



**DAMASCUS CHRISTIAN SCHOOL'S
COLLEGEDAZE
HIGH SCHOOL TO COLLEGE TOOL KIT**

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COLLEGE PREPARATION & APPLICATION PROCESS PACKET

This packet of information is a guideline to assist you through the college selection and application process. Getting and staying organized will make the college search and application process simpler.

How to Prepare:

1. Start individual files for the information you collect about various colleges and their financial aid programs.
2. Organize all of your information in file folders, keeping individual schools separate.
3. Keep copies of everything you submit in these files.
4. Set up a calendar, noting your application deadlines and important requirements. Mark everything clearly.

What to File:

1. You should file brochures, catalogs, correspondence, forms, and notes from schools. Set up a separate folder for each school.
2. File information about financial aid programs.
3. Scholarship information and applications.
4. Forms you need to complete in order to apply for financial aid. Make note of the dates you mailed the forms.
5. Copies of the document you used to complete the forms (including your driver's license, recent bank statements, and latest federal tax forms, W-2s).
6. Correspondence with schools, scholarship providers, lenders, etc.
7. Copies of all loan applications and information.

Initial Questions to Ask:

1. What are some of your thoughts about plans after high school? What careers you are considering?
2. Are you planning on attending college? (If not, what are your plans?)
3. What schools have you researched?
4. Why are you interested in these particular schools?

5. What can these schools offer you? (courses of study, financial aid packages, extracurricular activities, spiritual growth)

High School Calendar:

The following is a calendar to help you keep on schedule during your high school years and your college process.

Freshman Year: This is a big step. To get off to a good start, establish regular, personal time in God's Word and prayer.

1. Establish good study habits.
2. Develop a balanced life that includes time for academics and extracurricular activities (such as sports, music, drama, church ministry, community service, after-school clubs, etc).
3. Establish and maintain good grades because this is when it really begins to count.
4. Keep a record of all your extracurricular activities. These include inside or outside school activities such as sports, student government, volunteer work, community service, ministry involvement, drama, music, etc. You should also keep a record of special awards received, or honors and highest honors awards for academic success. Any awards given to you outside of school would also be important to record. When you begin filling out college applications and writing essays for the application process, this record will serve as an easy way to recall a 4-year history of high school activities.
5. Have fun!

Sophomore Year: Same as during your freshman year and.....

1. Keep up GRADES! (It really counts).
2. VISIT A COLLEGE FAIR! These are usually offered in both the fall and the spring in the Portland area. Go to some college preview days. Often college representatives will come to town and have a college information meeting at a local hotel or meeting hall.
3. During the summer before your junior year, consider studying for the PSAT. This is taken at DCS during your junior year. Students may also

4. take the PSAT during their sophomore year if they are on the upper math track.
5. Perhaps consider a part-time summer job before entering your junior year. This will add to your college application as well as an employment resume when you are first getting started.

Junior Year:

1. Maintain GPA.
2. In September, register for the PSAT.
3. In October, take the PSAT. Students who take the PSAT as juniors and plan on attending college the fall after their graduation will qualify to be considered for the National Merit Scholarship as well as other scholarship opportunities.
4. VISIT A COLLEGE FAIR, AGAIN! This is an opportunity to learn more about what schools are out there as well as network with admissions counselors who can be very helpful to your future with their school. Collect college catalogs. If possible, visit colleges you think you are serious about.
5. Do an Internet College search. There are many web sites that provide detailed information about their school. You may also borrow college catalogs from the Guidance Office. See Mrs. Dauntless.
6. Talk to people who know about schools you may be interested in attending.
7. PSAT scores should be received end of November or beginning of December. The results will reveal your strengths as well as areas that you want to improve.
8. There are many SAT resource guides to help students improve their scores. The College Board, (www.collegeboard.com) puts out practice test bulletins that are sent direct to DCS. There are also excellent practice questions on their web site. Both the library and bookstores have good resources by this same organization (10 Real SAT's).
9. You may take the SAT during your junior year. The SAT test is usually offered from October till June, so students may take it as many times as they like.
10. When you receive your SAT scores, check to see what colleges and scholarships you may qualify for. College catalogs and admissions counselors can be of assistance.

11. Observe and speak with people in career fields or ministries you find interesting.
12. In the spring, take the SAT or ACT. You may take these tests as many times as you like to boost your scores.
13. Start narrowing your list of colleges you are interested in.

Summer Prior to Senior Year: Contact the colleges you are interested in to receive the most current college catalogs. Look through the catalogs received and compare the programs of study offered, financial assistance available, in-school scholarship awards, extracurricular activities, statement of purpose, or faith if it is a Christian college.

Fall of Senior Year: Check your high school transcripts to make sure you have all the classes/credits you need to graduate.

1. Narrow your list of colleges to no more than five schools. Make sure these schools meet your needs and you meet their requirements before you apply. A good place to start is at college fairs, college preview days, Internet resources. It is best to begin attending these opportunities in your sophomore year.
2. Talk to 3 or 4 people, (teachers, work supervisors, youth pastors, coaches, etc), whom you think will write you good letters of recommendation. Let these people know that you will be applying for college soon and you would like to ask them to write a letter of reference for you. Please give these individuals plenty of notice.
3. Register for the SAT I, SAT II (if required by the college of choice), ACT if you plan on taking them again in order to boost your scores.
4. Have a college deadline calendar so you do not forget to do anything. Application deadline dates vary from school to school. For regular admissions for fall semesters, many schools require students to have applications in anywhere from January to March prior. Some schools only require applications three months in advance from the semester the student begins attendance. There are also early admission opportunities, which require applications to be in early November and students, are often notified by mid-December.
5. **Early Action versus Early Decision:** Many colleges provide these two options. There are pros and cons for these early application opportunities. Both admissions policies offer the November application deadline and mid-December notification. Early application

may increase chances of a student's admission however, make sure that you are not offered less financial aid due to early admission. The difference between these policies is that applicants must commit in advance to attend the early decision college if admitted. Early action is non-binding; admitted students are not obligated to enroll in the school if accepted. This gives students the opportunity to compare financial aid offers from various schools. This was a topic discussed by the NACAC (National Association for College Admission Counseling) several years ago. Many high school guidance counselors and principals felt applicants need those extra few months between the early deadlines and the regular admission deadlines for their maturation. However, early action programs can be advantageous depending on the applicant's profile, i.e. if their grades, extracurricular activities, etc do not need to benefit from the senior year. Applicants who choose the early decision application process should be very certain about which school they most want to attend since this policy is **binding**.

6. Ask the Admissions Office of your selected colleges lots of questions, such as:
 1. What deadlines should I be aware of?
 2. How many reference letters do they require and from whom?
 3. After my application is complete, what do I do next?
 4. When will I know if I have been accepted?
7. Write practice drafts of your application essays and have parents and/or teachers edit them for you.
8. Make sure you know the application deadlines. There are early action deadlines and regular deadlines. Most students hear if they have been accepted by April 15th. (Early action applicants usually hear about acceptance sometime in the month of December).
9. Ask the College Admissions Office, High School Guidance Counselor, Fastweb about available scholarships and other forms of financial aid. Check with your parents' places of employment, larger companies, hospitals, and charitable or service organizations about scholarship opportunities. Obtain the Need a Lift magazine from the American Legion. It is an excellent resource outlining financial aid and scholarship opportunities. You may contact them at www.legion.org or call at 1-888-453-4466. The magazine sells for \$3.00. There is a copy in Mrs. Dauntless'

office located in the school library. You may look at and make copies of available opportunities.

10. Make sure your “official SAT test scores” are being sent to the colleges to which you are applying. Get your grade transcripts sent from DCS.
11. If at all possible, visit the college if you haven’t done so, or visit it a second time to be sure.
12. Pray about God’s leading through the entire decision-making process.

Winter of Senior Year: Have your parents fill out the FAFSA (Free Application for Student Financial Aid). It should be completed by early January if possible. **The early bird catches the most financial aid.** You will need to have the FAFSA in even if you have not been notified about acceptance to your colleges of choice as yet.

1. Make sure your parents (and you, if you are employed) fill out or estimate their income taxes, which is necessary for completion of the FAFSA.
2. You can fill out the FAFSA online (which they strongly encourage) but you may also fill out a hard copy obtained at www.fafsa.ed.gov .
3. Contact the College Admissions Office to make sure they have received all that they need from you. Be PROACTIVE! If something is missing, you will want to catch it early. When you fill out your FAFSA, you should receive your Student Aid Report, (SAR) within about one week if you utilize a PIN number and 2-3 weeks after submission if you print, sign and mail your FAFSA signature page. If any corrections are necessary, make them and return it to the FAFSA processor as soon as possible.
4. Complete any scholarship applications.

You will probably hear from colleges you applied to by April 15th. When choosing the college that accepts you, compare again, how the school will meet your needs spiritually, academically, and through its financial aid and scholarship package. Will this college and its surroundings be a good, comfortable fit for you?

When you choose your college, you will usually pay a non-refundable deposit for freshman tuition; (this should guarantee your place in the college). Notify the college of your acceptance by mailing your deposit check. You will also want to arrange any necessary housing at that time.

Upon acceptance many colleges require you to make your decision of intent not later than May 1st, (but check with the individual schools you have applied to). Have your acceptance postmarked by this date at the very latest!

Summer after Senior Year: Participate in any summer orientation programs for incoming freshmen.

Questions To Ask Yourself When Considering a College

1. Why are you interested in this school?

College Facts:

2. How far from home do you want to be?
3. Do you want to be at a college located near a large city, suburban area, or rural area? Where will you thrive?
4. What kind of degree will you pursue?

~~There are two-year degrees, (AA) and four-year degrees, (BA, BS) and certificate programs.

5. What type of college will you attend?

~~There are 4-year colleges, and universities, 2-year community colleges, trade or vocational schools, which often offer 9-month to 18-month programs—some award degrees, while others do not.

6. Do you want a generalized education, which will prepare you for many career fields?

~~ A liberal arts college with a 4-year degree may be a good option. A liberal arts college will provide a general core of classes in the arts and sciences, which will give you a well-rounded education. Perhaps start with a community college to get general education requirements out of the way at lower cost and also get a better feel for college and what you want to pursue.

7. If it is a secular school, do they have good Bible teaching churches with active college groups nearby?
8. Ask yourself, if you attend a secular school, will you be able to stand-alone and confront in love from a Biblical basis?
9. Do they have Campus Crusade for Christ, Navigator organizations, or Bible study groups on the college campus?
10. Do you want a large school or a small school?
11. How many students attend the colleges you are interested in?
12. How will this size of school fit your personality?
13. Will you feel lost in a large school or thrive in it?

~~Colleges range from several hundred to several 10,000 students.

Admissions Questions:

14. Does the college offer all or most of the majors (fields of study) that you are interested in?

~~If the college has your first, second, and third major choices available and you change your major part way through college then you likely will not need to change to a different school.

15. What majors are offered?
16. How popular are the majors you are interested in at this particular college? (Popular or new majors may mean more scholarships)
17. What are the admission requirements?
18. Ask the admissions dept. what qualities should prospective students have for their college?
19. Which standardized test scores does the college require?
20. How do your test scores and GPA compare with the average incoming college freshman?

21. What is the college's retention rate? In other words, how many students stay all four years?
22. What are the application deadlines for admission?
23. Are interviews required during the admission process? If so, are these conducted in groups or individual interviews?
24. How can you arrange a campus visit?
24. How long should you expect to wait for an answer once you submit your application?

Financial Aid Questions:

25. How much will it cost? (Tuition, room & board, books, other fees, misc. costs)
26. What financial aid options are offered at the colleges you are interested in?
27. When is the college's financial aid deadline?
28. Ask what the average financial aid packet offered to students look like.
~~Find out what percentage of financial aid is typically money you do not have to pay back, such as scholarships, grants, and work study verses money you do have to repay such as loans.

Classroom:

29. What is the average freshman class size? How does that compare to class size for your major?
30. What is the professor to student ratio?
31. What is a typical assignment or the workload for various classes?

~~Ask the professors and students during a campus visit.
32. How accessible are professors outside of class?
33. Will professors or graduate students teach your classes?
34. When must you choose a major?
35. Do you need a computer?
36. What student services are offered (tutoring, career counseling, study workshops)?
37. How are the libraries, computer labs?

Housing:

38. What type of housing is available? Is there Christian housing available?
39. Is student housing guaranteed for four years?
40. Would you have a roommate/s or live alone?
41. How are roommates selected?
42. May students live off campus?

Student Life:

43. What special interest groups, extracurricular activities, clubs, fraternities/sororities are available? Are there Christian groups or Bible studies?
~~There are organizations like Campus Crusade for Christ and Navigators that provide discipleship and fellowship for students.
42. What is it like on the weekends? What kinds of activities are available and how will they encourage your walk with the Lord?
43. Are any programs offered to help students adjust to the college life?
44. Are intramural, club, and varsity sports offered? What is available?
45. How are the sports facilities?
46. What kinds of meal plans are available?

Christian Colleges:

47. Is this a bible teaching college or simply a college with roots in Christianity?
48. Does the college teach from a biblical worldview or from moral subjectivity, meaning everything is relative?
49. Are all students who attend Christians?
50. Are all teachers who teach at the school Christians?
51. Do they teach evolution and if so do they teach it as theory? What is their stand on Creation? Do they teach it as literal 7 days?
52. What about psychology and science? Is it taught from a biblical perspective or a secular/humanistic perspective?

- 53. Does the school require chapel?
- 54. Does it require you to sign a life style contract?

~~Look at the student handbook and the policies that regulate campus atmosphere and living conditions.

- 55. How does the college hold students accountable?
- 56. What is the school's process of discipline?

~~Ask yourself, if you attend a secular school, will you be able to stand-alone or confront in love from a Biblical basis?

Additional Details:

- 57. What is the college known for?
- 58. What are recent graduates doing now?
- 59. Does the school have job fairs or career guidance assistance?
- 60. How safe is the campus and its surrounding neighborhoods?
- 61. Who may you speak to if you have more questions?

How Colleges Evaluate Applications:

Academic Evaluation: Do you meet the college's academic requirements?

- 1. How tough are the classes you took in high school?
- 2. What has been your Grade Point Average (GPA) throughout high school?
- 3. Your performance trends, how consistent are you?
- 4. Standardized Test Scores: SAT I & II, ACT.

The latter two points tell colleges if you are prepared to do college work.

Personal Evaluation:

- 1. What are your interests and can the college address them?
- 2. Schools want to know that you'll be a good overall fit with them.

3. They look for the well-rounded student regarding grades, SAT/ACT test scores, extracurricular activities, church involvement, community service and letters of recommendation.
4. They look at **neatness and completeness** of the application.
5. They look for a thoughtful, well-written essay. Colleges will often ask you questions to write about. They may have you write an autobiography. They may want to know a bit about your home life, spiritual life, why you want to attend their school. They will be looking at your writing ability.
6. Do not hesitate to ask the admission's counselor what they are looking for in the essay or any other part of the application process. They are there to help you through the process.

When applying for schools, you will usually be required to submit letters of recommendation. These are usually from teachers, (or employers, pastors) who know you the best and/or are well aware of your performance in the subject area you plan on pursuing in college. When asking teachers to write you letters of recommendation please give them as much notice as possible. If you do not, you might miss out on a good recommendation letter. Teachers are very busy and if they are not given enough notice they cannot do a good job writing the recommendation for you. Keep in mind that there are many other students who will be asking the same teachers to write them recommendations as well.

Why Colleges Want Letters Of Recommendation:

Colleges want to know:

1. What makes you tick academically?
2. What are your strengths?
3. How do you respond to a challenge?
4. How well do you write?
5. How do you interact with your peers?
6. Do you participate in class?

Colleges want to know how you, the student, approach academics, (your classes). The people who are in the best position to answer these questions are your teachers. This is why most colleges request teacher

recommendations. These recommendations do influence admission's decisions. These letters help admissions learn about your:

- a. personality
- b. attitude
- c. character
- d. level of maturity
- e. special interests.

Choosing Your Recommendations:

1. Select teachers with whom you have had an ongoing relationship and know you well. Start building relationships with your teachers now if you are new to the school or feel you do not know the teachers.
2. Select teachers who are able to offer positive comments that will separate you from other applicants.
3. Ask a teacher you like and respect.
4. Select teachers from your junior and senior years. Colleges like recent impressions.
5. Consider asking teachers whose subject area may relate to a future area of study. (If you plan on going into Engineering, then ask a math or physical science teacher).
6. Choose teachers who can comment upon your growth and willingness to work in order to improve. Colleges are more interested in knowing how a student strives to improve than about a student who can easily earn A's.
7. Remember approach teachers **early**. It is in your best interests to give a teacher plenty of notice before the college application deadline.
8. Provide the teacher with a stamped and addressed envelope so it gets to the college.

Some colleges will ask for a supplemental letter of reference. This could be from a pastor, employer, or a peer.

- a. Choose someone who knows you well.
- b. Choose someone who can write well.
- c. Tell the person why you are asking them to write the letter.

This will give the Admissions Department a unique perspective about you that may not be covered elsewhere.

Students are often concerned that a teacher will refuse to write them a letter. This does not happen often and when it does it is usually because a teacher is overburdened or feels unqualified.

The College Essay:

The essay is an important part of a college application. The following are some insights on writing an essay from the experts.

The essay personalizes your application. It is the living part of your application. It is your voice. It is also your opportunity to show something about yourself that doesn't come out in any other part of your application. So, step back and take a look at yourself.

1. How do you view the world?
2. What experience and people have been important in shaping you as a person?
3. What are your dreams in life? Think about what makes you unique and write about it.

Your application contains a lot of information about you, such as your grades, SAT scores, recommendations, and a list of extra-curricular activities. All of this is important information. These give a picture of your abilities and accomplishments. What it lacks, however, is how you see yourself.

The essay also has other purposes. It shows Admissions Counselors how you have researched and thought carefully about the college of your choice. It demonstrates your writing ability, which is an important skill used in college. The essay may reveal your commitment to getting an education and why the college you have chosen is a good fit. It will also help admissions counselors draw distinctions and make choices among applicants. The essay itself will rarely take an applicant out of consideration for admission but it can really help an applicant in the selection process.

Choosing and Handling An Essay Topic—Key Points

Admissions Counselors Will Look For:

1. Read and answer the essay question correctly. Follow **all** instructions.
2. Start out with a strong opening paragraph. Get their attention!
3. Use a writing style that is comfortable and appropriate for the subject matter. Be creative and be yourself. So, for example, if you have a sense of humor and it is appropriate, use it.
4. Make a point and stick to it. Develop your idea.
5. Use correct grammar, spelling, and punctuation.
6. Check all of your facts, (dates, locations, etc).
7. Be specific. As the old saying goes, “Be short, sweet, and to the point.” However, if there is a required length, then pay attention to it. Be honest, personal, and concise.
8. Don’t repeat what is already in other parts of the application. Rather, expand upon those experiences and explain why the activity was significant to your growth.
9. The essay should be neatly typed.
10. Proofread, proofread, and proofread! You proofread it.... Have others proofread it. Check for mistakes and correct them. Don’t let the admissions counselors think you don’t care. Remember, they may think SLOPPY ESSAY=SLOPPY STUDENT=MAYBE NOT A STUDENT AT THAT COLLEGE.

The College Campus Visit Tips:

If at all possible visit any college you are seriously considering. You can read a lot of information or take Internet tours, and even talk to people about a school but a campus visit will give you a true sense of the atmosphere and what it would be like for you to be a student there.

If you want to get the real flavor of the school, go when students are on campus. You can still learn a lot when students are on vacation breaks but you will miss the hustle/bustle of a regular day on campus. Our DCS holidays, (such as Spring Break), are good times since they are often different from other school districts and colleges are likely to be in session.

1. Take a campus tour. You will often get to hear about the history of the college and see important sites, like the library and its services, the
2. dorms, classrooms, dining halls, sports facilities, and your guide may even take you to places you didn't know existed at the college.
3. Stay overnight, if possible, in the dorms. It will give you a sense of what it's really like at night. It will give you a better sense of the student body and what people at the school are like. This will be especially important if you are considering a secular college.
4. Ask lots of questions. Talk to as many people as you can including students, teachers, (especially those who teach subjects you're interested in), admissions, staff, coaches, and your tour guide. Remember that the admissions counselor's job is to sell you on attending their college. So, get as many perspectives as possible. Ask questions about the courses offered, the typical workload, and typical assignments given.
5. See as much as you can. If the tour doesn't cover something you wish to see, then ask to see it. Explore the city or town surrounding the campus. Do you feel comfortable and safe walking around town?
6. What kinds of public transportation are available and how accessible is it? Will you have a car?
7. Keep a journal to write down your impressions to help you remember so different college memories don't just mix together.

Financing a College Education:

Generally, college costs are covered with a combination of resources. The five most common resources utilized are:

1. Family Contributions
2. Scholarships and Grants
3. Student Work Study Programs
4. Federal and State Grants
5. Loans

Family Contributions: The Estimated Family Contribution (EFC) is the amount reported as part of the results of the FAFSA application process. A computer analyzes income of parents and student (if applicable), expenses, assets, number of dependents, and other variables to determine an amount a family in a similar situation should “ideally” be able to contribute toward college expenses. Need is based upon the difference between the total cost of attendance (COA) and the EFC. This equals the need for financial assistance. The financial aid package is based upon the amount of financial need after the family contribution.

Scholarships and Grants: There are generally two sources for these funds, the college of your choice and external scholarships and grants that are funded by corporations, foundations, and individuals. Available scholarships and grants provided by the college should be detailed in the college catalog and the school’s web site. Generally, scholarships are merit-based awards and grants are need-based. The individual college determines the requirements for each. The best way to maximize your awards package is to fill out the necessary applications for their financial aid process, then schedule an appointment with a financial aid counselor at the college and discuss the amount of aid your family needs. These individuals will help put together a financial aid package. Scholarships and grants is free money awarded to you.

If you have extenuating circumstances within your family it pays to let the financial aid office know it. The FAFSA asks generic questions and does not address things such as having had many medical bills during the year, job loss, or even having other siblings enrolled at DCS and parents are paying tuition for them as well as your college education. These extenuating circumstances may mean more financial assistance from the college of your choice but you need to let them know the circumstances exist.

The Internet now provides access to outside scholarship opportunities. Some of these web sites are included within this packet. Avoid scholarship search services which charge you a fee or make a guarantee for receiving a scholarship. There are many **free** services available to you. You may register online with these services by completing a personal profile. The profile is then compared with the priorities of available scholarships throughout the country. A list of scholarships which are a

good fit with your profile will be sent to you. You may select the ones that you wish to apply for. This process is extremely helpful but it is very time consuming, so start early.

You might also identify scholarships by checking with your parent's employers, local businesses, hospitals, civic clubs, and organizations. Many of these groups fund scholarships at a local level and are less competitive.

Student Work Programs: Many students may earn money from work programs that will pay for both direct and some indirect college costs. The two programs available to students are the college-funded work program and the federal work-study program. The college funded work program is operated solely by college policy. Generally, you would apply directly to the college financial aid office for these programs. These are often on-campus jobs, which you will have to interview for. Earnings are paid to you.

You apply these earnings to the direct or indirect costs of college. Qualifications for these opportunities vary from college to college. Some schools do require that student need be established in order to qualify for these jobs. Most colleges require a supplemental application for these opportunities.

Mainly the U.S. Department of Education funds the federal work-study program. Applying for this program requires you to complete the FAFSA (Free Application for Federal Student Aid) as well as a supplemental application from your college. In order to be eligible for this program, need must be established. This is determined by the FAFSA. Earnings from this program go to your direct college expenses. Earnings are established by need and hours worked.

Federal and State Grants: The two most widely used federal grant programs are the **Pell Grant** and the **Federal Supplemental Educational Opportunity Grant (FSEOG)**. The Pell Grant requires you to fill out the FAFSA as well as a supplemental college application. Eligibility is determined by financial need. The maximum award for 2009-2010 is \$5350. It is important that all applications are submitted early (January-February) to determine eligibility and to receive an award before resources are exhausted.

The FAFSA and supplemental college applications are also necessary to fill out for the FSEOG monies. To be eligible, need must be established and you must also be Pell Grant eligible. The state grants differ from state to state. You should contact the college of your choice for information and requirements for these grants. Most state grants are need-based and require you attend a college within the state awarding the grant to you.

Loans: There are a number of types of loans available to both students and parents. The federal loans require a completed FAFSA and supplemental loan application. These loans must be coordinated through the financial aid office of the college of your choice. The following is a list of some of the most popular loans.

Federal District Student Loan Program (FDSLPL): These loans are made through the U.S. Department of Education. The loan is delivered through the college you plan on attending. You must be enrolled at least halftime and be in good academic standing in order to qualify for this loan. These student loans may be subsidized or unsubsidized. The difference between these two types of classifications is based upon who pays the interest on the loan while the student is attending college. The U.S. Department of Education pays the interest on the subsidized loan. The student pays the interest on the unsubsidized loan. The student may pay the interest on unsubsidized loan while in school or wait until he/she graduates from college. If the latter is the choice the accrued interest is “capitalized” meaning that it is added onto the original principle amount of the loan.

Federal Family Education Loan Program (FFELP): This program provides long-term, low interest loans to both students and parents. Institutions, such as commercial banks, credit unions, and savings banks process these loans. You must complete the FAFSA and a supplemental application. You also must be attending college at least halftime and be in good academic standing. These loans must be coordinated through the financial aid office. These loans are not need-based.

Federal Perkins Loans: These are low interest loans that are awarded on the basis of student need. Specific loan amounts vary from college to college.

Federal Parent Loans for Undergraduate Students (Federal PLUS Loans):

These loans are available to parents who have a financially dependent student. These loans may be used to supplement other selected student loan programs. A parent credit check is done as part of the application loan process. These loans have monthly payments beginning 30 days from the approval date of the loan.

Private Loans: These may also be called “alternative loans”. Interest rates are generally higher than that of federal loan programs. These may be awarded to both student and the parents. Contact a financial aid professional for lender recommendations. Be careful with these loans as they may have potential tax implications. Have your parents research them carefully. There are some web site addresses listed as resources to assist you with your college search, application process, scholarship and financial aid search. These resources provide excellent information and can act as a guide to answer your questions.

Web site addresses:

www.fastweb.com is an excellent site. You may register online and they will send scholarship opportunities to you that coincide with your interests and abilities. This service is **FREE**. It also provides college search information.

www.christianconnector.com for Christian school search info

www.campuslifecollegeguide.com more Christian school search info

www.christian.collegementor.org more Christian school search info

www.edvising.net a college and career resource service for Christian families

www.christiancollegelink.com college search and prep, financial aid, and more

www.whatsthebest-college.com a step-by-step college guide to help narrow your choices

www.collegeboard.com not a Christian site but is an **excellent** one for college search, SAT prep, financial aid info

www.collegeview.com not a Christian site but good for college search process and more

The following web site addresses are recommended by the Christian College Link (www.christiancollegelink.com)

General Financial Aid Assistance:

www.finaid.org
www.mapping-your-future.org
www.collegefinancingguide.com

General Online Calculators for EFC:

www.finaid.org/calculators

Complete a FAFSA online:

www.fafsa.ed.gov

Request a federal PIN:

www.pin.ed.gov

Online Scholarship Searches:

www.college-scholarships.com
www.supercollege.com
www.collegenet.com
www.srnexpress.com
www.fastweb.com
www.fastaid.com
www.wiredscholar.com
www.edunetwork.com

Hope Scholarship and Lifetime Learning Tax Credit Info:

www.nasfaa.org

College Savings Plans and Prepaid Tuition Plans:

www.savingforcollege.com

Making the Final Decision:

1. This is a major decision you are making. Consult your family.
2. Keep this decision in prayer. Include the Lord throughout this process.
3. List the pros and cons about the details of each college you are seriously considering.
4. If at all possible, visit a second time to confirm your decision.
5. Choose a place where you know your faith will be built up and not torn down. Choose a school that will reflect your values. Once again, include the Lord in your decision making process.
6. PRAY, PRAY, AND PRAY SOME MORE.

