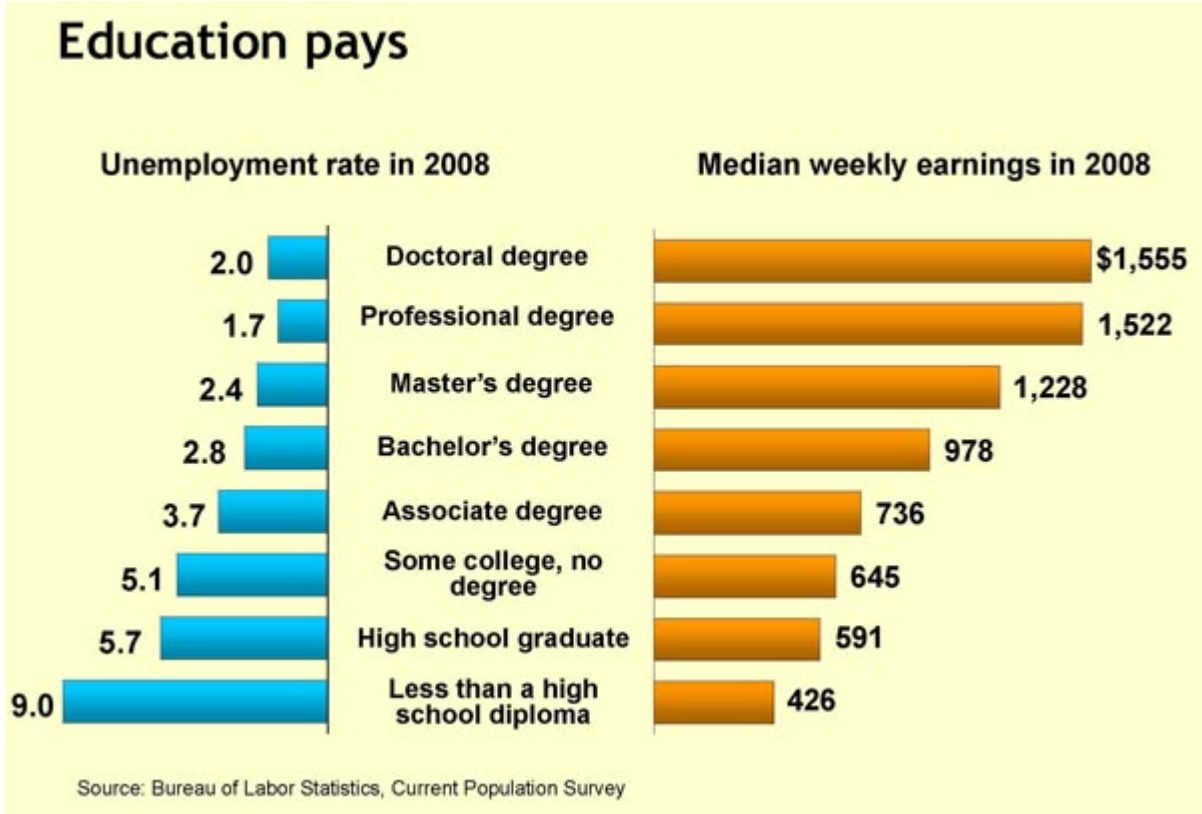


COLLEGE  
ADMISSIONS  
PROCESS

# Education pays ...

Education pays in higher earnings and lower unemployment rates  
Note: Data are 2008 annual averages for persons age 25 and over. Earnings are for full-time wage and salary workers.



Courtesy of U.S. Department of Labor: Bureau of Labor Statistics, [www.bls.gov](http://www.bls.gov)

## Steps for College Admission

\_\_\_\_\_ **Step 1** Make a calendar of all test, application and housing **deadlines** as you receive them.

\_\_\_\_\_ **Step 2** Take your SAT/ACT tests (we suggest the second semester of junior year). Take SAT subject tests if your college requires them (we suggest taking them no later than October of senior year).

\_\_\_\_\_ **Step 3** Obtain and review college applications, housing forms, and financial aid information at the colleges of your choice.

\_\_\_\_\_ **Step 4** Complete and submit admission applications and housing forms.

\_\_\_\_\_ **Step 5** Ensure SAT/ACT score reports have been sent to the appropriate colleges.

\_\_\_\_\_ **Step 6** Fill out an official **transcript request form** in your high school registrar's office.

\_\_\_\_\_ **Step 7** Fill out the Free Application for Federal Student Aid (FAFSA) after January 1st of your senior year.

\_\_\_\_\_ **Step 8** *Request a final transcript to be sent to the college you plan to attend* confirming your high school graduation.

## SELECTING A COLLEGE

There are over 3500 colleges and universities in the United States, so selecting the right college that best fits your abilities and ambitions is one of the most important decisions you will make as a young adult. For those of you who have already made a decision concerning which college you would like to attend, your attention needs to be focused on being admitted to that institution. For those of you who have not made this important decision, your attention will need to be focused on narrowing your choice of colleges to a workable list. In most instances there is a wide selection of colleges available which will meet your needs. However, each of these colleges is a reflection of an educational philosophy combined with the make-up of the size of its student body. Therefore, selecting the college which is just right for you can be an overwhelming task unless you study the differences between colleges and establish priorities that are important to you. The first step in researching colleges is to exercise your own goals and plans for the future.

**Factors usually considered when selecting a college include the following:**

1. **Location** - Some students prefer to attend college in the same city or close to home while others would be able to adjust and function as well or better farther away.
2. **Type** - Colleges are either privately or publicly financed. Private colleges may be church related, and this factor will often influence a student's selection.
3. **Cost** - This includes tuition, fees, room and board, and travel expenses. Tuition at state-supported schools is substantially lower than that of private schools. Also, students who wish to attend out-of-state public schools are assessed out-of-state tuition fees, which in most cases will equate with tuition at a private school.
4. **Admission Requirements** - In addition to presenting acceptable scores on entrance exams, some colleges require a particular class rank as well as a certain number of units in high school preparatory courses, essays, recommendations, and interviews.
5. **Curriculum and Degrees Offered** - A major consideration for choosing a college should be the availability of adequate programs of instruction in the area you intend to study.
6. **Honors Program** - Distinctive academic activities may be available to students who meet certain requirements.
7. **Physical Facilities** - Colleges should have appropriate classrooms, laboratories, libraries, and residence halls.
8. **Financial Aid** - In most instances, financial aid is available to bridge the gap between the cost of education at an institution and the expected contribution by the family. Some families may qualify for financial aid at private schools, which makes the cost comparable to that of public colleges (see section on financial aid).
9. **Transfer of Credits** - Credits earned at your institution of choice should be recognized by other colleges if you decide to transfer. Always check with the new school to determine which courses will be counted for credit.

10. **Extra-Curricular Activities** - The college should offer a variety of activities which are of interest to you, such as student government, social organizations, athletic or intramural activities, and/or community service opportunities.

11. **Family Tradition** - Your family may have strong ties to a particular college.

12. **Size** – The size of colleges range from very small (500 students) to very large (35,000 students or larger). Student-faculty ratio and typical class size are also important factors to consider.

**From the above list, set and define your top priorities when selecting a college.**

**Step 1:** List four or five characteristics that are most important to you.

*For example:*

Curriculum offered:	Strong and highly rated program available in intended major.
Cost:	Tuition, fees, room and board no more than \$9,000 per year.
Location:	No more than three to four hours commuting time.
Size:	Enrollment 10,000 or fewer students.

**Step 2:** Narrow your choices to colleges that meet your specific criteria. Determine the colleges' admissions standards to make a "good match." Consult college catalogs such as *The College Handbook*, *Compendium of Texas Colleges*, and *Barron's Profile of American Colleges*.

**Step 3:** Attend College Night programs to talk with admissions representatives and obtain first-hand information about the colleges they represent.

**Step 4:** Talk with your parents about your possible choices and how you plan to finance your education.

**Step 5:** Plan visits to several college campuses for you and your parents. To arrange a college tour, visit college websites to register for tours or call the Office of Admissions to secure an appointment. You may also want to ask for appointments with an admissions representative for your high school, an advisor in your major, and/or the offices of financial aid and housing.

**Step 6:** Talk with current students and alumni at each school to get varied perspectives on the kind of college experience you can expect at each place.

**Step 7:** Throughout this time of decision, feel free to consult with your counselor concerning any questions you may have. You are encouraged to arrange a conference with your counselor at a time when your parents may attend.

### **College Visits**

Prior to your visit, fill out the college visitation form, and take it with you to your college visit. You must obtain documentation of your visit from the college to be given to the attendance office upon your return to campus.

## **Questions To Consider During College Visits**

- What are your personal study habits? Do they fit with the school attitude?
- Do you know your degree direction? Does the school have adequate curriculum for it? Does it satisfy your specialized interests? How supportive is the career center in helping recent graduates find jobs in your area of interest?
- What are the admissions standards to the university and to the degree program you desire?
- Are there advanced placements? What type are they?
- Are there special academic programs available, such as honors programs, accelerated degree programs, or academic support programs?
- Is there a study abroad program? In what countries? In what degree programs?
- What are the class sizes? Are most class formats lecture or discussion?
- How is the academic year divided? (semesters, quarters, block system)
- What percentage of the freshman class returns for the sophomore year?
- How diverse is the student body? (scholastic, geographic, socioeconomically)
- What percentage of graduates are accepted to professional schools?
- What kinds of internship opportunities are available?
- What kind of technology is available to students?
- What do students do for fun on weekends?
- What percentage of students are involved in intramurals, community service, and fraternities/sororities?
- What percentage of applicants are admitted to the university? What percentage of students receive financial aid?
- What percentage of students live on campus as freshman? As upperclassmen?

## **BRIEF SUMMARY OF THE ADMISSION PROCESS**

1. Take the required admission tests and have the score report sent to the college by the testing program.
2. Accurately complete the application for admission (usually online) and any other document required by the college. In some instances, the student will be required to write essays or short answer responses to specified questions. Students may also be required to include a photograph and document extracurricular achievements.
3. Pay the application fee (usually online) if required. Since this fee is nonrefundable, it is advisable for you to narrow your choices to four or five schools before applying.
4. Provide high school recommendations, if required. The counseling office and teachers will assist you in completing these recommendations and will send them directly to the college. Give the person(s) writing your recommendations at least two weeks notice.
5. Request your official transcript be sent to the college(s) in the registrar's office at your school. You must complete a transcript request form and pay the required fee (if applicable) for each transcript sent to colleges. Official transcripts must be sent directly from the high school to the college. If a counselor is writing a recommendation letter on your behalf, inform the registrar so all documents can be mailed together.
6. Complete health forms, if required.
7. Apply for housing by completing an application and submitting the required fee. The time to apply for housing varies from college to college. Check college websites for deadlines. Some require that the student is accepted for admission before an application for housing is mailed to the student. Other colleges will accept housing requests prior to accepting the student. Housing is critical at most schools, and residence halls are assigned on a first come, first serve basis. Some colleges require freshman students to live on campus.
8. Apply for financial aid after January 1<sup>st</sup> of your senior year by completing the Free Application for Federal Student Aid (FAFSA). This is a separate procedure and all requests regarding finances should be directed to the college's office of financial aid. (See section in this booklet.) Please note: before any prospective student can be considered for financial aid, he/she must be accepted for admission. An application for financial aid does not constitute an application for admission and vice versa.
9. If you have not received a response via email or letter that your application for admission has been received within a reasonable length of time, contact an admissions counselor. Continue to check your online application status to ensure all application materials have been received by the application deadline.
10. Request an official transcript be sent to the college you plan to attend upon graduation. At most colleges you are unable to register for classes unless your final transcript is on file.

## COLLEGE ADMISSIONS TERMINOLOGY

### **Early Decision**

The Early Decision plan is designed for a student who has determined that a particular college is his/her first choice and the student plans to attend the college if accepted. Early Decision applicants apply in the fall (usually November or December) and learn of the decision of their application during December or January. Students may apply to other schools under the Regular Decision option, but if they are accepted Early Decision, they are required to withdraw their applications from other schools and attend the Early Decision school. EARLY DECISION IS A BINDING AGREEMENT and is only suggested for students who are very certain of their first choice college.

You will have to check with each individual college to determine deadlines and if Early Decision is available for the colleges on your list. A student is usually released from an Early Decision obligation if a financial aid package award is not adequate based on financial need. If you are thinking about an Early Decision plan, you should take the required college entrance tests the summer before your senior year. Also, check to see if your college or university requires SAT Subject Tests. The ideal time to check into Early Decision procedures is during your junior year in high school.

### **Early Action**

Early Action is the same as Early Decision, EXCEPT a student is not required to commit to the school or withdraw applications from other colleges. Early Action is non-binding and simply allows a student to apply early and learn of an admissions decision before regular applicants, usually in December or January.

### **Rolling Admissions**

Application process through which admissions applications are evaluated upon receipt and applicants are usually notified within 4-5 weeks of the decision if accepted.

### **Admission by Review**

An admissions process used by colleges/universities to assess the probability of college academic success of applicants who do not meet published admissions criteria. This process considers various factors: high school course work, extracurricular activities, leadership positions, community service, work experience, letters of recommendation, and/or extenuating circumstances of an individual.

### **Provisional Admission**

An admissions decision which allows an applicant to be "provisionally" accepted, dependent upon completion of requirements set by the college/university. These requirements may include summer session attendance with specified courses and GPA attainment or limitations on the number of courses taken in the fall.

### **Open Admissions**

An admissions process that allows virtually all applicants to be accepted, without regard to such traditional qualifying criteria such as test scores, class rank, or GPA.

### **Deferred Admission**

A program that allows an accepted student to postpone college enrollment date for up to 3 years for personal reasons. Deferred admission is also used to describe Early Decision or Early Action applicants who are not accepted in the early applicant pools but whose applications will be reviewed with the regular decision applicant pool.

**Candidate Reply Date**

Sponsored by the College Board, this agreement establishes a common date, May 1, as the earliest time a subscribing college may require an accepted applicant to notify the college that he/she plans to attend.

**Candidate Notification Date**

The date by which an institution will announce its decision on a student's application. (usually the first two weeks in April).

**Waiting List**

An institution's list of students who were not accepted initially, but who may be accepted at a later date if space becomes available.

**Applicant Pool**

The total number of students who are applying to a given college or university in a particular year.

**Yield**

The number of students who are accepted to a school and accept an offer of admission.

**STATE OF TEXAS TOP 10 PERCENT AUTOMATIC COLLEGE ADMISSION POLICY**

Students who are in the top 10 percent of their graduating class are eligible for automatic admission to any public university in Texas.

To be eligible for automatic admission, a student must:

- Graduate in the top 10 percent of his or her class at a public or private high school in Texas;
- Enroll in college no more than two years after graduating from high school; and
- Submit an application to a Texas public university for admission before the institution's application deadline (check with the university regarding specific deadlines).
- Students admitted through this route may still be required to provide SAT or ACT scores, although these scores are not used for admissions purposes. Students must also take the THEA test, unless exempted from the test requirement. Check with the admissions office regarding THEA, SAT, and ACT requirements.
- After a student is admitted, the university may review the student's high school records to determine if the student is prepared for college-level work. A student who needs additional preparation may be required to take a developmental, enrichment or orientation course during the semester prior to the first semester of college.
- Admission to a university does not guarantee acceptance into a particular college of study or department.

- **Regarding admission at The University of Texas at Austin:**

*Senate bill 175, passed by the 81st Texas Legislature, allows The University of Texas at Austin to limit automatic admission to 75 percent of the university's enrollment capacity designated for first-time resident undergraduate students beginning with admissions for the 2011-12 academic year.*

*The University has determined that they will automatically admit all eligible 2011 summer/fall freshman applicants who rank within the top 8% of their high school graduating classes, with remaining spaces to be filled through holistic review.*

## **STATE OF TEXAS COMMON APPLICATION FOR FRESHMAN ADMISSION**

All Texas public four-year colleges and universities will use the State of Texas Common Application for entering freshmen. The application booklet contains detailed instructions for completion of the application, deadlines, general information, and the application itself. Students are encouraged to apply online using the common application at **[www.applytexas.org](http://www.applytexas.org)**. Instructions should be read very carefully. It is advisable to print a hard copy of your application before you "submit".

## FINANCIAL AID CHECK-LIST

- \_\_\_\_\_ 1. Apply for admission to the college(s) you are considering in the fall.
- \_\_\_\_\_ 2. Research the financial aid process at the college(s) you are considering. All colleges require submission of the Free Application for Federal Student Aid (FAFSA) for federal aid programs (such as the Pell Grant). Determine if supplemental forms are also required for financial aid consideration, such as the CSS Profile, which is used by many private colleges.
- \_\_\_\_\_ 3. Find out the **financial aid priority deadline** for each college.
- \_\_\_\_\_ 4. Parents and students should complete their income tax returns as soon as possible after January 1 of the student's senior year.
- \_\_\_\_\_ 5. Prior to filling out the FAFSA, apply for a PIN number and gather all documents needed for the FAFSA. Consider completing the FAFSA Onthe-Web Worksheet to prepare for completion of the FAFSA.
- \_\_\_\_\_ 6. Beginning January 1 of your senior year, provide information about your family's financial circumstances by filling out and submitting the FAFSA. Submission of the FAFSA online is preferred and yields faster results.
- \_\_\_\_\_ 7. Be sure to list the code numbers of colleges or agencies you want to receive your Student Aid Report (SAR) on your FAFSA.
- \_\_\_\_\_ 8. Review the Student Aid Report (SAR) for accuracy and make corrections if needed.
- \_\_\_\_\_ 9. Meet the **priority deadline** for financial aid set by the college(s) you are considering.
- \_\_\_\_\_ 10. Ensure your Student Aid Report (SAR) is sent by the federal processor to your college(s) by the priority deadline. No financial aid can be offered until the college has received your Student Aid Report.
- \_\_\_\_\_ 11. Provide verification documents, including copies of income tax returns, to your financial aid officer, if requested.
- \_\_\_\_\_ 12. Communicate openly with your financial aid counselor. Apprise your financial aid officer of changes in family financial circumstances such as death of a parent, divorce, or loss of a job.
- \_\_\_\_\_ 13. Sign and send acceptance letter of financial aid to financial aid officer. You may accept all or part of a financial aid package.
- \_\_\_\_\_ 14. **Reapply for financial aid each year.**

## PRINCIPLES OF FINANCIAL AID

A student's financial need for federal aid programs is determined by criteria established by Congress and is reflected in a formula called the Congressional Methodology. The Congressional Methodology is based upon general principles and assumptions and can be summarized as follows:

- Parents have an obligation to finance the education of their children to the extent that they are able.
- A family's income and assets combined produce a comprehensive index of the family's financial strength and its capacity to contribute toward educational costs.
- Factors such as family size, extraordinary expenses, age of the parents, and other considerations must be weighed in relation to income and asset information in order to measure a family's true ability to pay for an education.
- Students and their families must be accepted in their present financial condition; the objective facts of a family's financial situation must be examined to determine the family's ability to pay.
- Students have a responsibility to help pay for their own education and should also be expected to contribute a share of their income and assets.

## FINANCIAL AID IMPORTANT WEB SITES

PIN information and registration..... [www.pin.ed.gov](http://www.pin.ed.gov)  
*FAFSA on the Web* and Federal School Codes..... [www.fafsa.ed.gov](http://www.fafsa.ed.gov)  
*Student Aid on the Web* – planning for college,  
paying for college, and repaying student loans..... [www.studentaid.ed.gov](http://www.studentaid.ed.gov)  
*Funding Your Education*..... [www.studentaid.ed.gov/fye](http://www.studentaid.ed.gov/fye)  
*The Student Guide*..... [www.studentaid.ed.gov/guide](http://www.studentaid.ed.gov/guide)  
*Looking for Student Aid*..... [www.studentaid.ed.gov/LSA](http://www.studentaid.ed.gov/LSA)

## IMPORTANT TELEPHONE NUMBERS

Federal Student Aid Information Center (FSAIC)  
Toll-free number for questions  
about federal student aid..... 1-800-4-FED-AID (1-800-433-3243)  
TTY (for the hearing impaired)..... 1-800-730-8913  
Toll number for inquirers calling  
from foreign countries..... +1-319-337-5665  
Inspector General Hotline  
Reporting student aid fraud  
(including identity theft), waste, or abuse  
of U.S. Department of Education funds..... 1-800-MIS-USED  
(1-800-647-8733)  
E-mail:..... [oig.hotline@ed.gov](mailto:oig.hotline@ed.gov)  
Website:..... [www.ed.gov](http://www.ed.gov)

## **IN SUMMARY: APPLYING FOR FINANCIAL AID IS A FIVE STEP PROCESS**

**Passage of the Higher Education Amendments of 1992**, re-authorizing the Higher Education Act of 1965, has brought significant changes in the national delivery system for financial aid.

The Higher Education Amendments mandate use of the Free Application for Federal Student Aid (FAFSA) as the standing form to apply for federal student aid funds and prohibit charging students or parents a fee for collecting, processing, or delivering financial aid through use of the FAFSA. This legislation simplifies the process of applying for federal financial aid and ensures that students can do so at no cost. Supplemental data may be required only for institutional and state programs, and students may be charged a fee for collecting, processing, and reporting that information.

### **STEPS TO FOLLOW**

Students should check with the university or college that they plan to attend for their financial aid application requirements.

1. **Obtain a supplemental application for financial aid** from the financial aid office of the college you will attend, if required. Return it to the office of financial aid at that specific college by the school's deadline. (Remember the admissions office must accept you before you will be considered for financial aid.)

2. **Complete the Free Application for Federal Student Aid (FAFSA)**, the need analysis form required by the college, on-line.

We recommend that students and parents save time by requesting identification numbers called your **PIN** before the student applies for aid. The PIN can be used as an electronic signature for *FAFSA form on the Web*, drastically decreasing the processing time. The parent's PIN can be used to sign FAFSA for all children in college and/or for the parent's own FAFSA if they are current students. An ideal time to get a PIN would be November or December of the student's senior year in high school. The PIN must be requested online at [www.pin.ed.gov](http://www.pin.ed.gov)

**Important Note:** Students should not reveal the PIN to anyone—not even if that person is helping them complete the FAFSA.

**NOTE:** Please print and save the confirmation page.

Use the most accurate income information you have to complete the FAFSA. If you have not filed your tax return, use pay stubs to estimate total income for the preceding year.

- W-2 forms and other records of income
- current bank statements
- records of any benefits received from Social Security, Departments of Veterans Affairs and the other agencies
- business/farm records
- your driver's license
- your tax return and your parent's tax return

The FAFSA asks the student to name schools to which the student authorizes release of the FAFSA data. The student will not pay for FAFSA processing or for sending reports from it to the schools written in on the FAFSA.

Colleges that want tax returns from you will ask for them. Do not mail tax returns

to colleges unless they are specifically requested. Any additional information regarding your financial position or unusual circumstances should be mailed directly to the financial aid office. Be sure to put applicant's name, social security number and date of birth on each page. Print and keep a copy of your completed FAFSA. Also keep the instruction booklet. Provide all required signatures.

**3. After the application is processed, you will receive a Student Aid Report (SAR).** It will show all the information from the FAFSA that was used to calculate the Expected Family Contribution (EFC), or how much you are expected to pay for college. The SAR allows the student to check the information and make corrections, if necessary. The student will not pay a fee for corrections made on the SAR or for sending corrected reports to schools. The SAR will relay messages about the student's eligibility for federal student aid. USDE will insert the appropriate dependent or independent verification form with the SAR to all students selected for verification by the Central Processing System (CPS).

**4. Financial Aid Packages/Awards.** When the financial aid officer receives an application and a Student Aid Report, he/she will be able to determine a package to meet the individual student's specific financial needs.

**A student demonstrates a financial need when the cost of attending a college is greater than the total of the parent's and student's contribution (called the EFC) as determined by information submitted on the FAFSA .**

A financial aid package is the combination of various financial aid awards.

***Financial aid packages usually include a combination of some or all of the following types of aid:***

**Scholarships** These may be awarded on academic ability, standardized test scores, college major, leadership, special talent, need, or a combination of these credentials. Scholarships do not have to be repaid.

**Grants/Awards** Awarded for specific reasons or criteria. In many instances, these are need-based. These do not have to be repaid.

**Jobs/Work Study** Employment on or off campus and wages paid either by the institution or by an employer. Students who demonstrate a need may be eligible for employment by their institution under the federally supported work-study program.

**Educational Loans** Loans may be state and federal. Some banks, foundations, and credit unions have loan programs. The loans usually have a low rate of interest, must be repaid, but generally only after you have completed your education or if you leave college early. Research this option thoroughly before committing to this type of financial aid.

**Remember, financial aid is based on a first come, first serve basis. Apply early. (Applications may be submitted after January 1 of the senior year. Applications received before January 1 are not considered.)**

**5. Verification.** Many schools require financial aid applicants to verify the information reported on aid applications. As part of the process, you may have to give a financial aid administrator verification of the following information:

- Income
- Federal income tax paid
- Your household size
- The number of family members enrolled in post-secondary education
- Certain untaxed income and benefits received.

In addition you may have to give your financial aid administrator a copy of your signed U.S. Income Tax Return and copies of appropriate W-2 forms as well. Keep copies on hand; if a copy is not available, it will take four to six weeks to obtain a copy from the IRS office and this may cause unnecessary delays. If you do not provide proof, you won't receive aid from the Department of Education, and you may not receive aid from other sources.

Sample Package Deal	Example #1	Example #2
Family Income	\$18,000	\$35,000
Cost of attending college of student's choice	\$ 6,825	\$ 6,825
Less financial aid: Pell Grant	\$ 950	\$ 0
T.E.G. (Texas Equalization Grant)	\$ 1,500	\$ 1,500
Scholarship	\$ 1,100	\$ 1,100
Loan	\$ 1,500	\$ 1,900
Balance due for year	\$ 975	\$ 1,525
(All figures are approximate and vary with each individual.)		
<b>You can take all or part of a financial aid package.</b> It is up to the individual student.		

*If there are changes in your family's financial circumstances, you should contact the financial aid office at the college informing that office of the change.*

**What to do if your financial aid package is too small:**

Ask the college if it offers any other sources for financing your education. There might be a tuition budgeting plan that will allow you to spread out your payments or a

loan program just for students who don't qualify for federal loans. Perhaps there is a program that can help you locate a part-time job or a "cooperative education" program that will allow you to work one semester and go to school the next. Check with banks and other financial institutions to see if they offer special programs for families who wish to save or borrow for college expenses. Look at your own funds to see if there is some way you can cut your current expenses and save more. Perhaps you can arrange a part-time job or change family assets into cash. Look at your costs to see if you can find extra dollars by shrinking expenses. You might save money by living at home and commuting to college or by going to a lower cost college for a while and transferring later. Ask for advice. If you think you might have financial problems, ask the college you plan to attend for advice and ideas. Check with your guidance counselor. Talk with students who are already in college. Whatever you do, don't give up! You may be able to come up with that final piece to your financial aid package that makes everything you want possible!

**SOURCE: College Scoup (TM 2004) - The College Board**  
*Financial Aid Information changes from year-to-year. The college you are interested in has a Financial Aid Department and all questions should be directed to them.*

## **FREQUENTLY ASKED QUESTIONS CONCERNING FINANCIAL AID**

### **When should I apply for aid?**

You should apply as soon as possible after January 1 during your senior year. Your income (if applicable) and tax returns for the previous year need to be completed for reference.

### **Why do I have to wait until January 1 to file the FAFSA?**

Under an agreement with the U. S. Department of Education, students are required to apply after January 1. Families have a better opportunity to provide accurate income and tax information if the taxable year for which they are reporting is completed. This saves families and schools both time and money in correcting wrong information.

### **Is financial aid available only to poor people?**

No. Financial aid is intended both to remove financial barriers for families who cannot afford the cost of an education beyond high school and to fill in the gap for families who can afford only part of the cost.

### **Are non-citizens eligible for financial aid?**

Regulations vary among programs. With federal funds, a non-citizen who is in the U. S. as a permanent resident is eligible for assistance. See need analysis forms for complete definition.

### **How do I find out what other aid is available?**

Your high school counselor and college financial aid administrator are the best sources of information. A variety of financial aid is provided by state agencies, local community groups, private foundations, corporations, and college financial aid offices, etc. The kinds of aid, amounts, qualifications, and application procedures vary widely.

### **Who should I call for more special financial aid information?**

The office of financial aid at each college where you plan to apply.

**Is there any special consideration if I have brothers and sisters or parents continuing their education beyond high school?**

Yes. The expected parental contribution is adjusted for families with more than one child attending post secondary schools.

**Even though I'm dependent, my parents will not provide any money for my education. What can I do?**

Seek the assistance of the financial aid administrator at the college you wish to attend, but your parents will be expected to contribute to your college education.

**My neighbor and I both applied for financial aid at the same college. Why did he get more aid than I did when they've got a bigger house than ours and her parents make more money than mine?**

The circumstances in your neighbor's family may be different than they appear. What doesn't necessarily show are other factors, such as debts and medical expenses, which affect the computation of the family contribution.

**What happens if I purposely provide inaccurate information and I'm caught?**

If you use the FAFSA to apply for federal student aid funds and provide false information, you are subject to fines and/or imprisonment under the U.S. Criminal Code. State and local laws may also apply in such cases.

**I don't feel it is the college's right to request my U. S. tax forms. What happens if I don't submit them?**

If you fail to comply with a request for U. S. tax forms, the college will probably discontinue processing your application for aid. It is their right to do so.

**My parents are divorced. Which parent fills out the FAFSA?**

The parent you lived with most during the last 12 months. If you didn't live with either parent, or if you lived with each parent an equal number of days, use the parent who provided the most support to you in the most recent calendar year that you were actually supported by a parent and counted you as a dependent on his/her federal tax return.

**My parents' (or my) circumstances are going to change. Should I enter on the FAFSA what's true now, or what will be true?**

Enter what is true now. Where estimates are requested on the FAFSA, reflect what you expect to happen. Inform the financial aid office at the college of expected changes in circumstances. If your family will have a much lower income, or if there is a change in your family circumstances such as a death or divorce, you may file another FAFSA to reflect this change. You may get these forms from your high school counselor or college financial aid officer.

**Counselors at your high school cannot fill out your financial aid forms. Counselors are not responsible for the information contained therein. These are legal documents and the applicant is responsible.**

*A Counselor's Guide, CSS College Scholarship Service, College Board.*

## SPECIFIC FINANCIAL AID REFERENCE GUIDE

There are many types of financial aid available to you and/or your parents (including loans) to cover the cost of obtaining a higher education. Below is a particular listing of some of the organizations or companies you may want to contact for more specific details.

- College For Texans  
[www.collegeforalltexans.com](http://www.collegeforalltexans.com)
- FinAid  
[www.finaid.org](http://www.finaid.org)
- Nelnet Education Planning  
(information about student loans and where to find a lender)  
1-888-486-4722 [www.nelnet.com](http://www.nelnet.com)
- Texas Guaranteed Student Loan Corporation  
1-800-845-6267 [www.tgslc.org](http://www.tgslc.org)
- Texas Higher Education Coordinating Board  
(Admission & scholarship info)  
1-800-242-3062 [www.thecb.state.tx.us](http://www.thecb.state.tx.us)
- College Board Online  
[www.collegeboard.com](http://www.collegeboard.com)
- Texas Tomorrow Fund (Savings plan for future payment of college tuition)  
1-800-445-4723 [www.texastomorrowfunds.org](http://www.texastomorrowfunds.org)
- Minnie Stevens Piper Foundation  
(Scholarship services & info for Texas colleges)  
1-210-525-8494 [www.window.state.tx.us](http://www.window.state.tx.us)  
1-210-525-8495
- The Financial Aid Information Page - [www.finaid.org](http://www.finaid.org)
- FastWEB (Financial aid search through the web)  
[www.fastweb.com](http://www.fastweb.com)
- Congressional Hispanic Caucus Institute  
1-800-392-3532 [www.chci.org](http://www.chci.org)
- Congressional Black Caucus Foundation  
[www.cbcfinc.org](http://www.cbcfinc.org)
- Hispanic Scholarship Foundation  
1-415-445-9930 [www.hsf.org](http://www.hsf.org)
- Hispanic College Fund  
<http://www.hispanicfund.org>
- U.S. Department of Education

1-800-433-3243 [www.ed.gov](http://www.ed.gov)

### **HELPFUL HINTS FOR THE SCHOLARSHIP PROCESS**

The following is a listing of helpful hints you need to follow in submitting scholarship applications. Students who are declared winners are usually the ones who do what is expected plus that little extra that distinguishes their applications from others.

1. Complete applications neatly and accurately. Type unless instructions specify handwritten responses.
2. Follow instructions exactly as outlined by the sponsor or agency.
3. Submit only complete applications. If you omit any item from the list of requirements or fail to respond to parts of the application form, you may automatically disqualify yourself. Some scholarship applications include photographs, autobiographies, essays, and letters of recommendation.
4. Meet all deadlines. School personnel may need up to 15 days to complete their part(s) especially if your application requires transcripts, letters of recommendation or evaluation by a scholarship committee.
5. If your application requires letters of recommendation, it is your responsibility to request teachers to send them to the counselors' office.
6. Apply for all scholarships for which you are eligible. Do not be selective. Many students have been recipients of several smaller scholarships which, when added together, are most helpful in meeting college costs.
7. Be sure and thank those who help you complete your applications.
8. Do not become discouraged if you do not get the first scholarship for which you apply; remember the competition is high. Scholarship winners must apply often and be persistent.

### **BEWARE OF SCHOLARSHIP FRAUD**

In the senior year many "transitioning rituals" occur. Students order class rings and yearbooks. They take the SAT Reasoning and ACT tests. They apply for financial aid. By participating in many of these activities, students' names are placed in legitimate databases used to assist them in obtaining information from post-high school institutions, scholarship organizations and other sources of financial aid. There have been great concerns over increasing developments of commercial scholarship search groups. These groups many times require that parents and students pay for services that could have been obtained free of charge from high school counselors, career center technicians and post-high school financial aid administrators.

**The number one tip: If you have to pay money to get money**, it's probably a scam. Don't waste your money on fee-based scholarship matching services. Scholarships that sound too good to be true usually are. Learn how to recognize and protect yourself from the most common scholarships scam.

For more on Scholarship Scams: [www.finaid.org/scholarships/scams.phtml](http://www.finaid.org/scholarships/scams.phtml)  
The Federal Trade Commission (FTC), a watchdog group, lists claims that should raise

red flags to parents and students:

**1. “The grant or scholarship is guaranteed or your money back.”**

No one can guarantee grants or scholarships without vital information on the student.

**2. “You can’t get this information anywhere else.”**

Scholarship search companies simply access databases that students can obtain on their own.

**3. “The scholarship will cost some money.”**

Experts warn that if you have to pay money to get money, it is probably a scam.

**4. “May I have your credit card or bank account number to hold this scholarship?”**

Never give out your credit card or bank account number.

**5. “We’ll do all the work.”**

Students must apply for legitimate scholarship grants themselves.

**6. “You’ve been selected by a certain foundation to receive a scholarship or grant.” or “You’re a finalist” in a scholarship contest that you never entered.**

According to the FTC, a number of bogus search companies falsely claim they are foundations or nonprofit organizations to make their offer look legitimate. If you receive such claims in the mail or by phone, see your counselor before committing to the soliciting organization.

**Free Scholarship Searches** - You are encouraged to apply for “outside” scholarships. This is a partial list of the “FREE” scholarship searches currently available.

- College Board – [www.collegeboard.com](http://www.collegeboard.com)
- College Net – [www.collegenet.com/mach5](http://www.collegenet.com/mach5)
- College View – [www.collegeview.com](http://www.collegeview.com)
- FastWeb – [www.fastweb.com](http://www.fastweb.com)
- Go College – [www.gocollege.com](http://www.gocollege.com)
- Sallie Mae – [www.salliemae.com](http://www.salliemae.com)

We encourage you to direct your future and not let your future direct you. When you choose a formal education which is attainable by you, do not let the cost of education prevent you from fulfilling your dreams. There is help available.