needs. If you have questions or need more information about Services for Students with Disabilities (SSD), contact the College Board at ssd@info.collegeboard.org, 609-771-7137, or 609-882-4118 (TTY).



Fee Waivers for Tests

Each college admissions test has a required fee. Don't let the cost of the admissions process stand in your way of getting to college. Fee waivers for the college admissions tests may be available from your guidance counselor. Your counselor will work with you to determine if you are eligible to receive fee waivers. (Fee waivers are also available to cover college application fees. See page 22 for information.)

THE ABC'S OF THE SAT

The SAT Reasoning Test

The SAT Reasoning Test (SAT) is a three hour and forty-five minute test that measures writing capability, mathematical reasoning, and critical reading skills. These are skills that students have developed over time and need to be successful in college. Many colleges and universities use the SAT as one indicator among others (class rank, high school GPA, extracurricular activities, personal essays, and teacher recommendations) of a student's readiness to do college-level work. SAT scores are compared with the scores of other applicants and can be used as a basis for awarding merit-based financial aid. The test is typically taken by high school juniors and seniors and is administered several times throughout the year by the College Board. (See page 12 for test and registration dates.)

The SAT measures your skills in three areas:

- The **SAT Critical Reading** sections include reading comprehension questions and sentence completion questions.
- The **SAT Writing** sections include multiple choice questions about grammar, word usage, and word choice. Students will have to identify sentence errors and improve sentences and paragraphs. The essay section asks students to respond to a subject prompt by developing a point of view supported by clear, well-organized ideas.
- The **SAT Math** sections include multiple choice questions and grid-in questions, which require the student to write in a response. Topics include: number and operations; algebra and functions; geometry and measurement; and statistics, probability, and data analysis.

Each of the three areas of the SAT is scored on a scale of 200-to-800. Therefore, a perfect score on the SAT is 2400.

The SAT Reasoning Test

SECTIONS	QUESTION TYPES	TIME ALLOTTED
Critical Reading	Sentence completion Passage-based reading	Two 25-minute sections One 20-minute section
Writing	Identifying sentence errors Improving sentences Improving paragraphs Essay writing	One 25-minute section One 10-minute section One 25-minute section
Math	Multiple choice Grid-in questions	Two 25-minute sections One 20-minute section

In addition, there is one 25-minute unscored section, known as the variable or equating section. This unscored section may be either a critical reading, math, or writing multiple choice section. This unscored section does not count toward the final score, but is used to try out new questions for future editions of the SAT.

MORE tests

The PSAT/NMSQT

PSAT/NMSQT stands for Preliminary SAT/National Merit Scholarship Qualifying Test. It is a standardized test that provides practice for the SAT. It also gives you a chance to qualify for National Merit Scholarship programs. The PSAT measures critical reading skills, math problem-solving skills, and writing skills. Each of these three areas is scored on a 20-to-80 scale. A perfect score is 240.

The PSAT is only offered on two days each **October** by the College Board. Check with your guidance counselor regarding which day you can take the test. The test is two hours and ten minutes in duration. You must sign up for the test at your high school. Online registration for the PSAT is not available.

You should definitely take the PSAT in your junior year. Many students benefit from taking it twice — once in their sophomore year and then again in their junior year. Check with your school regarding its policy for students taking the PSAT.

The SAT Subject Tests (formerly SAT II)

The SAT Subject Tests are one-hour, mostly multiple-choice tests which measure how much students know about a particular academic subject and how well they can apply that knowledge. There are 20 SAT Subject Tests that are administered by the College Board. Many colleges require or recommend one or more of the SAT Subject Tests for admission or placement. Used in combination with other variables, these tests can provide a dependable measurement of your academic achievement and predict future performance.

It is recommended that students take the test for a subject as soon as possible after completing the coursework in that subject area. If not, important information may be forgotten and students will have to spend more time preparing for the tests.

To learn more about the SAT Reasoning Test, the PSAT/NMSQT, or the SAT Subject Tests, visit www.collegeboard.com.

The ACT Assessment

The ACT — an alternative to the SAT — is a national college admissions examination that consists of tests in English, reading, mathematics, and science. The ACT is administered by ACT, Inc.

The ACT Assessment tests are curriculum-based and the questions on the ACT are directly related to what you have learned in your high school courses. ACT results are accepted by virtually all U.S. colleges and universities. The ACT includes 215 multiple-choice questions and takes approximately three hours to complete. There also is an optional Writing Test which is 30 minutes in duration. (See page 12 for test and registration dates.)

To learn more about the ACT, visit www.actstudent.org.





One of the best things you can do to prepare for college is to get ready for the college admissions exams, particularly the SAT or ACT. There are several different ways to prepare for the tests. Whichever you choose, it is important to dedicate a significant amount of time each week during the months preceding the tests to your preparation. Here are some test prep options:

- Go to the Free Library of Philadelphia to access test prep materials. To learn more, visit www.library.phila.gov.
- Visit PHEAA's free college planning website, www.EducationPlanner.org, which offers online test prep information and practice tests for the PSAT, SAT, and ACT.
- Check with your high school guidance counselor to learn about test prep courses offered at your school or in your community.
- Buy or borrow books and software that help students learn about test formats, offer test-taking strategies, and provide sample exams with answers and explanations.
- Hire a test prep tutor. For referrals, see your guidance counselor or look in the phone book. One popular tutoring service is University Test Preparation in West Philadelphia. Call 215-386-4760 for details.
- Enroll in test preparation courses. Several companies offer courses to help students prepare for the SAT and ACT. For example, The Princeton Review (800-2REVIEW, www.princetonreview.com) and Kaplan, Inc. (800-KAP-TEST, www.kaptest.com) offer courses throughout the city. The fees for these courses vary.
- Enroll in online test preparation courses. If you choose this option, you will need to be disciplined. Since the course is taught online, nobody is taking attendance. Peterson's (877-TEST-PREP, www.petersons.com) and the College Board (609-771-7600, www.collegeboard.com) offer online courses. Although there are fees for these courses, it may cost less to enroll in an online course than a classroom-based course.

Practice! Practice!

The best way to prepare for college admissions tests is to take as many practice tests as you can. Take the time to review the answers and explanations. You will hone your test-taking skills, get used to the length of the tests, and recognize patterns in the test questions. This way you will not be surprised on test day.



Lehigh University



the first step: **GATHER INFORMATION**

With thousands of colleges and universities in the United States from which to choose, selecting a college can seem like an impossible task. By requesting information, asking questions, and visiting colleges, you will find a school that fits your academic profile, individual style, and interests. The information in this section will help you figure out how to select a college.

1. Make a list of what you want in a college. You can start by looking at the list of categories on the next page. Think about your individual needs and preferences while narrowing your list of potential colleges.

2. Check out some of the college search websites to help you focus your choices.

- EducationPlanner — www.EducationPlanner.org
- College Board — www.collegeboard.com
- CollegeView — www.collegeview.com
- Peterson's — www.petersons.com
- CollegeNET — www.collegenet.com

3. Talk to current college students whom you know. Your friends, neighbors, former classmates, or family members who are currently enrolled in college have successfully navigated the complexities of the college application process. They can provide you with some helpful tips and reassure you along the way.

4. Talk to college representatives, visit colleges, and attend college fairs. Ask your guidance counselor for a schedule of when college representatives will be visiting your school. Find out when and where college fairs are happening in Philadelphia. Plan day trips to some of the colleges and universities in Philadelphia and the surrounding areas. You should plan ahead by preparing a list of questions to ask college representatives and students. To get started, see page 18 for tips about getting the most out of a college visit.

5. Request information from colleges. Most college websites allow you to request information to be mailed to you. If you do not have access to the Internet, you can send postcards with your name and address to the admissions offices of the colleges in which you are interested. Remember, all branches of the Free Library of Philadelphia have computers with Internet access that you can use. (You may have to sign up for a specific time, so plan ahead.) Also, you can visit one of the College Access Centers listed on page 41 to receive assistance in finding college information. See the College Sampling on pages 42–43 for contact information for over 70 colleges and universities in Pennsylvania and beyond.

WHAT DO YOU WANT IN A college?

There are several factors to consider when you are researching colleges. Think about the type of environment that appeals to you. The categories below will help you begin to narrow down your list.

Environment

- Urban (the excitement of a city)
- Suburban (more campus space, but easy access to a city)
- Rural (the great outdoors)

Location

- Near Philadelphia (near family and friends in a familiar environment)
- A few hours away (close enough to visit fairly often, but a new locale)
- Far away (a big change — new weather, a different area of the country)

Size of College

- Small (less than 3,000 students, personal attention)
- Medium (3,000 to 12,000 students, benefits of both small and large schools)
- Large (more than 12,000 students, many resources, many academic disciplines offered as majors)

Type of College

- 4-year college or university (4-year institution, bachelor's degree, many resources available)
- 2-year college or community college (2-year institution, associate degree)

Diversity of Student Body

- Mostly single race or ethnicity
- Multi-racial and multi-ethnic population
- Single gender school (all males or all females)
- Coeducational school (males and females)
- Students from other states and countries

Other Factors

- Does the college offer the majors that interest you?
- Does the college have a comprehensive athletic program?
- Does the college have a religious affiliation?
- Are there adequate financial aid resources available?
- What type of social life is at the college? Are there fraternities and sororities? Do they get involved with community service?
- Do most of the students commute to school or do they live on campus?
- Do you want to live on campus or at home?

College Fairs

Attending college fairs can be a great opportunity for you to gather information about various colleges. In addition to collecting materials about different schools and programs, you have the opportunity to speak to college representatives from the admissions and financial aid offices. Some college fairs are very large and it is helpful to do a little bit of preparation before you attend them. Bring a list of colleges that you want to know more about and bring a list of questions for the college representatives. Carry a bag for the materials that you will collect and a pen and paper to take notes. Make your own contact cards to give to the college representatives so that you can spend more time talking and less time filling out forms. If possible, bring your parents or guardians along. They will have important questions to ask. Spend some time after the fair looking through the materials. Follow up with any colleges that you are truly interested in attending.



THE PHILADELPHIA NATIONAL COLLEGE FAIR WILL BE HELD AT THE PENNSYLVANIA CONVENTION CENTER ON SUNDAY, OCTOBER 29, 2006.

GETTING THE MOST OUT OF A **campus visit**

Spending a day or weekend at a school is the best way to tell if a college is right for you. Call the admissions office to schedule an appointment for your visit.

What can you expect from your visit? Most visits to college campuses include a presentation by an admissions officer and a tour of the campus. You should try to do as much as you can while you are there. Request to sit in on a class and talk to the professor afterwards. When you make arrangements, ask about eating a meal in the cafeteria. Talk to as many current students as you can and ask them questions about campus life. Try to get a feel for the place — read the bulletin boards in the student center, explore the surrounding community, listen to the college radio station, visit the college bookstore, read the school newspaper, and just wander around the campus. After your visit, write down what you liked and did not like about the school. Try to describe how you felt during the visit. Save this information in your college folder.



Penn State University

Some Questions to Ask

Bring a list of questions with you when you meet with college representatives and admissions officers. Here are some questions to get your list started:

GENERAL QUESTIONS

1. What are your criteria for admission?
2. What resources are available if I need academic assistance? Is free tutoring provided?
3. Do you have academic advising resources to help students choose a major?
4. What percentage of students comes back after the freshman year? What is the 'on-time' graduation rate?
5. What is the demographic makeup of the student population (race, gender, ethnicity)?
6. Do you have a career advising center that helps students explore employment options following graduation?

QUESTIONS ABOUT FINANCIAL AID

1. What is an average financial aid package at your school?
2. What percentage of students receives financial aid?
3. Does your school offer scholarships? How can I find out more information?
4. What kinds of jobs do students have on campus?

QUESTIONS ABOUT STUDENT LIFE

1. Are there stores/hair salons/movie theaters within walking distance or close to public transportation?
2. What types of entertainment are available on campus?
3. Are the dorm rooms equipped with computer connections or are there computer centers in the residences?
4. How is student safety ensured? Is there a 'safety escort' service for late night classes and meetings?
5. Can students have cars on campus?
6. What public transportation is close to the school? Is parking available for commuter students?
7. Do most students stay on campus during weekends?

ADMISSIONS options

Colleges have different methods for determining which students will be accepted for admission. This page lists some terms that you should know when applying to college.

Regular Admission: If you apply by a mid-winter deadline, you will hear back from colleges in April and you must let them know if you will attend by May 1st (the universal candidate reply date).

Rolling Admission: This means that a college replies to students as it receives their applications. You would usually receive an admission decision within four to six weeks from the time you submit your application. This type of admission reduces the amount of time you have to wait. You still have the right to wait until May 1st to respond to the colleges with your decision.

Early Admission: This means that you apply early for admission and the college will decide by December or January whether or not to accept you. There are two types:

- **Early Action** is a “non-binding” option that requires you to submit your application in early fall. “Non-binding” means that you are not obligated to commit to a college that accepts you. The college will let you know whether or not you are accepted by early January, but you have the right to wait until May 1st to respond. The benefit is that this gives you time to compare colleges before deciding to accept or reject an offer of admission.
- **Early Decision** is considered “binding.” Just like Early Action, you submit your application in early fall. By mid-December or early January, you will be notified of your admittance status and you are obliged to enroll in that college if you are accepted. You will not have until May to respond. Most colleges will require your commitment right away. It is important that you be certain about wanting to go to that college. You can only apply to one college using the Early Decision option and must withdraw all other applications if you are accepted.

You should only apply under an early admission plan if you are absolutely certain of the college that you wish to attend. These early plans are not the best choice if you want to compare the financial aid packages from different colleges because the packages are sent months after the early admission letters.

Special Admission and Academic Support Programs: Many colleges and universities offer admission based on special circumstances. This is often called Conditional Acceptance. This means that the admissions committee has determined that the applicant does not meet the regular acceptance criteria, but does show potential for success if provided with support services.

Pennsylvania residents also may be eligible for Act 101 services which provide summer academic and orientation programs for entering freshmen; academic, personal, and financial aid counseling; and tutoring in both individual and small-group sessions for qualifying students from low-income families. If you are applying to Pennsylvania colleges or universities, find out if they offer Act 101 Programs. For information about eligibility, contact the Office of Equal Educational Opportunity of the Pennsylvania Department of Education at 717-783-9531.

Another Option: Transfer Programs



One path that a student can take is to attend a two-year institution, such as Community College of Philadelphia (CCP), and then transfer to a four-year college or university to earn a bachelor's degree. One reason to do this is that community colleges are less expensive than four-year institutions. This could be a more cost-effective approach and students can live at home for two years while saving money. Another reason may be that students require flexibility in scheduling due to work or other commitments. Courses at community colleges are offered at several different times throughout the weekdays, evenings, and weekends. To learn more about CCP's transfer programs, visit www.ccp.edu/site/prospective/transfer_agreements.

ELEMENTS OF THE application PACKAGE

The College Board recommends that you apply to approximately five to eight colleges. Within these, you should apply to a range of schools and be realistic about the strength of your applications. Apply to one or two colleges where you feel certain that you will be accepted. These are often called ‘safety schools.’ Apply to two to four colleges that are overall good matches. Finally, apply to one or two ‘reach’ colleges, or those schools where your chances of being accepted may not be as high.

A typical application package

There are four basic parts of a college application. Some colleges may ask for additional material, such as an art portfolio, and others may not require all of the components listed below.

Application Form: Application forms differ, but usually include basic information about you such as your name, address, and activities in which you are involved. It is important to use the same name and spelling that is on your Social Security Card.

Essay: Once again, essay questions differ. Always get help from someone who has written a college essay such as a parent, mentor, or teacher. Make certain you

have someone proofread your essay once it is written. Your essay should reflect who you are as an individual.

Recommendations: Teachers, counselors, work supervisors, and spiritual advisors are all people who you can ask to write recommendations. Ask people who know you well enough to write a thoughtful recommendation. Ask a teacher who knows how hard you work in class. Ask a work supervisor who appreciates your honesty and punctuality. In other words, get a recommendation from someone who can speak about your character as well as your academic accomplishments. You don’t have to wait until your senior year to begin collecting recommendations. Begin to collect them while the positive image is still fresh in the person’s mind.

Test Scores: When you take the SAT or ACT, the organization that administers the test will send your scores to you and to the colleges that you indicate. Sometimes test scores are not as high as you would like. Don’t let this stand in your way of applying to college! Remember that test scores are only one part of your application. Other parts of your application give you the opportunity to demonstrate that you are a good candidate for admission.



Electronic Applications

More and more colleges are turning to the Internet to make the application process easier. When you access a college’s website to apply online, you will usually find two ways to complete the application:

- Download and print out the application. Then complete it by hand and send by regular mail.
- Complete the application online and submit it electronically (via the college’s website).

If you fill out an application and submit it online, be sure to print out a copy of what you send. Follow up with a telephone call or email to confirm that your application was received and processed properly.

essay

Most colleges ask for a personal essay — an essay that says something about you as an individual and conveys your personality. It is up to you to bring your essay to life with specific details and examples. Remember that your job in writing the personal essay is not to tell the admissions officers what you have done (such as the courses that you have taken or the organizations that you have joined) because the rest of your application provides that information. Rather, your job is to relate who you are. The essay is your chance to highlight your individuality and creativity. For example, you may choose to write about your personal goals for the future, an experience that changed your perspective about something, or a person who has had a significant influence in your life.

Some colleges will ask you to write about a specific topic or give you a choice of several questions to answer in essay form. Make sure that what you write directly answers the question or addresses the topic. Other colleges will let you choose your own topic. Make sure you follow the length requirements. Whatever you choose to write about, remember to **BE YOURSELF**.

Here are some tips for writing an application essay:

- **Start early.** The earlier you start, the more time you will have to edit, tweak, and proofread your essay so that the finished product is the best that you can make it.
- **Use the pronoun “I.”** Writing in the first person will help you to convey your individuality.
- **Think about your audience.** Write an essay that will be exciting to an admissions officer who has read hundreds of essays before yours. Don’t settle for the same essay topics that your friends are writing.
- **Write and rewrite.** Another important reason to start early is that you will need the time to revise your work. Your final draft may not look like your first and it is helpful to go through the process of outlining, brainstorming, writing, and rewriting for such an important document.
- **Get a second opinion.** Even though it is sometimes difficult to hear criticism about your writing, another person may propose some helpful suggestions and ideas. If you are not comfortable involving someone else in the initial writing stages, you should enlist some help for proofreading and editing.

Admissions Interviews...

Most colleges do not require an admissions interview. However, meeting with a college representative gives you a chance to make a personal connection with someone who helps to make admissions decisions. If you live too far away for an on-campus interview, try to arrange to meet with an alumnus in your community or with an admissions representative in Philadelphia. Interviews by telephone are also an option. Interviews will rarely determine if you will be accepted, but they provide an opportunity to explain any special circumstances that you would like to convey to a college. For example, if your grades slipped due to some troubles at home, you will have the chance to explain the inconsistency in your school record. Another important advantage of having an interview is the chance to ask some of your own questions about academic programs, campus life, or athletics.

streamlining THE PROCESS

As you have learned, the college application process can be overwhelming, confusing, and time consuming. That is why you have to stay organized and keep things as simple as possible. Here are some helpful tips for streamlining the process:

- **Use a planner or calendar.** You have to stay on top of test registration dates, test dates, application deadlines, and financial aid deadlines.
- **Create a folder for each college.** The materials all start to look alike after a while, so you need to keep them separated by school.
- **Keep financial aid and scholarship information organized.** Financial aid forms and scholarship applications are extremely important — treat them that way.
- **Create a core checklist and refer to it often.** You will need to continually monitor the process. The College Board has created a college application checklist. Check it out at www.collegeboard.com (select *Students*, then *Apply to College*, then *The Application*, then *Get Organized*).
- **Make copies of EVERYTHING you send in the mail or online.** This is very important in case your application or financial aid materials are not received.

Application Fee Waivers

Most colleges require a fee to be submitted with the application that can range from about \$20 to \$75. There are waivers available for students who show financial need. However, not all colleges accept fee waivers. If you require an application fee waiver, you need to take the initiative and pursue this with the help of your guidance counselor or directly with the colleges to which you are applying.

Find out if the colleges or universities to which you are applying have agreed to cooperate with the SAT Program Fee-Waiver Service. Students who use SAT fee waivers are eligible to receive up to four Request for Waiver of College Application Fee forms. These forms notify participating colleges that you have participated in the SAT Program Fee-Waiver Service and request that colleges waive their application fees.



Common Applications

The Common Application was developed as a tool to simplify the application process for students, counselors, and teachers. By using it, you are able to submit the same application to several different colleges. The colleges which accept these applications give them the same consideration as they give to their own forms.

Like most applications, the Common Application consists of personal and family information, admissions test information, teacher evaluations, a school report, a list of academic honors, work experience, a personal essay, and a list of extracurricular activities. Be advised that you may be asked to submit additional information to specific colleges. You can request a copy of the Common Application from your guidance counselor or a participating college, or you can download a copy from www.commonapp.org. This website also lists the nearly 300 colleges which accept the form. To further simplify the process, students can also apply to colleges online using this tool.

Another application tool, the Black College Common Application, has been developed by EDU, Inc. to assist students in applying to 33 of the Historically Black Colleges and Universities. For more information, visit www.eduinonline.com.



Eastern University



Dickinson College



Lehigh University



Holy Family University



Gettysburg College

FINANCING YOUR EDUCATION

THE REAL **numbers**

It's time to be realistic about the cost of attending college. The numbers below are not intended to worry you. They are meant to emphasize the importance of applying for financial aid completely and on time.

PENNSYLVANIA PUBLIC AND STATE-RELATED INSTITUTIONS	TUITION AND FEES	ROOM AND BOARD*
Penn State University	\$12,164	\$7,400
Temple University	\$10,380	\$8,230
West Chester University of PA	\$6,293	\$6,342
OUT-OF-STATE PUBLIC INSTITUTIONS	TUITION AND FEES	ROOM AND BOARD*
Morgan State University	\$13,964	\$7,330
Rutgers University	\$18,039	\$9,535
University of Delaware	\$18,450	\$7,366
PRIVATE FOUR-YEAR INSTITUTIONS	TUITION AND FEES	ROOM AND BOARD*
Drexel University	\$25,450	\$12,015
Lehigh University	\$33,770	\$8,920
Morehouse College	\$17,536	\$9,454
Rider University	\$24,790	\$9,280
University of Pennsylvania	\$34,156	\$9,804
TWO-YEAR OR JUNIOR COLLEGES	TUITION AND FEES	ROOM AND BOARD*
Community College of Philadelphia	\$4,260	N/A
Manor College	\$11,318	\$5,296

* Room and Board = Housing and Food

(Source: College Board, 2006.)

FINANCIAL AID **myths**

The more you and your parents and guardians know about the world of financial aid, the better off you will be when it is time to apply for assistance. Don't wait until your senior year to start to learn about the different types of grants and loans and how to apply for them. Start now!

You have probably heard some of the following comments about financial aid. However, many of these commonly held beliefs are not accurate. The College Board has compiled this list of financial aid myths. Read on to learn the truth from the experts.

- **There is less aid available than there used to be.**
In fact, student financial aid in 2004–2005 rose to a record level of more than \$129 billion. Most students receive some form of aid. While less of this aid now comes in the form of grants, most aid is now awarded through low-interest loans.
- **My parents make too much money to qualify for aid.**
Financial aid is intended to make a college education available for students from families in many financial situations. College financial aid administrators often take into account not only income, but also other family members in college, home mortgage costs, and other factors.
- **My parents saved for college, so we won't qualify for aid.**
A family's share of college costs is determined mostly by income, not assets such as savings. Since most financial aid comes in the form of loans, the aid you are likely to receive will need to be repaid. Keep saving.
- **Private colleges are out of reach for my family.**
Experts recommend deferring cost considerations until late in the college selection process. Your focus should be to find a school that meets your academic, career, and personal needs. Private colleges often offer more financial aid to attract students from every income level.
- **Millions of dollars in scholarships go unused every year.**
Professional scholarship search services often tout this statistic. In fact, most of the unclaimed money is slated for a few eligible candidates, such as the children of employees of a specific corporation or members of a certain organization.
- **I'm not a "straight A" student, so I won't get aid.**
It is true that many scholarships reward merit, but the vast majority of federal aid is based on financial need and does not even consider grades.



- **If I apply for a loan, I have to take it.**
Families are not obligated to accept a low-interest loan if it is awarded to them. You should apply for loans and then compare the loan awards with other aid available to you to determine which is most advantageous.
- **I should live at home to cut costs.**
You should consider every avenue for reducing college costs, but living at home may not be the best way. Be sure to consider commuting and parking costs when you do this calculation. Living on campus may create more opportunities for work and other academic and social benefits.

THE FINANCIAL AID **package**

Financial aid operates on one basic principle: students and parents contribute to the cost of college as much as they can. The balance of the cost is covered by the “financial aid package.” The formula to determine financial aid eligibility is fairly simple:

$$\frac{\text{Cost of Attendance (COA)} \\ - \text{Expected Family Contribution (EFC)}}{\text{Financial Aid Package}}$$

Financial Aid Package

Your financial aid package may consist of several different awards to cover the remaining cost of your education. It could be any combination of grants, scholarships, loans, and work-study jobs.

Grants are typically need-based (this means that money is given according to your family size and income) and do not have to be repaid. Common grants include Pennsylvania State Grants, Federal Pell Grants, and Federal Supplemental Educational Opportunity Grants (FSEOG).

Although they are need-based, you may risk losing your grants if you do not maintain good grades. Ask your college about the “Academic Progress Policy” to become fully knowledgeable about the grades you will need to maintain in order to retain your grants.

Scholarships are another source of aid and can be awarded for achievement, financial need, honors, and ability. They can range from a few hundred dollars to the entire cost of your education. Each scholarship is unique in what it offers. The key to obtaining scholarship money is active research and a careful adherence to application procedures. See the list of online scholarship search tools on page 29 to begin your research.

Scholarships and grants are usually awarded based on merit or financial need. It is important that you exhaust all possibilities for scholarships and grants before you consider taking out a student loan, as grants and scholarships do not need to be repaid.

Loans are not the most advantageous type of financial aid since they must be repaid. However, with the rising cost of college tuition, it has become increasingly difficult for any student to complete college without taking out a loan. In order to qualify for government-subsidized, low-interest loans, you will need to meet financial need requirements. The major federal loan programs are Stafford Loans, Perkins Loans, and Parent Loans for Undergraduate Students (PLUS).

You should only complete loan applications once you have decided on the institution that you will be attending and can identify your unmet financial need. Most loans have low interest rates and must be paid back over a specific number of years, beginning six to nine months after you stop attending college. Refer to PHEAA’s website (www.pheaa.org) for detailed information about applying for and repaying loans.

Work-Study provides students with employment opportunities on campus to help pay for school costs. This is a government-subsidized program and the amount you are awarded each semester depends upon your financial need. Work-study jobs are usually in college offices, libraries, and dormitories.



Penn State University

IMPORTANT FINANCIAL AID **terms**

In addition to the types of support which make up the financial aid package, there are many other terms that you will come across as you go through the financial aid process. Take a look at the list below:

FAFSA (Free Application for Federal Student Aid): This is the form that you must submit in order to be eligible for ALL financial aid. If you do not receive a copy in the mail, pick one up from your high school counselor or call the Department of Education at 800-4FED-AID. You can also complete the FAFSA online at www.fafsa.ed.gov. Seniors who took the SAT or ACT in their junior year of high school will automatically receive a FAFSA in December of their senior year. You must fill out and submit the FAFSA as soon as possible after January 1st of the year you plan to start college.

SAR (Student Aid Report): Once you submit your FAFSA, you will receive your SAR in the mail. You should **only** return your SAR to the Federal Processor if corrections need to be made. The schools you listed on your application will also get a report. Colleges will use the information on your SAR as the basis to award federal student aid funds to you.

CSS Profile: This is the financial aid application service of the College Board. More than 600 colleges, universities, graduate schools, and scholarship programs use the information collected on the CSS Profile to determine how to award non-federal student aid funds. Check with the colleges to which you are applying to see if they use the CSS Profile. There is a filing fee for this service. You can complete the CSS Profile online at www.collegeboard.com. A limited number of fee waivers are available for first-time college applicants from families with incomes below the poverty level. Ask your high school guidance counselor if you are eligible to receive a fee waiver.

PHEAA: The Pennsylvania Higher Education Assistance Agency (PHEAA) has grown from a small student loan guarantor to one of the largest, full-service financial aid organizations in the nation. PHEAA administers grants and low-interest loans for millions of students.



Part-time is an option

For some students, it is not feasible to become a full-time college student. If you have to work full-time after high school, you can still attend college as a part-time student. Many colleges offer flexible programs for part-time students. You can take classes at night and on the weekends. It may take a little bit longer, but you can do it!

STAY **organized**

Helpful Tips

Here is a list of tips to help guide you and keep you organized in the process of applying for financial aid:

- Start a financial aid file and keep copies of all of the forms you complete and submit.
- Remind your parents that their taxes should be filed by January 31st, or as soon as they have all of the required information. If they don't have complete information, they can estimate their financial information for the FAFSA form.
- Check with the colleges to which you are applying to determine if you need to complete the CSS Profile.
- Review your Student Aid Report (SAR) carefully. Read the directions and make any necessary corrections. You should return it **only** if you have made corrections.
- Complete and submit student and parent loan applications, if needed.
- Identify financial aid officers at your college who can help you with explanations and questions.



Important Financial Aid Deadlines

FAFSA:

JANUARY is the month to fill out the FAFSA form if you are planning to attend college in the fall. The form will not be accepted before January 1st, but it is important to submit it as soon as possible after that date. One reason that students and their parents delay filling out the FAFSA is that it asks for information from their income tax returns. Most people cannot complete their income tax returns as early as January. Therefore, it is better to make your best estimate of the information requested and update it later, rather than delay the entire process.

PENNSYLVANIA (PHEAA) AID:

- **May 1:** Financial aid application deadline for new applicants who plan to enroll in bachelor's degree programs, including those enrolled in college transfer programs at two-year public colleges or junior colleges.
- **August 1:** Financial aid application deadline for all new applicants who plan to enroll in business, trade, or technical schools, hospital schools of nursing, or two-year terminal (non-transferable, two-year degree) programs.



ALL ABOUT **scholarships**

Begin researching scholarships early — even during your freshman year in high school. Make a commitment to spend some time during each school vacation (winter, spring, and summer) to research various scholarship programs and request application materials.

You will need to identify as many scholarship sources as possible, review the criteria to determine if you are eligible, and then apply. It will take a good deal of time and effort, but it is worth the trouble to get as much money as possible for your college education. Additionally, you can apply for more scholarship aid once you are in college.

Here are some starting points:

- Check in with your high school guidance counselor. He or she is usually aware of local sources of aid.
- Ask about your parents' employers. There may be a scholarship program for the children of employees.
- Look into all charitable and service organizations with which you and your family members may be involved. Many faith-based organizations, civic associations, and unions offer scholarships.
- If you are an orphan or ward of the court, research applicable scholarships.

Scholarship research tools

Use the Internet to research scholarship opportunities. Many websites allow you to create a personal profile which keeps track of your scholarship searches (and college searches). Beware of websites which require a fee in exchange for "guaranteed" scholarship dollars. These are usually scams. The websites listed below will help you begin your research.

- College Answer — www.collegeanswer.com
(go to *Paying*, then *Free Money for College*)
- College Board — www.collegeboard.com (go to *Students*, then *Pay for College*, then *Scholarships & Aid*)
- CollegeNET — www.collegenet.com (go to *Scholarship Search*)
- EducationPlanner — www.EducationPlanner.org
(go to *Free Scholarship Search*)
- FastWEB — www.fastweb.com
- Peterson's — www.petersons.com/finaid
(go to *Scholarships*)
- Xap.com — www.xap.com
(go to *Get Money*, then *Scholarship Search*)



Philadelphia Scholars Program

The Philadelphia Scholars Program was established in conjunction with the College Access Program, to promote college access and success. The program awards "Last Dollar Scholarships," ranging from \$200 to \$4,000, to graduates of 12 public neighborhood high schools across Philadelphia to fill the gap between students' financial aid and the real costs of college, such as travel expenses, books, and computers. Students are required to participate in ten hours per academic year of community service in their home, church, or campus community. For more information, call 215-665-1400, visit www.philaedfund.org/scholars, or visit one of the College Access Centers (see page 41 for locations).



CORE Philly

CORE Philly (College Opportunity Resources for Education) offers

scholarships of up to \$3,000 to Philadelphia high school seniors to help pay **FIRST-YEAR COLLEGE EXPENSES** (including living expenses and books). Each year, CORE Philly accepts scholarship applications from April 1st through June 1st for students planning to attend college at Community College of Philadelphia, a Pennsylvania state college or university, or a Pennsylvania state-related university, in the fall. Check CORE Philly's website (www.COREPhilly.org) or call 215-246-3513 for updates and deadlines for application submissions.

U.S. Military Scholarships

The United States military offers several scholarships and educational programs and is one of the nation's largest providers of full-time scholarship funds. The Army, Navy, Air Force, Marine Corps, and Coast Guard offer educational benefits programs and scholarships in exchange for active military service. You can check with recruiters for more information and visit www.military.com.

Presented by the Pennsylvania Higher Education Assistance Agency (PHEAA)

The cost of college may be on the rise, but so are opportunities for finding student aid! In fact, some form of student aid is available to students of every economic class and background, if you know where to look. American Education Services*/PHEAA (AES/PHEAA) creates affordable access to higher education. As a national financial aid services organization, AES/PHEAA distributes millions of dollars in student aid through scholarship, grant, loan, and work-study programs. The organization also provides nearly \$200 million annually in public service benefits to Pennsylvania families at no cost to taxpayers. These innovative programs and services help to make college an affordable reality for millions of students just like you.

Before you start your search for student aid, it is important to understand the differences among the types of aid. As defined on page 26, there are four types of student aid available — grants, scholarships, loans, and work-study — which can be combined to create financial aid packages.

State Grants

The Pennsylvania State Grant Program provides grant aid to eligible Pennsylvania residents who are in need of financial aid to attend a PHEAA-approved postsecondary school as an undergraduate student. Those who applied in 2005–06 received up to \$3,500 as full-time, in-state students and \$600 for students attending a school outside of Pennsylvania. For the 2006–07 academic year, the maximum State Grant will increase to \$4,500 due to the implementation of a new award formula and a \$72.5 million contribution from PHEAA to supplement the State Grant appropriation. There are also awards for half-time enrollment and summer studies.

State Scholarships

As a Pennsylvania student, you may also be eligible for the Pennsylvania New Economy Technology Scholarship (NETS) Program. The two scholarships available through this program address Pennsylvania’s critical need for highly trained technology experts. The SciTech Scholarship provides up to \$3,000 per year for students attending a four-year college and studying an approved science or

technology field at an approved school in Pennsylvania. The Technology Scholarship provides up to \$1,000 per year for students attending an approved Pennsylvania community college, two- or four-year college, or licensed technical institute. These scholarships do not have to be repaid, but recipients must agree to work in Pennsylvania for one year for each year that they receive the scholarship. Visit www.PHEAA.org for a complete review of all Pennsylvania scholarships.

Loans

You may find that gift aid does not fully cover the cost of your education. In this case, you may need to take out a student loan. Shop carefully before you decide upon a loan, as all loans are not created equally. Loans may have different up-front benefits as well as different benefits during repayment. AES/PHEAA encourages you to exhaust all Stafford Loan eligibility first because private loan programs can be more expensive.

Also, make sure you understand the difference between subsidized and unsubsidized loans. The federal government pays the interest on subsidized loans while the student is in school and until the student begins to repay their loan. Conversely, with unsubsidized loans, the student is responsible for paying the interest that accrues on the loan from the date of disbursement until the loan is paid in full. Students with unsubsidized loans can have the interest capitalized, meaning they do not have to pay the interest while in school, but the interest is applied to the principal loan balance until they enter repayment.

KeystoneBEST is the nation’s lowest-cost Stafford Loan, providing borrowers with both upfront and repayment benefits. KeystoneBEST will save students nearly \$2,300 over the life of their loans. You can save 1% of the loan amount because AES/PHEAA does not charge a federal default fee and an additional 2% in origination fees underwritten by KeystoneBEST lenders and AES/PHEAA. Students also receive a 1% graduation credit for completing their education, a 2% interest rate reduction after 36 consecutive, on-time payments, and a 0.25% interest



American Education Services



Creating Access to Education

rate reduction for automatic direct debit of payments. Other low-cost loans are also available through PHEAA's Keystone Family of Loan Programs, including the Keystone Stafford Loan, KeystonePLUS loan, and private loans. The KeystonePLUS loan allows your parents to borrow the difference between the actual cost of your education and the amount covered by your financial aid package.

Students and families who use the Upromise Program can save money and repay their loans months ahead of schedule with rebates on everyday purchases from tens of thousands of participating businesses, which are automatically applied toward their student loan balance. Students can visit www.upromise.com/aes to register free of charge.

Loan Forgiveness

You may also be eligible for loan forgiveness programs, which forgive all or a portion of your student loan debt once you complete your education. The Nursing Loan Forgiveness for Healthier Futures Program, which is jointly administered by PHEAA and the Pennsylvania Higher Education Foundation, provides loan forgiveness to eligible nursing students over three years of qualified employment. By working for a participating Pennsylvania health care organization or health system after graduation, up to 25% or \$12,500 of a qualified student loan debt can be forgiven. Eligibility requirements and applications are available at www.futuresinnursing.org. Other loan forgiveness programs in Pennsylvania include the Armed Forces Loan Forgiveness Program, the Agriculture Education Loan Forgiveness Program, and the Quality Early Education Loan Forgiveness Program. Visit www.pheaa.org for more details.

Of course, there are many other student aid programs out there. Talk to your school counselor about scholarship programs and use your local library resources. Apply for as many gift aid programs as possible, provided you are eligible and meet all application deadlines.

Resources from PHEAA

PLANNING FOR HIGHER EDUCATION:

Pennsylvania's Guide to Student Aid 2006-2007 offers a comprehensive guide to the student aid process. You can obtain a copy by visiting your counselor's office or by calling 717-720-2509.

AES UPROMISE PROGRAM:

AES/PHEAA's exclusive agreement with Upromise allows borrowers with AES/PHEAA-serviced student loans to repay their loans faster with rebates from purchases from participating Upromise companies. Everyday purchases such as gas and groceries can help you pay off your loan faster — without spending an extra cent! To open your free account and start saving, visit www.upromise.com/aes.

WWW.EDUCATIONPLANNER.ORG:

This is PHEAA's free, interactive career and college planning website. Voted the #1 college-planning website by Forbes.com, this site provides 24-hour access to self-assessment and career development tools, nationwide college searches, and college admission and student aid applications. The site also includes test prep information and practice tests for the PSAT, SAT, and ACT, a comprehensive essay writing section, an interactive Financial Aid Analyzer, student aid calculators, and more. Visit www.educationplanner.org and start planning for college!

*PHEAA conducts business nationally as American Education Services (AES).



THE COLLEGE **team**

Attention Parents and Guardians

If you are reading this publication, you are already showing your children that you are interested in their futures and are committed to helping them maximize their potential. This section will explain the various ways in which you, as parents and guardians, need to be involved in your child's college preparation process. Remember that you are an integral part of the team that will get your child into college!

The entire family should be involved in the college experience. Celebrate your children's academic achievements, bring younger siblings on campus tours, and learn about the college-going process as a family.

Helping Your Child Prepare

Here are some ways in which you can help your high school student prepare for college:

- Make sure your child is enrolled in college-bound courses.
- Create an environment at home which is conducive to schoolwork.
- Encourage your child to maintain good grades throughout high school.
- Talk with high school guidance counselors and teachers about your child's college plans and how you can support them.
- Enroll your child in a college admissions test preparation course. See page 15 for some examples of SAT prep courses.
- Talk with your child about making good personal decisions.

- Help your child enroll in worthwhile after-school activities and summer enrichment programs.
- Help your child see the connection between college, career, and a satisfying life.

Your Child's Guidance Counselor

It is important to get to know your child's guidance counselor. You should meet with the counselor at the beginning of each year. Most counselors should be able to provide you with the following information:

- The requirements for each academic subject that your child will need in order to graduate from high school
- The required courses for college-bound students
- The elective courses recommended for college-bound students
- Local programs and resources to help students prepare for college
- Tutoring programs offered by the school if your child needs additional help in major subjects
- Information about college admissions and placement tests

Counselors have experience helping students through high school and the college planning process and can be valuable resources to help your child succeed in high school and beyond. Alert your child's counselor to situations that may affect your child's school performance. The more candid you can be with the counselor about challenges in the family, such as illness and divorce, the better able the counselor will be to help your child.

IT'S A family affair

The college selection, application, and financial aid processes may be the first adult decision-making and action planning processes that most teens will face. Accordingly, the guidance and support of parents and guardians are critical during this period.

The college application process can be daunting and confusing and requires good organization skills. Students need to keep track of piles of paperwork and many important deadlines. Parental oversight of this process is important.

You can do the following to support your child's efforts:

- Listen and be receptive when your child wants to discuss college and/or career plans.
- Attend college fairs and visit colleges with your child whenever possible.
- Do college research together. (See page 16.)
- Be aware of various deadlines for college applications and financial aid forms. Put them on a calendar that the whole family can see.
- Help your child with applications and essays by proofreading and keeping paperwork organized. Ask a friend or coworker whose opinion you respect to help with the proofreading process.
- Be sure to make copies of everything that is sent in the mail or submitted online.
- Sort through the mail daily for catalogs, applications, and information about financial aid. Make sure that deadlines for responses are noted and met.

A Special Note for Parents Who Have Not Attended College

Even if you have not attended college, you have a lot to offer to your child in the college preparation process. Your child needs your encouragement and support and you can serve as an important resource as you help with college research, scholarship searches, and advocacy on his or her behalf. Learn about the process together and your child will have a much needed extra set of hands to get through this complex and exciting time.

Citizenship Status

Your child's citizenship status will determine his or her eligibility for federal financial aid, regardless of your status. A student can receive federal student aid only if he or she is a U.S. citizen, an eligible non-citizen, or a U.S. national. Make certain that the U.S. Social Security Administration (SSA) has current information on your child's status. Otherwise, the SSA may report outdated information to the U.S. Department of Education. The SSA can be reached at 800-772-1213 or www.ssa.gov.

If your child is neither a citizen nor an eligible non-citizen, your child will not be eligible for federal student aid. However, he or she may be eligible for state aid or aid directly from the college, so a FAFSA should be completed. Check with the college's financial aid office to determine the financial aid that may be available.

Important Numbers from the School District of Philadelphia

- **Parent Help Line:** 215-400-4000 for questions about anything that affects your child.
- **Book Hotline:** 800-447-1169 if your child does not have adequate access in school to a required textbook.
- **Bully Hotline:** 215-400-SAFE to report bullying, violence, harassment, threats, and truancy 24 hours / 7 days a week.
- **Citizen Crime Commission Tip Line:** 877-345-TIPS to report crime in the schools or communities.
- **Home and School Council:** 215-400-6123 to join and get involved.



paying FOR COLLEGE

It is important to approach the financing of a college education as an informed consumer. Learn about the basics of the financial aid process early by attending financial aid workshops and doing research online or at the library. Begin saving as early as possible. Help your child investigate scholarship opportunities throughout his or her entire high school career and do the research together.

In your child's senior year of high school, make sure all of your financial documents are organized so that you can file your income tax return as soon after January 1st as possible. Help your child complete and submit the FAFSA (Free Application for Federal Student Aid) as soon after January 1st as possible. This document will determine the amount of financial aid that your child will receive. Help your child organize all of the financial aid and scholarship materials.

It is important to involve teens in discussions about financing their college education early in the high school experience. Be candid with your child about the amount your family will be able to contribute and the amount that will be your child's responsibility. Stress the importance of obtaining good grades, test scores, and participation in extracurricular activities, as these factors will be taken into account when scholarships are awarded. Contributing to your child's education is the most important investment that you will ever make.



Help with the FAFSA

On **January 20, 2007**, PHEAA will sponsor FAFSA Completion Day, with over 30 sessions to help families complete the FAFSA form. All college-bound students and their parents or guardians are invited to receive free help. PHEAA's primary goal is to make sure that the first step to financial aid is completed accurately so that funds can be made available to those striving for a higher education. You can call the Philadelphia Regional Office of PHEAA at 215-735-2877 or visit www.pheaa.org/plan_for_college/complete_fafsa.shtml for more details about the sessions.

Isn't Anything Private?

As your child applies for financial aid, there will be many forms to complete which require full disclosure of your family's financial information. This information is necessary in order for your child's financial aid package to be determined. Make certain that all information is accurate and complete. Withholding data or providing incorrect information will adversely effect your child's financial aid package. Take comfort, families all over America will be going through the same process.

Super Saving Tips

The Pennsylvania Higher Education Assistance Agency (PHEAA) has developed the following list of Saving Tips for Parents of College-Bound Students:

- Set aside money each month for your child's education fund.
- Open long-term savings accounts that generally pay higher interest rates.
- Open a 529 account. The money invested in a 529 account will grow tax-deferred, which means that no taxes are taken out while the money stays in the account. This money can be used to pay for the costs of attending any accredited college or university in the country.

You can open an account with TAP 529, Pennsylvania's college savings plan. TAP 529 (www.tap529.com) offers a variety of investment options and includes benefits that are offered exclusively for Pennsylvania residents.

- Investigate other savings plans, such as the Education IRA.

Beyond Tuition

Unfortunately, the final price tag does not end with tuition and room and board. In college, students are required to purchase their own textbooks and study guides. While students often can purchase used books, textbooks require a substantial outlay of money at the beginning of each semester. Additionally, a computer is a necessity for a college student. Computers and all of the necessary accessories can start at \$1,000 and may exceed several thousand dollars. Give this purchase great thought...it's an important decision for a college student. Be sure to check the college's website before making a selection as colleges usually recommend appropriate hardware and software.

If your child is planning to live on campus, then he or she will encounter a host of living expenses that need to be factored into the cost of attending college. Your child will need to bring appropriate clothing and outerwear for the climate at school, bed linens and towels, school supplies, bathroom items, small electronics such as an alarm clock and cell phone, and any items to make his or her dorm room feel comfortable and personalized. These costs can add up, so speak with your student about his or her real needs.

Making the Transition to College

The entire family will go through a transition when your college-bound student leaves the comforts of home for campus life. Your college student may be torn between feelings of anxiety about leaving home and the excitement of the adventures that lay ahead. As parents or guardians, you will go through an adjustment period as well. While encouraging your college student to be independent, you may also want to help as much as possible. Resist the urge to take over. Let your child begin to navigate the transition process on his or her own. For example, your child needs to feel confident in his or her choices about course selection, roommates, packing, and how to manage the first few weeks of college.

Take an active role in making your child's summer before college a memorable one. Plan special time as a family and remember that younger siblings also will be dealing with a changing family dynamic. As your child leaves the nest, talk about how and when you will communicate with each other. You will be craving information and the assurance that things are going well. Your child also will need the comfort of a phone call or email — especially in the beginning. Again, your child needs to start to become independent and to make decisions on his or her own. If you work together as a family, this big transition can be smooth and successful for everyone.





on your own... KIND OF

College will be an exciting time with new experiences, new people, and new things to learn. It's going to be challenging, fun, interesting, tough, and invigorating — all at the same time!

In the Beginning...

When you get to school, there will probably be a list of orientation events for freshmen. Go to these events to learn about what your campus has to offer and to meet new people. Introduce yourself to your Resident Advisor (RA). RAs are upperclassmen who live in the dormitories and are responsible for helping freshmen get adjusted to college. Take the campus tours that are offered and make sure you know where the important buildings are, including the dining halls and health center. Take a walk around campus to find the locations of your classes before school starts. You and your roommate can do this together — you'll learn even more about the campus by finding his or her class buildings.

What to Bring

Most colleges will send you a list of things that you will need for your dorm room. Ask your roommate what he or she will be bringing in order to eliminate duplicates and wasted money. When it comes to packing, try to resist bringing everything you own. There simply will not be enough room. Remember that you can re-stock when you go home for Thanksgiving or semester break.

Roommates

You may be the type of person who can't wait to be out there on your own, trying new things in new places. Or maybe you are excited about going to college, but a little bit nervous about all of the 'newness.' Perhaps you are terrified about taking such a big step and are really looking for some comfort in your new home. Whatever your approach, if you are living in a dormitory, you will most likely be paired with a roommate. Your roommate can help you get through those first weeks of college. Although you may be different in many ways, you have one thing in common: you both have a lot to learn about your new school and how to survive. You will surely make new and different friends, but you will return to your room everyday to a familiar face and hopefully, a friend. During the summer before your freshman year, you will probably receive your roommate's name, phone number, and/or email address. Reach out to him/her and try to get to know each other before you arrive at school.

This may be the first time that you live with someone outside of your family or share a room. In order to have a good relationship and a comfortable home for the year, remember to be respectful of each other. Developing some basic ground rules will go a long way. For example, work out a system for sharing the phone, talk about neatness and its importance to you, establish rules about overnight guests, and make sure that you work together to create an environment that is conducive to studying.

A BALANCED **schedule**

A new freedom exists when you get to college — TIME! You no longer have to abide by your high school schedule with teachers taking attendance. While this sounds liberating, it comes with a new responsibility: time management. You will be able to choose your courses in college, both the subject areas and your daily class schedule. It may take a while to get used to this new responsibility and freedom. After all, there will be so many new things to explore that it may be hard to balance your time among classes, work, studying, and a social life. The most important thing is to be honest about your personality and what you can handle. For example, if you are not a morning person, do not schedule 9:00 a.m. classes five days a week. Try to schedule a few lighter days in your schedule. This will give you a block of time that you can count on each week to devote to writing papers and group projects.

Choosing a Major

An important part of your career exploration will be your choice of a major in college. This is the academic area in which you will concentrate most of your studies. Your chosen major can prepare you for the career choices you will make.

Most four-year colleges do not require students to “declare” a major until the end of their sophomore year. This allows you to take a wide variety of courses and gives you a chance to determine which subject areas excite and motivate you. After you “shop around” and take general classes, coursework within your major will become more focused and specific. Your choice of a major should relate to your career goals.

Some students start college knowing exactly what their major will be. However, more than half of all students entering college are “undecided.” Some have a career goal but do not know which majors will get them there. Many find themselves switching majors during college. You can begin your search for subject areas that interest you now by taking one of the self-assessment tests listed on page 2.

Campus Activities

If it interests you, you can do it in college. There are so many extracurricular options just waiting for you to discover. Whether you love to play volleyball or enjoy a great poetry slam, college campuses are filled with opportunities to try new things and enhance your current interests and skills. If there is something that you are interested in, but it is not offered on your campus, chances are that there is at least one other student there with the same interest. Before you know it, you have created a new campus club!

Visit the student activities office to get a directory of student organizations and clubs. Read the student newspaper and the local newspaper in your college town to find out about events on campus and in the community.

The following is a sampling of the types of organizations commonly found on college campuses:

- Student government
- On-campus religious organizations
- Band or orchestra
- Performing arts groups
- Sports or athletic activities (varsity, club, intramural)
- Fraternities and sororities
- College newspaper, TV, or radio station
- Volunteer organizations
- Multicultural groups or associations
- Gay and lesbian associations
- ROTC

Technology on Campus

Technology has become an integral part of daily college life. Students register for classes, submit assignments, receive grades, take notes in class, and communicate with each other using computers. Professors use websites that are specific for their courses to communicate with students and post important course information. If you feel that your computer skills need improvement, enroll in a computer literacy course during the summer.

LIFE BEYOND THE **classroom**

Remember that there is an exciting world outside the borders of your college campus. Take some day trips throughout the semester to learn about the surrounding community. Take advantage of local cultural and recreational activities. For example, visit museums, theaters, sporting events, and concerts. Look for student discounts for local attractions. Go to area parks or beaches to exercise and hang out with friends.

Also, college communities and neighborhoods are great places to volunteer. Visit local elementary schools to tutor students. Visit with elderly people in nursing homes. Work at a local soup kitchen. Many fraternities, sororities, and service clubs coordinate community service projects. Some college departments even arrange for service projects in conjunction with coursework for credit.

Health and Safety

Your body is coming along on the college adventure with you — not just your mind. Take care of yourself. Again, you will be making your own decisions. Try to eat balanced meals, drink plenty of water, and remember to exercise — not only is it good for you, but it can also be a great social activity. Taking regular morning walks or jogs with friends can get the day started in a healthy way. Explore the community through hikes and bike rides. Join intramural sports teams or clubs to open up a whole new social network.

Be Responsible

Be aware of the temptations that can commonly exist on college campuses. Be responsible with your body and do not abuse alcohol or use drugs. Most colleges have a zero tolerance policy with respect to the possession or use of illegal drugs. If you are caught, you are OUT! One mistake can impact your entire future.

Additionally, be responsible with regard to sexual activity. Always remember that YOU make the final decision about whom to be with and when. We live in an age when sexually transmitted diseases, like HIV, are dangers that EVERYONE faces. It is your responsibility to protect yourself from unwanted pregnancy and sexually transmitted diseases. Always treat your body with respect.

Who's Who...

The Facebook (www.thefacebook.com) is an online directory that connects people through social networks at colleges. Your Facebook is limited to your own college or university. You can use The Facebook to: search for people at your school; find out who is in your classes; look up your friends' friends; and see a visualization of your social network. Take a look.



East Stroudsburg University

College costs and tuition are not synonymous. There are many other costs — some more obvious than others — that students may need to cover. For example:

- Textbooks and supplies
- Laboratory expenses
- Meals, in addition to those covered by meal plans
- Miscellaneous and personal expenses (clothes, food, entertainment, phone bill)
- Transportation
- Computer expenses

\$\$\$ Tips for New College Students

College may be the first time that some students have had to save and budget their own money. The expenses listed above can be daunting if you do not have a realistic financial plan. Here are some money management tips for new college students:

- Find a bank near your school and open a free student checking account where there are free ATM machines nearby. Use your home address because your college address will probably change each year.
- Learn how to balance your checkbook and always be aware of how much money you have in your account.
- Withdraw only as much cash from the ATM as you realistically need for a week. If you withdraw more money than you need, you may be tempted to spend more than you should and you risk having it stolen from your dorm room.
- If you have to work during college, look for a job on or near campus with flexible hours.
- Try to budget your expenses in advance each month. Remember to include social activities, eating off campus, and other extras such as trips home.
- Purchase holiday airplane tickets early. Almost everyone goes home for Thanksgiving weekend, so don't get stuck with expensive last-minute plans. Try to use any frequent flier miles or student discounts.
- Be on the lookout for any student discounts for purchases on or around campus.

- Textbooks can cost as much as \$500 each semester. Try to get the reading lists for your classes early and check out discount bookstores and online sources to find good deals. Buy used textbooks when possible. Stores on campus will probably have a section for used texts.
- At the end of the year, you can sell back your books if you are sure that you will not need them in the future.

Ongoing Scholarship Opportunities

You can still apply for new scholarships once you have started college. Do the research and the application work and it will pay off. Look into subject-specific scholarships. For example, there may be a scholarship offered for undergraduate students interested in pursuing a major and career in chemistry.

Credit Cards

College may be the first time that some students use a credit card for expenses. You must use them responsibly or they become very dangerous. Do not charge more on a credit card than you can repay at the end of the month. The interest charged by the credit card company on your unpaid balance will cost you significantly more money. If you are unable at anytime to make your monthly payments, you will damage your “credit rating” far into the future. This will impact your ability to get a mortgage or car loan. Be very wary of credit card offers — they may not be in your best interest.

Tuition Late Fees

Make sure that you and your family know the due dates for tuition payments and the late payment penalties. Many institutions charge late fees for payments or registration after the due date. Paying and registering on time can save you money.

RESOURCES AND PARTNERS



philadelphia RESOURCES

School District of Philadelphia

www.phila.k12.pa.us

- **Office of Student Placement**
440 North Broad Street, 1st Floor
Philadelphia, PA 19130
215-400-4000
- **Office of College and Career Awareness**
40 East High Street, Room 178
Philadelphia, PA 19118
215-951-7770
- **Parent Help Line**
215-299-7276

Archdiocese of Philadelphia

215-587-3700 • www.catholicschools-phl.org

Consult each school's website for more information.

Philadelphia Academies, Inc.

The Academy model is an in-school method for enhancing academic learning and connecting youth to careers by providing career education to students. There are Academies in 17 Philadelphia high schools and two middle schools. For enrollment eligibility and general information, call 215-546-6300 or visit www.academiesinc.org.

Pennsylvania Higher Education Assistance Agency (PHEAA)

Regional office:

215 South Broad Street, 2nd Floor
Philadelphia, PA 19107
215-735-2877 • philareg@pheaa.org

Philadelphia National College Fair

Sunday, October 29, 2006
11am – 4pm
Pennsylvania Convention Center

Campus Visit / Philadelphia

This program offers personalized visitor assistance to campuses throughout Philadelphia. You can contact the Campus Visit Travel Desk by calling 877-88-PHILA or visiting www.onebigcampus.com.

Teen Philly

White-Williams Scholars has created **TEEN PHILLY**, a resource guide for high school students that includes information about the services of hundreds of organizations in Philadelphia. The guide is available online at www.wwscholars.org/guide or by calling 215-735-4480.



There are many organizations and programs in Philadelphia that are dedicated to helping you prepare for college. Here are a few:

- **ASPIRA, Inc. of Pennsylvania** promotes the empowerment of the Puerto Rican and Latino community through advocacy and the education and leadership development of its youth. For more information about ASPIRA's programs, call 215-455-1300 or visit www.aspirapa.org.
- **College Access** is a comprehensive resource for college preparation assistance. There are three College Access Centers that are staffed with full-time professionals who provide college guidance and advice for students and their families. Visit the one nearest you:
 - North Philadelphia: The Rivera Building; 2603 North 5th Street; 215-739-9360
 - Center City: The Gallery; 9th and Market Streets; 215-574-1341
 - West Philadelphia: 4601 Market Street; 215-476-2227

You can learn more about the College Access Program by visiting www.philaedfund.org/cap.
- **The Ellis Trust** provides grants to high school girls from single-parent families in need of aid to complete their high school education. Grant money can be used towards tuition, tutoring, college visits, admissions test fees, and more. For more information, call 215-735-4480 or visit www.wwscholars.org/ellis.
- **Sponsor-A-Scholar** is a Philadelphia Futures program which provides students with long-term, one-on-one mentoring, funds for college-related expenses, and a year-round, four-year curriculum of academic skill-building and enrichment activities. Students are recommended early in high school by their teachers and guidance counselors. You can learn more by calling Philadelphia Futures at 215-790-1666 or visiting www.philadelphiafutures.org.
- **White-Williams Scholars** awards monthly stipends to high-achieving, low-income Philadelphia public high school students as long as they maintain A's and B's in their classes. Call 215-735-4480 or visit www.wwscholars.org for more information.

Log On...

You can learn a great deal about getting to college, succeeding in college, and paying for college on the Internet. Here are some helpful websites that you may want to look at and then share with your family:

- **www.aesSuccess.org** includes information about student loans and allows you and your parents to manage your student loan account online.
- **www.campuschamps.org** and **www.ncaa.org** provide helpful information for high school student-athletes.
- **www.collegeboard.com** includes information for students and parents about preparing for college, admissions testing, selecting a college, applying to college, and paying for college.
- **www.collegenet.com** allows you to search databases of colleges and scholarships, as well as apply to colleges online.
- **www.educationplanner.org** includes helpful information for researching careers, choosing a college, applying to colleges online, and finding ways to finance your education.
- **www.fafsa.ed.gov** is the U.S. Department of Education Free Application for Federal Student Aid website, where you can learn about and submit your FAFSA form.
- **www.finaid.org** will help you learn all about financial aid.
- **www.mapping-your-future.org** includes information about career planning, college selection, financial aid, resumes, and job hunting.
- **www.pasfaa.org** provides advice and information for students and families about financial aid.
- **www.savingforcollege.com** explains 529 savings plans and gives detailed profiles of all of the 529 plans in the country.
- **www.tap529.com** includes information about Pennsylvania's Tuition Account Program (TAP).

COLLEGE **sampling**

We have included contact information for many colleges and universities in Pennsylvania and a small selection of other institutions. Start your research by dialing these numbers and checking out these websites.

PA State System and Related Schools	Location	Telephone	Website
Bloomsburg University of PA	Bloomsburg, PA	570-389-4316	www.bloomu.edu
Cheyney University of PA	Cheyney, PA	800-CHEYNEY	www.cheyney.edu
East Stroudsburg University of PA	East Stroudsburg, PA	877-230-5547	www.esu.edu
Edinboro University of PA	Edinboro, PA	888-8G0-BORO	www.edinboro.edu
Indiana University of PA	Indiana, PA	800-442-6830	www.iup.edu
Kutztown University of PA	Kutztown, PA	877-628-1915	www.kutztown.edu
Lincoln University	Lincoln University, PA	800-790-0191	www.lincoln.edu
Lock Haven University of PA	Lock Haven, PA	800-332-8900	www.lhup.edu
Mansfield University of PA	Mansfield, PA	800-577-6826	www.mnsfld.edu
Millersville University of PA	Millersville, PA	800-MU-ADMIT	www.millersville.edu
Penn State University	University Park, PA	814-865-5471	www.psu.edu
Shippensburg University of PA	Shippensburg, PA	800-822-8028	www.ship.edu
Slippery Rock University of PA	Slippery Rock, PA	800-929-4778	www.sru.edu
Temple University	Philadelphia, PA	888-340-2222	www.temple.edu
University of Pittsburgh	Pittsburgh, PA	412-624-7488	www.pitt.edu
West Chester University of PA	West Chester, PA	877-315-2165	www.wcupa.edu
PA Private Colleges and Universities	Location	Telephone	Website
Albright College	Reading, PA	800-252-1856	www.albright.edu
Arcadia University	Glenside, PA	877-ARCADIA	www.arcadia.edu
Bryn Mawr College	Bryn Mawr, PA	800-BMC-1885	www.brynmawr.edu
Bucknell University	Lewisburg, PA	570-577-1101	www.bucknell.edu
Carnegie Mellon University	Pittsburgh, PA	412-268-2082	www.cmu.edu
Cabrini College	Radnor, PA	800-848-1003	www.cabrini.edu
Chestnut Hill College	Philadelphia, PA	800-248-0052	www.chc.edu
Delaware Valley College	Doylestown, PA	800-233-5825	www.devalcol.edu
Dickinson College	Carlisle, PA	800-644-1773	www.dickinson.edu
Drexel University	Philadelphia, PA	800-2DREXEL	www.drexel.edu
Duquesne University	Pittsburgh, PA	800-456-0590	www.duq.edu
Eastern University	St. Davids, PA	800-452-0996	www.eastern.edu
Franklin and Marshall College	Lancaster, PA	877-678-9111	www.fandm.edu
Gettysburg College	Gettysburg, PA	800-431-0803	www.gettysburg.edu
Gwynedd-Mercy College	Gwynedd Valley, PA	800-DIAL-GMC	www.gmc.edu
Haverford College	Haverford, PA	610-896-1350	www.haverford.edu
Holy Family University	Philadelphia, PA	800-637-1191	www.hfc.edu
Immaculata University	Immaculata, PA	877-IC-TODAY	www.immaculata.edu
Lafayette College	Eastern, PA	610-330-5100	www.lafayette.edu
La Salle University	Philadelphia, PA	800-328-1910	www.lasalle.edu
Lehigh University	Bethlehem, PA	610-758-3100	www.lehigh.edu
Moore College of Art & Design	Philadelphia, PA	800-523-2025	www.moore.edu

Institutions listed in bold type are partners with Philadelphia Futures in the publication of *Step Up to College*.

Muhlenberg College	Allentown, PA	484-664-3200	www.muhlenberg.edu
Peirce College	Philadelphia, PA	888-467-3473	www.peirce.edu
Philadelphia University	Philadelphia, PA	800-951-7287	www.philau.edu
Rosemont College	Rosemont, PA	800-331-0708	www.rosemont.edu
Saint Joseph's University	Philadelphia, PA	888-BE-A-HAWK	www.sju.edu
Susquehanna University	Selinsgrove, PA	800-326-9672	www.susqu.edu
Swarthmore College	Swarthmore, PA	800-667-3110	www.swarthmore.edu
Thomas Jefferson University	Philadelphia, PA	215-955-6983	www.jefferson.edu
University of Pennsylvania	Philadelphia, PA	215-898-7507	www.upenn.edu
University of Scranton	Scranton, PA	888-SCRANTON	matrix.scranton.edu
The University of the Arts	Philadelphia, PA	800-616-ARTS	www.uarts.edu
University of the Sciences in Philadelphia	Philadelphia, PA	888-996-USIP	www.usip.edu
Ursinus College	Collegeville, PA	610-409-3200	www.ursinus.edu
Villanova University	Villanova, Pa	610-519-4000	www.villanova.edu
Widener University	Chester, PA	888-WIDENER	www.widener.edu
Wilkes University	Wilkes-Barre, PA	800-WILKESU	www.wilkes.edu
Historically Black Colleges and Universities (HBCU)			
	Location	Telephone	Website
Clark Atlanta University	Atlanta, GA	800-688-3228	www.cau.edu
Delaware State University	Dover, DE	800-845-2544	www.desu.edu
Hampton University	Hampton, VA	800-624-3328	www.hamptonu.edu
Howard University	Washington, DC	800-822-6363	www.howard.edu
Morehouse College	Atlanta, GA	404-215-2632	www.morehouse.edu
Morgan State University	Baltimore, MD	800-332-6674	www.morgan.edu
Spelman College	Atlanta, GA	800-982-2411	www.spelman.edu
Tuskegee University	Tuskegee, AL	800-622-6531	www.tuskegee.edu
University of Maryland Eastern Shore	Princess Anne, MD	410-651-6410	www.umes.edu
Virginia State University	Petersburg, VA	800-871-7611	www.vsu.edu
Out-of-State Colleges and Universities			
	Location	Telephone	Website
Bowdoin College	Brunswick, ME	207-725-3100	www.bowdoin.edu
Rider University	Lawrenceville, NJ	800-257-9026	www.rider.edu
Rutgers University	New Brunswick, NJ	732-932-INFO	www.rutgers.edu
University of Delaware	Newark, DE	302-831-8123	www.udel.edu
University of Maryland	College Park, MD	800-422-5867	www.maryland.edu
Two-Year Colleges			
	Location	Telephone	Website
Community College of Philadelphia	Philadelphia, PA	215-751-8010	www.ccp.edu
Harcum College	Bryn Mawr, PA	800-345-2600	www.harcum.edu
Manor College	Jenkintown, PA	215-884-2216	www.manor.edu

Institutions listed in bold type are partners with Philadelphia Futures in the publication of *Step Up to College*.

Declaration of Education

School Reform Commission • The School District of Philadelphia

Declaration of Beliefs and Visions

1. We believe all children can learn at high levels.
2. We believe all children can reach their learning potential and that the achievement gap can be eliminated.
3. We believe schools have an enormous impact on children's lives.
4. We believe the School District of Philadelphia can become a high performing organization.
5. We believe that all children should be educated in a safe and orderly environment.

Philadelphia Futures extends its warmest thanks to the School District of Philadelphia for its support of this guide. We are honored to work with the School District in helping students achieve their dream of a college education. A special thank you to the District's Office of College and Career Awareness for its collaboration with us in the production and distribution of this publication.

The Declaration of Education defines target goals to achieve by 2008

Early Literacy

- 85% of all students entering kindergarten will have participated in a formal preschool experience
- 80% of all grade 3 students will read on grade level

Academic Achievement

- The District will meet the Adequate Yearly Progress criteria of the federal No Child Left Behind legislation
- 80% of all students in grades 3-11 will perform at or above the proficient level in reading, mathematics and science
- Average SAT and ACT scores will meet or exceed the national average
- 85% of all high school students will graduate
- 80% of graduating seniors will enroll in post-secondary education institutions
- Disparity based on race, ethnicity, gender and socio-economic status will be less than 10 percentage points on all academic measures

Safe and Orderly Environment

- 95% of respondents on an annual survey will indicate they feel safe at school
- 100% of schools will score a grade "B" or better on the District's Safe Schools Audit

Community Collaboration

- 100% of schools will have active Home and School Associations or School Councils
- 100% of schools will have active partnerships with community organizations that foster the implementation of the District's mission

Equity

- 100% of schools will have equity in facilities, programs and resources
- 100% of all high schools will offer honors and Advanced Placement courses
- 100% of District teachers and para-professionals will be highly qualified for their positions
- All Philadelphia students will have access to school choice options that include high quality public, privately managed and charter schools

Efficient and Effective Support Operations

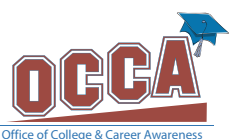
- Support services to all schools will be delivered on time, on budget, and with high quality
- The District will achieve a balanced budget that provides for a high quality education for all students

Declaration of Education
NO EXCUSES
NO EXCUSES
NO EXCUSES

SCHOOL DISTRICT OF PHILADELPHIA

For more information, contact (215) 400-4000

www.phila.k12.pa.us





Dickinson College

Dickinson is a national liberal arts college of 2,300 students located in the historic south central Pennsylvania town of Carlisle, which is two hours from Philadelphia. Dickinson students find unique opportunities to acquire many of the skills that are valued by employers through classes, activities, opportunities to study abroad, internships, and research projects. Known for its innovative curriculum, Dickinson is recognized as a top-ranked educational institution for international study and offers coursework in 13 languages. Majors are offered in East Asian, Italian, Latin American, and Russian studies, environmental studies, international studies, and international business and management. Dickinson operates 40 study abroad programs on six continents and more than half of its students study abroad at some point during their undergraduate years. The College also offers double majors and self-constructed majors and is noted for its pre-law and pre-med preparation. Dickinson has a student-to-faculty ratio of 12:1 and the average class size is 18 students. More than half of its students receive financial aid. For more information, call 717-245-1231 or 800-644-1773 or visit www.dickinson.edu.



Drexel University

Drexel University was founded in 1891. The Drexel Institute of Technology gained university status in 1970, becoming Drexel University. On July 1, 2002, Drexel entered a new era as Philadelphia's technological leader in health sciences education, when the University was officially united with the former MCP Hahnemann University. Drexel offers five associate, 62 bachelor's, 63 masters, and 35 doctoral degrees, in addition to two undergraduate certificates, six post-baccalaureate certificates, and one professional degree (in medicine). Drexel offers a variety of educational and employment opportunities to students through study and internship programs in Europe, Asia, and Latin America, and the co-operative education ("co-op") program. The only mandatory co-op in Pennsylvania, and one of three in the United States, Drexel's program is among the nation's oldest, largest, and most respected. As Philadelphia's technological university and a leader in curricular innovation, Drexel integrates the latest technological advances into the learning process, including the first mobile Web portal service for students. A pioneer in online learning, Drexel offers distance education programs through Drexel e-Learning.com. For more information, call 800-2DREXEL or visit www.drexel.edu.

Philadelphia Futures is enormously grateful for the generosity of its sponsors for this 17th edition of *Step Up to College*. We are honored that they have chosen to partner with us in increasing the educational opportunities available to Philadelphia's high school students.

Our hats off to PHEAA for graciously providing funding toward the cost of printing this guide. We are most grateful for their continued support of our efforts to spread the word that college is achievable and affordable for everyone.

Finally, our thanks to the following institutions and organizations which have demonstrated their commitment to this important publication and the students it serves.

OUR partners



Eagles Youth Partnership

With a focus on health and education, the Eagles Youth Partnership (EYP) — the charitable wing of the Philadelphia Eagles — has donated millions of dollars worth of resources in the Greater Philadelphia region during the past ten years. In addition to providing grants to support children's literacy and after-school programs, EYP programs include:

- Eagles Book Mobile which offers storybook readings and hundreds of thousands of new, free books to children throughout the Greater Philadelphia region;
- Eagles Eye Mobile which offers free eye exams, free prescription glasses, and medical follow-up care for thousands of young people who would otherwise lack access;
- Eagles Top Achiever Awards which joins Philadelphia Futures to recognize varsity athletes who excel academically;
- Eagles Chess Tournament which encourages chess play and inspires strategic thinking skills among Philadelphia's public school children;
- Eagles Annual Day of Service which transforms a school or neighborhood with art, playgrounds, landscaping, and teamwork.

EASTERN UNIVERSITY

Eastern University

Eastern University is a comprehensive Christian University located 25 minutes outside of Philadelphia on the historic Main Line. Affiliated with the American Baptist Churches, Eastern welcomes an inter-denominational student body. The University is committed to the integration of faith, reason, and justice in its undergraduate, graduate, professional, seminary, and international programs. The University's mission is to produce Christians who will impact the world and are capable of confronting injustice and indifference with character, competence, and commitment that Eastern has helped develop. The academic curriculum emphasizes liberal arts and sciences foundational skills as well as the understanding and application of knowledge in an increasingly complex society. Practical experience is gained through a variety of internship programs. More than 1,500 full-time undergraduates are enrolled at Eastern, which boasts a 15:1 student-to-faculty ratio. For more information, call 800-452-0996 or visit www.eastern.edu.



East Stroudsburg University of Pennsylvania

East Stroudsburg University (ESU) is nestled in the Pocono Mountains, within easy driving distance of larger cultural centers such as New York City and Philadelphia. ESU is a comprehensive, dynamic university offering 68 undergraduate and 20 graduate degree programs to more than 6,500 students. The university provides a personal experience for each and every student and stands out as an institution of choice for students eager to learn more about how to make the most of their lives. Emphasizing the connections between academia and the real world for its students, virtually every ESU major program not only encourages but requires internships. Research assistantships, volunteer activities, and study abroad programs are other common ways for ESU students to broaden perspectives, gain experience, and boost undergraduate portfolios. Additionally, virtually every academic department and major offers membership in an honors society or an academic club. The new student recreation center is a major centerpiece and exciting student destination featuring the best of everything for today's active student. For more information, call 570-422-3542 or 877-230-5547 or visit www.esu.edu.



Gettysburg College

Founded in 1832, Gettysburg is a national four-year college of liberal arts and sciences located in the world-famous town of Gettysburg, Pennsylvania — just 45 minutes from Harrisburg, 60 minutes from Baltimore, and 80 minutes from Washington, D.C. The 2,500 students are actively involved in an intellectually vigorous and personally challenging educational experience, with an average class size of 18 and a student-to-faculty ratio of 11:1. There are no bystanders on Gettysburg College's 200-acre residential campus. This highly motivated community of students pursues their passions by taking advantage of the extensive depth and breadth of opportunities available to them, inside and outside the classroom. Gettysburg College prepares students to lead energetic, engaged, and enlightened lives. For more information, call 800-431-0803 or visit www.gettysburg.edu.



Holy Family University

With 'family' as its middle name, at Holy Family University, students find a community of people of all ages and races learning and growing together. Four-year degree programs that integrate the liberal arts with professionally-focused studies enable students to explore new ideas and experiences and still be marketable upon graduation. Like any family, students and faculty share some similar beliefs: the integrity of the individual; respect for others; and the oneness of all humans. At the same time, the university specializes in making an education work for each and every student, regardless of individual demands that may seem daunting to juggle. Alternative class hours, credits for on-the-job experiences, and off-campus internships are just a few of the ways in which Holy Family's flexibility and commitment to its students bolster the academic experiences of its students. For more information, call 215-637-3050 or visit www.hfc.edu.



Lehigh University

Lehigh University is among the nation's most selective, highly ranked private research universities with an inspiring history that spans more than 140 years. Lehigh is situated in Bethlehem, PA, an ethnically diverse community of 78,000. Lehigh's location in PA's Lehigh Valley combines the comfortable, secure setting of a suburban town with convenient access to the excitement of major cultural centers, including Philadelphia and New York City. Lehigh offers the broad academic programs of a large research university and the personal attention of a small college. With more than 70 majors in the liberal arts, business, education, engineering, and the sciences, students can customize their college experience through numerous academic programs and cross-disciplinary study. Lehigh's population of over 4,600 undergraduate students have easy access to world-class faculty who are renowned in their fields. Lehigh supports a vibrant campus life, offering many social and extracurricular activities outside of the classroom, with more than 140 clubs and social organizations to suit virtually any interest, 25 Division I varsity athletic teams, and over 40 club and intramural sports. For more info, call 610-758-3100 or visit www.lehigh.edu/admissions.

OUR partners



Penn State University

Penn State is a multi-campus university. Wherever you want to be in Pennsylvania, a Penn State campus is sure to be close. First-year students may choose from among 20 campuses, over 160 baccalaureate degree majors, and more than 20 associate degree majors to start their Penn State education. Where you finish depends upon your major and the type of campus you prefer — large, small, rural, suburban/urban, on-campus/off-campus living, or a commute from your home. The Penn State Philadelphia Recruitment Center at 1601 Market Street can provide you with personal assistance and information on admissions and financial aid. For more information, to schedule an appointment, or to arrange a campus visit, call 215-246-3500 or visit www.psu.edu/admissions.



Temple University

Providing a small-college atmosphere with large university resources, Temple emphasizes excellence in teaching and research. Temple has 33,000 students enrolled in 130 majors through 11 undergraduate schools and colleges. Temple has seven campuses: five in Philadelphia and its suburbs and international campuses in Rome and Tokyo. Honors programs, internships, study abroad opportunities, and pre-professional advising are available to enhance academic programs. Taking full advantage of its location in Philadelphia, Temple actively promotes programs that help students bridge the worlds of academia and work. For more information, call 215-204-7200 or 888-340-2222 or visit www.temple.edu.



University of Pennsylvania

The University of Pennsylvania was founded in 1740 by Benjamin Franklin. Franklin's institution was the first in the world to offer a modern liberal arts curriculum and it established the nation's first medical school in 1765. When Penn took its present name in 1779, it became the first university in the United States. Penn attracts talented students from across the country and around the world, as well as Philadelphia and the tri-state area. With students and faculty from a variety of racial and ethnic backgrounds, along with coursework that focuses on many cultures, Penn provides an academic experience that is reflective of a global society. Penn is committed to offering an education that encourages members of the community to embrace differences. For more information, call 215-898-7507 or visit www.upenn.edu.



The Possible Dream

Don't let the price of an Ivy League education deter you from pursuing your dream. Penn will meet the full financial need of all admitted, qualified Philadelphians.

Call 215-898-7507 or visit us at www.upenn.edu



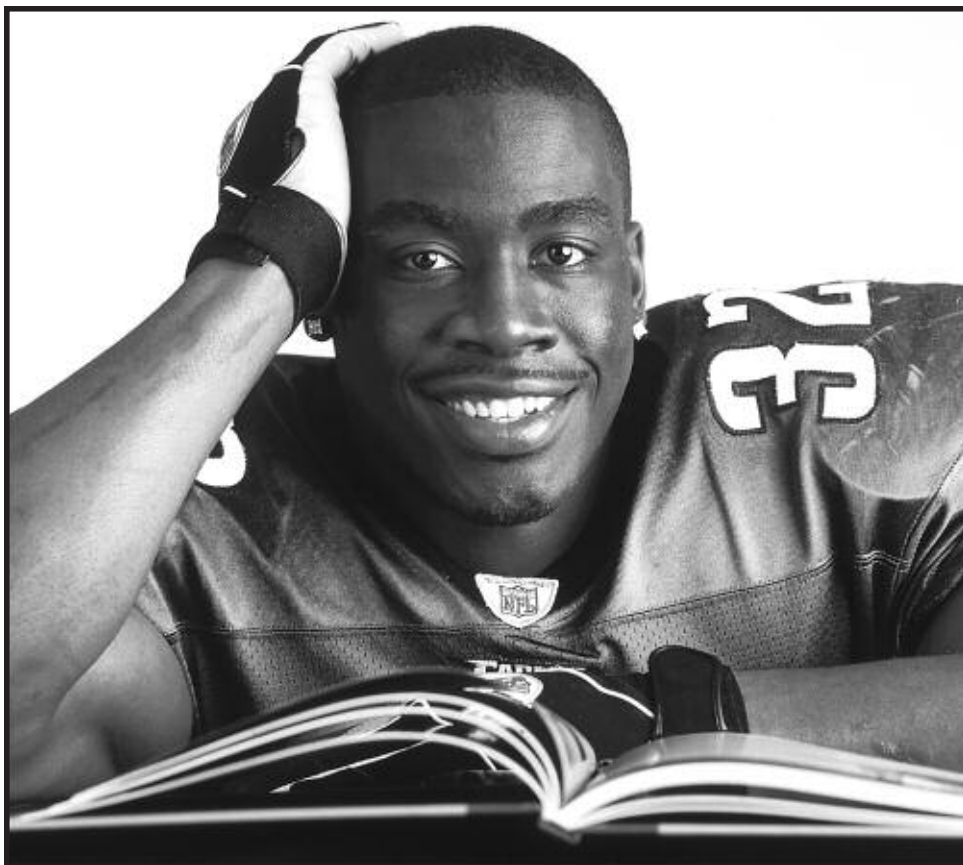
Drexel University



Learn about:

- Academic excellence
- Drexel Co-op
- Cutting-edge technology
- Philadelphia

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www.drexel.edu/em



"For planning your future, the importance of a college education is second to none. Before college, I was uncertain about what I wanted to do with my life, but attending college opened up doors that would have been locked to me otherwise. In college, I was able to experience and test different professional fields such as law, physical education, automotives and communication before deciding to pursue the area I most enjoyed: communication. In today's world, knowledge is power. The more you know, the more success you'll have. College gives you access to that knowledge."

Michael Lewis
Philadelphia Eagles Strong Safety

UNIVERSITY OF COLORADO
 Graduated with a degree
 in communication

HOLY FAMILY UNIVERSITY SEE HOW FAR YOU CAN GO.



A Criminal Justice major at Holy Family University, Brian Gunn '06 recently completed his internship at the Philadelphia Police Department's Forensic Science Center.

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- **A growing residence life program**
- **A new \$18-million Education & Technology Center**
- **11 NCAA Division II sports, plus intramurals and a state-of-the-art Fitness Center**

To learn more, call us at 215.637.3050 or visit <http://my.holyfamily.edu>

Holy Family
UNIVERSITY

THEY SAY MONEY FOR NOTHING IS THE BEST KIND THERE IS.

We happen to think that money for your college education is even better.

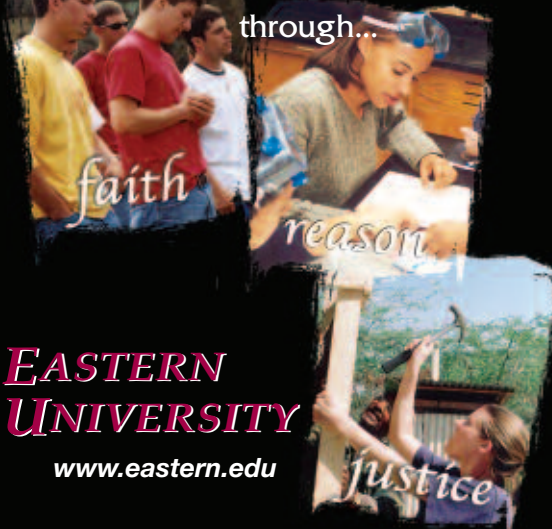
If you're a graduating senior, and plan on attending one of the 21 CORE Philly-partner Pennsylvania colleges and universities, you may be eligible to receive scholarship funds through CORE Philly.

Just log onto www.corephilly.org, or call 877.CORE.PHL to learn more about the participating colleges and universities, find out if you meet the other eligibility requirements and begin the application process.

Isn't a little extra work worth it to make sure you're *really* ready for your first year at college?



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Celebrating the 6th year
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Philadelphia Futures

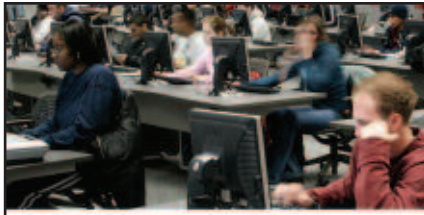
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...inspiring great imaginations



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TEMPLE UNIVERSITY[®]

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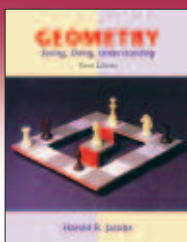
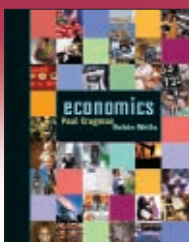
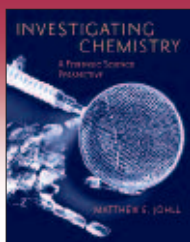
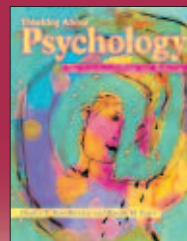
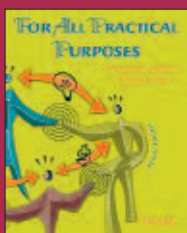
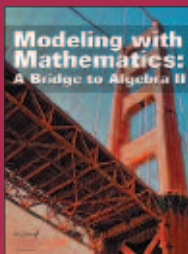
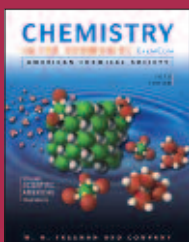
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COLLEGE vocabulary

Check out these college terms and phrases:

ASSOCIATE DEGREE:

The degree granted after the successful completion of a two-year college program.

BACHELOR'S DEGREE:

The degree granted after the successful completion of a four-year college program.

CAMPUS:

The place where the majority of your classes and activities are located at a college or university.

CREDIT:

A measure of how much a class is worth. You will need to obtain a certain number of credits in order to graduate.

FAFSA:

This form, the Free Application for Federal Student Aid, must be submitted in order to be eligible for ALL financial aid.

FINANCIAL AID:

Any type of financial assistance for families and students for the purpose of funding higher education.

GRADUATE SCHOOL:

A school where students study specialized fields (such as law, medicine, dentistry, etc.) after receiving a degree from a four-year college or university.

GRANTS OR SCHOLARSHIPS:

Financial assistance that does not have to be repaid.

LOANS:

Financial assistance that must be paid back.

MAJOR:

The academic subject in which you will concentrate most of your studies during your final two years of college.

PRE-COLLEGE OR BRIDGE PROGRAMS:

Programs which expose high school students to college life and coursework during their summer breaks.

PSAT:

Preliminary SAT — the College Board test that is taken as practice for the SAT and used to qualify for some scholarships for college.

ROOM AND BOARD:

The price charged to 'rent' a dormitory room and the cost of eating in the college dining halls and cafeterias.

SAT REASONING TEST:

The College Board test that measures students' levels of math and verbal abilities. It provides colleges with a common standard for evaluating students from different high schools.

SEMESTER:

One of the two academic terms in a college year.

TRANSCRIPT:

An official report card detailing a student's grades.

TUITION:

The cost of enrolling in college.

UNDERGRADUATE:

A college student.

UNIVERSITY:

An institution that offers both undergraduate and graduate degrees.

WORK-STUDY:

A common component of a financial aid package, which provides students with employment opportunities on campus to help pay for school costs.