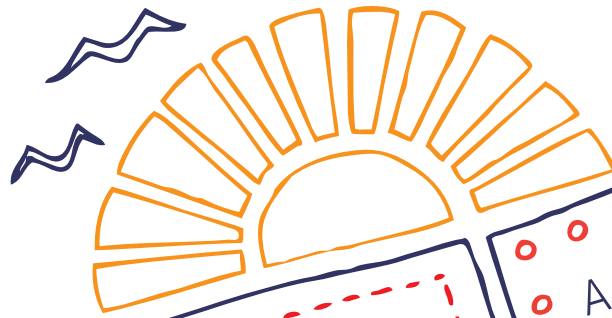




HISPANIC
SCHOLARSHIP
FUND



A GUIDE to
COLLEGE for
STUDENTS and
their FAMILIES

Destination
University



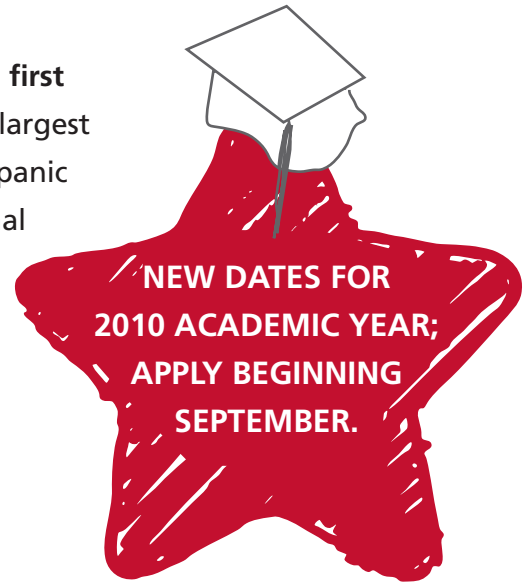
Hispanic Scholarship Fund College Scholarship Program

DID YOU KNOW? Two-thirds of HSF scholars are the first in their families to go to college. HSF is the nation's largest Hispanic scholarship organization, providing the Hispanic community more college scholarships and educational outreach support than any other organization in the country.

THE HISPANIC SCHOLARSHIP FUND gives over 4,000 scholarships each year to students going to four-year universities, community colleges, and graduate school.

WHO IS ELIGIBLE? College-bound students of all levels who are U.S. citizens or legal permanent residents. Students must have a minimum 3.00 cumulative GPA (3.3 GPA for the Gates Millennium Scholarship Program) and plan to be enrolled full-time in the fall of 2010.

WHAT? There are close to 150 HSF scholarship programs available to you, including the Gates Millennium Scholars Program. Scholarship amounts range from \$1,000 to \$15,000. Apply online at www.hsf.net.



Visit our Scholarships section at
WWW.HSF.NET and apply today!



Hispanic Scholarship Fund

ABOUT THE DESTINATION UNIVERSITY

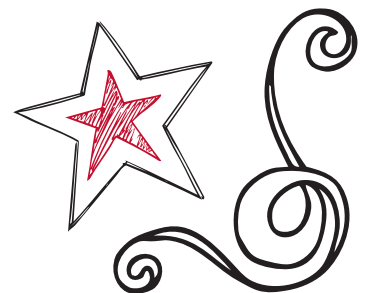
This colorful, fully bilingual resource is designed to guide students and parents through the educational process, from middle school to college.

HISTORY

The Hispanic Scholarship Fund's (HSF) mission is to strengthen America by advancing the college education of Hispanic Americans. The organization delivers a range of programs to Hispanic families and students through community outreach and education, affordability via scholarships, college retention, and career opportunities. HSF supports a successful path for Latinos to attain a college degree—creating an increasingly valuable asset for a stronger, more competitive America in the 21st century. Celebrating its 35th year, the Hispanic Scholarship Fund has awarded over \$300M, resulting in close to 100,000 scholarships to students in need. For more information, go to: www.hsf.net.

PROGRAMS

- * **Town Hall Meetings:** These meetings are bilingual multimedia sessions where students and their families receive inspiration and information about the value and affordability of a college education.
- * **Steps for Success Saturdays:** A full day of hands-on specialized instruction, S4S offer a range of college preparation workshops for middle and high school students and their parents.
- * **Your Words Today:** This public service ad campaign is designed to inspire and support Latino parents to be actively involved in ensuring that their children go to college. The goal of this campaign is to provide these parents the resources they need through a new website and a toll-free number: 1-877-HSF-8711.
- * **Scholar Chapters:** These student organizations promote academic success and professional preparation among Latino college students, while encouraging them to serve as role models and leaders in their communities.





Contact Information



HEADQUARTERS

Hispanic Scholarship Fund
55 Second St., Suite 1500
San Francisco, CA 94105

Toll Free: 877-HSF-INFO

Web site: www.hsf.net

E-mail: info@hsf.net

SCHOLARSHIP PROGRAMS

Phone: 415-808-2365

E-mail: scholar1@hsf.net

HIGH SCHOOL OUTREACH

Phone: 415-808-2354

E-mail: highschooloutreach@hsf.net

PROGRAM OFFICES

Northeast

299 Broadway, Suite 1310
New York, NY 10007

Phone: 212-608-8884

Fax: 212-608-8887





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Transition from Elementary School

Middle school/junior high is a critical time for students on the road to college. It is not too early for parents to start thinking about college for their child in the 6th, 7th, and 8th grades. The choices parents and children make during this time affect the college application process later. Studies show that students begin to make decisions about their academic and career choices during middle school.

What's New and Different in Middle School? What Should I Expect?

ELEMENTARY SCHOOL	MIDDLE SCHOOL/JUNIOR HIGH
Small student body and less interaction with peers.	Large student body and more interaction with peers.
Same teacher all day long.	Different teachers throughout the day.
Teaching style is active and hands-on, and may not require note-taking.	Teaching style may include more lecturing and will require note-taking.
Minimal homework.	Regular homework.
Few or no structured after-school activities.	Opportunity to get involved in organized sports, clubs, etc.
Students have bags or desks to keep their books and belongings.	Students walk to each class and have lockers, and parents are responsible for their class schedules.
Students are graded with explanations, numbers, or the check (✓) system.	Students may be graded with the letter (A, B, C, D, F) or percentage system (0–100%) with calculated GPAs.

ACADEMIC MUSTS!

MATH

By middle school it is important that students understand multiplication and long division, and know the relationship between whole numbers, fractions, decimals, and percentages. Algebra is very important because it is the foundation for all mathematics.

READING AND WRITING

By middle school the student should be a comfortable reader and fluent writer. Keep in mind that reading and writing are skills that take time to develop, so be patient and practice. Strong reading and writing skills are critical to high school and college success.

SCIENCE

Middle school students will have the opportunity to get involved in hands-on science activities and experiments in Physical, Life, and Earth Science classes. These classes will strengthen the student's investigation skills and lay the groundwork for high school Biology, Physics, and Chemistry.

To find a **TUTOR** in your area on any subject, talk to a school counselor or teacher, or search TutorNation at: www.tutornation.com.

To find a **MENTOR** program in your area, start your search at: www.mentoring.org or www.bbbsa.org.

Survival Tips

All the skills developed in middle school will help you prepare for high school. Students, below is a checklist to help you stay on the right track to get to college.

- ❑ Earn the highest grade possible in all your classes!
- ❑ Create a schedule to study, read, and do homework.
 - Set up daily reading time. Visit school writing centers to practice writing and learn how to take notes and organize and summarize ideas.
 - If you are falling behind, talk to a teacher or counselor about summer school classes, tutors, and after-school homework sessions.
- ❑ Choose the classes that will best prepare YOU for high school.
 - If you already make A's in regular classes, enroll in honors classes.
 - Enroll in Pre-Algebra and, if possible, in Algebra I by the time you finish middle school.
 - If possible, take Foreign Language, Computer Science, and Art classes.
 - Make an appointment with a school counselor to learn about the college preparation process. The earlier the better!
 - Make sure you enroll in college prep courses at the high school you are going to attend.
- ❑ Get involved!
 - Find out what groups, clubs, teams, and community groups are available to join!
 - Create a list of the groups, clubs, teams, or community groups you participated in. Don't forget to include any awards earned.

TESTING—All students are required to take standardized tests to measure progress in each grade. Sometimes they are used for placement in an academic program. Schools usually provide a schedule of testing dates.

PRE-COLLEGE PROGRAMS

College preparatory programs are intended to introduce students to college campuses and the academic rigor of universities early on in their education. There are many pre-college programs that start as early as elementary or middle school and target low-income families and first-generation college students. Federal programs, such as TRIO (e.g., Upward Bound or Talent Search), are usually administered through colleges around the country, but may be housed at middle and high schools. Programs may also be available through local community organizations. Federal programs are free to students who qualify, while community programs may be free or charge a fee. Talk to teachers or counselors to learn more about pre-college programs in your area.

How Can Parents Get Involved?



Parental involvement is as important in middle school and high school as it is in elementary. Studies have shown that students do better in school when parents show interest in their child's education and when they attend school activities. As a parent, you are responsible for making sure that your child is on a pathway that will lead to academic success and, eventually, to college. This is the time to help your child develop good study habits and set goals for the future.

Parent Advocacy/Involvement in School

- Talk to your child about his/her dreams. Ask them what they want to be when they grow up.
- Tell your child that school is a priority and that you expect him/her to do well.
- Make certain your child has chosen classes from a college preparatory curriculum by meeting with school personnel and discussing options.
- Encourage your child to get involved in extracurricular activities.
- Ask about school programs and projects such as community service, tutoring, sports, or special events.
- Attend school events and speak with teachers and counselors to let them know that you want to work with them.
- If you need an interpreter, make arrangements in advance with the school or district. Do not use your child as an interpreter.
- Emphasize the importance of reading and writing.
- Celebrate your child's achievements.

Communication with Teachers and Counselors

Consider these questions when speaking with teachers and counselors:

- What is being taught in the classroom? How is my child doing in class?
- Is she/he performing at an appropriate level in all classes? Pay particular attention to Math and Reading.
- What does each test result or report card mean? Can a low test score stop my child from going to the next grade?
- What does my child need to do to go to the next grade?
- How can I help my child at home?
- What do I do if my child is failing a class?

Organizational Tips

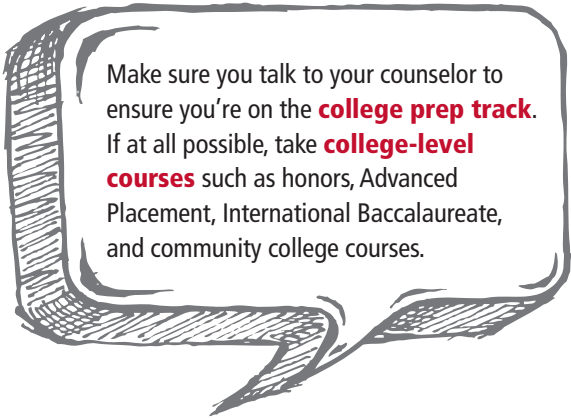
- Designate a specific time and study area to do homework.
- Post a schedule that includes homework, TV, and physical activity time.
- Encourage the use of a notebook or pad for taking notes and writing down assignments and deadlines.
- Check homework against the assignment list.
- Help your child pack their school bag the night before.

What to Expect in High School

The road to college can be as simple as following a road map. As a high school student, you can create a clear path to the college or university of your choice by planning, making good choices, and working hard.

A **college prep curriculum** is a course of study that helps students acquire the skills and knowledge necessary to enter and be successful in college. It focuses on English, Math, Lab Science, History/Social Sciences, Foreign Language, and Visual/Performing Arts.

Use this table to help you plan out a four-year college-prep curriculum for your high school years. It includes sample course names and number of years for each core area.



		Grade 9	Grade 10	Grade 11	Grade 12
English 4 years of high school English required	Examples: Literature Writing/ Composition Speech				
Math 4 years required	Examples: Algebra Geometry Algebra II Trigonometry Pre-Calculus Calculus				
Laboratory Science 3 years of high school recommended	Examples: Biology Chemistry Physics				
History/Social Studies 3 years of high school recommended	Examples: U.S. History U.S. Government Economics World History				
Foreign Language 2 years of same language required; 4 years recommended	Examples: Spanish French Italian German				
Electives Visual or performing arts and other challenging courses required in high school 1 year of the same subject required	Examples: Drama, Ceramics, Guitar, Psychology, Computer Science, Statistics, Humanities				



Strive to maintain a high grade point average (GPA) by earning A's and B's!



How Do I Prepare for College While I'm in High School?

The Well-Rounded Student

Universities are looking for “well-rounded” students: people who do well in their coursework and show leadership, organizational skills, and dedication to their communities.

These are the 6 essential measures that admissions officers use to decide who will receive an admissions letter:



COLLEGE PREP CURRICULUM

A college prep curriculum focuses on English, Math, Lab Science, History/Social Sciences, Foreign Language, and Visual/Performing Arts. Admissions officers check transcripts for a class schedule that matches a college prep curriculum (see pg. 5). You are compared to other applicants to see if you are taking the most challenging courses available, including honors, Advanced Placement, or International Baccalaureate Program classes.

Student Tips:

- * If a class you need is not offered at your high school, you might be able to take it at a local community college.
- * If you are taking English as a Second Language classes, check with your counselor to see if they count toward English class requirements.



HIGH GPA

A grade point average (GPA) is a measure of achievement on a scale of 0 to 4 used in high school and college. You should keep your GPA between a 3.0 (B) and 4.0 (A) average. Among other things, your GPA is used to decide whether you will be admitted to college and whether you are eligible to receive state or private scholarships.

Student Tips:

- * Tutoring programs to help improve grades are often available through schools or local community groups.
- * Talk to your teachers if you are having trouble in a class; ask them how you can improve your grade in the class.



STRONG TEST SCORES

The SAT and ACT are standardized tests that compare how you measure up to your peers around the country. Most colleges and universities require one of these tests.

Student Tips:

- * Take a practice test to determine how much preparation you need for the real test.
- * Prepare for standardized tests with prep courses, practice tests, and online tools.
- * Register early for standardized tests, at least six weeks before the day of the exam.



Did you know? A college prep curriculum starts in 9th grade, so make sure to meet with your counselor to find out which classes are part of a college prep curriculum at your school.





PERSONAL STATEMENTS AND ESSAYS

Personal statements or essays give admissions counselors a chance to see your achievements, obstacles, goals, and values. The admissions essay(s) portion of a college application can mean the difference between acceptance and rejection. How you write your essay lets the reader find out why you are different from everybody else. It provides information about you that test scores, grades, and extracurricular pursuits just cannot.

Student Tips:

- * Start writing your essays early!
- * Go through the entire writing process: brainstorming, drafting, revising, peer editing, and finalizing.



EFFECTIVE LETTERS OF RECOMMENDATION

The most important thing you will need to do is find people you know well who can write you a **positive** recommendation letter.

Student Tips:

- * Make time to visit with potential recommenders and talk to them about your educational goals.
- * Provide an updated résumé for recommenders with your accomplishments, activities, awards/recognitions, and off-campus jobs.
- * Save copies of your letters for future use.



EXTRACURRICULAR ACTIVITIES

Participating in school-based clubs, community service, faith-based activities, work experience, or internships demonstrates abilities outside of the classroom.

Student Tips:

- * Join a few clubs, teams, or groups in your freshman year and stay consistently involved in those that you feel passionate about—but remember, your studies are the priority!
- * Apply for leadership positions during your junior and senior years.
- * Take a look into available summer opportunities in your community.

Visit www.collegeboard.com/student/apply/essay-skills to find out how to get the most out of your personal statements and essays.

Tips for Identifying a Recommender:

It's best to ask for a recommendation either in person or over the phone. Before approaching an individual, ask yourself the following:

- How long have I know this person?
- What activities have I participated in with this individual?
- What documents can I provide that will help my recommender write a strong letter for me?

Standardized Tests: What to Expect

The SAT and ACT are tests used to assess student progress and achievement. Most colleges and universities require scores from the SAT and/or ACT as part of an admissions application. Check with each university to which you are submitting an admission application to find out which standardized test scores it requires. Use the chart below to find out more information about different standardized tests.

<p>PSAT/NMSQT and PLAN The PSAT provides first-hand practice for the SAT. The PLAN is a “pre-ACT” test. Both are practice tests that do not count for college admissions.</p>	<p>SAT Reasoning The SAT is an exam that measures the skills you need to do college-level work in any academic area.</p>
<p>Why should I take the exams? To help you prepare for the SAT and ACT. You can become familiar with the kinds of questions and the exact directions you will see on the SAT and ACT.</p>	<p>Why should I take the SAT? Many colleges require SAT scores as part of their admissions process.</p>
<p>When should I take the exams? * PSAT/NMSQT: Sophomore year (if you have already taken Geometry) (fall); Junior year (fall) * PLAN: Sophomore year (fall)</p>	<p>When should I take the SAT? * Junior year (spring) * Senior year (fall) The test is administered seven times a year. It is best to take the exam in early fall. We recommend you take it more than once.</p>
<p>How do I register for the exams? * PSAT/NMSQT: You must sign up at your high school through your counselor. The tests are administered on either October 17 or October 20. * PLAN: Test dates will be announced every year by your high school counselor.</p>	<p>How do I register for the SAT? You can register and pay for the test online at www.collegeboard.com. Try to register at least six weeks before the test day; if you register too late, you will pay late fees.</p>
<p>What about the cost? * PSAT/NMSQT: It costs \$13 to take this exam—ask your counselor if you qualify for a fee waiver. * PLAN: Contact your counselor for the price of the test.</p>	<p>What about the cost? The cost is \$43 to take the SAT exam, although you might qualify for a fee waiver. Ask your counselor if you qualify for a fee waiver.</p>
<p>What is the test like? * PSAT/NMSQT: The test takes 2 hours and 10 minutes and consists of five sections. * PLAN: This test takes 1 hour and 55 minutes and has four sections.</p>	<p>What is the test like? The SAT lasts 3 hours and 45 minutes and has ten sections.</p>
<p>What about the scores? * PSAT/NMSQT: Each section is worth 80 points, with a perfect score being 240. The average score for students in eleventh grade is 147. * PLAN: Each section is worth 32 points. Your composite score is the average of your English, Mathematics, Reading, and Science scores.</p>	<p>What about the scores? Each section is worth 800 points, with a perfect score being 2400. The average score on the SAT is about 500 on each portion.</p>

There are also some schools that do not use SAT or ACT scores for admitting students. To see a list of these schools, visit www.Fairtest.org

<p>SAT Subject Tests Subject Tests are designed to measure knowledge and skills in specific subject areas.</p>	<p>The ACT Assessment The ACT Assessment is an exam that tests your knowledge of material you covered in high school.</p>
<p>Why should I take Subject Tests? Some colleges require a Subject Test as part of the admissions process. Review college admissions to determine which tests to take.</p>	<p>Why should I take the ACT? Some colleges might require ACT scores as part of their admissions process.</p>
<p>When should I take the exams? You should take these tests at the completion of the corresponding course or in the next semester.</p>	<p>When should I take the ACT? * Junior year (spring) * Senior year (fall) The test is administered six times a year. It is best to take the exam in early fall. We recommend you take it more than once.</p>
<p>How do I register for a Subject Test? You can register and pay for the test online at www.collegeboard.com. Subject Tests are only offered certain months at certain sites; make sure to register on time.</p>	<p>How do I register for the ACT? You can register and pay for the test online at www.actstudent.org. Try to register at least six weeks before the day of the test; if you register too late, you will pay late fees.</p>
<p>What about the cost? The cost is \$20 to register for a Subject Test, plus an additional \$20 if it is a Language test. There is an additional \$8 fee for all other subjects. Fee waivers are available; ask your counselor if you qualify.</p>	<p>What about the cost? The cost is \$44.50 to take the ACT with the Writing section and \$30 to take the ACT without the Writing section. Fee waivers are available; ask your counselor if you qualify.</p>
<p>What is a Subject Test like? All tests are one hour and multiple-choice. However, some of these tests have unique formats.</p>	<p>What is the ACT test like? The ACT taken with the Writing section lasts 3 hours and 25 minutes. The ACT lasts 2 hours and 55 minutes without the Writing section.</p>
<p>What about the scores? Each Subject Test is worth 800 points. The average range for an SAT Subject Test is 500–700.</p>	<p>What about the scores? The composite score ranges from 1 to 36 and the average score is 20.</p>

Academic “To Do’s” in Grades 9–12

The high school years are full of important academic developments, deadlines, and tasks. A student’s responsibility is to maintain a strong GPA throughout high school and challenge themselves by taking rigorous classes. Parents need to involve themselves in their student’s academic career by participating in school events, meeting teachers and counselors, and checking in with their student on a regular basis. The list includes tips for both parents and students:

TO DO IN EVERY YEAR OF HIGH SCHOOL:

PARENTS:

- Meet your student’s counselor each year to discuss college prep courses and class schedules, and to learn more about college admissions requirements.
- Take advantage of Back to School Night and make sure to talk to your child’s teacher about his/her performance in class.
- Inform yourself about financial aid for college through research and free financial aid workshops and by asking questions.
- Keep your eye out for college scholarship opportunities throughout the middle and high school years.

STUDENTS:

- Make sure you stay on track to meeting college preparation requirements.
- It’s never too early to start your search for college scholarships; search every year.
- Develop a résumé: include information about your coursework, extracurricular activities, awards, and achievements. Remember to update it every semester.
- Get organized, stay organized: don’t lose sight of the ultimate goal, a college degree!

Some tasks are exclusive to each grade level. The following are the “to-do’s” by grade level:

GETTING WHAT YOU NEED: GRADE 9



STUDENTS

- You should be enrolled in an Algebra I course; if you aren’t, check with your counselor to find out what extra work must be done to work up to that level.
- Learn keyboarding and computer skills.
- Get involved in extracurricular activities at school or in the community (see pg. 7).
- Research the college resources available to you, such as the college counseling office at your school, Upward Bound programs, after-school programs, and tutor and mentor programs, etc.

You can start to search for the right college or university as early as 9th grade. First, consider the different types of schools and degree programs offered. Here’s a summary:

- **Technical College:** institution awarding a diploma in a vocational, technical, or career field. Some institutions also offer two- and/or four-year degrees in specific career fields. Programs run anywhere from six months to four years.
Type of degree: Diploma, associate’s degree, and/or bachelor’s degree
- **Community College:** institution offering a two-year course that is generally the equivalent of the first two years of a four-year undergraduate course.
Type of degree: Associate’s degree and/or certificate programs
- **University:** institution for higher learning with teaching and research options.
Type of degree: Bachelor of Arts / Bachelor of Science, master’s degree, doctoral degree, and professional degree

Grade 10

GETTING WHAT YOU NEED: GRADE 10

PARENTS

- Ask your student(s): Are you signed up to take the PSAT/NMSQT®?
- Ask your student's counselor: What honors courses are available? (If none are offered) What other options does my student have?
- Check with your student's counselor regarding required graduation exams in your state.

STUDENTS

- If you completed Geometry in 9th or 10th grade, take the PSAT/NMSQT®; talk to your counselor to register in September (see pgs. 8).
- Take Advanced Placement (AP) or honors courses, if offered by your school (see pgs. 3, 5–6, 22).
- Focus on one or two school or community-based extracurricular activities (see pgs. 3, 7).
- Ask yourself: Where do I see myself going to college? Begin to research universities and what they have to offer.

When researching colleges, consider some of the following factors that might influence your decision-making:

- Cost: What does it cost to attend the college?
- Location: Do I want to stay near home or move to another state?
- Size: How many students attend the college?
- Programs of study: Do they offer the subject/field I want to study?
- Campus life: What student organizations exist on the campus?
- Public vs. private: Do I want to attend a large, public college or a smaller private one?
- Diversity: Do I see people like myself on the campus?

Getting to know what your comfort zone is and what things you value will help you make a choice you are comfortable with and ensure that you choose a college that suits your needs.

Grade 11

GETTING WHAT YOU NEED: GRADE 11

1st Semester

PARENTS

- Revisit your student's schedule to confirm that their courses are college prep; if they aren't, meet with the student's counselor.
- Talk with guidance counselors about colleges and financial aid (see pgs. 11 & 13–21).
- Attend college fairs and talk to college representatives.

STUDENTS

- In order to qualify for the National Merit Scholars Program, you must register to take the PSAT/NMSQT in September.
- Apply for leadership roles in the extracurricular activities you are most passionate about.
- If you want a preview of your financial aid eligibility, fill out a sample Free Application for Federal Student Aid (FAFSA) at FAFSA4caster (see pg. 17).
- Gain work experience, and explore internship opportunities through your school or in the community.
- Attend college fairs to talk to college representatives and request admissions information from them.

2nd Semester

PARENTS

- Ask your student's counselor: Does my child qualify for standardized-test fee waivers?
- Visit colleges with your student and take a campus tour where you can meet with current students.

STUDENTS

- Take the SAT and ACT for the first time (see pgs. 8–9). If your universities of choice require SAT Subject Tests, then take them immediately after completing the course for that subject.
- Take AP exams, if applicable (see pgs. 3, 5–6, 22).
- If you haven't already crafted a personal statement, get started now and work with a teacher or counselor to perfect it.

GETTING WHAT YOU NEED: GRADE 12



Grade 12

1st Semester

PARENTS

- Ask your student(s): Are you registered to take the SAT and/or ACT?
- Attend free FAFSA workshops to learn more about the application and timelines.

STUDENTS

- Take the SAT, ACT, and/or SAT Subject Tests, or other exams needed for college admissions (see pgs. 8–9).
- Remember to gather the necessary documents required for your applications (transcripts, letters of recommendation, etc.) at least two weeks before your application deadlines.
- Prepare and submit admissions and scholarship applications on time.
- Visit college campuses with your parents, your high school, or a community organization. Interview currently enrolled students to learn more about the school and campus life.

2nd Semester

PARENTS

- Look out for: Free workshops that offer assistance in filling out the FAFSA.
- Complete the FAFSA and any other financial aid applications by college, university, or state deadlines (see pgs. 17–18).
- Discuss with college financial aid counselors about financial aid packages (see pg. 19).

STUDENTS

- Apply for financial aid by completing the FAFSA as soon as possible after January 1 (see pgs. 17–18).
- Follow through on the next steps of the financial aid process: Did you confirm that your Student Aid Report (SAR) is correct (see pg. 18).
- Keep up your grades (A's and B's)—your acceptance is conditional upon you submitting your final transcript.
- Take AP exams and send your results to the university you wish to attend (see pg. 11).
- If you are planning to attend a community college, take the placement exams you need and register for fall courses.

AFTER ACCEPTANCE FROM A COLLEGE/UNIVERSITY



PARENTS

- Help your student with application deadlines for campus housing, placement testing, and orientation.
- Talk to your student about money management skills.
- Get ready to send your son or daughter to college!

STUDENTS

You've been accepted to the university of your choice, but there are still a few more steps you need to take to successfully begin your college career. Here are a few extra things you might have do:

- Make sure all your paperwork is in order: for example, housing applications, acceptance agreement, financial aid verification forms, etc.
- Send a final transcript to the university you plan to attend.
- Make reservations for placement testing, orientation, and registration programs at your college.
- Write thank-you notes to people who helped you during your college application process.



Making the Most of College ★

Whether you live on campus or commute from home, you will enter an environment much different from the one you experienced in high school. College campuses offer many different services to help you adjust to your new surroundings. Here are just a few examples of programs commonly offered.

SUMMER ORIENTATION: Depending on the campus, these programs may provide an intensive academic residential program in which participants are enrolled in academic courses, workshops, and advising seminars. Students should inquire at the college about summer programs to help students transition to college.

INCOMING STUDENT & PARENT ORIENTATIONS: Campuses usually host family orientations before the freshman year kicks off. Activities for both parents and students are planned to give everyone a taste of campus life. It's a great place for parents to address questions or concerns they may have. Even if you don't plan to live on campus, you can still participate in these orientations.

ACADEMIC AND PERSONAL COUNSELING: Even in college, students have access to counselors who can provide guidance about coursework, major requirements, or academic challenges. They can also direct you to other support services on campus. It's worth it to get to know your counselors because they may turn out to be a great support and resource.

TUTORING AND STUDY SKILL COURSES: Most colleges offer resources or workshops on study skills, time management, or even how to use the library system. Take advantage of these workshops if they're not already required courses on your campus. If you're struggling with a class, ask your professor or counselor about tutoring options.

STUDENT ORGANIZATIONS: Colleges have a number of student-run groups that provide academic and personal support and development. For example, HSF sponsors student groups known as HSF Scholar Chapters on college campuses across the country. Scholar Chapters are open to all students and offer an opportunity to develop and strengthen leadership and academic skills, take part in professional development panels, and give back to the community by training students to do outreach at middle and high schools.



Financial Aid: An Investment for the Future

The overall cost of attending college is high, but the potential benefits far outweigh sacrifices made today. The National Association of Colleges and Employers' (NACE) Spring 2010 Salary Survey lists the top ten salaries for college graduates in their first year on the job. The following chart outlines the potential earning power for each level of education attained. In the long run, a college education will provide many opportunities and financial benefits.

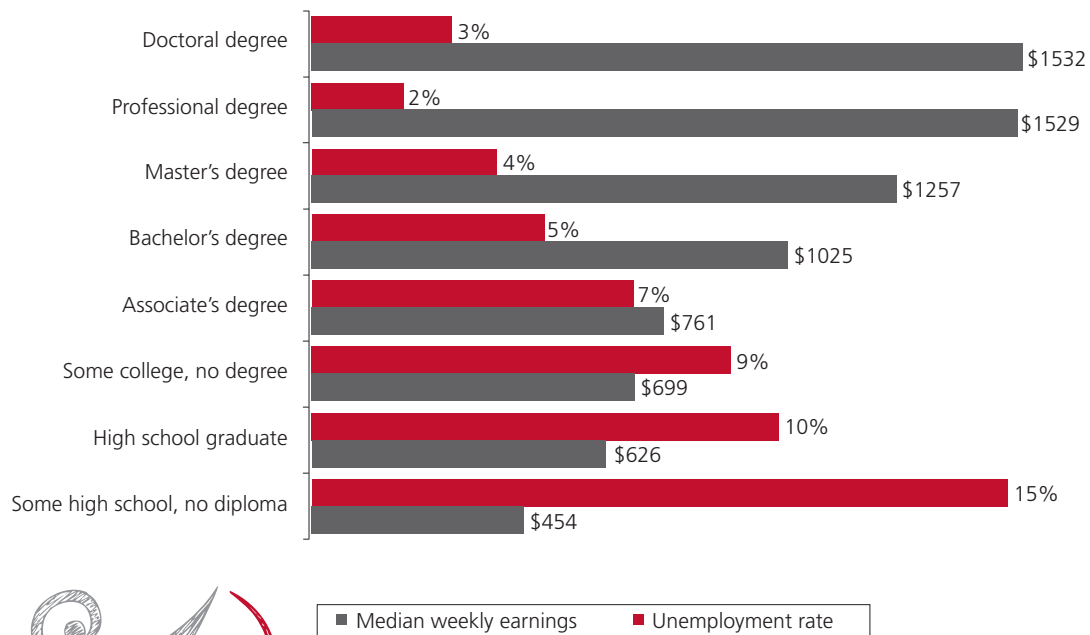
TOP 10 SALARIES FOR COLLEGE GRADS IN THE FIRST YEAR ON THE JOB:

1. Chemical Engineering	\$66,437	6. Civil Engineering	\$52,443
2. Computer Engineering	\$61,121	7. Finance	\$50,546
3. Computer Science	\$60,426	8. Accounting	\$48,575
4. Electrical Engineering	\$59,326	9. Marketing	\$42,710
5. Mechanical Engineering	\$58,881	10. Business Administration	\$42,094

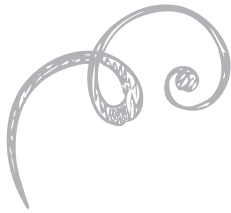
Source: National Association of College and Employers' (NACE) Spring 2010 Salary Survey

DID YOU KNOW? Seven of the 10 highest salaries for recent college grads are in the Science, Technology, Engineering, and Math (STEM) fields. By 2014, over 2.5 million jobs are expected to be available in these fields.

EDUCATION PAYS: Higher Earnings and Lower Unemployment Rates



Source: Bureau of Labor Statistics, Current Population Survey 2009



COST OF ATTENDING COLLEGE ▶

Parents should be prepared for the expenses involved in sending their child to college. We have put together a helpful estimate of the costs you can expect. What follows is an “average cost of attendance” with estimates of the cost for public and private schools across the United States. For an exact budget, contact the school’s financial aid office to speak with a counselor.

Over the past several years, the average cost of attending college has steadily increased and in 2009–2010 rose between 6 and 8 percent. This trend is expected to continue. Check the College Board’s website at www.CollegeBoard.com frequently for more information on annual increases.

Average Cost of Attendance for One Year at:

PUBLIC 2-Year College:		PUBLIC 4-Year College:			PRIVATE 4-Year College:	
			In-State	Out-of-State		
Tuition & Fees:	\$2,544	Tuition & Fees:	\$7,020	\$18,548	Tuition & Fees:	\$26,273
Books & Supplies:	\$1,098	Books & Supplies:	\$1,122	\$1,122	Books & Supplies:	\$1,116
Personal/ Transport:	\$3,441	Personal/Transport:	\$3,053	\$3,053	Personal/Transport:	\$2,276
Room & Board:	\$7,202	Room & Board:	\$8,193	\$8,193	Room & Board:	\$9,363
<i>(living off campus without parents)</i>						
Total/Year:	\$14,285	Total/Year:	\$19,388	\$30,916	Total/Year:	\$39,028

Source: College Board, Trends in College Pricing, 2009



Summary of Aid

Financial aid is any money that helps you pay for the cost of attending college. There are 4 major types of financial aid—grants, scholarships, work-study, and loans. Below is a brief definition of each category.

➔ 4 TYPES OF FINANCIAL AID

1. **GRANTS** are a type of aid that does not have to be repaid and are usually awarded based on need.
2. **SCHOLARSHIPS** are a type of aid that does not have to be repaid and are usually awarded to students who demonstrate potential or distinction.
3. **WORK-STUDY** allows you to earn money while enrolled full-time in college to help pay for education expenses.
4. **LOANS** are sums of money lent by public or private agencies to be used for the cost of school and do have to be repaid. Loans can be made to you and/or your parent(s).

Financial aid can be awarded based on need and/or merit. Need-based aid is awarded based on the financial situation of the family. Merit-based aid is awarded because of your achievement or talent in a particular area, such as academics, athletics, music, etc. Some aid considers both need and merit.

➔ 4 SOURCES OF FINANCIAL AID

1. FEDERAL GOVERNMENT
2. STATE GOVERNMENT
3. INSTITUTION (COLLEGE/UNIVERSITY)
4. PRIVATE / COMMUNITY-BASED ORGANIZATIONS

Most students can receive some form of financial aid, but you should also be prepared to pay part of the cost of attendance out of pocket.

➔ 2 PERSONAL RESOURCES

1. **SAVINGS**, or past income, is one of the best ways to pay for college. For example, putting aside money from a part-time or summer job is a great way to save! www.scholarshare.com
2. **YOUR FAMILY** is expected to help pay for your education. See the Resources page for information on 529 college savings plans.

For more detailed information on financial aid, check out the information provided in the EdFund's booklet **Fund Your Future** or go to https://www.edfund.org/pubs_order/publications.cfm.

How and When to Apply

To apply for most types of financial aid, you will have to file the FAFSA. The Free Application for Federal Student Aid (FAFSA) is required in order to receive federal student financial aid, including grants, loans, and work-study. Many states and colleges use the FAFSA to award non-federal aid.

This application is FREE—never pay anyone to help you fill it out. Many high schools have free FAFSA workshops to help you complete the form.

1

You can estimate your eligibility for federal financial aid.

During your junior year, use the FAFSA4caster to help determine how much additional aid you will need and to reduce the time it takes to fill out the Free Application for Federal Student Aid (FAFSA).

* Visit www.fafsa4caster.ed.gov

2

Read and complete the application thoroughly.

Many questions are straightforward, like your social security number or date of birth. However, other questions require you to read the instructions carefully. Words like “household,” “investments,” and even “parent” are specifically defined for purposes of student financial aid. Be sure to read the instructions and enter the information requested.

* Request a PIN at www.pin.ed.gov

* Complete the FAFSA online at www.fafsa.ed.gov

3

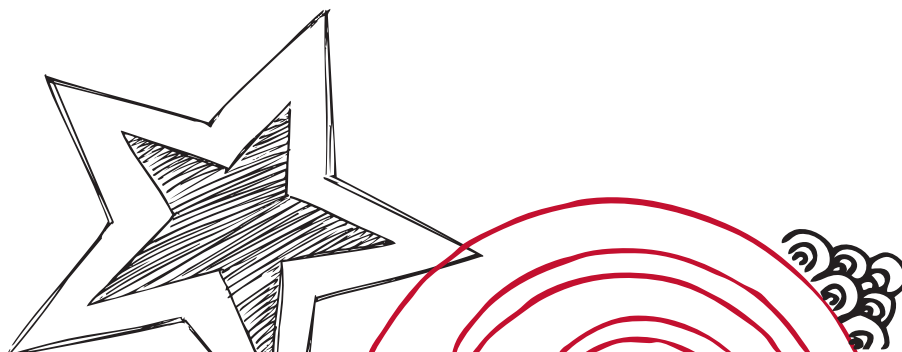
Apply early.

Submit your application as soon as possible after January 1. Some state aid, school-based aid, and private scholarships have early deadlines. Applying early increases the opportunity to receive support from as many sources as possible.

What information and documents will I need?

- * Social security number (student’s and parents’)
- * Driver’s license (student’s, if any)
- * W-2 forms and federal income tax return of money earned (student’s and parents’)
- * Untaxed income records—Social Security, TANF, welfare, etc.
- * Bank statements and information on investments
- * Business value
- * Retirement/pension funds
- * Alien registration card (if not a U.S. citizen)

Important: You do not need to file your tax return before you submit the FAFSA! If any income or tax information changes after you file your FAFSA, you can submit the new information during the corrections process.





4

Wait for your Student Aid Report (SAR).

The Student Aid Report (SAR) is an official summary of the FAFSA application. It should arrive 2–6 weeks after you submit the FAFSA. Review your SAR carefully and make necessary corrections at www.fafsa.ed.gov, or follow the instructions provided and send your changes via postal mail. You will receive an updated SAR within 2–3 weeks. If you have no changes, you do not need to do anything. The SAR also serves as your official record that your FAFSA was received and processed.

The information on your SAR will also include an Expected Family Contribution (EFC), which is the product of a federal formula used to calculate the amount of money you and your family are expected to pay toward the cost of college. Schools use the EFC to prepare your financial aid package.

5

You have received your SAR. Now what?

The schools you entered on the FAFSA now have access to your SAR data. Schools that admit you will generate your financial aid package. Below is a sample financial aid package for a public and private university. Some schools may ask for verification, which requires that you complete a worksheet and provide requested materials such as copies of your tax returns. Once you receive your financial aid offer from the school, review the package and call the financial aid office with any questions. If your financial situation changes, be sure to inform the financial aid office. A package can be adjusted due to changes in a family’s ability to pay or special circumstances that arise.

Important: Remember that the FAFSA must be completed every year in order to obtain financial aid.

Remember that work-study is not automatically paid to you; you must find a work-study job on campus and work a certain amount of hours per semester to receive the full amount of work-study monies assigned to you. Some universities will limit the number of hours a student can work; check with your financial aid office.

Sample Financial Aid Packages

Remember! This sample is to help you become familiar with the format of a package. Financial aid works on an individual basis using different factors to calculate the amount of aid each student receives. Some factors that they take into account are student and family income, household size, number of students in college per family, and total cost of attendance.

PUBLIC 4-YEAR UNIVERSITY			
	Allison	Jose	Sam
Annual Parent Income	\$20,000	\$40,000	\$60,000
Total Cost of Attending (COA)	\$20,000	\$20,000	\$20,000
Expected Family Contribution (EFC)	\$800	\$3,400	\$7,650
TOTAL FINANCIAL NEED	\$19,200	\$16,600	\$12,350
<i>Meeting Your Financial Need</i>			
Pell Grant	\$5,550	\$3,550	\$2,550
State Grant	\$1,590	\$1,260	\$500
Institutional Grant	\$760	\$640	\$410
Loan—Stafford Subsidized	\$5,500	\$4,500	\$3,500
Institutional Scholarships	\$2,500	\$2,000	\$1,000
Work Study	\$1,500	\$1,500	\$1,500
TOTAL AID	\$17,400	\$13,450	\$9,460
<i>Calculating the Remaining Cost</i>			
TOTAL FINANCIAL NEED	\$19,200	\$16,600	\$12,350
– TOTAL AID	\$17,400	\$13,450	\$9,460
UNMET NEED	\$1,800	\$3,150	\$2,890
Out of Pocket (EFC + Unmet Need + Work Study)	\$4,100	\$8,050	\$12,040
PRIVATE 4-YEAR UNIVERSITY			
	Allison	Jose	Sam
Annual Parent Income	\$20,000	\$40,000	\$60,000
Total Cost of Attending (COA)	\$40,000	\$40,000	\$40,000
Expected Family Contribution	\$800	\$3,400	\$7,650
TOTAL FINANCIAL NEED	\$39,200	\$36,600	\$32,350
<i>Meeting Your Financial Need</i>			
Pell Grant	\$5,550	\$4,550	\$3,550
State Grant	\$7,160	\$4,140	\$2,660
Institutional Grant	\$11,080	\$9,800	\$7,620
Loan—Stafford Subsidized	\$5,500	\$4,500	\$4,000
Institutional Scholarships	\$6,000	\$4,000	\$3,000
Work Study	\$1,500	\$1,500	\$1,500
TOTAL AID	\$36,790	\$28,490	\$22,330
<i>Calculating the Remaining Cost</i>			
TOTAL FINANCIAL NEED	\$39,200	\$36,600	\$32,350
– TOTAL AID	\$36,790	\$28,490	\$22,330
UNMET NEED	\$2,410	\$8,110	\$10,020
Out of Pocket (EFC + Unmet Need + Work Study)	\$4,710	\$13,010	\$19,170

Source: College Board, Trends in Student Aid 2009



Applying for Scholarships

A scholarship is a financial aid award that doesn't need to be paid back and that students earn based on merit and/or need. Scholarships are awarded on a competitive basis and each one has its own requirements.

ASSEMBLE SCHOLARSHIP INFORMATION

- Start researching scholarship opportunities early. Places to search include the Internet, your local library, local organizations, your high school counselor, and college financial aid offices.
- Read through all the requirements to see if you are eligible.
- Never pay to access scholarship information!
- Apply to as many scholarships as possible!

ORGANIZATION IS ESSENTIAL

- Create files or note cards to help track details about the different scholarships you want to apply to.
- Share your résumé with those people who are reviewing your essays or writing your letters of recommendation so that they have a record of your academic and personal activities and achievements both in and out of school (see pg. 7).
- Keep copies of all of the applications you submit.

INSTRUCTIONS ARE REALLY IMPORTANT

- Read the instructions on each scholarship application carefully.
- Some scholarships specify how they want the essays typed (e.g., 10 font, 11 font, single- or double-spaced).

TALK TO SOMEONE ABOUT PROOFREADING YOUR ESSAYS

- Ask teachers or counselors to proofread your essays before submitting your application.
- Give your readers clear deadlines as to when you need to have their comments.
- Talk to teachers, counselors, advisors, or supervisors about letters of recommendation.

COMPLETE APPLICATIONS AND SUBMIT REQUIRED DOCUMENTS

- Answer the questions completely and include all requested documents.
- Commonly requested documents include school transcripts, the SAR, personal statements or essays, and letters of recommendation (see pgs. 7 & 12).

NEVER, EVER MISS DEADLINES

- No exceptions are made for missed deadlines!
- Verify if a deadline is a "received by" or "postmarked by" deadline.
- Follow up with those people who are reading your essays or writing letters for you well in advance of deadlines.

HSF has scholarships for graduating seniors and college students at two- and four- year universities, and also administers the Gates Millennium Scholars Program. For more information about our scholarships visit www.hsf.net.





TOP 7 MISTAKES IN SCHOLARSHIP APPLICATIONS

1. Not checking your e-mail account
 - *With most applications being online, it is important to check your e-mail account regularly.*
2. Answering essays and questions incorrectly
 - *Make sure you read each question carefully and that your essay answers the questions asked on the application.*
3. Submitting late documents
 - *Make sure and follow up with all the documents that need to be mailed in separately.*
4. Not updating contact information
5. Sending incorrect forms
6. No proofreading
7. Not keeping copies



What if I STILL can't afford college?

... and those who are unable to complete the FAFSA

- Take advantage of all the scholarship opportunities available and begin to research NOW! (See pgs. 21–22.)
- Community college is a great option; you do not lose time because many class credits are transferable to other universities and can count toward your bachelor's degree.
- Earn credit in high school through dual enrollment programs. If your school does not have one, talk to your counselor.
- You can always attend school as a part-time student and work part-time. Instead of 4–5 classes a semester (10 credits and up), you can take 1–3 classes (3–9 credits).
- Online classes can be less expensive, but always make sure the classes are transferable and count toward your major or degree.
- Cooperative education offers students the ability to work and obtain college credit at the same time. Check out www.co-op.edu and www.workcolleges.org.
- If you are being charged out-of-state tuition, ask how you can qualify for in-state tuition.
- Research your loan options and learn about private loans.
- Consider community service programs that offer education stipends, such as www.americorps.gov, www.cityyear.org, and www.peacecorps.gov.
- The U.S. military offers education benefits. To learn more, visit www.todaymilitary.com.

Educational & Financial Contact Information

DEPARTMENT OF EDUCATION

- * Federal Student Aid Information Center (800) 433-3243
- * FAFSA4caster www.fafsa4caster.ed.gov
- * FAFSA Online www.fafsa.ed.gov
- * Student financial aid information www.studentaid.ed.gov
- * Visit your state's department of education website to find out more about preparing and paying for college.

ACADEMIC PROGRAMS

- * AP Advanced Placement courses (888) CALL-4-AP or (609) 771-7300
- * IB International Baccalaureate North American Office (212) 696-4464 or www.ibo.org

SCHOLARSHIP SEARCH

- * FastWeb www.fastweb.com
- * Hispanic College Fund www.hispanicfund.org
- * International Education Financial Aid www.iefaf.org
- * Latino College Dollars www.latinocollegedollars.org/
- * MALDEF Scholarships List maldef.org/pdf/Scholarships.pdf
- * Scholarships for Hispanics www.ScholarshipsforHispanics.org

OTHER USEFUL LINKS

For Students:

- * Know How 2 Go www.knowhow2go.org
- * Mapping your Future mappingyourfuture.org
- * The College Board www.collegeboard.com

For Parents:

- * An Introduction to 529 Plans www.sec.gov/investor/pubs/intro529.htm
- * FinAid! www.FinAid.org
- * Saving for College www.savingforcollege.com
- * The College Savings Plans Network www.collegesavings.org
- * For more information about educational tax benefits, visit www.irs.gov/individuals/students/

HELPFUL BOOKS

- * *How to Go to College Almost for Free* by Ben Kaplan
- * *The College Board Scholarship Handbook 2009* by The College Board
- * *Kaplan Scholarships 2008* by Kaplan
- * *Get Free Cash for College (2008)* by Kelly Y. Tanabe and Gen S. Tanabe
- * *Acing the College Application: How to Maximize Your Chances for Admission to the College of Your Choice* by Michele A. Hernandez