# **COLLEGE . . .** What Steps Do I Take?

## 1. Begin Researching Colleges

• Students are permitted 3 school days to tour college campuses (forms located in the attendance office)

## 2. Take the ACT

- Students will take a free ACT Junior year.
- Research whether or not your school(s) are test optional.
- If you so choose, sign up for another ACT. (<u>www.act.org</u>).
- You have the option to send ACT scores to your top four colleges for free when you register because some colleges require the score to be sent directly from ACT.
- If you are on free/reduced lunch you are eligible for four free ACT's (in addition to the junior year ACT given by CHS). See your counselor for a waiver.

# 3. Apply to Colleges

- Fill out online applications
- November 1<sup>st</sup> is priority deadline to receive merit based scholarships for many colleges
- Letters of Recommendation give recommenders at least two weeks notice.
- Give yourself time to write your application essays (if required). You may want to show your essay to your counselor/English teacher to give you feedback. Avoid writing a generic essay about your academics or extra-curriculars because that will already be evident to colleges. Instead, focus on what makes you unique. What is something that will make a college rep remember your essay?
- Log on to Parchment and request a transcript for every application you complete.

# 4. Apply for Financial Aid

- Fill out the FAFSA (www.studentaid.ed.gov)
- Application opens October 1, 2021
- Show your counselor proof that you completed the FAFSA. You will then be invited to a breakfast or receive a small incentive.
- Must fill out a new FAFSA application for every year in college.
- FAFSA will email you a SAR (Student Aid Report) that lists your EFC (Expected Family Contribution). The lower the EFC, the more aid you will receive.
  - o Grants = money you do not have to pay back
  - o Loans = money you *do* have to pay back

- Direct Subsidized Loan The U.S. Department of Education pays the interest on a Direct Subsidized Loan:
  - while you're in college at least halftime
  - for the first six months after you leave school (referred to as a grace period)
  - during a period of deferment (a postponement of loan payments)
- Direct Unsubsidized Loan The U.S. Department of Education does not pay the interest on a Direct Unsubsidized Loan:
  - If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accumulate and be capitalized (that is, your interest will be added to the principal amount of your loan).

## 5. Apply for Scholarships

- Scholarships Offered Through the College
  - Look at the website of the college you are applying to. Many scholarships are available online. Some scholarships are included in the admission application and some require a separate application. Also, look to see if your specific major offers scholarships.
- Local/National Scholarships
  - Local and national scholarships will be posted in the CHS counselor's suite on a regular basis. A quick reference sheet is posted alongside the scholarships.
- Clay Senior Scholarships
  - In February 2022, the counselors will release an application for CHS scholarships which are only for CHS seniors.

#### 6. If Enrolled in AP Classes, Take the AP Test

• If you are enrolled in AP classes, we highly recommend taking the national AP exam because you may earn college credits.

#### 7. Send Final Transcript

• Log in to Parchment to request a final transcript be sent to your college of choice.

