



33<sup>rd</sup> Edition

# Step Up to College

2022–2023

A Guide to the College Preparation, Application, Admissions, and Financial Aid Processes





# OUR MESSAGE TO STUDENTS



**Just like cultivating a garden, growing your future takes time, commitment, and a determination to succeed.** For a combined five decades, Philadelphia Futures and Steppingstone Scholars have worked to ensure every student has what they need to succeed in college and thrive in life.

Now, thanks to our merger, Philadelphia Futures and Steppingstone Scholars will be able to serve more students and grow the scale of our services. The combined organization will create even more sustainable access to academic and workforce opportunities, especially for Black, Latino, and first-generation students.

Our bold vision for the new organization is that **all Philadelphia students graduate high school with pathways to economic mobility through college and workforce success.** As the merger operationalizes, increased scale and capacity will make it easier for students to access advisors, enrichment programs, and partnerships that support their success beginning in middle school and extending through college and into a career. This combined organization will be here to support whatever future you cultivate for years to come.

Resources like the *Step Up to College Guide*, which offers a step-by-step approach to becoming college-ready and college-bound will continue to help us grow those pathways for students. The *Guide* is the foundation of a college-going curriculum in many schools across Philadelphia and across the country.

We are grateful to all those who make the *Step Up to College Guide* possible, especially our sponsors and the schools, community-based organizations, and other institutions that use this important college-going resource in their classrooms and with their students. In our merged organization, this ongoing partnership will be especially critical as we work to ensure every student has the tools and opportunities they need to grow their future through college and career success.

Sara L. Woods  
President and CEO  
Philadelphia Futures  
Co-President of Merged Organization



Sean E. Vereen  
President and CEO  
Steppingstone Scholars  
Co-President of Merged Organization





# 33<sup>rd</sup> Edition Step Up to College

2022–2023



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WELCOME





# WELCOME TO THE

Swarthmore College

# STEP UP TO COLLEGE GUIDE

The *Step Up to College Guide* is published annually by Philadelphia Futures to assist high school students and their families as they navigate the journey to college.

The *Guide* is designed to support students in grades nine through twelve,

and we encourage all high school students to become familiar with all that the *Step Up to College Guide* has to offer, including:

- The *Guide's* step-by-step approach to becoming college-ready, as well as college-bound;
- The interactive activities found in each section;
- The checklists located on pp. 55-59 which are geared to students in each grade in high school and their families.

We also urge students to stay connected to Step Up to College throughout the year:

-  Download the free **Step Up to College mobile app** to access pages from the *Guide* whenever and wherever you find it helpful!
- Visit [www.stepuptocollege.org](http://www.stepuptocollege.org)
-  View the Step Up to College Video Series on YouTube/StepUpToCollege
-  Follow us on Twitter @StepUpToCollege
-  Like us on Facebook/StepUpToCollege



The *Step Up to College Guide* is distributed free to high schools, libraries, and community-based organizations. Additional copies of the *Guide* may be obtained by filling out the form at [bit.ly/GuidePickup](http://bit.ly/GuidePickup). You can view the *Guide* online at [www.stepuptocollege.org](http://www.stepuptocollege.org).



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# GROW YOUR FUTURE

## WHY COLLEGE?

Making the decision to attend college is one of the most important choices you will make — it will impact the rest of your life and your family's future. As you decide on the right course for you, we invite you to hear about the experiences of 2022 college graduates.



## ZUHA MUTAN

William W. Bodine High School for International Affairs,  
Class of 2018

University of Pennsylvania, Class of 2022,  
B.A., General Biology

My parents were unable to graduate college, and while I was growing up, they taught me that **a college degree represents independence, power, discipline, and knowledge**. My making it to and through college is as much of an accomplishment for my parents as it is for myself. When I applied to the University of Pennsylvania, I considered it my “reach” school — it was the school I dreamed about attending but wasn't sure if I had the qualifications. Not only was I accepted, but I also got a full-ride scholarship, and when I visited campus it gave me the “I belong here” feeling.

I have always wanted to work in medicine, but at Penn I had the opportunity to study the arts, business, and the sciences. Attending college provided me with the realization that I truly cannot see myself going into any other field. After succeeding in four years of college, medical school seems like a realistic goal.

I am currently working as a Medical Assistant at S.E. PA Pain & Spine and pursuing medical school.



## JAMIR BARNES

High School of the Future, Class of 2018

Penn State University, Class of 2022,  
B.S., Secondary English Education

I went to college to walk in the path of the promises over my life, hoping that path would encourage those coming after me to follow suit. I perceived college as a necessary step to who I wanted to become as a person, so there was no other choice for me other than to attend college. My family was joyful when I was accepted to college; I was raised by my grandparents and to them, going to college meant breaking generational curses. I chose Penn State because it seemed like the wise choice to make. The financial assistance available relieved my family and me from the burden of the costs of my dreams.

College confirmed my desire for a career. From my senior year in high school, **I knew that I wanted to be an educator to help shape future generations into purpose** and Penn State's educator prep program reaffirmed that desire for me. I am thrilled to currently be working for Teach For America as a Middle School English Teacher in Charlotte, NC.







## SHELDON JOHNSON

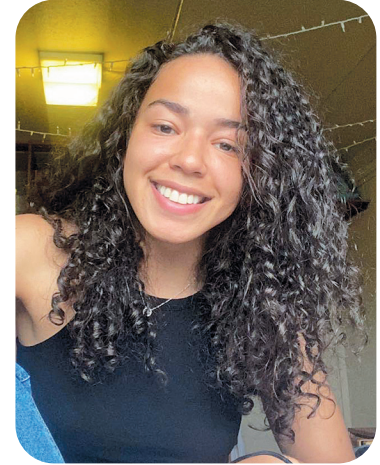
Philadelphia Electrical & Technology Charter High School,  
Class of 2018

Gettysburg College, Class of 2022, B.S., Physics

**There were many reasons I wanted to go to college, from newfound freedom to being able to gain knowledge that was not accessible to me.**

Yet, the main reason I went to college is that I believed it was the best path to get my family out of our current situation and into a much better one. My family was very proud of me for accomplishing what no one in my family had done before. I chose Gettysburg College after doing an overnight stay to see what the school is like. That visit made me realize that the communal aspects of Gettysburg College were something I wanted to be a part of.

Even before starting college, I knew I wanted to study engineering, but was unsure of what I wanted to do with my career. After performing research during my first two undergraduate summers, where I spent time observing objects in space and their behavior, I realized I enjoyed hands-on work. That led me to research what jobs involved both my interests, and I have been on an Aerospace Engineering career path ever since.



## MASZIEL DEL ORBE

Northeast High School, Class of 2018

Albright College, Class of 2022, B.S., Business Administration

My parents are the reason I pushed myself to go to college. I wanted to honor their hard work and the long hours they put into establishing a better life for our family in the United States. Now I am a first-generation college graduate, and my parents couldn't be any prouder of me. When they heard the news, they were moved to tears. I chose Albright College because it is a small school, and I wanted to have one-on-one connections with my professors. I wanted to make sure that I wasn't just another number in a classroom and Albright College provided that for me.

College opened doors to different social, educational, athletic, and professional environments. It gave me the space to grow and learn who I was, find the things that bring me joy, and sharpen my sense of curiosity to expand out of my comfort zone.

I was able to make connections for a lifetime, connections which have shaped my future and my career plan, such as my current internship with PNC in the Asset

Management Group. **I have learned to take risks and invest in myself.**





## In this section:

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- Assess Your Interests and Strengths, pp. 7-8
- Be a Successful Student, pp. 9-10
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## Activities:

- Career Self-Assessment, pp. 7-8
- Create Your Action Plan, p. 11

Penn State University

# PREPARING FOR COLLEGE

**Becoming a successful college applicant and college student takes planning, vision, and dedication. Understanding yourself, your goals, and your options — and doing your best in high school — puts you in a position to make good choices about your future.**

## ASSEMBLE YOUR COLLEGE PREP TEAM

Getting to and succeeding in college requires a team effort. One of your first steps on the path to college is building your team of trusted advisers — individuals who care about you and your future and who will support and guide you.

### Who Should Be on Your Team?

- **Parents and guardians** can provide personal support.
- **Teachers** can offer academic support, help with your college application essay, and write college recommendations.
- **School counselors** can help you choose college prep classes, focus your college search, meet application requirements and deadlines, and write college recommendations.
- **Mentors** (this can be a coach, trusted family friend, or program adviser) can offer advice and encouragement.
- **Family members and friends** can share valuable insights and emotional support.

## A Special Message for Parents and Guardians: *Help Lead the Team*

You are essential to your child's preparation for college. The encouragement and assistance of parents and guardians is a valuable asset. Whether or not you went to college, supporting your child throughout this process and sharing your life experiences will make a big difference.

- **Take college tours** with your child, both virtual and in-person.
- **Offer personal and emotional support.**
- **Log on to the [NAVIANCE Family Connection](#)** provided to students by the School District of Philadelphia (and other schools your child may be attending) to help make decisions about colleges, scholarships, and careers.
- **Use this publication!** It will guide you and your child through the college preparation, application, admissions, and financial aid processes.



## ASSESS YOUR INTERESTS AND STRENGTHS

Getting to know yourself, identifying your passions, finding what energizes you — these are some of the most important steps in creating your future. To know yourself requires ongoing self-reflection, asking questions, and being open to exploring new ideas. By assessing your interests and strengths, you will be able to connect your talents and skills to college majors and career possibilities.

### ACTIVITY: CAREER SELF-ASSESSMENT

Use this worksheet to begin discovering and learning about your skills, interests, and strengths.

**A.** First, list your high school academic courses. Next, write what you enjoy about your courses (what is interesting about the material and/or assignments). Then, note the areas in which you excel.

Course	What Do I Enjoy?	At What Do I Excel?
Example: Geometry	problem-solving	graphing, plotting

Which two or three academic courses do you enjoy the most and why?

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What are your strongest academic skills?

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**B.** Second, list your extracurricular activities (clubs, sports, volunteer activities, part-time jobs, internships) both in school and in your community. Next, indicate what you enjoy about each activity and ways you excel.

Extracurricular Activity/Employment	What Do I Enjoy?	At What Do I Excel?
Example: working at the water ice shop	greeting customers	sales

Which two or three extracurricular/employment activities do you enjoy the most and why?

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What are your strongest non-academic skills (e.g., leadership, organization, teamwork, creativity)?

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## ACTIVITY: CAREER SELF-ASSESSMENT (continued)

C. Now take a look at how a sampling of skills, interests, and talents might translate into college majors and careers.

<b>If you like to:</b>	<b>You could major in:</b>	<b>This could translate into a career as a/an:</b>
<b>Draw, paint, take photos, or sew/alter clothes</b>	Art History, Visual Arts, Theater Arts, Graphic Arts, Interactive Media Design, Fashion	Art Therapist, Museum Curator, Landscape Architect, Photographer, Filmmaker, Art Appraiser, Interior Designer, Graphic Designer, Fashion Designer
<b>Build things</b>	Environmental Planning and Design, Mechanical or Civil Engineering, Architecture	Urban Planner, Landscape Architect, Building Inspector, Manufacturing Engineer, Architect, Design Engineer
<b>Cook or bake</b>	Business, Hospitality, Public Health, Nutritional Sciences	Chef, Dietitian, Event Planner, Food Buyer, Nutritionist, Food Service Manager
<b>Exercise or play sports</b>	Exercise Science and Kinesiology, Dance, Anatomy, Physiology, Sports Management	Dance Therapist, Physical Therapist, Sports Event Coordinator, Athletic Director, Exercise Physiologist, Fitness Coordinator
<b>Read or write</b>	English, Writing, Education, Comparative Literature, American Studies	English Teacher, Editor, Journalist, Lawyer, Librarian, Advertising Executive, Critic, Writer, Paralegal, Communications Director, Social Media Manager
<b>Speak or study languages</b>	Foreign Languages, Linguistics, Audiology	Translator, Interpreter, Television Producer, Speech Pathologist, Editor, ESL or Foreign Language Teacher
<b>Study math</b>	Finance, Mathematics, Economics, Statistics, Logistics and Materials Management	Accountant, Actuary, Statistician, Math Teacher, Quality Control Specialist, Financial Analyst, Economist, Supply Chain Manager
<b>Study science</b>	Nursing, Environmental Sciences, Public Health, Biology, Chemical Engineering, Meteorology	Nurse, Physician's Assistant, Chemist, Pharmacist, Science Teacher, Toxicologist, Crime Lab Analyst, Biologist, Lab Technician, Ecologist, Meteorologist
<b>Take care of people</b>	Nursing, Education, Psychology, Gender Studies, Social Work, Biology, Sociology	Nurse, Midwife, Social Worker, Psychologist, Community Service Director, Physician's Assistant, Occupational Therapist, School Counselor
<b>Use or fix computers or computer games</b>	Computer Science, Electrical or Computer Engineering, Network Security, Game Design	Web Designer, IT Specialist, Database Analyst, Technical Writer, Software Engineer, Computer Programmer, Aviation Electronics Engineer, Game Designer

D. Use the online resources listed below to further explore the college majors and career paths that may be a good fit for you:

- [www.careeronestop.org](http://www.careeronestop.org)
- [www.bigfuture.collegeboard.org](http://www.bigfuture.collegeboard.org)
- [www.mynextmove.org](http://www.mynextmove.org) or [www.miproximopaso.org](http://www.miproximopaso.org)
- If your school provides **NAVIANCE** Family Connection, you also will have access to the following tools:
  - Career Interest Profiler
  - Roadtrip Nation



## BE A SUCCESSFUL STUDENT

Colleges want successful, involved students who care about school and their community. Becoming a well-rounded student shows your ability to balance academics with out-of-school activities.

### Challenge Yourself Academically

Colleges expect to see that students are willing and able to challenge themselves academically. To show your readiness for college-level work, choose the most demanding classes your high school offers and seek out enrichment programs:

- **Advanced Placement (AP) Courses** are college-level classes offered in high school. An AP exam is offered at the end of each AP course. A high score on this exam can qualify you for cost-saving college credits. Be sure to lean into your strengths when choosing AP classes; it is better to take one AP class in a subject you excel in, and pass the exam, than to take three AP classes you do not pass.
- **International Baccalaureate (IB)** is a rigorous program designed to prepare students for a college education; the IB Diploma Programme requires passing three higher level IB classes as part of a complete curriculum.
- **Honors classes** offered by your high school indicate an increased proficiency compared to non-honors classes.
- **Dual Enrollment Programs** allow high school students to take classes at local colleges to earn high school and college credits. Ask your school counselor whether your school offers these programs.
- **Pre-College Summer Enrichment Programs** are offered on college campuses to help high school students learn more about subjects that interest them while getting a taste of college life. Many programs offer financial assistance.

### Minimum Academic Requirements

While academic requirements vary among colleges, most four-year colleges require applicants to have:

- 4 years of English,
- 3 years of math,
- 3 years of social studies,
- 2-3 years of (lab) science, and
- 2-3 years of a foreign language.

### Be Proactive About Academic Difficulties

Colleges do not seek perfection. They look for improvement throughout high school, especially during your junior and senior years. If you are having difficulty in a class, act quickly:

- Ask teachers about improving your grades.
- Find out about tutoring options.
- Consider attending summer school if needed.

### Get Involved and Show Leadership

Volunteering, working, or participating in extracurricular activities — while earning good grades — demonstrates your work ethic and commitment to the community. Long-term participation in sports, clubs, volunteerism, and part-time jobs showcases your responsibilities, interests, and talents. Also consider the value of your contributions at home: caring for younger siblings and ailing adult family members, household management, working to supplement household income, translating for non-English speaking family members, etc.

- **Volunteerism** indicates you care about your community and others.
- **Part-time jobs and internships** showcase your responsibility and introduce you to career options that fit your interests and talents.
- **Caring for family** while also completing classwork demonstrates an ability to manage your time.





## GET ORGANIZED

Now is the time to develop the habits that will help you in high school and college. Master the following strategies:

### Develop Good Study Habits

- **Learn to prioritize.** A test tomorrow is more important than an assignment due next week.
- **Take careful notes** and be sure to review them later, then review them again.
- **Read, read, read!** To develop a strong vocabulary and prepare for college-level material, read every day.
- **Figure out where and when you work best.** Do you work better alone or in a group? Should your space be quiet, or do you enjoy background music? Experiment, and when you find something that works, stick with it.
- **Establish a daily routine for doing homework.** Tackle the most challenging tasks when you are most alert and focused.

### Manage Your Time

- **Use a planner** to keep track of assignments, college application deadlines, and extracurricular activities.
- **Make a daily “to do” list.** Prioritize your tasks and do the most important ones first.
- **Break long-term assignments into smaller chunks,** so they are easier to accomplish.
- **Practice self-care.** Get enough sleep, exercise, and eat well to stay healthy and focused.
- **Develop the discipline to avoid digital distractions.** If your phone or social media distract you, turn them off, log out, or block an app until you complete your task.



### Manage Your Online Reputation

College admissions representatives, coaches, and potential employers check out applicants online. Remember: nothing you post on social media is private. Start protecting your online reputation now.

- **Check yourself out.** Type your name into a search engine and set up a Google alert for your name. Delete any unwanted content.
- **Think before you post.** Remember: what you post online is a reflection of who you are.
- **Set your privacy settings to “Friends Only.”** Regularly check for changes to privacy rules.
- **Keep it clean.** Do not post inappropriate, offensive, or embarrassing content or photographs.
- **Remove tags from embarrassing photos or posts.**
- **Choose your “Friends” carefully.** Block individuals who post inappropriate content to your feeds.

## SET PERSONAL GOALS

You know what you want: to get into college, obtain your degree, and start a career. The question is: how do you get there? Setting specific, well-defined goals will help you progress toward your dreams.

### Organize Your Goals

Achieving your goals will be easier if you break them down into short-term, mid-term, and long-term objectives:

- **Short-term goals** can be quickly accomplished in days or a few weeks.
- **Mid-term goals** will take more time, sometimes weeks and even months.
- **Long-term goals** can take months or even years to achieve.



## ACTIVITY: CREATE YOUR ACTION PLAN

Identify strategies you will use to meet your short-term, mid-term, and long-term goals. Be specific and be realistic. Identify who can help you work on those strategies, and check in with them often.

### Goal #1: Short-term: Become college-ready.

*Example strategies: register for AP Art History; join the art magazine staff*

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### Goal #2: Mid-term: Get into college.

*Example strategies: get help writing my application essays; apply for scholarships*

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### Goal #3: Long-term: Obtain a degree that prepares me for a career.

*Example strategies: intern at the college art museum; get an Art History degree*

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### My Support System

People who can help me work on these strategies, and how they will support me.

*Examples: my aunt can edit my essays; my history teacher can write a letter of recommendation; my counselor can help me track deadlines*

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## CREATE YOUR RESUMÉ

Your resumé outlines your educational background, involvement at school and in the community, work history, and achievements. It provides colleges and potential employers with important information about you in one organized document. A resumé will be helpful when completing the activities portion of your college application.

### Write it Down

The easiest way to create your resumé is to start early, preferably in ninth grade, and update it each year. Your resumé should include the following information:

- **Contact information:** Include your name, address, phone number, and email address.
- **Education:** List the name and location of your high school and the date you expect to graduate (*e.g., Philadelphia High School, Philadelphia, PA, Class of 2023*).
- **Academic enrichment:** List the names of enrichment programs (school, after-school, and summer) you have completed. Include the sponsoring organization and the dates you participated (*e.g., Philadelphia Museum of Art, August 2021*).
- **Extracurricular and volunteer activities:** List the clubs, sports teams, arts programs, community service experiences, etc., in which you are involved. Add leadership roles and dates of participation. Highlight special accomplishments (*e.g., Editor, Literary Magazine, September 2021 – Present • Junior Docent, Barnes Foundation, September 2021 – May 2022 • Volunteer, East Passyunk Community Garden, June 2020 – Present*).



**Your Address On Your Resumé:** Experts suggest that you do not include your complete address on your resumé, for security reasons. Instead, list only your city, state, and zip code.



- **Honors and awards:** List any honors you have received during high school. Include the sponsoring organization, award title, and date received (*e.g., Honor Roll, CAPA, June 2020 – Present • White-Williams Scholars, June 2022*).
- **Work experience and internships:** List any jobs you have held during high school. Include the company's name, your title, dates of employment, and key responsibilities (*e.g., John's Water Ice, Server, June – August 2022*).
- **Skills:** Include additional skills or training that might be interesting to a college or a prospective employer, such as languages spoken, computer skills, or specialized training (*e.g., Fluent in Russian • Proficient in spreadsheet programs • Certified lifeguard*).

### Resumé Writing Tips

Your resumé is serious business:

- **Be authentic.** Do not embellish the truth or include anything that is inaccurate.
- **Use complete names** of programs, businesses, and awards.
- **Do not use a cute, funny, or inappropriate email address.**
- **Keep it active** with strong verbs such as *organized, created, led, and developed*.
- **List your most recent experiences first** and include dates.
- **Proofread and edit** your resumé and ask others to review it.
- **Do not list your references.**
- **Limit your resumé to one page.**

**Now you are ready to create your resumé by using the format and additional tips offered on the following page.**



## Deandre Taylor

Philadelphia, PA 19147  
215-555-1234  
deandre.m.taylor@gmail.com

Use your formal name and a larger font to make it stand out.

Use a professional-sounding email address that identifies you.

### EDUCATION

#### High School for the Performing and Creative Arts (CAPA)

*High School Diploma, GPA: 3.7*

- AP Art History
- AP World History

Philadelphia, PA

*Expected: June 2023*

Vary the font sizes to emphasize section headings.

### HONORS AND AWARDS

- Honor Roll, CAPA, *June 2020 – Present*
- White-Williams Scholar, *June 2022*

Organize your resumé with consistent formatting.

### ACADEMIC ENRICHMENT

#### Philadelphia Futures

*College Connection Program*

- Attended weekly SAT prep, tutoring, and computer lab classes
- Co-chaired Young Men's Initiative skill-building program

Philadelphia, PA

*September 2020 – Present*

#### University of the Arts Pre-College

*Summer Institute Art, Media, and Design*

- Attended full-day, five-day per week classes
- Gained critical thinking skills through critiques and visits to museums
- Earned three college credits

Philadelphia, PA

*June – July 2022*

Bullet-point details. Describe your role in a phrase with action verbs.

### EXTRACURRICULAR AND VOLUNTEER ACTIVITIES

- *Co-Chair, Young Men's Initiative*, Philadelphia Futures, *January 2022 – Present*
- *Editor-in-Chief, Art and Literary Magazine*, CAPA, *September 2022 – Present*
- *Volunteer, Fleischer Art Memorial*, *June 2022 – Present*

Use full, proper names throughout (for awards, job titles, places you have worked).

### WORK EXPERIENCE

#### John's Water Ice

- Created a welcoming, clean, colorful environment for customers
- Prepared, sold, and served water ice and other frozen products

Philadelphia, PA

*June – August 2022*

### SKILLS

- **Creative:** drawing, painting, sculpture, photography
- **Technology:** Adobe Illustrator, Adobe Photoshop, CorelDRAW, Canva
- **Other:** entrepreneurship, leadership, team-building

Use a basic, easy-to-read font, such as Arial or Times New Roman.





## In this section:

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Understand Your Options, pp. 16-19

Narrow Your College Search, p. 21

Visit Colleges, p. 22

## Activities:

Your Fit Profile, p. 20

Questions to Ask on a College Visit, p. 23

Fit Form, pp. 24-25

# STARTING YOUR COLLEGE SEARCH

**Choosing the college that is the best fit for you is critical to your success and happiness in college and your career. Now is the time to understand all of the options, do your research, and start to narrow your choices.**

## THE RIGHT “FIT”

Your college “fit” is the school that is the best match for you academically, socially, and financially.

- **Academic:** Your academic fit is a school that matches your academic profile — your high school GPA and SAT/ACT scores will be similar to those of accepted students. It will offer majors and courses that interest you and provide opportunities that are attractive to you, such as study abroad, internship and co-op programs, or the opportunity to do research with a faculty member.
- **Social:** Your social fit is a school that fits your personality and preferences — a school where you will feel comfortable and fulfilled. To find your social fit, you will look at a school’s culture and distinguishing characteristics, such as location, size, diversity, extracurricular and athletic offerings, inclusivity, academic supports, and housing.

- **Financial:** Finding your financial fit means you will be able to afford the total cost of earning your degree. College costs and financial aid packages vary by school, so it is important to research a range of schools. **No college is your “right fit” if you cannot afford to go there. Research the financial aid policy at each college on your list, including colleges that meet 100% of demonstrated need.**

After discussing the three kinds of fit — academic, social, and financial — you will need to decide which of these is the most important and why. Use this information to begin narrowing your list. On the next page, we will share the stories of real-life recent high school graduates who determined their best fit.





## HOW I FOUND MY FIT

We asked recent high school graduates to share how they found the colleges that are the best academic, social, and financial fit for them.

TASHON  
ZEIGLER



Science Leadership Academy, Class of 2022  
Lincoln University, Class of 2026

I decided on Lincoln because I wanted to go to school outside of Philly but still be close enough to where I could get back home in a few hours. I was lucky enough to receive a state grant and scholarships that almost fully cover my cost of attendance. Lincoln offers a Gaming program in their Computer Science major, which interests me. Lastly, Lincoln has the school spirit, swagger, and sense of community that you can only find at an HBCU. Being surrounded by people who look just like me and have the same goals and aspirations to change the world, while also having the time of our lives, just feels right.

JULISSA  
ESPINOZA



Franklin Learning Center, Class of 2022  
Saint Joseph's University, Class of 2026

I chose to attend Saint Joseph's University. Many factors tied into my decision, including: the location, as it is not too far but not too close to home; the scholarship offered by Philadelphia Futures; financial aid; and a major in Autism Behavioral Studies that a lot of other colleges do not offer. I also like the diversity on the campus, academically and socially. The search for the right fit taught me about my learning styles, career interests, and my overall identity. It helped me identify my priorities and my drive to succeed.

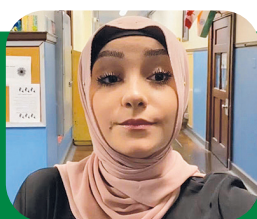
LEANDRE  
BROOKS



TECH Freire Charter School, Class of 2022  
Muhlenberg College, Class of 2026

The college I chose is Muhlenberg. I first considered them because I am trying to have the least amount of college debt possible, and they gave an amount of money that was really high compared to most of the other schools. Actually visiting campus was what got my attention, though. Muhlenberg is an hour and a half drive away, which gives me some freedom and lets me get out into the world. Academically, I know that no matter what major I choose, there will be many programs that are available, and I will be able to connect my interests to one of their majors.

TASNEEM  
MOTAN



William W. Bodine High School  
for International Affairs, Class of 2022  
Drexel University, Class of 2026

Drexel is a good fit for me because the education department is small, meaning I will get to know my professors personally and they will know me, which matches my learning style. Also, their education program has many factors that caught my eye, including that I can major as an elementary teacher and also teach two subjects. Drexel's co-op program will ensure I get experience in the classroom, whether observing or actually student teaching. I also got the Liberty Scholarship from Drexel which covered all my costs.

JOSE  
GONZALEZ



Kensington Health Sciences Academy,  
Class of 2022  
Clarkson University, Class of 2026

I have chosen to attend Clarkson University because of the location and majors offered. Clarkson is far, but not too far away. The location is extremely different from Philadelphia, which hopefully will allow me to do things that I cannot do within Philadelphia. They also offer Aerospace Engineering which is something I have been extremely interested in for quite some time now as well. The search for the right fit has taught me that I appreciate hands-on experiences inside the classroom, and that being outgoing is one of my strengths, which I can utilize at a smaller school.



## UNDERSTAND YOUR OPTIONS: TYPES OF COLLEGES AND UNIVERSITIES

There are over 5,000 colleges and universities in the United States. More than 100 of them are in the Philadelphia region. Schools can be broken down into several categories, including public and private schools, four-year and two-year schools, and colleges and universities. Schools may fit into more than one category.

To determine your college fit, it is important to understand the differences between types of schools and the merits of each as they relate to your circumstances.

### Public vs. Private

#### Public Institutions

Public institutions are supported primarily by state and local funds and usually offer lower tuition rates than private universities, especially for in-state residents.

**Options to Explore:** Thaddeus Stevens College of Technology • Pennsylvania's 14 state universities, including: Commonwealth University of Pennsylvania • West Chester University • and four state-related universities: Lincoln University • Penn State University • Temple University • University of Pittsburgh

To learn more about Pennsylvania's state universities, visit [www.passhe.edu](http://www.passhe.edu).

#### Private Institutions

Private institutions are supported primarily by tuition and private contributions. Private colleges and universities cost more than public institutions, but may offer more scholarships or grant aid.

**Options to Explore:** Arcadia University • Dickinson College • Drexel University • Gwynedd Mercy University • Holy Family University • Lafayette College • Lehigh University • Saint Joseph's University • University of Pennsylvania • Villanova University



Temple University



Saint Joseph's University



## Four-Year vs. Two-Year

### Four-Year Colleges or Universities

- Students earn a bachelor's degree in a wide range of academic areas.
- Graduates enter the job market or pursue an advanced degree.
- Students choose from a wide variety of activities, clubs, and athletic events.
- Most offer campus housing.
- The cost of a four-year school can be substantial, but financial aid can make it affordable.

**Options to Explore:** Dickinson College • Drexel University • Gwynedd Mercy University • Lafayette College • Lehigh University • Millersville University • Penn State University • Saint Joseph's University • Shippensburg University • Temple University • University of Pennsylvania • Villanova University

### Two-Year Colleges

- Students receive an associate's degree or a certificate focusing on a specific career.
- Graduates enter the job market or transfer to a four-year college.
- Students' choices of clubs and athletic events may be limited.
- Most do not offer campus housing; however, some private colleges have housing available.
- Tuition at a two-year school is often less than the first two years of tuition at a four-year institution.
- Many students graduating with a four-year degree have studied at a two-year college.

**Options to Explore:** Community College of Philadelphia • Esperanza College • Harcum College • Manor College • Pennsylvania College of Technology • Thaddeus Stevens College of Technology



Villanova University



Community College of Philadelphia



## UNDERSTAND YOUR OPTIONS: TYPES OF COLLEGES AND UNIVERSITIES (continued)

### University vs. Liberal Arts College

#### Universities

Often very large institutions, universities award bachelor's, graduate, and professional degrees. They are generally made up of smaller colleges, including colleges of business, arts and sciences, nursing, education, and engineering. They also are centers for research. Universities offer students the widest choice of majors.

Private universities cost more than public ones, but they can have more funding available for financial aid.

**Options to Explore:** Arcadia University • Bentley University • Clarkson University • Gwynedd Mercy University • Lehigh University • Penn State University • Saint Joseph's University • Temple University • University of Pennsylvania • Villanova University

#### Liberal Arts Colleges

Relatively small, liberal arts colleges are private schools that offer majors in areas such as literature, history, languages, economics, science, and math. They are focused on undergraduate education, characterized by small class size, and can provide greater access to professors.

Liberal arts colleges can be more expensive than public universities, but often can provide more financial aid.

**Options to Explore:** Albright College • Bryn Mawr College • Dickinson College • Franklin & Marshall College • Gettysburg College • Haverford College • Lafayette College • Rosemont College • Swarthmore College • Ursinus College







Bryn Mawr College

## Specialized Colleges

Specialized colleges focus on the needs and interests of a specific group of students. Specialized schools can be public or private, so their cost and the amount of financial aid they offer vary.

**Historically Black Colleges and Universities (HBCUs)** were founded to educate Black students. Today they are open to everyone.

**Options to Explore:** Hampton University • Howard University • Lincoln University • Morehouse College • Cheyney University

**Women's Colleges** enroll only students that identify as women. Most are small liberal arts colleges.

**Options to Explore:** Bryn Mawr College • Mount Holyoke College • Smith College • Spelman College • Wellesley College

**Arts Colleges and Universities** prepare students for careers in the visual and performing arts. Courses of study include theater, art history, fashion design, film, music, and photography.

**Options to Explore:** Moore College of Art and Design • Pennsylvania Academy of the Fine Arts • University of the Arts

**Technical and Trade Colleges** provide academic instruction and hands-on training for a wide range of technical-based majors that prepare students for skilled employment.

**Options to Explore:** Pennsylvania College of Technology • Thaddeus Stevens College of Technology • Williamson College of the Trades

**Religiously Affiliated Colleges and Universities** were founded based on principles of a religious faith. The founders' religious beliefs may be only historical or may be closely aligned with the school's academic programs and campus life.

**Options to Explore:** Holy Family University • La Salle University • Neumann University • Saint Joseph's University • Villanova University



**For-Profit Institution Caution:** Most colleges are not-for-profit institutions, which means any extra money is reinvested into the school's facilities and programs. For-profit institutions are run by private businesses, at least in part to earn money for the business owners. Carefully research a college's accreditation on its website or on the Department of Education website in the state in which the institution is located.



## ACTIVITY: YOUR FIT PROFILE



Use this chart to identify the characteristics you are looking for in a college. As you learn more about what colleges offer and visit different schools, you can note any changes in your preferences. For each question, choose all answers that apply.

### Academic Fit

#### My Goal

- Bachelor's degree (4 years)
- Associate's degree (2 years)
- Certificate in a specific subject area or skill (1-3 years)

#### My Interests

Major(s):

---

Specific course(s):

---



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Certificate area or specific subject area (2-year program):

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Pre-professional program (pre-dental, pre-medicine):

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#### Academic Supports I May Need

- Tutoring
- Support for a learning difference
- Writing center

#### I Am Comfortable In

- Very large classes (201+)
- Large classes (101-200)
- Mid-size classes (51-100)
- Small classes (1-50)

#### Opportunities I Want

- Honors programs
- Internship/co-op (employment in jobs related to my major)
- Undergraduate research
- Study abroad
- Other \_\_\_\_\_

### Social Fit

#### Preferred Setting

- City
- Suburbs
- Small town/rural area

#### Preferred Location

- In/near Philadelphia
- \_\_ hour(s) drive from Philadelphia
- A plane ride away from Philadelphia

#### Housing Preference

- Live on campus
- Live off campus
- Live at home/commute to class

#### Preferred Student Body Size

- Very large (>25,000)
- Large (10,001–25,000)
- Medium (3,000–10,000)
- Small (<3,000)

#### Ideally, Other Students Would

- Be similar to me in background
- Come from diverse backgrounds
- All be the same gender as me
- Other \_\_\_\_\_

#### Preferred Campus Activities

- School spirit and sporting events
- Fitness and wellness activities
- Active campus life on weekends
- Greek life (sororities/fraternities)
- Lots of clubs
- Specific club/activity \_\_\_\_\_
- Other \_\_\_\_\_

#### Personal Supports I Care About

- Multicultural Center
- Women's Center
- Counseling Center
- LGBTQIA+ Center

### Financial Fit

#### To Pay for College, I Will Need

- Need-based aid (aid based on my financial situation)
- Merit-based aid (aid based on academic achievements, special talents, etc.)
- Work-Study/on-campus job
- Near-campus job opportunities
- To attend part-time

### Determine Your Priorities

#### Of All of Your Answers, Which Characteristics Are Essential?

(List all that apply.)

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#### Which Characteristics Matter, But Are Not Essential?

(List all that apply.)

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## NARROW YOUR COLLEGE SEARCH

Now that you have identified what matters to you, use these strategies and resources to research colleges and universities that will fit you best.

### Do Online Research

Use the internet to learn about and compare colleges:

- **Big Future by The College Board** profiles colleges and sets up searches based on your choices. [www.bigfuture.collegeboard.org/colleges-search](http://www.bigfuture.collegeboard.org/colleges-search)
- **Campus Tours** takes you on virtual visits to thousands of campuses and provides college maps. [www.campustours.com](http://www.campustours.com)
- **College Greenlight** searches colleges based on your preferences and locates scholarships, with a focus on first-generation and underrepresented students. [www.cappex.com/greenlight](http://www.cappex.com/greenlight)
- **College Navigator** searches for colleges based on your preferences. [www.nces.ed.gov/collegenavigator/](http://www.nces.ed.gov/collegenavigator/)
- **I'm First** celebrates students who are the first in their family to attend college through an online community. The site searches for and offers profiles of colleges that support first-generation college students. [www.imfirst.org](http://www.imfirst.org)
- **College websites** offer specific details about all aspects of fit. Most colleges have social media pages you can follow. Many offer student blogs that provide different perspectives about campus life and programs. Go to each college's undergraduate admissions website and look for a profile of the incoming class of students.



Clarkson University



Bentley University

### Attend College Fairs

College fairs bring admissions officers from many colleges and universities together at once to give you an opportunity to ask questions that will help you determine if a school is a good fit for you. The National Association for College Admission Counseling is hosting virtual college fairs on:

- **September 11, 2022**
- **October 9, 2022**
- **November 6, 2022**

Register and learn more at [www.nacacfairs.org/attend/attend-virtual-college-fairs/](http://www.nacacfairs.org/attend/attend-virtual-college-fairs/).

### Research Support Services

Make sure the schools that interest you fit your needs by researching the support services they offer. Search school websites for “student services,” “students with disabilities,” or “disability services.” Ask admissions officers about these services at college fairs and set up a meeting with the appropriate school office when you visit.



## VISIT COLLEGES

Plan ahead and get the most from college visits — either virtual or in-person — with these tips.

### Virtual College Visits

- **Live virtual visits** are more helpful than pre-recorded.
- **Topic-specific sessions** highlight certain programs (such as business or engineering programs) or certain identities (such as first-generation-to-college students).
- **Do your research** in advance just like you would do if you were visiting in person. Know your own priorities and what features will make a college a good academic, social, and financial fit.
- **Observe campus culture** by looking for information on where students socialize, how faculty and staff engage students, and what support is offered for students of color.
- **Current students are the best resource** for getting a feel for campus culture.
- **Individual virtual meetings** with admissions counselors are a good option for asking lots of questions. Do not be shy!



#### Types of Virtual Visits:

There are more options for virtual college visits than ever before: information sessions,

open houses, and campus tours. Each has a different purpose:

- A **virtual information session** provides a brief overview of a college and its admissions requirements. Information sessions might require pre-registration.
- A **virtual open house** is usually longer than an information session, and might include any combination of live presentations, pre-recorded content, classroom tours, and a question-and-answer period. Open house events might require pre-registration.
- A **virtual campus tour** is designed to replicate the experience of walking around the campus and often includes 360-degree and panoramic photography. Campus tours usually do not require registration.

### In-Person College Visits

- **Register for a tour, open house, and admissions session.** Ask if you can sit in on classes or view a dorm room. Take the entire tour and ask questions. Be engaged with the tour guide and school representatives.
- **Get the student perspective.** Talk to students; ask questions about campus life, activities, and classes. Eat in the dining hall or student center. Read the school newspaper.
- **Make a copy of the questions on p. 23.** Bring them with you, along with a notebook and pen, or use the SUTC mobile app.
- **Record your thoughts.** After your visit, write down your impressions in a notebook. Use the same notebook to write about all of your college visits, or record your impressions on the SUTC app, so that you can compare schools.
- **Visit when classes are in session.** You will get a better sense of life on campus if you visit when the full student body is present, instead of during a holiday or summer break.
- **Consider a fly-in program.** If you want to visit a school that is further away, find out if it provides a fly-in program. These are hosted by colleges and are usually free, and provide an opportunity for prospective students to learn more about the school's programs and campus life. Most of these programs require an application and a letter of recommendation.



## ACTIVITY: QUESTIONS TO ASK ON A COLLEGE VISIT

Asking questions will help you decide if a college is a good fit. Below are sample questions to ask admissions representatives, tour guides, and students during college visits and at college fairs. Make a copy of this page for each college visit, bring a notebook in which to write down the answers, or use the SUTC mobile app.

College/University: \_\_\_\_\_ Date: \_\_\_\_\_

I spoke with: \_\_\_\_\_

### Ask Admissions Representatives

#### General Questions

- What is the demographic make-up of the most recent class? How many are students of color?
- What academic assistance resources are available?
- What kind of academic advising is available to help students choose classes and a major?
- Does the school help students find internships?
- What kinds of career services and employment resources are available?
- What are the four- and six-year graduation rates?
- What is the academic profile of the average admitted student? ACT/SAT score? GPA/class rank?
- What is the average class size? Are classes taught by teaching assistants (as opposed to professors)?

#### About Student Life

- What systems are in place for student safety?
- Are there stores and restaurants within walking distance or close to public transportation?
- Is student housing guaranteed for all freshmen students? For all four years? What other housing options are available?
- What impact do fraternities, sororities, or sports teams have on campus life?
- What clubs and student activities are available on campus? How do you start a new club?

#### Financial Aid Questions

- What percentage of students receives need-based financial aid?
- What is the size of the average aid package?
- What kinds of jobs or Work-Study are available on campus?
- How can students learn about scholarships, grants, Work-Study, and other forms of financial aid?

### Ask Students

#### General Questions

- What do you like best about the school, and what do you think could be improved?
- Has your adviser been helpful?
- Do you feel connected to your teachers, and are they accessible/supportive/helpful?
- Do you find the student body equitable and inclusive?
- How has the student body responded to acts of racial injustice? How has the college administration responded?
- What is the climate for students of color (or any group with which you identify)?
- Is the career center helpful, and how?
- Have you had an internship, and did the school help you find it?

#### About Student Life

- Do you feel safe on campus?
- How do you get to school?
- Is public transit convenient?
- Can students park on campus?
- What is your experience off campus?
- Do most students live in the dorms or commute?
- Do many students leave on weekends?
- What do students do on campus during the weekend?
- What do students do with their free time (e.g., study, explore the town, participate in clubs, socialize with friends, attend sporting events)?
- How is the food on campus? Are there many different options?





## ACTIVITY: COLLEGE FIT FORM

Fill out a College Fit Form for every college you are considering to compare how well each school fits you academically, socially, and financially.

College/University: \_\_\_\_\_ Location: \_\_\_\_\_ Acceptance Rate: \_\_\_\_\_%

### Exploring Academic Fit

- Which majors offered at this college appeal to you? \_\_\_\_\_  
\_\_\_\_\_
- What academic opportunities (study abroad, research opportunities, honors program, etc.) interest you?  
\_\_\_\_\_  
\_\_\_\_\_
- Does the college have any notable rankings that are important to you? \_\_\_\_\_  
\_\_\_\_\_
- Which courses offered within your intended major interest you? Why? \_\_\_\_\_  
\_\_\_\_\_
- Which academic supports (writing center, tutoring, etc.) that the college offers are important to you?  
\_\_\_\_\_
- What is the college's student-to-teacher ratio? \_\_\_\_\_ What is its average class size? \_\_\_\_\_
- How does this class structure align with your learning style? \_\_\_\_\_
- Compare your SAT/ACT scores to the average scores for admitted students:  
My Scores: \_\_\_\_\_ SAT – Math \_\_\_\_\_ SAT – Reading & Writing \_\_\_\_\_ ACT – Composite  
Average Admitted Student Scores: \_\_\_\_\_ SAT – Math \_\_\_\_\_ SAT – Reading & Writing \_\_\_\_\_ ACT – Composite
- Compare your GPA to the average GPA for admitted students: My GPA: \_\_\_\_\_  
Average Admitted Student GPA: \_\_\_\_\_
- How does your academic profile (standardized test scores and GPA) compare to those of admitted students?  
 Well above the average     Above the average     Matches the average  
 Below the average     Well below the average
- I have checked the **NAVIANCE** Scattergram for this school.     Yes     No     Unavailable
- What is this college's graduation rate? \_\_\_\_\_%

### Exploring Social Fit

- What is the college's setting?     Urban     Suburban     Rural
- How large is the college?     Extra-large     Large     Medium     Small
- What type of college is it? (note all that apply)     State     Private     Liberal Arts     HBCU  
 Community College     Two-year Private     For-profit
- What clubs, events, and activities at this college interest you? Why? \_\_\_\_\_  
\_\_\_\_\_
- What is the college's surrounding area like? What does it offer students? \_\_\_\_\_  
\_\_\_\_\_

6. What is diversity like on campus? Consider all of the following areas: Geographic: \_\_\_\_\_  
 Racial/Ethnic: \_\_\_\_\_ Socioeconomic: \_\_\_\_\_  
 Gender: \_\_\_\_\_ Sexuality/LGBTQIA+: \_\_\_\_\_
7. What personal support programs/centers/resources are available to you on campus (e.g., Black Student Union, counseling services, women's center, etc.)? \_\_\_\_\_
8. What do students seem to value (e.g., social justice, nature, Greek life [sororities and fraternities], sports, academic rigor, etc.), and do you value the same things? \_\_\_\_\_
9. Try to identify the college's culture by analyzing its mission statement and website. How would you describe the school's culture? \_\_\_\_\_
10. Search online for recent news items that feature this college (e.g., how the school has responded to various social issues, incidences of student harassment or mistreatment, etc.), and consider what this tells you about life on this campus. \_\_\_\_\_

## Exploring Financial Fit

1. What is the total cost of attendance at this college?
- Tuition: \$ \_\_\_\_\_  
 Room & Board: \$ \_\_\_\_\_  
 Fees: \$ \_\_\_\_\_  
 Books: \$ \_\_\_\_\_  
 Personal Expenses: \$ \_\_\_\_\_  
 Transportation: \$ \_\_\_\_\_
- TOTAL COST OF ATTENDANCE: \$ \_\_\_\_\_**
2. What types of financial aid are offered by this college? \_\_\_\_\_
3. What institutional scholarships are offered by this college? \_\_\_\_\_
4. What is the average financial aid package offered by this college? \$ \_\_\_\_\_
5. Look at your answers to questions 1–4. How does the average financial aid package compare to the total cost of attendance? \_\_\_\_\_
6. What percentage of students receives need-based financial aid? \_\_\_\_\_%
7. What options are available on campus for Work-Study or employment? \_\_\_\_\_
8. What types of financial aid services are available on campus (e.g., payment plan options, loan counseling, etc.)? \_\_\_\_\_
9. What is the average student debt for graduates of this college? \$ \_\_\_\_\_

## Final Fit Rating

Now, look at your answers and determine this college's fit rating for you.

	<b>4 POINTS</b>	<b>3 POINTS</b>	<b>2 POINTS</b>	<b>1 POINT</b>	<b>NO POINTS</b>
ACADEMIC	<input type="checkbox"/> Perfect	<input type="checkbox"/> Strong	<input type="checkbox"/> Fine	<input type="checkbox"/> Poor	<input type="checkbox"/> Not a Fit for Me
SOCIAL	<input type="checkbox"/> Perfect	<input type="checkbox"/> Strong	<input type="checkbox"/> Fine	<input type="checkbox"/> Poor	<input type="checkbox"/> Not a Fit for Me
FINANCIAL	<input type="checkbox"/> Perfect	<input type="checkbox"/> Strong	<input type="checkbox"/> Fine	<input type="checkbox"/> Poor	<input type="checkbox"/> Not a Fit for Me

Add your scores for Academic, Social, and Financial fit to calculate the overall fit rating of this college:

**Fit Rating\*:** \_\_\_\_\_ + \_\_\_\_\_ + \_\_\_\_\_ = **FINAL FIT** \_\_\_\_\_  
 Academic Social Financial TOTAL

**\*On a scale of 1-12, where  
 0 = Not a Fit and 12 = a Perfect Fit.**



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Admissions Options, p. 31

Which College Application to Use, p. 33

Write Your College Essay, p. 35

**Activities:**

Brainstorm and Write Your Essay, p. 36

Revise and Proofread Your Essay, p. 37

Track Your College Applications, p. 38

West Chester University

# APPLYING TO COLLEGE

**Your application is your opportunity to share your accomplishments and demonstrate your potential. Preparing a strong application takes time and hard work. By breaking down the process into manageable steps, you will be able to complete each step fully and on time and present your best self.**

## THE COMPONENTS OF A COLLEGE APPLICATION

Beginning to think about and work on your application early will make the process more manageable.

A typical college application package requires some or all of the following:

**Standardized  
Test Scores**

pp. 27-30

**Application  
Form**

p. 33

**Application  
Fee**

p. 33

**Letters of  
Recommendation**

p. 34

**High School  
Transcript**

p. 34

**Personal  
Interview**

p. 34

**Essay**

pp. 35-37

## STANDARDIZED TESTS: THE SAT AND ACT

Many colleges require you to submit scores from standardized admissions tests. Preparing in advance for these tests can have a big impact on your scores. Remember: test scores are just one part of your application and will be viewed together with your grades and activities.

### The Tests: Which to Take?

The SAT and ACT are both timed tests which measure students' academic readiness for college. The tests are similar and both tests are accepted at all four-year colleges in the U.S.

Most students take the SAT or ACT (or both) during their junior and/or senior years of high school. Many take them multiple times to try to improve their scores. It is wise to take them at least twice. Your English or math teacher, or your school counselor, can help you decide which test is a better fit for your learning style. You also can try sample questions from each to determine the test with which you are most comfortable.

- For free practice SAT tests, visit [www.khanacademy.org/sat](http://www.khanacademy.org/sat).
- For free practice ACT tests, visit [www.act.org](http://www.act.org) and select "Learn More About ACT Test Prep."

## COMPARING THE SAT AND ACT

	SAT	ACT
Format	<p><b>Three required sections:</b></p> <ul style="list-style-type: none"> <li>• Reading</li> <li>• Writing &amp; Language</li> <li>• Math</li> </ul> <p>The essay is optional.</p> <p>Check out sample writing prompts at:  <a href="http://www.satsuite.collegeboard.org/media/pdf/official-sat-study-guide-about-essay.pdf">www.satsuite.collegeboard.org/media/pdf/official-sat-study-guide-about-essay.pdf</a>.</p>	<p><b>Four required sections:</b></p> <ul style="list-style-type: none"> <li>• English</li> <li>• Mathematics</li> <li>• Reading</li> <li>• Science</li> </ul> <p>A writing section is optional.</p> <p>To check out sample writing prompts, visit <a href="http://www.act.org">www.act.org</a> and search "sample essays."</p>
Scoring	<p><b>A perfect score is 1600.</b></p> <ul style="list-style-type: none"> <li>• Scores range from 400 to 1600 on the required sections and are the total of points scored on:             <ul style="list-style-type: none"> <li>◦ Evidence-Based Reading and Writing (200-800)</li> <li>◦ Math (200-800)</li> </ul> </li> <li>• The optional essay is scored separately.</li> <li>• Learn more about SAT scoring: <a href="http://www.collegeboard.org/sat/scores">www.collegeboard.org/sat/scores</a>.</li> </ul>	<p><b>A perfect score is 36.</b></p> <ul style="list-style-type: none"> <li>• Scores range from 1 to 36, which is the average of the four required sections.</li> <li>• The average score that colleges use is called a Composite Score.</li> <li>• The optional writing section is scored separately.</li> <li>• Learn more about ACT scoring at <a href="http://www.act.org">www.act.org</a> and click on "Your Scores."</li> </ul>
Length	<p><b>Three hours</b>, plus an additional 50 minutes for the essay.</p>	<p><b>Two hours and 55 minutes</b>, plus an additional 40 minutes for the writing section.</p>



## THE PSAT

The PSAT/National Merit Scholarship Qualifying Test (NMSQT) assesses reading, math, and writing skills, and provides practice for the SAT.

- **Why take it:** Your report provides feedback about your test results and customized SAT study plans. In addition, your score on the PSAT/NMSQT could qualify you for a National Merit Scholarship or other scholarship programs.
- **When to take it:** In the fall of 9th and/or 10th grade. Check with your school to see when the test will be administered. To learn more, visit [www.collegeboard.org](http://www.collegeboard.org).

## TEST ACCOMMODATIONS

Students with documented disabilities are eligible for accommodations on both the SAT and ACT, as well as the PSAT and SAT Subject Tests. Learn more about eligibility requirements and how to request accommodations at [accommodations.collegeboard.org](http://accommodations.collegeboard.org) or visit [www.act.org](http://www.act.org) and search “accommodations.”



University of Pennsylvania



Villanova University



## GROW YOUR FUTURE

### Test Optional:

During the COVID-19 pandemic, many colleges and universities adopted test-optional admissions policies. This means that some of the schools you are applying to will not require you to submit standardized test scores as part of your application. However, if you are well prepared and able to take the SAT/ACT and obtain a **strong score**, this will provide you with the most college options. A strong score is considered within the average range accepted at the college you are applying to. You may be required to submit test scores to obtain institutional merit-based financial aid. Check each of the colleges you are applying to for their most up-to-date testing policies in regard to both admissions and financial aid.

## REGISTER ON TIME

### 2022-2023 SAT Test Dates

Register for the SAT online or by mail.

Test Date	Registration Deadline	Late Registration Deadline (Additional Fee Required)
October 1, 2022	September 2, 2022	September 20, 2022
November 5, 2022	October 7, 2022	October 25, 2022
December 3, 2022	November 3, 2022	November 22, 2022
March 11, 2023	February 10, 2023	February 28, 2023
May 6, 2023	April 7, 2023	April 25, 2023
June 3, 2023	May 4, 2023	May 23, 2023



### 2022-2023 ACT Test Dates

Register for the ACT online or by mail.

Test Date	Registration Deadline	Late Registration Deadline (Additional Fee Required)
October 22, 2022	September 16, 2022	September 30, 2022
December 10, 2022	November 4, 2022	November 11, 2022
February 11, 2023	January 6, 2023	January 20, 2023
April 15, 2023	March 10, 2023	March 24, 2023
June 10, 2023	May 5, 2023	May 19, 2023
July 15, 2023	June 16, 2023	June 23, 2023



## REPORTING YOUR SCORES

You must officially report your scores to colleges through the testing agency (i.e., the College Board for the SAT, or ACT). Each time you register for either test, you will be able to send four score reports at no cost. You may not want to include the test-optional schools in your four free score reports when you sign up for the test. Instead, wait to see how your score compares to average scores at those schools, and then send your score only if it is equal to or higher than the average. Additional score reports cost \$12 per college for the SAT and \$16 per college for the ACT. Additional fees apply if priority processing is requested.

If you take the SAT or ACT more than once, the College Board and ACT allow you to choose which

set of scores you wish to report, although some colleges require you to submit all of your test scores. Many colleges “superscore” your results, meaning they combine your best score from each section of the test to give you your highest possible score.

If you have applied to a test-optional school, remember that you are not required to send your scores to that school. Compare your score to the average score at that school, then decide.

Learn more about your score reporting options:

**SAT:** [collegereadiness.collegeboard.org/sat/scores/sending-scores/how-to-send](https://collegereadiness.collegeboard.org/sat/scores/sending-scores/how-to-send)

**ACT:** Visit [www.act.org](https://www.act.org) and search “sending your scores.”



## PREPARE YOURSELF TO DO YOUR BEST

Knowing what to expect will help you do your best on standardized tests, as will studying and practice. Use these resources to learn about the SAT and ACT, access practice tests, and work on trouble areas:

- **Test prep books** explain the sections of each test and the topics covered and offer test-taking strategies and practice tests. ACT and the College Board publish official prep books available at libraries or for purchase.
- **Test prep classes** give you hands-on help. Course fees may vary, so ask your school counselor or search online for a course within your budget. Check out: Kaplan Test Prep, [www.kaptest.com](http://www.kaptest.com); and The Princeton Review, [www.princetonreview.com](http://www.princetonreview.com).
- **Online test prep courses** can cost less than classroom courses. The College Board, ACT, and **NAVIANCE** offer online test courses. Personalized online test prep also is available from Peterson's, [www.petersons.com](http://www.petersons.com).
- **Free test prep resources** are available online. The College Board teamed up with Khan Academy to offer “Official SAT Practice,” [www.khanacademy.org/sat](http://www.khanacademy.org/sat). For additional resources, visit [www.majortests.com](http://www.majortests.com).
- **Word lists and homemade flash cards** will help you build your vocabulary. One helpful site is [www.majortests.com/word-lists/](http://www.majortests.com/word-lists/).
- **Your friends** also can be your study partners. Form a weekly study group with friends to prepare together.
- **Your school** can be a helpful resource. Check for any SAT prep clubs at your school, or if one is not offered, ask your math and/or English teacher for support or additional resources to help you prepare for testing.



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**Remember:** The SAT and ACT do NOT define your academic ability!



## Test Costs and Fee Waivers

The SAT costs \$60. The ACT costs \$63 (\$88 with writing). Eleventh and twelfth grade students whose family income qualifies can apply for fee waivers to take the tests and report their scores to colleges for free. Ask your school counselor if you qualify.

Learn more at:

**SAT:** [satsuite.collegeboard.org/sat/registration/fee-waivers](https://satsuite.collegeboard.org/sat/registration/fee-waivers)

**ACT:** Visit [www.act.org](http://www.act.org) and search “fee waiver.”

## Be Ready for Test Day

Follow these tips to do your best on test day:

- **Do not cram the night before.** Get a full night’s sleep and eat a healthy breakfast.
- **Get directions to the test center in advance.** If you are unfamiliar with the location, take a practice run to make sure you know where you are going. Remember: most public transit changes its schedule on weekends. Arrive at least 20 minutes early on test day.
- **Bring your admission ticket, three sharpened No. 2 pencils with erasers, photo ID, and an approved calculator with extra batteries.** Computers, tablets, cell phones, and other electronics are not allowed. To learn more about what to bring on test day and what qualifies as an acceptable calculator, visit:
  - SAT:** <https://collegereadiness.collegeboard.org/sat/taking-the-test/test-day-checklist>
  - ACT:** Visit [www.act.org](http://www.act.org) and search “test day.”
- **Stay positive and relaxed.**

## UNDERSTAND COLLEGE ADMISSIONS OPTIONS

Generally, there are four options for college admissions. The option you select will impact when your application is due, when you find out if you are accepted, and your ability to choose a school based on how much financial aid it offers. Options and deadlines vary by schools, so carefully research the schools to which you are interested in applying.

### Option 1: Regular Decision

Regular Decision is the most common admissions option and allows you to apply to as many schools as you like and compare financial aid packages. Applications are typically due between November and February. Decisions arrive between March and April.

### Option 2: Rolling Admissions

Rolling Admissions applications are evaluated on a first-come, first-served basis, until the school fills its first-year class. You will receive an admissions decision within four to eight weeks of applying. Rolling Admissions allows you to apply to as many schools as you want and to compare financial aid packages. Most universities in the Pennsylvania State System of Higher Education use Rolling Admissions.

### Option 3: Early Action

Early Action allows you to apply earlier to — and hear back sooner from — your first-choice college. Applications are usually due in early- to mid-November.

There are two kinds — Early Action and Restrictive Early Action. Early Action is non-binding, meaning it does not commit you to attend the school. Restrictive Early Action is also non-binding, however, if you apply Restrictive Early Action, you are not permitted to apply to any other schools during the early rounds of applications. Both types of admission indicate that you are very interested in a school; Restrictive Early Action indicates to a school that they are your first choice and can increase your chances of being accepted.

### Option 4: Early Decision

Early Decision is an option reserved only for the school you are certain is your best fit — academically, socially, and financially. When you apply Early Decision, you promise you will attend the college if admitted and withdraw all other applications. Early Decision lets you show your commitment to a school by applying by an Early Decision deadline (often November 1 or 15, and sometimes January 1 for an additional Early Decision II deadline). Most schools provide decisions four to six weeks later.

### Early Decision and Financial Aid

If you are accepted Early Decision and the estimated financial aid package offered by the college at the time of your acceptance does not make that school affordable for you, you may forfeit your admission and apply to other colleges. Remember, no college is your “right fit” if you cannot afford to go there.

## COMPARE ADMISSIONS OPTIONS

### Factors to Consider:

	Regular Decision	Rolling Admissions	Early Action	Early Decision
Allows you to compare financial aid packages	X	X	X	
You hear back quickly		X	X	X
Tells a school it is your first choice				X
Does not require you to commit to one school	X	X	X	
Increases your chance of acceptance, if you are a strong candidate				X
If you wait too long, all spots may be filled		X		



## FINALIZE YOUR COLLEGE LIST

Experts recommend that you apply to between five and eight colleges where you can be happy and grow. Discuss what you have learned and how you feel about each school on your list with your College Prep Team and your school counselor.

### Be Realistic

Be realistic about your academic profile: your GPA, class rank, and standardized test scores tell a school a lot about you. Schools will compare your academic profile to that of admitted students to assess your potential for success at their institution.

### Segment Your List

Organize your list into three groups: reach schools (two), target schools (two to four), and likely admit schools (two). All of these should be schools you would be excited to attend.

- **“Reach” schools** are colleges where your chance of being accepted may not be as high as at other institutions.
- **“Target” schools** are strong matches, based on your academic profile, financial aid needs, and social preferences.
- **“Likely admit” schools** — sometimes called “safety” schools — are colleges where your test scores, GPA, and class rank meet or exceed those needed for admission.



## YOUR COLLEGE LIST

2 REACH SCHOOLS

2-4 TARGET SCHOOLS

2 LIKELY ADMIT SCHOOLS



## COMPLETE AND SUBMIT YOUR APPLICATIONS

You have determined your fit, researched and visited colleges, taken the SAT or ACT, selected your schools, and now you are in the homestretch. It is time to complete and submit your applications.

### Identify Which Application to Use

Some colleges have their own applications while others rely on one of a number of standardized applications. Be sure to research the applications required by the schools on your list.

#### Public College and University Applications

These schools often use specialized applications which can be found on their websites. If you intend to apply to a Pennsylvania state college or university, check out the following:

- **Pennsylvania's 14 State Universities:**  
[www.passhe.edu/students/pages/apply.aspx](http://www.passhe.edu/students/pages/apply.aspx)
- **Penn State University:**  
[www.admissions.psu.edu/apply/](http://www.admissions.psu.edu/apply/)
- **Temple University:**  
[www.commonapp.org/apply](http://www.commonapp.org/apply)
- **University of Pittsburgh:**  
[pitt.mycollegeapplication.org](http://pitt.mycollegeapplication.org)
- **Community College of Philadelphia:**  
[www.ccp.edu/getting-started/admission-process](http://www.ccp.edu/getting-started/admission-process)

#### The Common App

This application is used by nearly 900 colleges and universities. It allows you to apply to up to 20 schools using a single online application. To learn about requirements, deadlines, and supplementary materials (e.g., additional essays) required by member colleges, visit [www.commonapp.org](http://www.commonapp.org).

#### The Common Black College Application

This application allows you to complete and submit a single application to 68 Historically Black Colleges and Universities (HBCUs). The application is available at [www.commonblackcollegeapp.com](http://www.commonblackcollegeapp.com).

#### The Coalition Application

This application is accepted by members of The Coalition for College. The Coalition is a partnership among over 150 colleges dedicated to increasing access and affordability of college for diverse students. It provides a single platform of online tools to simplify the college application process. To learn more about the Coalition and determine if the Coalition App is a good choice for you, visit [www.coalitionforcollegeaccess.org](http://www.coalitionforcollegeaccess.org).

#### Submit Your Application Online

Applying online is now the common practice. To simplify the process:

- **Learn what is required** by each college on your list.
- **Create an online account** to begin each application. Use an email address with your full name to clearly identify yourself, such as `deandre.m.taylor@gmail.com`.
- **Note your username and password** for each college on the Track Your College Applications Worksheet on p. 38.
- **Follow directions carefully** and answer all questions.
- **Hit "Save" often** and back up your work on a hard drive or flash drive, or by printing it out.
- **Spellcheck and proofread** several times before hitting the "Submit" button.
- **Log into your account** at each college to ensure your application was received and is complete.
- **Check your email and online college portals** often to check your application status.



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#### Application Fee Waivers:

The average college application fee is \$50; however, many colleges will waive that fee based on family income. Talk to your school counselor about whether you are eligible for a fee waiver and how to request one.



## Request Your Transcript

Your high school transcript is a compilation of all of your courses and grades. Be sure to request that your transcript is sent to every school to which you are applying. Check your portal at each of these schools to make sure it was received. Some colleges will ask to see your first semester, senior year grades as part of their decision process. Sending your transcripts can be arranged with your school counselor.

## Ask for Letters of Recommendation

Most colleges require letters of recommendation from your school counselor and at least one teacher. Your school counselor will write about your overall performance and achievement in high school, and your teacher will talk about the type of student you are in the classroom. Many colleges will allow you to submit additional recommendations from individuals who know you from the community, such as a supervisor, coach, community group leader (scout leader, etc.), or spiritual leader. These are called supplemental recommendations.

### Tips for Obtaining Recommendations

- Request recommendations from teachers from academic classes — English, math, science, foreign language, social studies — you took your junior or senior year. Teachers who know you well can write the most effective recommendations.
- If you have a special interest, such as photography, art, drama, or music, consider asking that teacher for a supplemental recommendation. Submit no more than two supplemental recommendations. Never submit a recommendation from a family member or friend.
- To ensure that your “recommenders” know enough about you to write a robust recommendation, provide each person with a copy of the resumé you created using the tips on pp. 12-13. Talk with them about your strengths, any challenges you have encountered or overcome, and why you want to attend each college.
- Request recommendations at least one month before they are due.

- Once your recommendations have been submitted, check your college portals to make sure they have been received. Then, write a thank you note to each person who wrote a recommendation for you. Also, remember to let these people know when you receive your acceptances.

### Use NAVIANCE eDocs

Through NAVIANCE eDocs, you can electronically ask for recommendations, request transcripts, and track when both are sent. NAVIANCE eDocs simplifies the process, but does not take the place of meeting with each adult who is writing a recommendation or sending a personal thank you.

## SCHEDULE AN INTERVIEW

Many liberal arts colleges and some universities allow you to interview with admissions staff. This is a chance to make yourself stand out by talking about your experiences and interests and why you want to attend their school. Follow these tips to make the most of each college interview:

- Research the college in advance and be ready to talk about why it is a good fit for you.
- Be prepared to answer questions about your high school and extracurricular activities, why the college interests you, and what you can contribute as a student.
- Your interviewer will likely finish by asking if you have any questions. Prepare three to five thoughtful questions in advance, but be ready to think on your feet if those questions have already been answered.
- If possible, conduct a mock interview with an adult on your College Prep Team before your actual interview.
- Dress in business casual or business attire.
- Promptly send a thank you note to your interviewer. If he or she is your admissions officer, stay in touch with additional questions and updates about your accomplishments. Use this opportunity to form a relationship.
- Find more tips at <https://bigfuture.collegeboard.org/get-in/interviews>.

## WRITE YOUR COLLEGE ESSAY

The college essay — or personal statement — lets you tell your story in your own words. This is your opportunity to express who you are beyond your grades and test scores.

### Know Your Audience

- Your essay is intended to demonstrate your writing skills. Give yourself enough time to craft your essay, proofread and edit it, and show it to several other people. Start it at least one month before it is due.
- Admissions officers read hundreds — sometimes thousands — of essays each year. The way to stand out is to write honestly, clearly, and authentically about yourself.
- Know that admissions officers are looking for students who can and will succeed at their school. Your essay should convince them you are a student they want to accept — someone who will be a good fit for their school.
- There is no “right” topic to write about or right voice to use. The best topic to write about is one that matters to you and conveys what makes you a unique applicant. The best voice is yours — be yourself, use language that feels comfortable to you, and tell your story.

### Conquer the Blank Page

Getting started is the hardest part. Follow these steps to write a strong essay:

- **Brainstorm topics**, letting ideas flow. Use the activity on p. 36 to help jumpstart your essay.
- **Organize your ideas** in an outline.
- **Allow your first draft to be just that — a first draft.** Do not stress about it. Just write and know you will revise it later.
- **Take a break from writing** and then return to your draft. Reread and revise it. Be creative in telling your story — start with an anecdote or find a way to relate your story back to the college.
- **Look for unnecessary words** that do not add to your story. Make sure your details matter and are not just taking up space. The best essays make every word count.



## GROW YOUR FUTURE

### Virtual Interviews:

Your college interview may be virtual, conducted over video conferencing software such as Zoom. To prepare:

- Install and test the software in advance.
- Make sure your Wi-Fi is secure.
- Practice beforehand with a friend or family member.
- Find a quiet space with good lighting and no distractions.

- **Focus on the content first** and save grammar and spelling for later. For help, see “Revise and Proofread Your Essay” on p. 37.
- **Ask for honest feedback** on your essay from your College Prep Team.
- **After each draft, set your essay aside for a day or two**, then reread and revise.
- **Proofread for grammar, formatting, and typos.** Read it out loud to hear how it sounds. Print it out to catch mistakes missed on the screen. Ask someone else to proofread your essay to catch any errors you may have missed. Read it one more time to make sure your grammar and spelling are perfect.

### Avoid These Essay Topics

- Your admiration for a role model, family member, or celebrity. The essay should be about you.
- A traumatic experience, such as the illness or death of a family member or friend, unless you write about how it affected you and the resilience you gained from the experience.



University of Pittsburgh





## ACTIVITY: BRAINSTORM AND WRITE YOUR ESSAY

Using a prompt from the Common App, this activity demonstrates the process for brainstorming your response to your chosen essay prompt.

### Prompt

Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.

### Choose Your Theme

For each topic (background, identity, interest, or talent) listed in the prompt, brainstorm how that theme makes you uniquely you. Then choose the theme that is most important to you.

**Background** (e.g., I am a first-generation-to-college student):

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**Identity** (e.g., I use they/them pronouns):

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**Interest** (e.g., I study Black American artists):

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---

**Talent** (e.g., I make sculptures from found materials):

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### Reflect on Your Theme

Connect your theme with the attributes that make you a strong candidate, by reflecting on how they shaped you.

1. How does your theme define you?

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2. Are there specific ways your theme changed you?

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3. How does your theme — and the story you tell about it — reflect the unique contributions you could make to a college or university?

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### Tell Your Story

Now, on a separate piece of paper or using a computer, compose an essay that gives insight into who you are and how your theme has shaped you — your strengths, abilities, passions, and dreams. Remember, this is a personal statement, not an academic essay.

Find the complete list of Common App essay prompts at [www.commonapp.org/apply/essay-prompts](http://www.commonapp.org/apply/essay-prompts).

## ACTIVITY: REVISE AND PROOFREAD YOUR ESSAY



This activity helps you revise your essay to prepare it for submission. When you have finalized the content and organization, use the proofreading tips to polish your writing. Poor grammar and poor spelling are the easiest ways to send the wrong message to college admissions officers.

### Content

**Have I fully answered the essay prompt?**

Yes  No

Some prompts are multifaceted. Be sure your essay addresses the prompt in full. If you need to more fully meet the essay's specific requirements, write down what you need to add.

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**Is my writing original?**

Yes  No

Plagiarism is submitting someone else's work or ideas as your own. It is a serious offense and can jeopardize your college admission.

**Does my essay express my individuality?**

Yes  No

Your essay should reflect your individual traits and experiences. Which paragraphs communicate your distinct qualities? Which need more work?

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**Have I written for my audience?**

Yes  No

Will your essay capture an admissions officer's attention? Is the topic appropriate for your audience? Which details are most interesting? Could you improve any content to make it more engaging?

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### Proofreading Tips

- Read through a printed copy of your essay to better catch typos and grammatical or formatting errors.
- Do not rely on Spellcheck. It may not catch words that are spelled correctly but misused in your essay.
- Read your essay out loud. You will catch mistakes and awkward phrases.
- Take breaks between each round of writing and revising.
- Ask a member of your College Prep Team to proofread your essay. Others will often catch errors you miss even after several readings.

### Style And Organization

**Is my tone appropriate?**

Yes  No

It should be positive and professional.

**Did I write from a personal perspective?**

Yes  No

Since a college application essay is a personal statement, use the first-person point of view (i.e., I, me, my).

**Is my language appropriate?**

Yes  No

Remember your audience and avoid slang and casual language. Do not show off with fancy words. Use clear, specific language. Choose strong, descriptive words over vague words, such as "things," "many," and "great."

**Is my organization effective with an engaging introduction, a relevant middle, and a strong finish?**

**Are my transitions well-defined?**

Yes  No

An appealing essay often begins with an anecdote or statement that makes the main point. It can continue in order of importance or chronology.

**Is my essay the right length?**

Yes  No

Good writing makes your point in as few words as possible. Check your word count against the application's instructions, (e.g., the Common App gives you a 650 word limit for your essay).





## ACTIVITY: TRACK YOUR COLLEGE APPLICATIONS

This activity will help you organize your applications. Fill in as many details as possible — due dates, dates completed, and account names and PINs. If something is not applicable, write N/A in the box. Make a copy of this chart if you are applying to more than four schools or use the SUTC mobile app.

	College 1	College 2	College 3	College 4
<b>School Name:</b>				
<b>Application Deadline:</b>				
<b>Preparing</b>				
Created online account				
Requested letters of recommendation				
Requested SAT/ACT scores be sent				
Requested SAT Subject Test scores be sent				
Requested high school transcript be sent				
Scheduled interview				
Sent thank you note to interviewer				
Completed and proofread essays				
<b>Applying</b>				
Made copies of all application materials				
Completed, signed, and sent application form				
Sent essays				
Sent supplemental materials				
Paid fee or submitted fee waiver				
Requested mid-year grades be sent				
Established a contact in admissions office				
Verified receipt of all application materials				
<b>Financial Aid</b>				
Secured parents/guardians' 1040, W-2, and other paperwork				
Created FAFSA FSA ID and password/PIN				
Submitted FAFSA (and CSS Profile, if needed)				
Established a contact in financial aid office				
Received financial aid award details				
<b>Tracking and Acceptance</b>				
Admissions notification received: <i>admitted/denied</i>				
Accepted offer of admission and sent deposit (By May 1, unless Early Decision)				
Requested final high school transcript be sent				
Requested AP scores be sent				

	FAFSA	College 1	College 2	College 3	College 4
<b>Username</b>					
<b>Password/PIN</b>					

**In this section:**

The Cost of Attending College, pp. 39-40  
 Myths and Realities of Financial Aid, p. 41  
 Types of Financial Aid, pp. 42-43  
 The FAFSA, pp. 44-45  
 Your Financial Aid Package, pp. 46-47  
 Tips to Close Your Financial Aid Gap, p. 49  
 Find Scholarships, p. 50

**Activities:**

College Cost Calculator, p. 48



Muhlenberg College

# PAYING FOR COLLEGE

**A critical part of finding your fit is selecting a college you can afford. This section identifies the direct and indirect costs of attending college, the financial aid available to offset those costs, and how to access that aid.**

## THE COST OF ATTENDING COLLEGE

Most students and their families know about the cost of tuition, room, and board, but many do not realize there are additional costs associated with going to college. When assessing your college fit, you must consider all of these costs.

### The Direct Costs of College

The direct costs of college include the cost of **tuition and fees** (what you will pay to take classes), plus **room and board** (campus housing and meal plan). Fees vary by college but can range from student activity fees, to health services fees, technology fees, and lab fees. The direct costs of attending college will appear on your bill. The chart on p. 40 shows the estimated direct costs for a sampling of schools in Pennsylvania.

### The Indirect Costs of College

In addition to the direct costs of attending college, there are indirect costs that will not appear on your bill, but must be considered when calculating your total cost of attendance. Indirect costs may include:

- **Textbooks and school supplies**
- **Transportation to and from college**
- **Computer and accessories**
- **Personal expenses** including clothing, toiletries, laundry, phone, internet, entertainment, etc.
- **Dorm necessities** such as bedding, towels, fan, desk lamp, etc.
- **Meals and parking** for commuters



**Beware of Sticker Shock:** Do not be discouraged when researching and comparing tuition rates. Remember that financial aid packages can dramatically reduce some of the more expensive schools. For example, for qualified applicants, financial aid can make some private universities more affordable than some public universities.



## College Direct Cost Sampling: 2022-2023 Estimates

<b>Pennsylvania Public and State-Related Institutions (in-state resident)</b>	Tuition and Fees*	Room and Board*
Penn State University	\$19,835	\$12,984
Temple University	\$18,060	\$14,400
West Chester University	\$10,575	\$8,370
<b>Private Four-Year Institutions</b>		
Lincoln University	\$13,816	\$10,969
Neumann University	\$37,160	\$15,010
Ursinus College	\$58,016	\$14,642
<b>Two-Year Institutions</b>		
Community College of Philadelphia	\$5,368	N/A
Harcum College	\$29,290	\$11,400

\*Per year; amount may vary depending on such factors as course fees, major, meal plan, and dorm accommodations.



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The FAFSA and SAR are used by colleges to determine your financial need. They apply the following formula:

$$\begin{aligned} &\text{Cost of Attendance} \\ &\quad - \text{Expected Family Contribution} \\ \hline &= \text{Financial Need} \end{aligned}$$

Schools do not, however, guarantee to meet your entire financial need.

## FINANCIAL AID 101

Few students can afford to pay for college on their own. Financial aid is intended to make college affordable for everyone.

- **Financial aid can be merit-based or need-based.** Merit-based aid is awarded in recognition of a student's academic achievement, talents, or special skills. Need-based aid is awarded based on a family's ability to pay for college. The majority of aid provided by colleges and universities is need-based.
- **There are many sources of financial aid.** Financial aid is provided to students by the federal government, the state in which the student lives, the college to be attended by the student, and other public and private institutions.
- **Some forms of financial aid must be repaid while others do not have an obligation of repayment.** Your financial aid package may include a combination of both types of aid.
- **Recommended resources for understanding financial aid** include [www.khanacademy.org](http://www.khanacademy.org) (search "paying for college"), [www.pheaa.org/grants/state-grant-program](http://www.pheaa.org/grants/state-grant-program), and [www.finaid.org](http://www.finaid.org).
- **Estimate your Expected Family Contribution (EFC).** Visit <https://bigfuture.collegeboard.org/pay-for-college/paying-your-share/expected-family-contribution-calculator>.

## HOW FINANCIAL AID IS DETERMINED

- **Students interested in receiving financial aid must fill out and submit the FAFSA** — Free Application for Federal Student Aid (pp. 44-45) — which gives colleges information about your family's financial situation. Some colleges also require you to complete the CSS Profile (p. 46).
- If you are a Pennsylvania resident, after you complete your FAFSA, **you will be directed to the PHEAA website to complete the online State Grant Form (SGF)** to apply for state grants.
- Within three to five days of completing your FAFSA online, your **Student Aid Report (SAR)** will be available at [www.studentaid.gov/h/apply-for-aid/fafsa](http://www.studentaid.gov/h/apply-for-aid/fafsa).
- The SAR summarizes the information you provided in your FAFSA and shows your EFC. Your EFC is the amount you and your family are expected to be able to pay toward college.



## THE MYTHS AND REALITIES OF FINANCIAL AID

**Myth:** I cannot afford to attend college.

**Reality:** Scholarships, grants, loans, and Work-Study make college affordable for many students. See pp. 42-43 to learn more about the different types of financial aid.

**Myth:** Since public universities have lower tuition than private colleges, I should not consider applying to a private university.

**Reality:** Many private colleges and universities offer comprehensive financial aid packages to low-income students, often making them more affordable than public institutions. Learn more about a college's financial aid policies on its website.

**Myth:** Financial aid is free money that does not have to be paid back.

**Reality:** While financial aid includes grants and scholarships which do not have to be paid back, it also includes loans, which must be paid back with interest, and Work-Study, which must be earned. Most financial aid packages are a combination of the various types of aid.

**Myth:** The Expected Family Contribution (EFC) is the maximum amount I will pay, regardless of where I go to school.

**Reality:** Your EFC, as determined by the FAFSA, is a guideline used by colleges to determine your financial need and build your financial aid package. Few students pay the exact figure determined to be their EFC. Many students find it necessary to pay more than their EFC to cover the gap between their financial aid award and the total cost of attendance.

**Myth:** My parents will not pay for my college, so I can declare myself independent to get financial aid.

**Reality:** There are strict federal, state, and institutional policies to determine a student's dependency status for financial aid purposes. A student cannot simply choose to be considered as an independent student.

**Myth:** My grades are not high enough to qualify for financial aid.

**Reality:** Most federal aid is based on financial need, not academic achievement. Learn more about financial aid eligibility on the Federal Student Aid website: [www.studentaid.gov/understand-aid/eligibility](http://www.studentaid.gov/understand-aid/eligibility).

**Myth:** The cost of college is not worth it. Taking student loans will ruin my chance to be financially stable.

**Reality:** Quite the opposite. College graduates earn significantly more than those without a college degree. If you manage loans wisely, they are an investment in your future. Learn more about federal student loans at [www.studentaid.gov/understand-aid/types/loans](http://www.studentaid.gov/understand-aid/types/loans).

**Myth:** If I am undocumented, I am not eligible to receive any financial aid.

**Reality:** The FAFSA form does not ask about your parents' citizenship status. (They will enter 000-00-0000 when asked for a Social Security number.) While it is true that undocumented students are ineligible for federal aid, you may be eligible for state aid depending on where you live. In addition, private colleges and universities may have financial aid available for you, and many private scholarships can provide aid. Learn more at <https://immigrantsrising.org/resource/list-of-scholarships-and-fellowships>.



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**Net Price Calculators:** A “net price” is the amount you will pay for college after subtracting financial aid. College websites offer net price calculators that allow you to enter information about yourself and determine what you will pay.



## TYPES OF FINANCIAL AID

There are four basic types of aid: grants, scholarships, Work-Study, and loans.

### GRANTS

Grants are a highly desirable type of aid because they do not need to be repaid. To be eligible for most grants you must submit the FAFSA. The most common grants awarded to Pennsylvania residents include:

**Federal Pell Grants** are awarded based on financial need. The maximum Pell Grant for the 2022-2023 academic year is \$6,895.

**Federal Supplemental Educational Opportunity Grants (FSEOGs)** are awarded to students with the greatest financial need. The maximum grant is \$4,000 a year. The amount you are awarded depends upon other aid you receive and your financial need. Schools have limited FSEOG funds, so submit your FAFSA early.

**Pennsylvania State Grants** are awarded by PHEAA (Pennsylvania Higher Education Assistance Agency) and are based on financial need. To qualify, you must submit your FAFSA by May 1. To learn more, visit [www.pheaa.org/grants/state-grant-program/apply-renew.shtml](http://www.pheaa.org/grants/state-grant-program/apply-renew.shtml).

**Institutional Grants** are offered by many colleges based on academic merit, area of study, and/or financial need. The amount of these grants and the criteria for receiving them will vary by school.

### SCHOLARSHIPS

Scholarships are given to reward special talents, celebrate academic achievement, and support individuals with financial need or unusual life circumstances. Like grants, scholarships are highly desirable, because they do not have to be repaid. Strategies for researching scholarships include:

- **Begin your research early**, so you understand the grades and attributes you will need to be a strong candidate; see p. 50.
- **Seek scholarships that match your strengths**, whether they are academic, athletic, creative, or based on community service.
- **Ask your parents or guardians if their workplace offers scholarships** to the children of employees.
- **Look into organizations in which you and your family are involved**, such as faith-based organizations, civic associations, and unions.

### FEDERAL WORK-STUDY

**Federal Work-Study helps students with financial need pay for their education by providing a part-time job on or off campus.** Work-Study is awarded as part of your financial aid package, so you must fill out the FAFSA to qualify. It is available to full-time and part-time students. You will be responsible for accessing your school's database of jobs and interviewing for those that interest you. Most schools offer a wide range of options. Students are guaranteed to earn at least the federal minimum wage and are paid directly by their school.



**Financial Aid Appeal Process:** The FAFSA and CSS Profile do not take into account every financial situation. If your family has a special circumstance that needs explanation, you can write a letter of appeal, asking the college to reconsider your financial aid award. Visit [www.formswift.com/swift-student](http://www.formswift.com/swift-student) if you need help drafting your letter. The appeal process may also include a phone call or meeting.

## LOANS

**A loan is money you borrow and must repay with interest over a specified period of time. For this reason, loans are the least desirable type of financial aid. That said, many students receive loans as part of their financial aid package, and when managed carefully, they can be a responsible investment in your future.**

Loans are offered by the federal government, private banks, and financial institutions.

- Federal student loans, offered by the government, are preferable to private loans as they generally offer lower, fixed interest rates, and repayment does not begin until six months after you graduate or stop attending college. Repayment of private loans may begin as soon as the money is borrowed.
- You must complete the FAFSA to apply for all federal loans. Private loans require a loan application.
- To learn more about the difference between federal and private loans, visit [www.studentaid.gov/understand-aid/types/loans/federal-vs-private](http://www.studentaid.gov/understand-aid/types/loans/federal-vs-private).

**The most common types of college loans include:**

**Federal Direct Loans** are available to all students enrolled at least half-time and feature low interest rates (currently 4.99%) and several repayment options. These loans can be “subsidized” or “unsubsidized.”

- **Subsidized loans** are based on financial need. The government subsidizes (pays) the interest on your loan while you are in school and for a grace period of six months after graduation or when you are no longer enrolled.
- **Unsubsidized loans** are not based on financial need. You will be charged interest from the time you borrow the money until the loan is paid off.

**Federal Direct PLUS Loans** can be taken out by parents of dependent college students to help pay for educational expenses not covered by other financial aid. Parents must undergo a credit check. Like unsubsidized loans, interest (currently 7.54%) is charged on PLUS loans while you are in college. If your parents are ineligible for a PLUS loan due to a poor credit history, your college’s financial aid office may be able to certify you to receive more Federal Direct Unsubsidized Loans.

Learn more about Federal Student Loans at [www.studentaid.gov/understand-aid/types/loans](http://www.studentaid.gov/understand-aid/types/loans).

### Private Student Loans

Loans from private institutions are available to pay college expenses, based on your credit history. Private loans usually have higher interest rates than government loans and less favorable repayment terms. Accordingly, you and your family should consider taking out a private loan only if you have exhausted all other loan options and know you will be able to meet repayment obligations. While all students are eligible to receive federal loans, private student loans may require a co-signer.

### Repaying Your Student Loans

Student loans can help you invest in your future; they can also limit your choices after graduation. You must understand fully the impact of the financial obligation you are assuming.

- Find out your student loan repayment options at [www.studentaid.gov](http://www.studentaid.gov).
- The consequences of not paying your student loan can severely affect your credit rating far into the future, making it difficult for you to buy a car, purchase a home, or obtain a credit card.
- Learn more about managing your loans: [www.aessuccess.org/manage](http://www.aessuccess.org/manage); and the dangers of not paying student loans: [www.studentaid.gov/manage-loans/default](http://www.studentaid.gov/manage-loans/default).



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### College Board Opportunity Scholarship:

Students who complete the FAFSA can win a \$500 scholarship. To enroll visit

[bigfuture.collegeboard.org/pay-for-college/bigfuture-scholarships/scholarship-details/complete-the-fafsa](http://bigfuture.collegeboard.org/pay-for-college/bigfuture-scholarships/scholarship-details/complete-the-fafsa).



## THE FAFSA

Everyone who wants to receive financial aid for college must fill out the FAFSA — the Free Application for Federal Student Aid. It is your key to receiving grants, Work-Study, loans, and even some scholarships.

The U.S. Department of Education uses the FAFSA to determine how much you and your family will be expected to contribute toward your education. Pennsylvania uses it to consider you for state grants. Colleges use it to put together your financial aid package.

The FAFSA can seem daunting. Use the information and tips on these two pages to help you navigate the FAFSA.

### The 2023-2024 FAFSA

**The 2023-2024 FAFSA may be filed as early as October 1, 2022.**

- Students and families will provide tax information from two years prior (i.e., tax filings for 2021 will be used when filing the 2023-2024 FAFSA).

### Free Help with Your FAFSA

There are a number of ways to get help filing your FAFSA:

- Call 1-800-433-3243 or TTY 1-800-730-8913 to ask a question.
- Visit <https://studentaid.gov/apply-for-aid/fafsa/filling-out/help> for detailed instructions.
- Visit [www.studentaid.gov/help-center](http://www.studentaid.gov/help-center) for frequently asked questions and a virtual assistant.
- Learn about free FAFSA filing “Help Events” in Pennsylvania at [pheaa.org/college-planning/fafsa/help-events.shtml](http://pheaa.org/college-planning/fafsa/help-events.shtml).
- Avoid any FAFSA assistance that is not free. It is likely a scam.

### Accuracy is Critical

As you apply for financial aid, there will be many forms to complete which require full disclosure of your family’s financial information. Families all across the country will be answering the same questions. Make sure that all information is accurate and complete. Withholding data or providing inaccurate information will jeopardize your ability to receive financial aid.

## Dependency Status

Many students have questions about how their family circumstances affect whether they apply as a dependent student or independent student when filling out forms for financial aid. For a helpful flowchart, visit [www.studentaid.gov/apply-for-aid/fafsa/filling-out/dependency](http://www.studentaid.gov/apply-for-aid/fafsa/filling-out/dependency).

### The FAFSA Mobile App

The Office of Federal Student Aid has launched an app version of the FAFSA application, which allows new and renewing applicants to complete the 2023-24 FAFSA on their mobile phones.



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### Resources for Foster Youth:

There are special funding opportunities for foster youth and former foster youth, including:

- **The Chafee Education and Training Grant Program** offers up to \$6,000 for attending eligible colleges. [pheaa.org/funding-opportunities/other-educational-aid/pdf/chafee/2021-22-chafee-application.pdf](http://pheaa.org/funding-opportunities/other-educational-aid/pdf/chafee/2021-22-chafee-application.pdf)
- **The PA Tuition Waiver** is a law that requires all Pennsylvania-based colleges to waive any remaining tuition balance after all grants and scholarships have been applied. <https://www.pheaa.org/partner-access/schools/foster-education.shtml>
- **The Lenfest Immensitas Scholars Program** provides funding to cover room, board, and some expenses. Supports include academic advising, a summer bridge program, housing and meals during school breaks, financial and money management guidance, and a designated liaison at each school. Details vary; the program is available at Penn College of Technology, West Chester University, Penn State’s main campus, and Harcum College.

Find a list of scholarships for foster youth:

<https://fieldcenteratpenn.org/wp-content/uploads/2016/02/Scholarship-Guide-Final.pdf>

# SEVEN STEPS TO CONQUER THE FAFSA



## #1

### Choose your filing method.

There are three ways to complete your FAFSA:

- Complete the form online at [www.studentaid.gov/h/apply-for-aid/fafsa](http://www.studentaid.gov/h/apply-for-aid/fafsa) (this is the recommended filing method).
- Download a PDF of the form from [www.studentaid.gov/resources](http://www.studentaid.gov/resources), complete it, and submit it by mail.
- Request a paper copy of the FAFSA by calling 1-800-433-3243 or TTY 1-800-730-8913, complete it, and submit it by mail.

## #2

### Set up your Federal Student Aid ID (FSA ID).

Log on to [www.studentaid.gov](http://www.studentaid.gov) and click on the link to create your FSA ID. You will be prompted to:

- Select a username and password.
- Enter your email address, name, date of birth, Social Security number, contact information, and security challenge questions and answers.
- Review your information, and accept the site's terms and conditions.
- Confirm your email address using a secure code, which is sent to the email address you entered when you created your FSA ID.

## #3

### Organize your paperwork.

You will need the following documents and information:

- Your Social Security number;
- Your alien registration number (if you are not a U.S. citizen);
- Your driver's license number (if you have one);
- The most recent federal income tax returns, W-2s, and other records of money earned by you and your parents;
- Records of 2021 untaxed income (such as social security or public assistance) for you and your parents (if applicable);
- The most recent bank statements for you and your parents, and records of investments (if applicable); and
- Your FSA ID, which you will use to sign the forms electronically.

## #4

### Follow these tips.

- The IRS Data Retrieval Tool is the easiest way to provide your tax data. This tool electronically imports tax return information from the IRS to the FAFSA. Follow the prompts within the FAFSA to use this tool starting October 1, 2022.
- You may designate up to ten colleges to which you would like your online FAFSA sent. List a college in Pennsylvania first in order to be considered for state aid.

## #5

### Submit your FAFSA as early as possible after October 1.

- Since some financial aid is limited and awarded on a first-come, first-served basis, the sooner you submit your FAFSA after October 1, the sooner it will be processed. Submitting the FAFSA early will put you in the best position to receive the maximum amount of financial aid for which you may be eligible.
- Check for any FAFSA deadlines at each school to which you are applying.

## #6

### Prepare to provide income verification.

You may be asked to verify the income information which you provided on the FAFSA by supplying copies of documentation.

- Check your mail and email frequently for any follow-up communications related to the FAFSA and respond promptly. (Note: if you use the IRS Data Retrieval Tool discussed above, you are less likely to be asked to provide income verification).
- Expect to be asked for verification if your parents didn't file taxes.

## #7

### Review your Student Aid Report (SAR).

Three to five days after you submit your FAFSA signed with your FSA ID, your Student Aid Report (SAR) will be available online.

Your SAR summarizes the information you provided on your FAFSA and lists your Expected Family Contribution (EFC).

- You will receive an email message containing a secure link to your SAR.





## GROW YOUR FUTURE

### Graduating “On Time”:

The average time to obtain a college degree is longer than four years, and this

has become more common since the onset of COVID-19. While it is true that the least expensive way to get a degree is to finish in four years or less, there is some funding available during a fifth or sixth year of college. Pell Grants can be used for up to 12 semesters; institutional financial aid varies, but will often be granted for a fifth year if needed.

## THE CSS PROFILE

About 400 colleges and scholarship programs require applicants to fill out the CSS Profile *in addition to* the FAFSA.

- To determine if your school requires the CSS Profile, to access a copy of the Profile, and for tips on filing, visit <http://cssprofile.collegeboard.org>.
- Once submitted, the College Board will send your Profile to the schools and scholarship programs you list.
- The cost for sending your report to one school or program is \$25. Additional reports cost \$16 each. Fee waivers are available if you meet income eligibility requirements. The College Board will notify you if you qualify for a fee waiver after you complete the application.



West Chester University



Ursinus College

## YOUR FINANCIAL AID PACKAGE

### Understand Your Financial Aid Package

Meet Tammy Anderson, a hypothetical student who will be attending Futures University, a fictitious state-related university in Pennsylvania.

**The total cost for Tammy’s first year at Futures University is \$38,200, calculated as follows:**

<b>Tuition:</b>	<b>\$21,300</b>
<b>Room and Board:</b>	<b>\$11,380</b>
<b>Books and Supplies:</b>	<b>\$1,920</b>
<b>Personal Expenses:</b>	<b>\$3,600</b>
<b>TOTAL COST OF ATTENDANCE:</b>	<b>\$38,200</b>

Tammy filed her FAFSA in October 2022, and she received notice of her financial aid package from Futures University in March 2023.

Review Tammy’s financial aid award letter and the accompanying notes on p. 47 to become familiar with how the components of a financial aid package fit together.

### Compare Your Financial Aid Packages

From each college to which you are accepted, you will receive a financial aid award letter similar to the letter Tammy received from Futures University. Your financial aid award letter can be accessed on your college portal and may also arrive in the mail.

Each financial aid package you are offered will be unique and will likely include a combination of grants, loans, Federal Work-Study, and scholarships. Use the College Cost Calculator on p. 48 to compare the costs of attending the schools to which you were accepted and the financial aid offered by each school. By making this comparison you will identify the school that is the best financial fit for you.

# Futures University

March 20, 2023

Tammy Anderson  
66 North 5th Street  
Philadelphia, PA 19126

Dear Tammy,

Congratulations on your admission to Futures University!

Based on the information you submitted in your FAFSA, you are eligible to receive the following financial aid for the 2023-2024 school year. Changes in your enrollment, housing, residency financial, or other information may result in adjustments to this offer. Please let us know as soon as possible about any changes in your status while at Futures University. Further, to maintain eligibility for the Dean's Scholarship, you must earn a GPA of 3.2 or above each semester at Futures University.

In order to receive payment of your aid, you must demonstrate satisfactory academic progress. If a Pennsylvania State Grant is listed below, it is only an estimate until PHEAA sends you an official award notice.

TYPE OF AID	FALL 2023	SPRING 2024
Dean's Scholarship	\$ 5,200	\$ 5,200
Federal Pell Grant	\$ 3,010	\$ 3,010
Pennsylvania State Grant	\$ 1,850	\$ 1,850
Pennsylvania Foundation Scholarship	\$ 1,800	\$ 1,800
State University Scholarship	\$ 350	\$ 350
Federal Direct Subsidized Loan	\$ 1,750	\$ 1,750
Federal Direct Unsubsidized Loan	\$ 900	\$ 900
Federal Work-Study	\$ 1,000	\$ 1,000
<b>Total</b>	<b>\$ 15,860</b>	<b>\$ 15,860</b>

Total Aid for Academic Year 2023–2024 = \$31,720

Sincerely,



Edward Simons  
Director of Financial Aid

## Understand the Numbers

The total cost of attending Futures University is **\$38,200** for the 2023-2024 academic year. The school is offering Tammy **\$31,720** in financial aid, including **\$5,300** in loans that must be repaid, and Work-Study that must be earned. Tammy and her family will need to contribute **\$6,480** toward her college education for the 2023-2024 academic year. If Tammy's family does not have this money available, her parents can apply for a Federal Direct PLUS Loan or a private loan.

## Pay Careful Attention to Total Debt

Loans must be repaid. Futures University is offering Tammy **\$5,300** in loans for her freshman year. If she graduates college in four years and receives the same amount in loans each year, she will owe **\$21,200** when she finishes college. In addition, if her family takes out a loan to cover the difference between Tammy's financial aid award and the cost of attending Futures University, they will owe an additional **\$25,920** in loans. Combined, that means Tammy and her parents will owe **\$47,120** when she graduates from college. They will be legally obligated to pay back that money, **plus interest**.



# ACTIVITY: COLLEGE COST CALCULATOR



Use this worksheet to compare the costs of the colleges to which you were accepted and the financial aid offered by each of the schools. Understanding your complete financial aid package is critical when selecting the college you will attend.

	College A	College B	College C
<b>School Name:</b>			
<b>Direct Costs (Billed Expenses)</b>			
Tuition	\$	\$	\$
Housing/Room	+\$	+\$	+\$
Meal Plan/Board	+\$	+\$	+\$
General Fees	+\$	+\$	+\$
Health Insurance (if required)	+\$	+\$	+\$
<b>TOTAL DIRECT COSTS</b>	<b>= \$</b>	<b>= \$</b>	<b>= \$</b>
<b>Indirect Costs (Out-of-Pocket Expenses)</b>			
Transportation	\$	\$	\$
Books and Educational Expenses	+\$	+\$	+\$
Personal Expenses (toiletries, phone, internet, clothes, etc.)	+\$	+\$	+\$
<b>TOTAL INDIRECT COSTS</b>	<b>= \$</b>	<b>= \$</b>	<b>= \$</b>
<b>Financial Resources</b>			
<b>Financial Aid: Grant and Scholarship Assistance*</b>			
University Scholarship(s)	\$	\$	\$
Federal Pell Grant	+\$	+\$	+\$
Federal SEOG Grant	+\$	+\$	+\$
PHEAA Grant	+\$	+\$	+\$
Other Scholarship(s)	+\$	+\$	+\$
<b>TOTAL GRANT AND SCHOLARSHIP ASSISTANCE</b>	<b>= \$</b>	<b>= \$</b>	<b>= \$</b>
<b>Loan Assistance</b>			
Federal Direct Subsidized Loan	\$	\$	\$
Federal Direct Unsubsidized Loan	+\$	+\$	+\$
Other Loan(s)	+\$	+\$	+\$
<b>TOTAL LOAN ASSISTANCE</b>	<b>= \$</b>	<b>= \$</b>	<b>= \$</b>

\*Work-Study amounts are not factored into these calculations because you receive this funding only after you work the allotted hours. These funds can be used to offset the indirect costs noted above.

## College Cost Calculator

<b>TOTAL DIRECT COSTS</b>	\$	\$	\$
<b>MINUS TOTAL GRANT AND SCHOLARSHIP ASSISTANCE</b>	<b>-\$</b>	<b>-\$</b>	<b>-\$</b>
<b>EQUALS AMOUNT NEEDED BEFORE LOANS</b>	<b>= \$</b>	<b>= \$</b>	<b>= \$</b>
<b>MINUS TOTAL LOAN ASSISTANCE</b>	<b>-\$</b>	<b>-\$</b>	<b>-\$</b>
<b>EQUALS CASH GAP FOR DIRECT COSTS</b>	<b>= \$</b>	<b>= \$</b>	<b>= \$</b>
<b>PLUS TOTAL INDIRECT COSTS</b>	<b>+\$</b>	<b>+\$</b>	<b>+\$</b>
<b>EQUALS TOTAL CASH GAP (amount needed to pay direct and indirect costs)</b>	<b>= \$</b>	<b>= \$</b>	<b>= \$</b>

## TIPS TO CLOSE YOUR FINANCIAL AID GAP

Many students find that their Expected Family Contribution (EFC) is not realistic or that their EFC and financial aid awards do not cover their total college costs. In those cases, students can be left with an unmet need or “gap” to fill. Check out the following eight strategies for managing the gap:

### #1

#### Appeal your financial aid offer.

If your financial aid offer falls short or your financial situation has changed, contact a financial aid officer at the college. Explain your situation and ask for a review of your financial aid package in an email to the financial aid counselor. Many schools provide an appeal form.

### #2

#### Apply for additional scholarships and grants.

Application deadlines vary, so do not assume that deadlines have passed. See p. 50 and p. 61 for help finding scholarships.

### #3

#### Consider attending a community college for two years before transferring to a four-year college to complete your degree.

This is considered a smart fiscal strategy by many experts because it reduces the total cost of your bachelor's degree by thousands of dollars and can significantly lower your debt.



Temple University

### #4

#### Research your college's payment plan.

Many colleges allow you to pay tuition in installments.

### #5

#### Revisit Federal Work-Study options.

If you did not indicate interest in Federal Work-Study on your FAFSA, contact your financial aid office to see if you are eligible. Look at your college's website to find out what positions are open.

### #6

#### Get a part-time job.

Many students work while in college. Search for employment opportunities that also will allow you to stay on top of your school work.

### #7

#### Become a resident assistant or community assistant.

These jobs in college residence halls can provide free room and board, which can save you up to 50% of your cost of attending college after freshman year. While you are saving money, you also will be developing communication and leadership skills, and building your resumé.

### #8

#### Reduce your expenses.

While you cannot control tuition, fees, room and board, you can control your other costs. Look for places to cut back, such as eating in restaurants, entertainment, and cell phone usage. Then create a reasonable budget and stick to it.



## FIND SCHOLARSHIPS

Hundreds of scholarships offer aid to a wide range of students. Use databases and search engines to find scholarships for which you might be eligible.

### Local Scholarship Databases

**Philadelphia Foundation:**  
[www.philafound.org/students](http://www.philafound.org/students)

**School District of Philadelphia:**  
[www.philasd.org/collegeandcareer/scholarship-bank](http://www.philasd.org/collegeandcareer/scholarship-bank)



### Avoid Scholarship Scams:

Never use scholarship services that charge a fee. Legitimate search engines are intended to help you save money.

### National Scholarships

Check out these national scholarships and see if you are a good fit:

**Coca-Cola First Generation Scholarship:**  
[www.coca-colascholarsfoundation.org](http://www.coca-colascholarsfoundation.org)

**Drexel Liberty Scholars Program:** [www.drexel.edu/inclusive-education-scholarship/student-programs/liberty-scholars](http://www.drexel.edu/inclusive-education-scholarship/student-programs/liberty-scholars)

**Gates Millennium Scholarship:** [www.gmsp.org](http://www.gmsp.org)

**Hispanic Scholarship Fund:** [www.hsf.net](http://www.hsf.net)

**Horatio Alger Scholarship:**  
<https://scholars.horatioalger.org/scholarships/>

**Jack Kent Cooke Foundation College Scholarship Program:** [www.jkcf.org/our-scholarships](http://www.jkcf.org/our-scholarships)

**United Negro College Fund Scholarship:**  
<https://scholarships.uncf.org>

National scholarship search engines and other online resources can be found on p. 61.

## LOCAL SCHOLARSHIPS FOR PHILADELPHIA STUDENTS

Scholarship	Amount	Eligibility
<b>Cecil B. Moore Scholars Program</b> <a href="http://undergradstudies.temple.edu/opportunities/cecilbscholars">undergradstudies.temple.edu/opportunities/cecilbscholars</a>	Base tuition at Temple University, including pre-college support and dual-enrollment during your senior year of high school.	For rising seniors residing in North Philadelphia ZIP codes (19121, 19122, 19123, 19125, 19130, 19132, 19133 and 19140) who attend Philadelphia public schools.
<b>GSK Opportunity Scholarship</b> <a href="http://www.philafound.org/students/apply-for-a-scholarship">www.philafound.org/students/apply-for-a-scholarship</a>	Up to \$5,000 annually for four years; may be applied to tuition, fees, book, and materials not covered by other financial aid. Renewable annually.	Must be a Philadelphia resident who has overcome adversity and is enrolling in a Pennsylvania state or state-related school or a community college.
<b>Herb it Forward Foundation</b> <a href="http://www.herbie.com">www.herbie.com</a>	\$4,000-\$9,500	For Philadelphia area students with strong financial need who demonstrate a commitment to helping their communities.
<b>The Mayor's Scholarship Program</b> <a href="https://www.sfs.upenn.edu/mayors-scholarship/index.htm">https://www.sfs.upenn.edu/mayors-scholarship/index.htm</a>	Up to 100% of tuition and fees at University of Pennsylvania, depending upon financial need. Renewable annually.	Must be graduating from a high school in Philadelphia, Bucks, Delaware, or Montgomery Counties, with financial need and planning to attend Penn.
<b>Philadelphia Education Fund Last Dollar Scholarships</b> <a href="http://www.philaedfund.org/programs/college-career-resources/philadelphia-scholars/last-dollar-scholarship">www.philaedfund.org/programs/college-career-resources/philadelphia-scholars/last-dollar-scholarship</a>	\$200-\$7,500 when a family's Expected Family Contribution together with the student's financial aid package does not meet the cost of attendance. Renewable for up to six years.	For high school graduates who have participated in the Philadelphia Education Fund's College Access Program and/or attended select partner high schools.
<b>PhillySEEDS Scholarship Program</b> <a href="http://www.phillyseeds.org">www.phillyseeds.org</a>	\$1,000-\$5,000	Open to Philadelphia Housing Authority residents.
<b>Philadelphia Foundation</b> <a href="https://www.philafound.org/students/apply-for-a-scholarship/">https://www.philafound.org/students/apply-for-a-scholarship/</a>	Amounts vary.	Requirements vary. <b>A single application to a variety of local scholarships.</b>
<b>Octavius Catto Scholarship</b> <a href="http://ccp.edu/catto">ccp.edu/catto</a>	Full tuition at the Community College of Philadelphia for up to three years, enhanced coaching and advising, and support for food, transportation, and books.	For Philadelphia residents who are new, first-time college students with a high school diploma, Commonwealth Diploma, or GED.
<b>The Richard A. Ash Scholarship Fund</b> <a href="http://www.philafound.org/students/apply-for-a-scholarship">www.philafound.org/students/apply-for-a-scholarship</a>	From \$1,000 up to 90% of tuition, books and fees. Renewable annually.	For Philadelphia residents with financial need; special consideration is given to applicants who have overcome a major obstacle.
<b>Urban League of Philadelphia Community Scholars Program</b> <a href="http://www.urbanleaguephila.org/what-we-do/youth-education/community-scholarships/">http://www.urbanleaguephila.org/what-we-do/youth-education/community-scholarships/</a>	\$1,000-\$5,000	Check the website for application forms and eligibility criteria.
<b>Wolf Memorial Scholarship</b> <a href="http://wolfscholarships.submittable.com">wolfscholarships.submittable.com</a>	\$1,750	For low-income, first-generation-to-college students who are graduates of Philadelphia public schools.

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- On-Campus Support, p. 52
- Freshman Orientation, p. 53
- Purchase Your Textbooks, p. 53
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Lycoming College

# BECOMING A COLLEGE STUDENT

**Congratulations! You have made it through the college admissions process, and you are about to become a college student. Choosing your college and transitioning to college life represent a new level of independence and responsibility that can be both exciting and anxiety producing. This section will guide you through your final choice, your summer tasks, and freshman year experiences.**

## MAKE THE RIGHT “FIT” DECISION

### Understand Your Letters of Acceptance

Share your letters of acceptance with your College Prep Team, and note the following details of your acceptance:

- **Were you extended an offer of acceptance or were you accepted conditionally?** If you were accepted conditionally, you will need to meet specific criteria to be fully accepted, such as successfully completing summer coursework — called a “bridge program” — prior to your freshman year.
- **Were you waitlisted?** If you were waitlisted, you may not receive a final decision until late spring or just before the fall semester begins. If you were waitlisted at your first-choice school, contact the admissions office and send new information that will support your application, such as final grades or news about an honor you received. Talk to the admissions office

about your chances of acceptance. Waitlists are unpredictable, so send a deposit to your next-choice college to ensure you have a spot in the fall.

### Make Your Choice

To make the most informed decision when choosing the college you will attend, you need to truly understand your academic, social, and financial fit.

- **Revisit your responses to the Your Fit Profile activity on p. 20 and the Philadelphia Futures Fit Form on pp. 24–25.** Which of the schools that has admitted you is your closest fit?
- **Financial fit must be a key factor.** Can you afford to attend the college based on the financial aid package offered? Use the College Cost Calculator on p. 48 to compare the financial aid packages offered by the schools that accepted you. **If you cannot afford to attend a school, then it is not the right fit.**



## Make a Deposit

When you have decided where to enroll, you will need to make a deposit at that college to secure your place in the class and in student housing. **All colleges have a deposit deadline of May 1, and most require between \$500 and \$800.** If you believe your family qualifies for a deposit waiver, contact your admissions officer. After you have made your deposit, you will be sent information on selecting a roommate, freshman orientation, and your first bill. Most colleges will send a bill for the fall semester by July 1, with a due date of August 1.

## SUMMER CHECKLIST

You will be expected to take important actions over the months leading up to your arrival on campus. Check your mail, email, and school portal regularly to stay on top of these tasks:

- ❑ **Housing and Meal Plan:** If you will be living on campus, you may be asked to complete a housing questionnaire to help identify a good roommate match. Make sure to carefully choose your housing option and meal plan, based on your specific needs.
- ❑ **Course Selection:** The timeline and method for choosing freshman courses vary by school. Follow instructions carefully to ensure you get the courses you need and want.
- ❑ **Summer Kickoff Event:** Many schools host hometown kickoff events for students and their families. Look for an email invitation, so you can meet other incoming students and alumni.
- ❑ **Work-Study:** If you are accepting Work-Study, find out about campus employment opportunities. Apply for positions before school starts for the greatest selection.
- ❑ **Academic Placement:** Many colleges require placement testing in subjects such as math and writing. If the testing determines that you need to take developmental courses, be aware that these courses do not count as credit toward graduation and may prolong your time in college.
- ❑ **Community College of Philadelphia (CCP) Placement Exam:** All students enrolling at CCP must take a placement exam. Register on your MyCCP account: [www.ccp.edu/getting-started](http://www.ccp.edu/getting-started).

## Plan For Healthcare

Colleges require that you carry health insurance, either through a parent or guardian, or by purchasing a plan offered by the college. Make a plan for your healthcare: will you see a doctor near campus, or back home? What about a dentist? Do not forget to transfer any prescriptions to a pharmacy on or near campus.

## ON-CAMPUS SUPPORT

Colleges have an array of support services to help you succeed. Become familiar with these resources and take advantage of all they have to offer.

- **Academic Support Services** provide tutoring, academic workshops, and study skills support for all students.
- **The Writing Center** offers students help with any aspect of their writing, from specific assignments to general writing skills. Successful students find writing centers to be a vital resource throughout their college careers.
- **Campus Security** maintains safety on campus. Each school will have a different system, from emergency (blue) call boxes to phone apps (such as Rave Guardian), and escorts for students. Learn what your school offers.
- **Multicultural Services** builds an inclusive community on campus and develops connections between students of different cultures, backgrounds, and identities.
- **Residence Life** helps ensure students' smooth transition to campus life, which includes all issues related to campus housing.
- **Student Health and Counseling** provides health care and mental health counseling services. They can help with anything from feelings of depression or homesickness to flu shots and colds.
- **Office of Disability Services** focuses on meeting the needs of students with a range of disabilities. They can discuss the process for submitting documentation for your disability and scheduling any evaluations.

## TRANSITION TO COLLEGE

As a college student, you will be expected to take charge of your own education, health, and emotional and social well-being. This will require you to be organized and disciplined, and to become your own advocate.

### Summer Bridge Programs

You may be invited to a Summer Bridge or Leadership Program at your college. Keep an eye out for important communication about these opportunities, which can help ease your transition to college. These programs take place in the summer “bridge” period between high school and college, and provide guidance on important academic and social skills needed to be successful in college.

### Attend Freshman Orientation

Orientation immerses you in college life. You will begin to make new friends, become familiar with the campus and services, and perhaps even meet your academic adviser and register for your classes. You also will get your student ID, purchase your textbooks, and finalize any unresolved issues. Some schools schedule orientation over the summer, others just prior to the start of the semester. Be sure to participate in all orientation activities.

### Set Up Your Dorm Room

Shop carefully. Your college should provide you with a list of items needed for your dorm and detailed rules about what you may and may not bring into the dorm. If you will have a roommate, talk about sharing some items, such as a printer, mini-fridge, or rug. One thing is for sure: space is limited, so do not bring more than you need.

### Purchase Your Textbooks

Each course syllabus will tell you the textbooks the professor expects you to have and whether you need to bring them to class. These books can cost between \$500 and \$1,200 each semester if you purchase them new. Many students save money by renting their books or buying them used. Follow these tips to shop wisely:

- **Rent books.** You can rent books from your school bookstore, or rent books online, such as from [chegg.com](http://chegg.com), [textbookrentals.com](http://textbookrentals.com), and [ecampus.com](http://ecampus.com).
- **Pay attention to delivery dates.** You need your books by the first day of classes.
- **Check the shipping costs.**
- **Get the right edition of your book.** Books are identified by an ISBN number, and each edition has a different ISBN.
- **Know the return policy.** If you change your schedule during the drop/add period, the campus bookstore will likely return all of your money. Online stores may not.

### Buy Used Books

Your campus bookstore may have a limited supply of used books for sale. Several e-merchants also sell used textbooks, often at a lower cost. If you purchase from an e-merchant, watch delivery dates and shipping costs, and be sure to get the right edition.

## BE RESPONSIBLE

### Learn to Juggle

Your college schedule will be very different from your high school schedule. In college, you will attend only a few hours of class each day, but you will be expected to work and study many hours outside of class. On campus, distractions will be plentiful, from parties to sporting events to every club imaginable. Follow these tips to balance work and fun:

- **Use a planner** to manage your classes, assignments, and activities. Plan ahead for upcoming assignments, tests, and long-term projects.
- **Use your syllabus** — the class guide each professor hands out or posts online — to navigate each class. Look at it every day. Note: syllabi can change over the course of a semester. Look for changes in assignments and due dates.
- **Finish reading assignments prior to class** so you can participate. Many professors grade on participation, and research shows that students who participate learn more in class.



- **Attend class regularly** and take detailed notes.
- **Take advantage of online resources.** Many professors post their notes and study guides online.
- **Form or join a study group** to review class material with your fellow students.

## Manage Your Money

Now is the time to learn about banking, budgeting, and credit cards to help you manage your finances. The choices you make now will help you create a solid financial foundation. Learn more about smart money management at college at [www.missbehelful.com](http://www.missbehelful.com).

### Types of Bank Accounts

Banks offer several types of accounts to meet their customers' needs.

- **Checking accounts** provide easy access to your money for everyday purchases by using checks or a debit card. You can use your debit card to purchase digital textbooks online. You can link your checking account to receive direct deposits from employers, as well as helpful apps like Uber and Venmo.
- **Savings accounts** accumulate interest on funds that you have saved for the future.

### Credit Cards

When you use a credit card, the bank or company that issued it lends you money to make a purchase and requires you to pay it back with interest. Many college students get into financial trouble by accumulating debt they cannot pay back. Use credit cards only for amounts that you can pay back within the billing cycle.



Penn State University

## Take Care of Your Health

Making smart choices about your health and well-being is crucial to your success in college and growth into adulthood. Your actions now will set the course for your future.

- **Know the dangers of alcohol.** Pressure to participate in activities involving alcohol can be strong on some campuses. Getting caught with alcohol puts your education at risk. In addition, alcohol-related incidents are a leading cause of injury and death among college-age students. Remember: the legal drinking age is 21.
- **Do not use illegal drugs.** Most colleges have a zero tolerance policy for the possession or use of drugs. Do not socialize with students using illegal drugs, or you may find yourself in the wrong place at the wrong time.
- **Be responsible about sexual activity.** If you decide to engage in consensual sex, visit your campus health center for guidance and resources. Campus sexual assault remains a significant concern at most schools. It is most prevalent when drugs and alcohol are involved.
- **Fit exercise into your schedule.** Working out can help you blow off steam, stay centered, and keep your spirits up. College fitness centers offer a broad range of fitness activities from weight training to yoga to kickboxing and rock climbing.
- **Get your eight hours.** Getting enough sleep will keep your brain sharp, help you see things more clearly, and stay healthy. Plan ahead so you do not end up pulling all-nighters to meet your deadlines.
- **Eat well.** Most cafeterias offer a vast selection of foods at each meal to meet a breadth of dietary restrictions, from gluten-free to vegetarian. Choose a balanced diet to energize and nourish yourself. Be sure to seek help if you are experiencing food insecurity, which is becoming more commonly recognized on college campuses.
- **Seek help quickly for any concerns about your physical and/or mental health,** including stress. The campus health and counseling center is available to you.

# CHECKLISTS

Stay on track throughout high school with these checklists to help you prepare for college.

## FAMILY CHECKLIST



**Parents and guardians: whether or not you are a college graduate, you are an essential member of your child's College Prep Team. Working together from ninth grade through the transition to college is important for your child's success. This checklist will guide you through each stage of the college admissions process.**

### Preparing for College

- Create an environment at home that is conducive to doing schoolwork (p. 10).
- Talk with school counselors and teachers about your child's college plans and ask how you can support their path to college (p. 6).
- Learn about college prep programs for high schoolers, like Advance at College, Summer Search, and Upward Bound (p. 60).
- Enroll your child in an SAT or ACT preparation course and/or find online test prep tools (p. 30).
- Talk with your child about making good personal decisions, which will support their goal of attending college (pp. 9-11).
- Find out if you have access to **NAVIANCE** Family Connection through your school and learn how it can help you through the college admissions process (p. 6).

### Applying to College

- Research colleges together to identify schools that fit your child's needs academically, socially, and financially (pp. 14-25).
- Attend college fairs and visit colleges with your child (pp. 21-22).
- Be aware of deadlines for college applications and financial aid forms. Put deadlines on a family calendar.
- Help your child with applications by proofreading them and keeping paperwork organized (p. 38).
- Make copies of all documents sent by mail or submitted online and place in a college file.

### Paying for College

- Involve your child in discussions about financing their college education (pp. 39-43).
- Attend financial aid workshops and do research online (pp. 39-50).
- Open a Pennsylvania 529 College Savings Plan account. Learn more at [www.pa529.com](http://www.pa529.com).
- Help your child research scholarships (p. 50).
- Estimate your Expected Family Contribution (EFC) (p. 40).
- Help your high school senior complete and submit the FAFSA as close to October 1 as possible (pp. 44-45).
- Remember: a college is not the "right fit" if it is not affordable for your family.**

### Transitioning to College

- Make sure your child keeps current with mail and email the summer before college, for instructions related to housing, billing, medical forms, etc. (p. 52).
- Talk with your child about managing expenses at college (p. 54).
- Encourage your child to use on-campus resources, such as tutoring, the health center, and the counseling center (p. 52).
- The Family Educational Rights and Privacy Act (FERPA) protects your child's privacy, but denies you access to financial, healthcare, or educational information about your child from their college. Your child must sign a waiver to grant you access to college bills, transcripts, and/or health information. Look for information about FERPA on the college's website.



# 9<sup>TH</sup> AND 10<sup>TH</sup> GRADE CHECKLIST

Planning for college begins as soon as you enter high school. Use this checklist to stay on track as you strengthen your academic profile, explore your interests, and build the support you need to become a strong college applicant.

## Start Planning

- Use a planner to track your assignments, test dates, and extracurricular activities, and to organize and prioritize your work (pp. 9-10).
- Create a college file to save all your notes, correspondence, and important paperwork.
- Take time out to try new things, explore new interests, and find out what is important to you (pp. 7-8).
- Begin to build your resumé (pp. 12-13).
- Find out if you have access to **NAVIANCE** Family Connection through your school and learn how it can help you through the college admissions process.

## Assemble Your College Prep Team

- Talk to your parents or guardians about your college plans (p. 6). Begin to research colleges together.
- Meet with your school counselor and teachers. Discuss your post-high school goals and plans together. Ask about college prep programs in which you might participate.

## Prepare Financially

- Start learning about financial aid and ways to pay for college (pp. 39-50). Understanding financial aid options early on can help you down the road.
- Begin to save money for college expenses. It is never too early to start saving. Visit [www.360financialliteracy.org](http://www.360financialliteracy.org).
- Explore the College Board's tools and webinars: <https://bigfuture.collegeboard.org/pay-for-college/financial-aid-basics>.
- Visit [www.educationplanner.org](http://www.educationplanner.org) provided by PHEAA to learn about educational costs and student aid.

## Challenge Yourself Academically

- Make sure you are enrolled in the most challenging academic courses available at your school (p. 9).
- Investigate opportunities to take part in college preparation or academic enrichment programs (p. 60).
- Learn about college prep programs for high schoolers, like Advance at College, Summer Search, and Upward Bound (p. 60).
- Read books and newspapers to build your vocabulary and knowledge base (p. 10).

## Learn about Standardized Tests

- Take the Preliminary SAT (PSAT) as practice for taking the SAT (p. 28). Ask your school counselor about PSAT scheduling at your school.
- It is never too early to start preparing for the SAT or ACT (p. 30).

## Explore Opportunities and Interests

- Join clubs or teams that interest you and take on leadership roles (p. 9).
- Begin to explore different careers and visit the U.S. Department of Labor website, [www.mynextmove.org](http://www.mynextmove.org) or [www.miproximopaso.org](http://www.miproximopaso.org) (pp. 7-8).
- Explore the "Roadtrip Nation" interview archive via **NAVIANCE** Family Connection for videos of people who have turned their interests into their life's work. You can also take advantage of Roadtrip Nation resources by visiting [www.roadtripnation.com](http://www.roadtripnation.com).
- Research volunteer jobs and internships in fields that interest you (p. 9).
- Visit colleges with your parents or guardians (pp. 22-23). Try to visit two schools each year, either virtually or when students are on campus.

# 11<sup>TH</sup> GRADE CHECKLIST

**Junior year is the busiest year for college planning. You can take control of the process by staying on schedule. Use this timeline to meet your deadlines. Remember to check this document at least once a month.**

## September

- Meet with your school counselor to make sure you are enrolled in the most challenging academic courses available to you (p. 9).
- If you have not taken the PSAT, ask your school counselor for information about PSAT scheduling at your school; visit [www.psat.org](http://www.psat.org).
- Stay involved in extracurricular activities and take on leadership roles, if possible (p. 9).

## October/November

- Attend virtual or in-person information sessions with college representatives who visit your high school (p. 22).
- Attend free virtual or in-person college fairs, throughout the year (p. 21).
- Continue talking with your parents or guardians and your College Prep Team about your college plans (p. 6).
- Attend a workshop or take a virtual class with your parents or guardians to learn about the financial aid process (p. 40).
- If necessary, confirm your citizenship status with the U.S. Social Security Administration (800-772-1213 or TTY 1-800-325-0778 [www.ssa.gov](http://www.ssa.gov)). Your citizenship status will determine your eligibility for federal and state financial aid.

## December/January/February

- Meet with your school counselor to identify colleges that may be a good fit for you (pp. 14-25).
- Begin your fit research (pp. 24-25).
- Choose your 12th grade classes with your school counselor, carefully making sure you will have enough credits to graduate and that they meet college admissions requirements (p. 9).
- Start preparing for the SAT or ACT (p. 30).

## March/April

- Register for the May or June SAT, or June ACT (pp. 27-29).
- Register and prepare for Advanced Placement (AP) Exams, if applicable (p. 9).

## May/June

- Take the SAT or ACT (pp. 27-30).
- Take applicable Advanced Placement (AP) Exams (p. 9).
- Ask the 11th grade teachers with whom you have good relationships to write college recommendation letters on your behalf (p. 34).
- Before the school year ends, obtain a copy of the *Step Up to College Summer Supplement*. Visit [www.stepuptocollege.org](http://www.stepuptocollege.org).

## July/August

- Prepare to take the SAT or ACT (p. 30).
- Understand your admissions options for college (p. 31).
- Do college fit research (pp. 24-25).
- Visit colleges (pp. 22-23).
- Begin the application process (pp. 33-34).
- Start to draft your college application essay (pp. 35-37).
- Research options for paying for college (pp. 39-50).
- Stay connected to the Step Up to College digital media resources (p. 2).



# 12<sup>TH</sup> GRADE CHECKLIST

Senior year is an exciting and busy time in the college admissions process. Keep up with your schoolwork as you balance your academic responsibilities with the college application process. Use this checklist to stay on track.

## August/September

- Meet with your school counselor to make sure you will have enough credits at the end of the year to graduate and that the credits meet college admissions requirements.
- Update your resumé, highlighting accomplishments, work experience, and awards. Provide a copy to teachers who will write letters of recommendation for you (pp. 12-13).
- Finalize your list of colleges and universities, and check their application requirements (p. 32).
- Continue working on your applications, planning to meet all deadlines (p. 38).
- Register for fall SAT Subject Test(s), if required at the colleges to which you are applying (p. 28).
- Research scholarship opportunities and request application materials (p. 50).
- Work with your parents or guardians to gather the financial documents and materials necessary for filing the Free Application for Federal Student Aid (FAFSA) (pp. 44-45).
- Apply for a FSA ID at <https://studentaid.gov/fsa-id/create-account>. Keep your login information in a safe place. You will need to refer to it often (p. 45).
- Estimate your Expected Family Contribution (EFC) (p. 40).

## October/November

- The FAFSA is available October 1. Complete and submit the FAFSA (<https://studentaid.gov/h/apply-for-aid> or 1-800-4-FED-AID or TTY 1-800-730-8913) to apply for state, federal, and institutional grants and loans. Be ready for requests for income verification; check your email regularly (pp. 44-45).
- Watch for your Student Aid Report (SAR), which will be available online within three to five days after you submit your FAFSA online. Check your SAR for any errors and make the necessary corrections (p. 45).
- Determine whether the colleges which interest you require the CSS Profile on [www.collegeboard.org](http://www.collegeboard.org) by searching each school's website or by calling the school's financial aid office (p. 46).
- Attend a financial aid workshop or virtual class with your parents or guardians; visit <https://bigfuture.collegeboard.org/pay-for-college/financial-aid>.
- Visit as many of your potential colleges as possible, virtually or in-person (pp. 22-23).
- Attend free virtual or in-person college fairs throughout the year (p. 21).
- Take the SAT or ACT (pp. 27-30).
- Check all college application deadlines and submit your materials and fees on time. Remember: the application deadline for Early Admission and Early Decision is usually around November 1 or 15. Use the Track Your College Applications worksheet to stay organized (p. 38).
- Make copies of all documents you send by mail or submit online and place them in your college file.
- Follow up with colleges to make sure your Early Action, Rolling Admissions, and Early Decision application materials were received (p. 38).
- Confirm your citizenship status with the U.S. Social Security Administration (800-772-1213, TTY 1-800-325-0778, or [www.ssa.gov](http://www.ssa.gov)), if you are unsure.



Muhlenberg College

## December

- ❑ Take the SAT or ACT, if you want to try to raise your score (pp. 27-30).
- ❑ Remind your teachers and counselors of the deadlines for submitting your college recommendations for regular admission (p. 38).
- ❑ If you were accepted Early Decision, check the deadline for acceptance and meet that deadline (p. 31).

## January

- ❑ Continue to meet application deadlines for Regular Admission (p. 31).
- ❑ Confirm that all of your college admissions materials have been received by each school to which you applied (p. 38).
- ❑ Continue to check your email for requests for income verification (p. 45).

## February/March

- ❑ Write thank you notes to those people who wrote recommendation letters on your behalf (p. 34).
- ❑ Continue to research and apply for scholarships (p. 50).

## April

- ❑ Maintain organized files of all admissions and financial aid correspondence that you send and receive.
- ❑ Analyze your offers of admission and financial aid packages carefully (pp. 46-48).
- ❑ Identify a financial aid contact at each college where you have been accepted. Check in with that person if you have any questions. Request a review of your financial aid offer if it does not meet your financial need or a new situation has developed impacting your ability to pay for college (p. 42).
- ❑ **Choose your college and accept its offer of admission before the National Candidates Reply Date, May 1. Send in any required deposits and paperwork.**

## May/June

- ❑ Take applicable Advanced Placement (AP) Exams and request that your scores be sent to the college you will be attending.
- ❑ Make sure your school counselor sends your final transcript to your selected college.
- ❑ If your acceptance offer includes a summer bridge program, register on time.
- ❑ Work with your parents or guardians to apply for Federal Direct PLUS Loans (Parent Loans for Undergraduate Students) and other private loans, if necessary. If your parents are not eligible for a Parent PLUS Loan, inform your college's financial aid office, so it can authorize you for additional Federal Direct Loans (p. 43).
- ❑ Visit PHEAA at [www.pheaa.org](http://www.pheaa.org) to make sure the correct college is listed to receive a state grant.
- ❑ Review your financial aid award from the college you will attend and accept or decline each loan or grant individually (p. 47).
- ❑ Log in at [studentaid.gov](http://studentaid.gov) to complete your Loan Entrance Counseling and Master Promissory Note for any federal loans noted on your financial aid award letter.
- ❑ Review all bills for tuition and room and board. Follow all directions carefully and meet deadlines for payment.
- ❑ Create a realistic budget for indirect college costs, such as books, phone usage, computer needs, and travel expenses (p. 54).

## July/August

- ❑ Regularly check your college portal, email, and postal mail to meet all deadlines for class registration, orientation registration, tuition, room and board payments, placement testing, and housing requests.
- ❑ Check on your medical insurance coverage at school and provide any information your college needs, such as your vaccination records.
- ❑ Contact the bursar's office to set up a payment plan, if necessary.
- ❑ Contact your future roommate(s) and discuss what you will need to bring for your dorm room (p. 53).





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# RESOURCES AND PARTNERS

**You are not alone on your journey to college. There are a wealth of resources available to support your postsecondary goals. These resources will help you navigate high school, prepare for and apply to college, and transition to campus life.**

## LOCAL COLLEGE PREP PROGRAMS

There are many organizations in Philadelphia that help college-bound high school students and their families as they prepare for and apply to college. Philadelphia Futures is one of them. The list below is only a small sampling of the available programs and services.

Community  
College  
of Philadelphia  
Advance at College

[www.ccp.edu/advanceatcollege](http://www.ccp.edu/advanceatcollege)

215-751-8933

Philadelphia  
Education  
Fund  
College Access  
Program

[www.philaedfund.org/programs/college-career-resources/college-access-program](http://www.philaedfund.org/programs/college-career-resources/college-access-program)

215-665-1400

SUMMER  
SEARCH  
HELPING YOUNG PEOPLE SOAR.

<https://summersearch.org/philadelphia>

215-399-4906

WINS  
Women In Natural Sciences

[www.ansp.org/education/programs/wins](http://www.ansp.org/education/programs/wins)

215-299-1064



- **Community College of Philadelphia TRIO Upward Bound**  
[www.ccp.edu/academic-offerings/high-school-student-programs/trio-upward-bound](http://www.ccp.edu/academic-offerings/high-school-student-programs/trio-upward-bound)  
215-751-8780
- **Harcum College Upward Bound**  
[www.harcum.edu](http://www.harcum.edu) and search for “Upward Bound”  
610-525-4100
- **Temple University Math & Science Upward Bound**  
<https://education.temple.edu/upwardbound>  
215-204-3636
- **University of Pennsylvania High School Upward Bound**  
<https://ub.vpse.upenn.edu>  
215-898-3185

## ONLINE RESOURCES

The following websites are important resources as you navigate the college admissions process. Refer to the sites often by saving them in your online favorites.

### College Searches and Planning

ACT Education & Career Planning: [www.act.org](http://www.act.org)

Big Future: <https://bigfuture.collegeboard.org>

Campus Explorer: [www.campusexplorer.com](http://www.campusexplorer.com)

Campus Tours: [www.campustours.com](http://www.campustours.com)

College Greenlight: [www.cappex.com/greenlight](http://www.cappex.com/greenlight)

College Navigator:

<https://nces.ed.gov/collegenavigator/>

Common Application: [www.commonapp.org/explore-colleges](http://www.commonapp.org/explore-colleges)

FairTest: [www.fairtest.org](http://www.fairtest.org)

Going2College: [www.going2college.org](http://www.going2college.org)

I'm First: [www.imfirst.org](http://www.imfirst.org)

Rise First: [www.risefirst.org](http://www.risefirst.org)

### Financial Aid

American Education Services: [www.aessuccess.org](http://www.aessuccess.org)

Big Future: <https://bigfuture.collegeboard.org/pay-for-college/financial-aid-basics>

FAFSA: [www.studentaid.gov/h/apply-for-aid/fafsa](http://www.studentaid.gov/h/apply-for-aid/fafsa)

FastWeb: [www.fastweb.com](http://www.fastweb.com)

Federal Student Aid: [www.studentaid.gov](http://www.studentaid.gov)

FinAid: [www.finaid.org](http://www.finaid.org)

Pennsylvania 529 College Savings Program:  
[www.pa529.com](http://www.pa529.com)

Pennsylvania Higher Education Assistance Agency:  
[www.pheaa.org](http://www.pheaa.org)



Gettysburg College



Lycoming College

### National Scholarship Search Engines

Cappex: [www.cappex.com/scholarships](http://www.cappex.com/scholarships)

Chegg: [www.chegg.com/scholarships](http://www.chegg.com/scholarships)

The College Board: <https://bigfuture.collegeboard.org/pay-for-college/scholarship-search>

College Scholarships.org:  
[www.collegescholarships.org](http://www.collegescholarships.org)

Free-4U: [www.free-4U.com](http://www.free-4U.com)

Niche: [www.niche.com/colleges/scholarships](http://www.niche.com/colleges/scholarships)

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

Questbridge: [www.questbridge.org](http://www.questbridge.org)

RaiseMe: [www.raise.me](http://www.raise.me)

Sallie Mae: [www.salliemae.com/college-planning](http://www.salliemae.com/college-planning)

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

Unigo: [www.unigo.com/scholarships](http://www.unigo.com/scholarships)

### For Parents and Guardians

- The Parent and Family Portal from the School District of Philadelphia can help you track your child's academic progress, test scores, and attendance: [www.philasd.org](http://www.philasd.org).
- The College Board offers tools and webinars on topics such as financial aid, college savings, and tuition tax credits: <https://bigfuture.collegeboard.org/for-parents>.
- Pennsylvania Higher Education Assistance Agency (PHEAA) provides EducationPlanner.org to educate parents about college planning, educational costs, the college admissions process, and student aid: [www.educationplanner.org/parents/](http://www.educationplanner.org/parents/).



## COLLEGE SAMPLING

### Pennsylvania State and State-Related Institutions

Cheyney University	<a href="http://www.cheyney.edu">www.cheyney.edu</a>
Commonwealth University of Pennsylvania	<a href="http://www.commonwealthu.edu">www.commonwealthu.edu</a>
East Stroudsburg University	<a href="http://www.esu.edu">www.esu.edu</a>
Indiana University	<a href="http://www.iup.edu">www.iup.edu</a>
Kutztown University	<a href="http://www.kutztown.edu">www.kutztown.edu</a>
Lincoln University	<a href="http://www.lincoln.edu">www.lincoln.edu</a>
Millersville University	<a href="http://www.millersville.edu">www.millersville.edu</a>
<b>Penn State University</b>	<b><a href="http://www.psu.edu">www.psu.edu</a></b>
Pennsylvania Western University	<a href="http://www.pennwest.edu">www.pennwest.edu</a>
Shippensburg University	<a href="http://www.ship.edu">www.ship.edu</a>
Slippery Rock University	<a href="http://www.sru.edu">www.sru.edu</a>
<b>Temple University</b>	<b><a href="http://www.temple.edu">www.temple.edu</a></b>
<b>University of Pittsburgh</b>	<b><a href="http://www.pitt.edu">www.pitt.edu</a></b>
<b>West Chester University</b>	<b><a href="http://www.wcupa.edu">www.wcupa.edu</a></b>

### Historically Black Colleges and Universities (HBCUs)

Cheyney University	<a href="http://www.cheyney.edu">www.cheyney.edu</a>
Clark Atlanta University	<a href="http://www.cau.edu">www.cau.edu</a>
Delaware State University	<a href="http://www.desu.edu">www.desu.edu</a>
Hampton University	<a href="http://www.hamptonu.edu">www.hamptonu.edu</a>
Howard University	<a href="http://www.howard.edu">www.howard.edu</a>
Lincoln University	<a href="http://www.lincoln.edu">www.lincoln.edu</a>
Morehouse College	<a href="http://www.morehouse.edu">www.morehouse.edu</a>
Morgan State University	<a href="http://www.morgan.edu">www.morgan.edu</a>
Spelman College	<a href="http://www.spelman.edu">www.spelman.edu</a>
Tuskegee University	<a href="http://www.tuskegee.edu">www.tuskegee.edu</a>
University of Maryland Eastern Shore	<a href="http://www.umes.edu">www.umes.edu</a>
Virginia State University	<a href="http://www.vsu.edu">www.vsu.edu</a>

### Two-Year or Technical Colleges in Pennsylvania

<b>Community College of Philadelphia</b>	<b><a href="http://www.ccp.edu">www.ccp.edu</a></b>
Esperanza College of Eastern University	<a href="http://esperanza.eastern.edu">esperanza.eastern.edu</a>
Harcum College	<a href="http://www.harcum.edu">www.harcum.edu</a>
Pennsylvania College of Technology	<a href="http://www.pct.edu">www.pct.edu</a>
Thaddeus Stevens College of Technology	<a href="http://www.stevenscollege.edu">www.stevenscollege.edu</a>
Williamson College of the Trades	<a href="http://www.williamson.edu">www.williamson.edu</a>

### Private Colleges and Universities in Pennsylvania

Albright College	<a href="http://www.albright.edu">www.albright.edu</a>
Allegheny College	<a href="http://www.allegheny.edu">www.allegheny.edu</a>
Alvernia University	<a href="http://www.alvernia.edu">www.alvernia.edu</a>
<b>Arcadia University</b>	<b><a href="http://www.arcadia.edu">www.arcadia.edu</a></b>
<b>Bryn Mawr College</b>	<b><a href="http://www.brynmawr.edu">www.brynmawr.edu</a></b>
Bucknell University	<a href="http://www.bucknell.edu">www.bucknell.edu</a>
Cabrini University	<a href="http://www.cabrini.edu">www.cabrini.edu</a>
Carnegie Mellon University	<a href="http://www.cmu.edu">www.cmu.edu</a>
Chestnut Hill College	<a href="http://www.chc.edu">www.chc.edu</a>
Dickinson College	<a href="http://www.dickinson.edu">www.dickinson.edu</a>
Delaware Valley University	<a href="http://www.delval.edu">www.delval.edu</a>
Drexel University	<a href="http://www.drexel.edu">www.drexel.edu</a>
Duquesne University	<a href="http://www.duq.edu">www.duq.edu</a>
Eastern University	<a href="http://www.eastern.edu">www.eastern.edu</a>
Elizabethtown College	<a href="http://www.etown.edu">www.etown.edu</a>
Franklin & Marshall College	<a href="http://www.fandm.edu">www.fandm.edu</a>
<b>Gettysburg College</b>	<b><a href="http://www.gettysburg.edu">www.gettysburg.edu</a></b>
<b>Gwynedd Mercy University</b>	<b><a href="http://www.gmercyu.edu">www.gmercyu.edu</a></b>
Haverford College	<a href="http://www.haverford.edu">www.haverford.edu</a>
Holy Family University	<a href="http://www.holyfamily.edu">www.holyfamily.edu</a>
Immaculata University	<a href="http://www.immaculata.edu">www.immaculata.edu</a>
Jefferson University	<a href="http://www.jefferson.edu">www.jefferson.edu</a>
Juniata College	<a href="http://www.juniata.edu">www.juniata.edu</a>
Lafayette College	<a href="http://www.lafayette.edu">www.lafayette.edu</a>
<b>La Salle University</b>	<b><a href="http://www.lasalle.edu">www.lasalle.edu</a></b>
Lehigh University	<a href="http://www.lehigh.edu">www.lehigh.edu</a>
<b>Lycoming College</b>	<b><a href="http://www.lycoming.edu">www.lycoming.edu</a></b>
Moore College of Art and Design	<a href="http://www.moore.edu">www.moore.edu</a>
<b>Muhlenberg College</b>	<b><a href="http://www.muhlenberg.edu">www.muhlenberg.edu</a></b>
<b>Neumann University</b>	<b><a href="http://www.neumann.edu">www.neumann.edu</a></b>
Rosemont College	<a href="http://www.rosemont.edu">www.rosemont.edu</a>
<b>Saint Joseph's University</b>	<b><a href="http://www.sju.edu">www.sju.edu</a></b>
Susquehanna University	<a href="http://www.susqu.edu">www.susqu.edu</a>
<b>Swarthmore College</b>	<b><a href="http://www.swarthmore.edu">www.swarthmore.edu</a></b>
University of the Arts	<a href="http://www.uarts.edu">www.uarts.edu</a>
<b>University of Pennsylvania</b>	<b><a href="http://www.upenn.edu">www.upenn.edu</a></b>
University of Scranton	<a href="http://www.scranton.edu">www.scranton.edu</a>
<b>Ursinus College</b>	<b><a href="http://www.ursinus.edu">www.ursinus.edu</a></b>
<b>Villanova University</b>	<b><a href="http://www.villanova.edu">www.villanova.edu</a></b>
Widener University	<a href="http://www.widener.edu">www.widener.edu</a>

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

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Neumann University

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**BENTLEY**  
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**www.bentley.edu**

Admissions: **781-891-2244**  
 Location: **Waltham, MA 02452**  
 Campus Setting: **Suburban**  
 Undergraduate Population: **4,000**  
 Student-to-Faculty Ratio: **11:1**  
 Average Class Size: **26**  
 Learn More: **www.bentley.edu/undergraduate**

A Bentley education starts with business, but does not stop there. Students learn to think differently and change the world for the better. The benefits of a Bentley education continue long after graduation. Top employers know that Bentley provides students with the skills needed to succeed in their organizations and in all areas of life. It is no surprise that with a 99% job placement rate, large numbers of Bentley students have jobs lined up more than six months before they graduate. And our Boston area location helps students get top internships throughout their four years.

**BRYN MAWR**  
COLLEGE

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 @bmc\_admissions  
 /user/BrynMawrCollege

**www.brynmawr.edu**

Admissions: **610-526-5152**  
 Location: **Bryn Mawr, PA 19010**  
 Campus Setting: **Suburban**  
 Undergraduate Population: **1,425**  
 Student-to-Faculty Ratio: **9:1**  
 Average Class Size: **14**  
 Learn More: **www.brynmawr.edu/admissions-aid**

Bryn Mawr offers 360° Course Clusters, unique, interdisciplinary experiences in which students take multiple courses and engage in experiential learning focused on a common theme or problem. More information and examples of our clusters available at [www.brynmawr.edu/360](http://www.brynmawr.edu/360).



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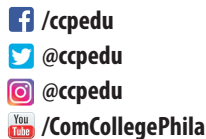
**www.clarkson.edu**

Admissions: **800-527-6577**  
 Location: **Potsdam, NY 13699**  
 Campus Setting: **Rural**  
 Undergraduate Population: **3,100**  
 Student-to-Faculty Ratio: **12:1**  
 Average Class Size: **20**  
 Learn More: **www.clarkson.edu/admissions**

Located in the foothills of the Adirondack Park in upstate New York, Clarkson is a private, national research university and proven leader in technological education and sustainable economic development. A Clarkson education aims to foster leadership, networking and problem-solving skills through more than 90 rigorous programs of study in engineering, business, arts, education, sciences, and health professions. By partnering with leading companies, industries and thought leaders, Clarkson brings relevance to the classroom to meet the challenges of our fast-paced world.



## Community College of Philadelphia



### [www.ccp.edu](http://www.ccp.edu)

Admissions: **215-751-8010**  
 Location: **Philadelphia, PA 19130**  
 Campus Setting: **Urban**  
 Undergraduate Population: **22,000**  
 Student-to-Faculty Ratio: **25:1**  
 Average Class Size: **22**  
 Learn More: [www.ccp.edu/getting-started](http://www.ccp.edu/getting-started)

Community College of Philadelphia's Octavius Catto Scholarship enables eligible Philadelphia high school students to pursue an associate degree at the College at no cost for tuition and fees. Learn more at [ccp.edu/catto](http://ccp.edu/catto).

## Gettysburg COLLEGE



### [www.gettysburg.edu](http://www.gettysburg.edu)

Admissions: **717-337-6100**  
 Location: **Gettysburg, PA 17325**  
 Campus Setting: **Suburban**  
 Undergraduate Population: **2,400**  
 Student-to-Faculty Ratio: **10:1**  
 Average Class Size: **18**  
 Learn More: [www.gettysburg.edu/admissions-aid/](http://www.gettysburg.edu/admissions-aid/)

Offering 65+ majors, minors, and special programs for our students to choose from, Gettysburg College students engage in interdisciplinary learning, advanced scholarship, and global leadership through our high-impact offerings including our five distinctive programs, our semester-long study abroad opportunities, our Cross-Disciplinary Science Institute, our Center for Career Engagement, our Experiential Education programs, and so much more. Our students pursue their passions both on campus and after they graduate; within one year of graduation, 98% are employed or enrolled in graduate school.



## Gwynedd Mercy University



### [www.gmercyu.edu](http://www.gmercyu.edu)

Admissions: **215-641-5510**  
 Location: **Gwynedd Valley, PA 19437**  
 Campus Setting: **Suburban**  
 Undergraduate Population: **1,800**  
 Student-to-Faculty Ratio: **10:1**  
 Average Class Size: **17**  
 Learn More: [www.gmercyu.edu/admissions-aid](http://www.gmercyu.edu/admissions-aid)

97% of recent graduates were employed or in graduate school within 6 months (among survey respondents, November 2021). 100% of first-time, full-time undergraduate students receive financial aid.

## LYCOMING COLLEGE



### [www.lycoming.edu](http://www.lycoming.edu)

Admissions: **570-321-4026**  
 Location: **Williamsport, PA 17701**  
 Campus Setting: **Urban**  
 Undergraduate Population: **1,200**  
 Student-to-Faculty Ratio: **11:1**  
 Average Class Size: **15**  
 Learn More: [www.lycoming.edu/admissions](http://www.lycoming.edu/admissions)

Lycoming encourages students to think deeply and act boldly. It starts with a customizable academic program tailored to your unique interests and career goals. Then, Lycoming's Enhanced Academic Experience requirement challenges students to apply their knowledge in fieldwork, internships, research, global study, and other hands-on opportunities. With access to advanced equipment and undergraduate experiences from day one, students leave prepared for professional growth and personal fulfillment. In fact, 95% of graduates are employed or in graduate school within 6-12 months.

## Muhlenberg College



### [www.muhlenberg.edu](http://www.muhlenberg.edu)

Admissions: **484-664-3200**  
 Location: **Allentown, PA 18104**  
 Campus Setting: **Suburban**  
 Undergraduate Population: **2,000+**  
 Student-to-Faculty Ratio: **10:1**  
 Average Class Size: **19**  
 Learn More: [www.muhlenberg.edu/admissions](http://www.muhlenberg.edu/admissions)

Muhlenberg College offers a range of strong pre-professional programs rare for an institution of our size including prehealth, prelaw, business, public health, media & communications, and more. With extensive research and internship opportunities, comprehensive Career Center programming and accelerated graduate school partnerships for medicine, law, finance, and more, our graduates realize strong outcomes including an 87% acceptance rate into medical school, a 92% acceptance rate into dental school, jobs in Big 4 firms, media, the performing arts, and so much more.



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### [www.neumann.edu](http://www.neumann.edu)

Admissions: **610-558-5616**  
 Location: **Aston, PA 19014**  
 Campus Setting: **Suburban**  
 Undergraduate Population: **1,738**  
 Student-to-Faculty Ratio: **15:1**  
 Average Class Size: **25**  
 Learn More: [www.neumann.edu/admissions](http://www.neumann.edu/admissions)

Neumann offers 48 intellectually challenging majors on a safe, suburban campus with high-tech facilities: a communication center with multiple TV and radio studios, a new Health Sciences Center, cybersecurity/video gaming labs, and more. Professors know students' names and emphasize critical thinking and compassion – in the classroom and beyond. Academic programs are career-oriented and require at least one internship to provide professional experience. The campus is welcoming, and the tuition is affordable with 99% of undergraduates receiving some financial aid.



## PennState

[@psuadmissions](https://www.instagram.com/psuadmissions)

### [www.psu.edu](http://www.psu.edu)

Admissions: **215-246-3500**  
 Location: **20 campuses**  
 Campus Setting: **Campuses across state**  
 Undergraduate Population: **Varies**  
 Student-to-Faculty Ratio: **16:1**  
 Average Class Size: **Varies**  
 Learn More: [admissions.psu.edu/pennstate/](http://admissions.psu.edu/pennstate/)

Being part of the Penn State family gives you the options and opportunities to make a global impact. Choose from more than 275 majors, join a community of more than 76,000 undergraduate students studying at 20 campuses across the state, and build your network with the help of more than 700,000 living alumni. Get hands-on preparation for your career both inside the classroom and through co-curricular activities like conducting your own undergraduate research, participating in an internship, or joining a student group where you can develop your skills.



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[You Tube /user/sjuvideo](https://www.youtube.com/user/sjuvideo)  
[d @saintjosephs](https://www.tiktok.com/@saintjosephs)

### [www.sju.edu](http://www.sju.edu)

Admissions: **610-660-1300**  
 Location: **Philadelphia, PA 19131**  
 Campus Setting: **Urban/Suburban**  
 Undergraduate Population: **5,583**  
 Student-to-Faculty Ratio: **11:1**  
 Average Class Size: **23**  
 Learn More: [www.sju.edu/apply](http://www.sju.edu/apply)

Saint Joseph's University's two campuses offer students the best of both worlds, linking a vibrant Philadelphia neighborhood with a charming, historic Main Line suburb and the heart of University City. As Philadelphia's 4th largest university, offering 100+ academic programs across four colleges and schools (including direct-entry programs in occupational therapy, pharmacy, and physical therapy), we are committed to interdisciplinary education — over 60% of graduates complete a double major or major and minor course of study, and experiential learning is encouraged.



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[@swarthmorecollege](https://www.instagram.com/swarthmorecollege)  
[d @swarthmorecollege](https://www.tiktok.com/@swarthmorecollege)

### [www.swarthmore.edu](http://www.swarthmore.edu)

Admissions: **610-328-8300**  
 Location: **Swarthmore, PA 19081**  
 Campus Setting: **Suburban**  
 Undergraduate Population: **1,689**  
 Student-to-Faculty Ratio: **8:1**  
 Average Class Size: **18**  
 Learn More: [www.swarthmore.edu/admissions-aid](http://www.swarthmore.edu/admissions-aid)

Swarthmore meets 100% of determined need with loan-free financial aid, and practices need-blind admissions for US citizens, permanent residents, and undocumented students. We are a close-knit community where brilliant people with bright ideas come together for the common good (without the distraction of grades during the pass/fail first semester). As one of the top liberal arts institutions in the nation – which features an accredited engineering program – Swarthmore offers close access to faculty and hands-on research opportunities. Swarthmore is located 11 miles southwest of Philadelphia.



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[@admissionsTU](https://twitter.com/admissionsTU)  
[@admissionstu](https://www.instagram.com/admissionstu)

### [www.temple.edu](http://www.temple.edu)

Admissions: **215-204-7200**  
 Location: **Philadelphia, PA 19122**  
 Campus Setting: **Urban**  
 Undergraduate Population: **26,000+**  
 Student-to-Faculty Ratio: **13:1**  
 Average Class Size: **Varies**  
 Learn More: [admissions.temple.edu](http://admissions.temple.edu)

As Philadelphia's public university, Temple offers various scholarships and need-based aid to support students from our city including academic merit scholarships ranging from \$1000 to full tuition, and the Broad Street Finish Line Scholarship that supports first-generation college students in need. Temple also offers Fly in 4, a program designed to keep students on track academically to ensure they are able to graduate in four years. If students meet all of the program requirements and still need more time to complete their degree, Temple will pay for their remaining coursework.





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 /c/PennAdmissions  
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### [www.upenn.edu](http://www.upenn.edu)

Admissions: **215-898-7507**  
 Location: **Philadelphia, PA 19104**  
 Campus Setting: **Urban**  
 Undergraduate Population: **13,000**  
 Student-to-Faculty Ratio: **6:1**  
 Average Class Size: **Varies**  
 Learn More: [www.admissions.upenn.edu](http://www.admissions.upenn.edu)

Penn meets 100% of demonstrated need for four years with grant-based financial aid packages. Aid packages are made up of scholarships and Work-Study funds that do not have to be paid back – making it possible to graduate from Penn debt-free. As part of the Penn First Plus initiative, Penn is especially committed to making education accessible and affordable for highly aided students (family has \$65,500 or less in income with typical assets). These students are eligible for laptop funding, summer savings expectation waivers in their first and second years, summer internship funding in their third and fourth years, and more.



/pittadmissions  
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### [www.pitt.edu](http://www.pitt.edu)

Admissions: **412-624-7488 (option 1)**  
 Location: **Pittsburgh, PA 15260**  
 Campus Setting: **Urban**  
 Undergraduate Population: **19,000**  
 Student-to-Faculty Ratio: **14:1**  
 Average Class Size: **Varies**  
 Learn More: [www.pitt.edu/admissions](http://www.pitt.edu/admissions)

Pitt is home to the Cathedral of Learning. The Cathedral is the tallest educational building in the hemisphere, standing 40 stories high and holding 2,000 rooms. And *U.S. News & World Report* continues to list us as one of their Best Global Universities, and the *Wall Street Journal* ranks us the #1 public university in the northeast.



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### [www.ursinus.edu](http://www.ursinus.edu)

Admissions: **610-409-3200**  
 Location: **Collegeville, PA 19426**  
 Campus Setting: **Suburban**  
 Undergraduate Population: **1,556**  
 Student-to-Faculty Ratio: **10:1**  
 Average Class Size: **15-20**  
 Learn More: [www.ursinus.edu/admission](http://www.ursinus.edu/admission)

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### [www.villanova.edu](http://www.villanova.edu)

Admissions: **610-519-4000**  
 Location: **Villanova, PA 19085**  
 Campus Setting: **Suburban**  
 Undergraduate Population: **7,047**  
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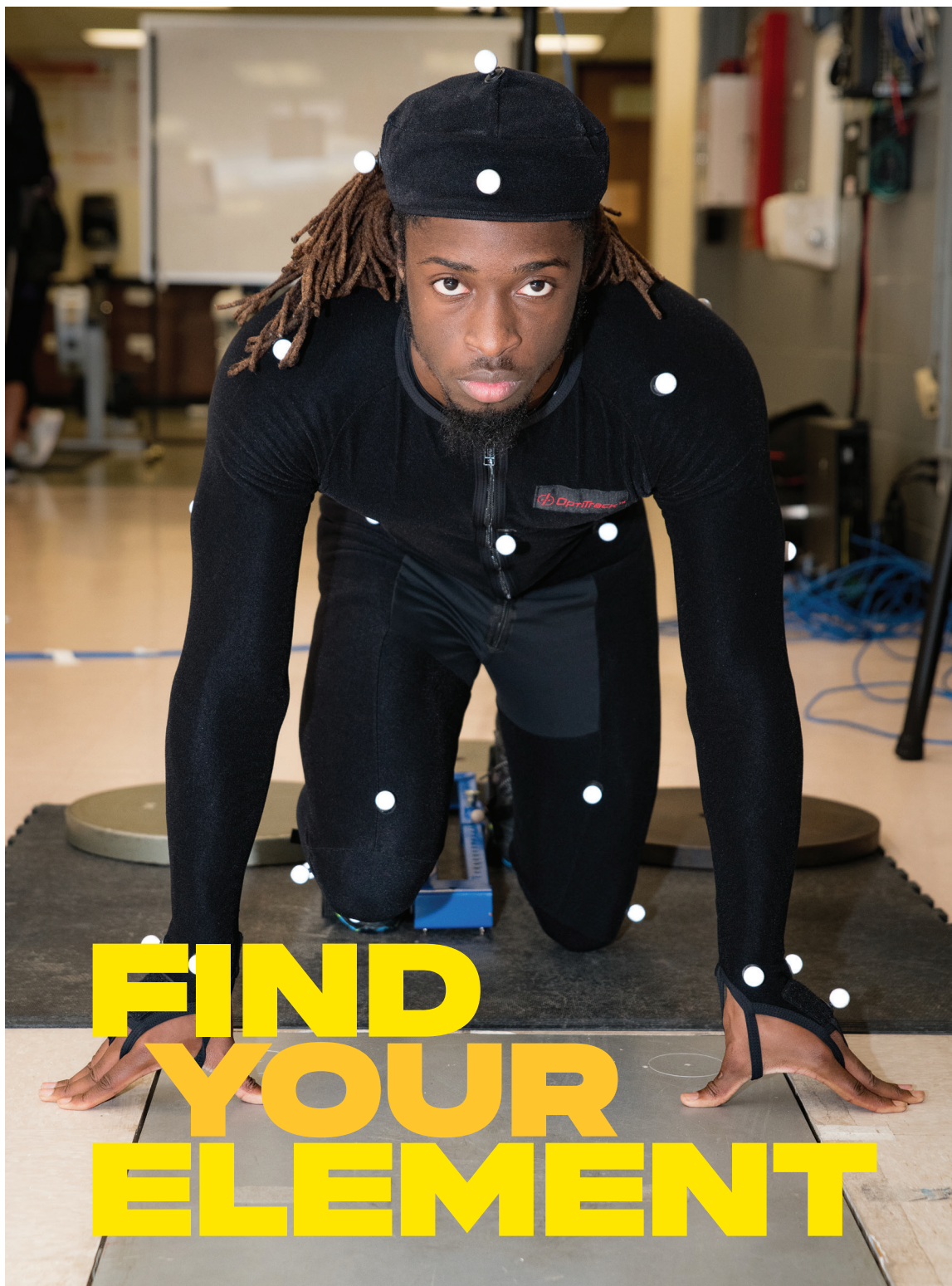


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### [www.wcupa.edu](http://www.wcupa.edu)

Admissions: **610-436-3411**  
 Location: **West Chester, PA 19383**  
 Campus Setting: **Suburban**  
 Undergraduate Population: **14,471**  
 Student-to-Faculty Ratio: **19:1**  
 Average Class Size: **30**  
 Learn More: [wcupa.edu/admissions](http://wcupa.edu/admissions)

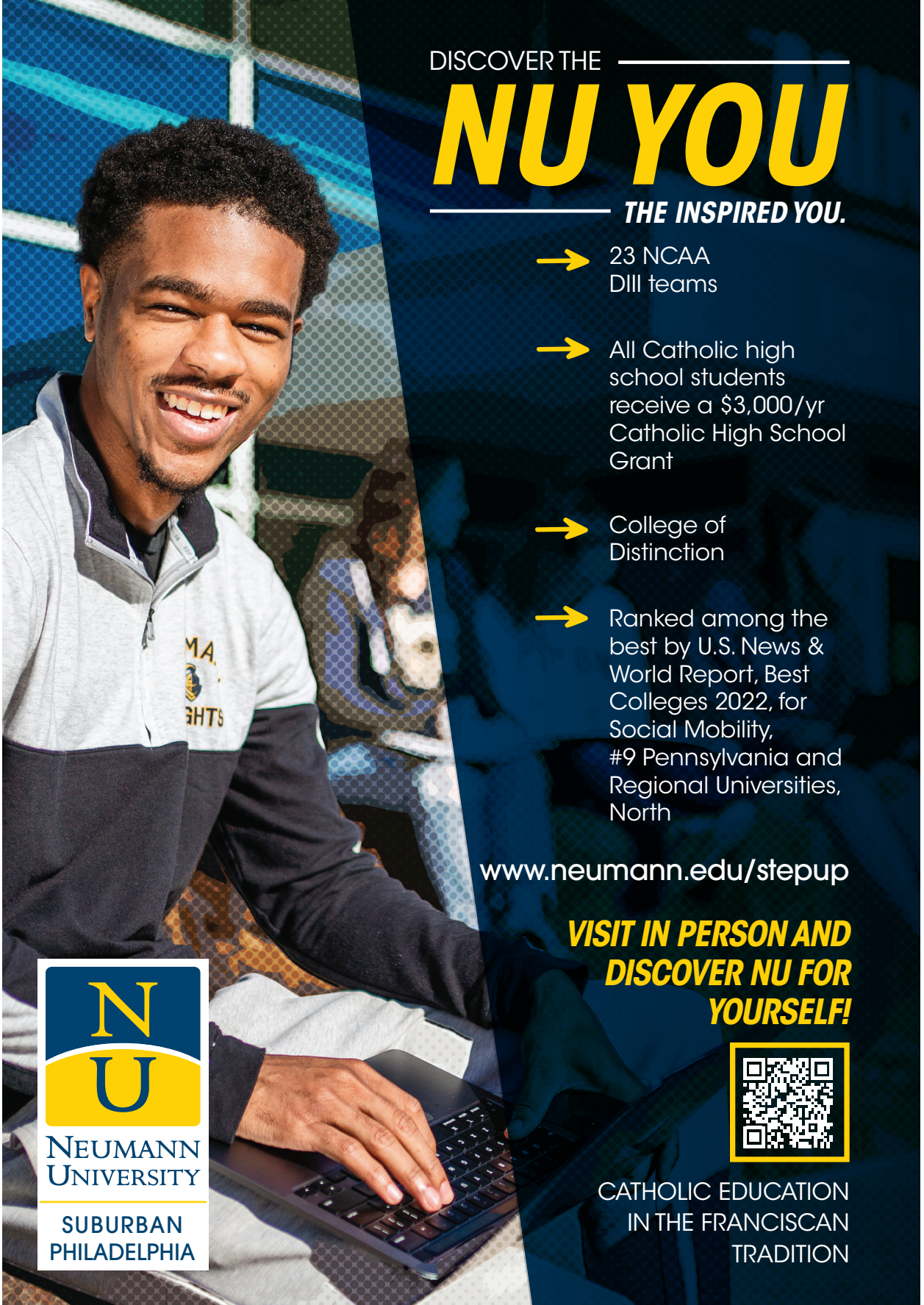
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