

College Planning Guide

2019-2020

Learning & Living for the Glory of God

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INTRODUCTION:

This guide is intended to assist students and parents in college selection and financial aid availability. While students and parents will want to pursue additional resources, this document is intended to provide direction through the college selection and admissions process.

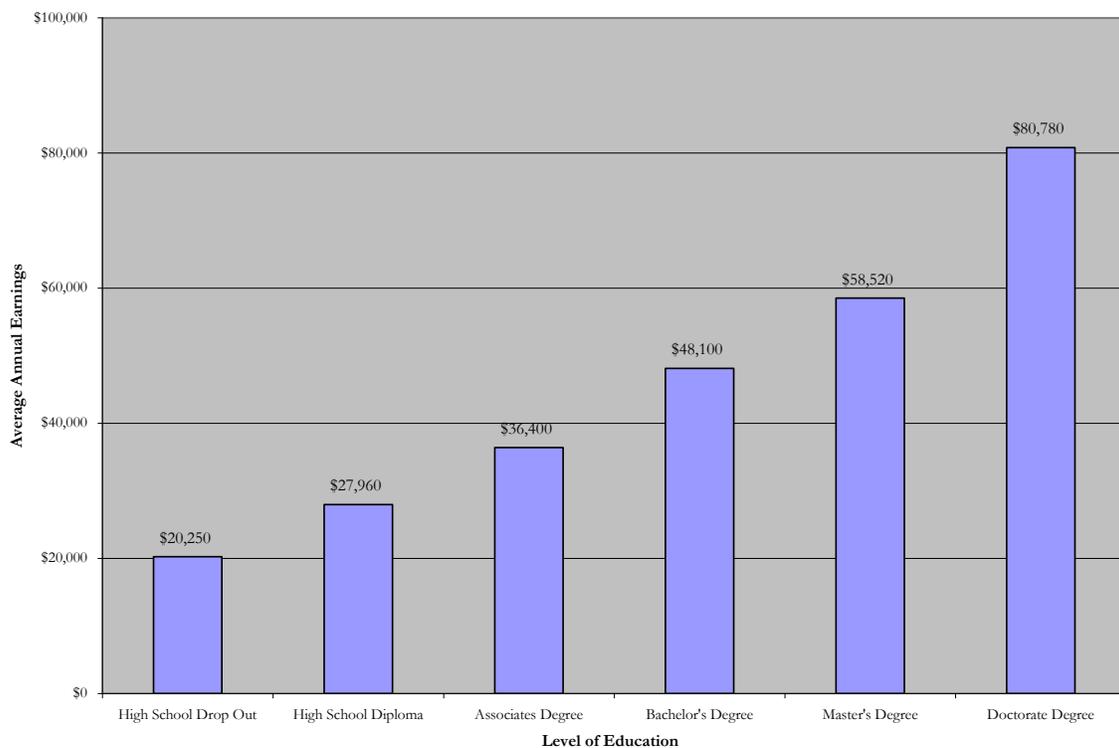
Parents and students should feel free to consult with counselors, teachers, college admissions representatives, and college financial aid officers in analyzing the information available.

DOES COLLEGE PAY OFF?

The answer to this question is most definitely “YES”!

- In 2008, the average full-time year-round worker in the U.S. with a four-year college degree earned 72% more than a full-time year-round worker with only a high school diploma.
- With each year of college you complete, you can increase your annual pay by an average of 10%.
- Typically, if you have a bachelor’s degree, you can expect to earn about 73% more over your 40-year working life than what a high school graduate will earn over the same time.
- Average lifetime earning for individuals with associate’s degrees are almost 25% higher than average lifetime earnings for high school graduates.

Still not convinced? Look at the chart below showing the average annual earnings for full-time workers by level of education.



MODEL COLLEGE-PREP PROGRAM:

The Presidents Council is comprised of the presidents of all the state universities of Michigan. Not all colleges and universities follow this list of requirements. Students should check with the college or university they plan to attend for specific entry requirements.

Subject	Presidents Council Requirements
English:	4 credits required
Foreign Language:	2 credits required 3 credits strongly recommended
Math:	3 credits required (including Algebra II) 4 credits strongly recommended
Science:	3 credits required
Social Studies:	3 credits required
Suggested Electives:	1 credit Intro to Computers 2 credits Fine Arts

SENIOR YEAR CHECKLIST:

FALL

- Continue taking challenging classes in high school and working hard to earn high grades.
- If you have not already done so, develop a list of colleges that meet your educational goals, needs, and preferences.
- If you have not already done so, plan visits to the colleges to which you are considering applying.
- If you have not yet taken the SAT or ACT, or wish to retake it, register for one of the fall test dates.
- Complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov. You can do this as soon as October 1.
- Begin working on college applications. Aim to submit at least one application before Thanksgiving!
- If any of your applications require letters of recommendations, ask someone to write a letter on your behalf. Be sure to ask at least 3-4 weeks before the due date and provide all necessary information (including where the writer needs to send the completed letter).
- If any of your applications require a personal essay, start working on this now!
- Apply for scholarships as applications become available.

WINTER

- Finalize and submit any remaining applications. Some colleges have deadlines as early as January 1. Plan ahead so you don't have to scramble.
- Confirm that your SAT or ACT scores were sent to the college(s) of your choice.
- Confirm that the school office mailed your high school transcript to the college(s) of your choice.

SPRING

- If you do not already have one, start looking for a summer job.
- Most colleges will notify applicants of admission decisions and financial aid offers in March or April. After receiving this information, make your college selection and notify all schools to which you applied.
- Never hesitate to contact the financial aid office of your chosen college if questions arise.
- Ensure all required deposits are sent to the college you select.

SUMMER

- Work to earn and save money.
- Keep your eyes open for information about new student orientations, class scheduling, etc. and reply promptly to any requests from the college you select.

SELECTING A COLLEGE:

Steps in Selecting a College

1. Develop a profile using the below considerations.
2. Use the internet to find colleges that match your preferences.
3. Narrow down the number of potential colleges to 3-5 to which you will submit applications during the first semester of your senior year.

College Selection Criteria

When you choose the college that you hope to attend, you should begin by taking a close look at yourself and your needs and preferences. The criteria listed below can be used to make the selection process easier:

Location:	Local In-state Out-of-state
Size:	Small (less than 1,000) Medium (1,000 - 10,000) Large (over 10,000)
Setting:	Urban Rural (small town)
Type:	Technical School Community College (2 year) College, University (4 year)
Religious Affiliation:	Is it operated by a religious group?
Public/Private:	The type affects various costs.
Costs:	Tuition, fees, room and board, transportation
Climate:	Warm, cold
Competitiveness:	Test scores required Average grade point Minimum entry grade point Minimum entry test score Percent of applications accepted
Majors:	What majors and special programs are offered that fit your interests and goals?
Student Life:	What extracurricular activities are available? What is the male-female ratio? What housing is available? What is the social climate of the school? Do students remain on campus during the weekend or do many of them go home?

MY COLLEGE PROFILE:

Location:	
Size:	
Setting:	
Type:	
Religious Affiliation:	
Public/Private:	
Cost:	
Climate:	
Competitiveness:	
Majors:	
Student Life:	
Other:	

Colleges Matching the Above Profile

COLLEGE

LOCATION

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

CAMPUS VISITS:

A campus visit is highly recommended. It is also important to develop a list of questions and plan specific activities in order to accomplish your goals.

- Meet with an admissions officer. Also, an on-campus interview is required at some colleges. Even if it is not required, interviewing at a college will usually help your chances of being accepted.
- Verify admission requirements and learn about the application process.
- Discuss your chances for success in certain programs.
- Determine college costs (including tuition, textbooks, room and board, etc.).
- Ask about financial aid opportunities, as well as deadlines, forms required, etc.
- Meet with faculty in the department of your intended major.
- Ask questions about academic requirements/offerings.
- Attend a class to get an idea of typical size, teaching style, and academic atmosphere.
- Ask about the career placement record for graduates in the field you might study.
- Identify career planning services for undergraduates.
- Tour the campus (be sure to check out the dorms, dining hall, library, etc.).
- Talk to students about the general academic and social environment and the amount and kind of study necessary for success.
- Find out what student activities (clubs, organizations, intramurals, etc.) are available and about campus life in terms of social activities.
- Investigate transportation options.
- Schedule an overnight visit, if possible and desired (this should be scheduled before arriving on campus).

COLLEGE COMPARISON WORKSHEET:

COLLEGE NAME			
LOCATION <ul style="list-style-type: none"> • distance from home 			
SIZE <ul style="list-style-type: none"> • enrollment • physical size of campus 			
ENVIRONMENT <ul style="list-style-type: none"> • type of school (2 yr., 4 yr.) • school setting (urban, rural) • location & size of nearest city • religious affiliation 			
ADMISSION REQUIREMENTS <ul style="list-style-type: none"> • deadline • tests required • average test scores, GPA • notification of acceptance 			
ACADEMICS <ul style="list-style-type: none"> • programs offered • special requirements • accreditation • student-faculty ratio • typical class size 			
COLLEGE EXPENSES <ul style="list-style-type: none"> • tuition, room & board • estimated total budget • application fee, deposits 			
FINANCIAL AID <ul style="list-style-type: none"> • deadline • required forms • % receiving aid • scholarships available 			
HOUSING <ul style="list-style-type: none"> • residence hall requirement • meal plan 			
FACILITIES <ul style="list-style-type: none"> • academic • recreational • other 			
ACTIVITIES <ul style="list-style-type: none"> • clubs, organizations • athletics, intramurals • other 			
CAMPUS VISITS <ul style="list-style-type: none"> • interview and tour • visit class lecture • special opportunities 			

INSTRUCTIONS FOR FILLING-OUT COLLEGE APPLICATIONS:

1. Neatness and attention to detail count more than you can imagine.
 - a. If completing a paper application, always type or print in black ink.
 - b. Never use notebook paper, especially spiral pages. Use good quality, blank, white paper.
2. Read the entire application over before you begin to fill it out and follow the directions very carefully.
3. Double check that the information is correct and in the right place on the application.
4. Be sure to sign your name after you have completed the application.
5. Don't be afraid to promote yourself. Don't exaggerate but write about all your social and academic activities, even though they may seem insignificant to you.
6. Reference letters.
 - a. Select someone who knows you and your good characteristics.
 - b. If your reference is being sent in by the writer, give that person a deadline when it must be completed.
 - c. Give your references *at least a few weeks* to write the letter.
 - d. Be sure to thank them.
7. If your goals after graduation are requested as a part of the process, give some careful thought to this. This is often looked at very closely by the selection committee.
8. Don't hesitate to share your commitment to Christ in the application if it is a requested or natural part of a question or narrative.
9. When the application asks you to get a recommendation, provide the person you ask with the recommendation form (if there is one) instructions, and an addressed, stamped envelope.

REMEMBER THAT ACCURACY AND NEATNESS COUNT!

FINANCIAL AID:

Types of Aid

Most types of aid are either merit-based or need-based. Some also require residency, occupational choice, and a variety of application procedures.

1. Gift Aid (Scholarships and Grants)
 - a. Scholarships which represent non-repayable money that is usually based on academic performance. They may have financial need factor.
 - b. Grants which represent non-repayable money that is based on demonstrable need.
2. Self-Help Aid (Loans and work-study assignments)
 - a. Loans which must be paid back after leaving school.
 - b. Employment through part-time work during the school year.

FAFSA

Completing the Free Application for Federal Student Aid (FAFSA) is the first step in the financial aid process. This is the method by which the appropriate allocation of tuition assistance for your family is evaluated. The financial aid award is ultimately determined by each school based on your eligibility and the cost of attendance for the program in which you are enrolled. The application process is as follows:

1. Obtain the information about FAFSA financial aid online at www.fafsa.ed.gov in October. It is important to complete the FAFSA as soon as possible, as colleges give first priority to early applicants. Applying online is the fastest and most recommended method.
2. Complete and submit the FAFSA by March 1 to be given priority for state aid and by June 30 to be eligible for federal aid. See each college's catalogue for their requirements, as deadlines vary, and sometimes require additional forms (FAF, FFS, or their own supplement).
3. After submitting the FAFSA, the processing agent calculates your financial need and sends you a Student Aid Report (SAR). Your SAR will summarize the data you reported on your application. Check this information carefully to ensure accuracy.
4. If your FAFSA information is complete, an Expected Family Contribution (EFC) will have been printed in the upper-right hand corner of your SAR.
5. After submitting the FAFSA, students are notified by the institutions that have received their financial aid data regarding the aid package they can expect. As part of this package, colleges will provide a Cost of Attendance (COA). The COA reflects tuition, fees, room and board, transportation, books, and personal expenses. Need-based aid is then calculated by subtracting the EFC from the COA. Colleges will offer financial aid packages that meet students' needs to varying degrees.
6. Keep a copy of your SAR and note your Data Release Number (DRN) in the bottom left hand corner of the first page; you will need your DRN if you decide to apply to additional schools.

FAFSA4caster

FAFSA4caster is a free online tool to provide students with early estimates of their eligibility for federal student aid. For more information and to use this free tool, visit <https://studentaid.gov/understand-aid/estimate>.

SCHOLARSHIPS:

Five Scholarship Myths

Think you don't qualify for a scholarship? Think again. Here are five common myths that discourage students from applying for scholarships

1. "Only students with high academic achievement win merit scholarships."

While grades may be important in selecting scholarship winners, your academic performance is not the end-all and be-all. Schools understand that your grades are not all there is to you.

2. "Scholarship applicants should seek to compile the longest list of extracurricular activities."

What good is having a long list of activities if all you did was attend a bunch of meetings? You can better distinguish yourself by concentration on a few activities and taking a leadership role, rather than trying to compile a long list.

3. "Scholarship contests are conducted on a level playing field."

Each scholarship sponsor has its own idea of who would make the ideal candidate. Try to find the right match between you and the kind of student a school or sponsor wants.

4. "Applying for scholarships is just like applying to college."

Most colleges will compare you to a standard, whereas most scholarships are simply measuring applicants against one another. If you creatively stand out, you already have an advantage, regardless of your other achievements.

5. "The track record you've already accumulated determines whether you'll win scholarships."

What you do after you decide to apply for awards is just as important as what you've already done. It's never too late to improve on your academic record and your involvement in extracurricular activities.

Obtaining Letters of Recommendation

When it comes time to write a letter of recommendation, here are some things to keep in mind:

- Provide plenty of time for your teachers (or others) to write the letters.
- Make a formal request
- Supply the person writing the recommendation with as much information as possible, including your contact information, what scholarship is being applied for, and any materials they may need to complete it (transcripts, essays, etc.).
- Don't forget to send a thank you letter to the person writing the recommendation for you!

Top 10 Tips for a Winning Scholarship Application

1. Apply only if you are eligible. Read the requirements carefully and make sure you're eligible before you send in your application.
2. Complete the application in full. If a question doesn't apply, note that on the application. Make sure you sign the application, if necessary.
3. Follow directions. Provide everything that's required. But don't supply things that aren't requested - you could be disqualified.
4. Neatness counts. Always type your application. If you must print, do so neatly and legibly.
5. Write an essay that makes a strong impression. Be personal and specific. Include concrete details to make your experience come alive.
6. Watch all deadlines. Complete the application at least two weeks prior to the official deadline. Use the time to double-check your application.
7. Make sure your application gets where it needs to go. Put your name and social security number on all pages of the application to avoid confusion.
8. Keep a back-up file in case anything goes wrong. Make a copy of the entire packet you submit. If your application is lost, you'll be able to reproduce it. Obtain a certificate of mailing from your post office.
9. Give it a final 'once-over.' Proofread for misspelled words or grammatical errors. Ask a friend, teacher or parent to proofread it as well.
10. Ask for help if you need it. If you have a problem with the application, don't hesitate to call the sponsoring organization.

HELPFUL WEBSITES:

COLLEGES AND UNIVERSITIES	
www.finaid.org/otheraid/fao.phtml	College Financial Aid Offices
www.petersons.com	Peterson's Education Center
www.princetonreview.com	Choice of majors, careers, links to colleges
www.collegeboard.com	The College Board Online (SAT Assessment)
www.act.org	ACT Assessment

FINANCIAL AID INFORMATION AND SCHOLARSHIP SEARCHES	
www.nasfaa.org	Nat'l Assoc. of Student Aid Administrators
www.msfaa.org	Michigan Student Financial Aid Association
www.fastweb.com	Personalized Scholarship Matching
www.finaid.org	Financial Aid Information Page
www.finaid.org/finaid/calculators/estimate.html	Financial Aid Eligibility Estimator
www.finaid.org (search scams)	Scholarship Scam Information
www.michigan.gov/mistudentaid	MI-Search Scholarship Search Services
www.mappingyourfuture.org	Middle School through College Information
www.salliemae.com/college-planning/	Personalized Scholarship Matching
www.scholarships.com	Scholarship & Aid search

GOVERNMENT SITES	
www.fafsa.ed.gov	FAFSA on the Web
www.studentaid.gov/understand-aid/estimate	FAFSA4caster
http://www.nces.ed.gov/collegenavigator/	College Navigator
www.michigan.gov/mistudentaid	State of Michigan Financial Aid Programs
http://studentaid.ed.gov	U.S. Dept. of Education Aid Programs
http://www.irs.gov/publications/p970/index.html	Tuition Tax Credits and Deductions

PREPAID TUITION PLANS:

1. What Are They?

- Prepaid tuition plans (also known as tuition account programs) are college savings plans that are guaranteed to increase in value at the same rate as college tuition. It is a way to lock in a tuition rate now before it increases in the future.

2. Why Would I Want One?

- They allow a student's parents to lock in tuition at current rates, offering peace of mind. The plan is very simple and most offer a better rate of return on an investment than bank savings accounts and certificates of deposit.
- Prepaid tuition plan units can often be purchased by any family member, including grandparents or friends of the family.
- Prepaid tuition plans are often exempt from local and state taxes (the beneficiary must pay federal tax on the plan at the time it is used).

3. Why Would I NOT Want One?

- Many plans may be used only at public colleges and universities, with only a few states extending the plans to select in-state private schools.
- There is a negative impact on eligibility for federal student aid. In effect, every dollar saved in a prepaid tuition plan reduces eligibility for student financial aid.
- Prepaid tuition plans are low risk when compared with stocks and bonds, but there is also a limited potential return on your investment.

ACT & SAT NATIONAL TEST DATES (2019-2020)

ACT Dates Sign up online at www.act.org

Test Date	Registration Deadline	Late Registration Deadline
June 8, 2019	May 3, 2019	May 20, 2019
July 13, 2019	June 14, 2019	June 24, 2019
September 14, 2019	Aug 16, 2019	September 1, 2019
October 26, 2019	September 27, 2019	October 13, 2019
December 14, 2019	November 8, 2019	November 25, 2019
February 8, 2020	January 10, 2020	January 17, 2020
April 4, 2020	February 29, 2020	March 16, 2020
June 13, 2020	May 8, 2020	May 25, 2020
July 18, 2020	June 19, 2020	June 29, 2020

SAT Dates Sign up online at www.collegeboard.com

Test Date	Registration Deadline	Late Registration Deadline
June 1, 2019	May 3, 2019	May 22, 2019
August 24, 2019	July 26, 2019	August 13, 2019
October 5, 2019	September 6, 2019	September 24, 2019
November 2, 2019	October 3, 2019	October 22, 2019
December 7, 2019	November 8, 2019	November 26, 2019
March 14, 2020	February 14, 2020	March 3, 2020
Mid-April, 2020	Zion will register all 11 th graders	
May 2, 2020	April 3, 2020	April 21, 2020
June 6, 2020	May 8, 2020	May 27, 2020

NOTE:

- The ACT and SAT are similar tests. Most colleges will accept EITHER test for admission.
- When you register for the ACT or SAT, you can designate up to four colleges to receive your score for free.
- If you decide to send the score to another college later on, you will need to login to the ACT or SAT website and pay a small fee to send your score.
- The Zion office CANNOT send your score for you.