

College Planning Guide for Seniors Class of 2017



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College Admissions Timetable

Class of 2017

August/September 2016

- Settle in for a solid academic year. Colleges do look at your senior grades!
- If you have not done so already, narrow your list of colleges to about 6-7.
- Update your profile and move the list of prospective colleges in the NAVIANCE system over to applications. <http://connection.naviance.com/sja>. You may also use this site to search for colleges and study SJAs acceptance history at various universities. See your college counselor if you need help accessing this site.
- Become familiar with the application deadlines for the colleges to which you will apply.
- Remind your parents to attend the College Planning and Financial Aid Workshop for Seniors and Parents on Tuesday, September 13, at 6:30 PM in the Upper Division Library, to receive information on the college application process and financial aid.
- Submit applications to colleges on Rolling Admission.
- Register for the ACT, SAT, or SAT Subject Tests (if required)
- Make campus visits when possible.
- Sign up to meet with visiting college representatives in the College Resource Center, Room 133.
- Request a social security number if you do not have one.
- Prepare your résumé.
- Work on application essays.
- Follow us on Twitter @sjacollege.
- **Attend Saint Joseph Academy College Fair on Sunday, September 25, 3:00 – 5:00 pm in the Middle Division Gym, to meet with college admissions representatives.**
- Turn in completed College Information Sheet to your college counselor.

- Visit the Guidance Office or your college counselor for scholarship and college information.
- Ask teachers and your college counselor for a recommendation, if necessary. These requests should be submitted through NAVIANCE. Once a teacher has agreed to write the recommendation, you should give them the completed Teacher Recommendation Request Form and a copy of your résumé.
- Prepare Early Decision/Early Action applications for submission before Nov. 1.
- Register for FAFSA ID. For instructions, go to www.fafsa.ed.gov.

October 2016

- Continue search for scholarship money or other financial aid. Check the scholarship listings posted in the Guidance Office for updates.
- Visit college campuses.
- Work on application essays and have them reviewed by a faculty member and/or your college counselor.
- Register and take the SAT/ACT.
- Register for and complete CSS Profile Financial Aid form if your college requires it. You can find the Profile at www.collegeboard.org.
- Submit FAFSA at www.fafsa.ed.gov.
- Coca-Cola Scholarship application due online by October 31. Apply at www.coca-colascholars.org.
- Submit all Early Decision/Early Action applications before 1st of month.
- **Note: Oct. 15 is the preferred submission date for Early Action applications.**

November 2016

- Take or retake the SAT/ACT.
- **Applications with December 1 deadlines, such as UT-Austin and Texas A&M, must be processed BEFORE the Thanksgiving break. Plan to meet with your college counselor at least a week before the break to review your application and arrange for your application materials (transcript, etc.) to be submitted.**
- Continue to do your best with your studies. Some colleges require first-semester grades.
- Apply for applicable scholarships.

December 2016

- Complete university scholarship applications.
- Take SAT and/or ACT, if needed.
- **Applications due January 1-15 are due to your college counselor no later than the 1st week of December.**
- Study hard for exams!

January 2017

- Finalize all applications for regular admissions deadlines in mid to late January and February.
- Order graduation invitations and get measured for you cap and gown on January 18, in the College Resource Center.

February 2017

- Register for the draft if male and 18 years old. You must register within 30 days of your 18th birthday at www.sss.gov.
- Continue to work on scholarship applications.
- Don't get senioritis! Many colleges want to see your second semester grades. Remember: college acceptance letters are **provisional, based on satisfactory completion of secondary school.**
- Take Texas Success Initiative (TSI) Assessment, if necessary.

March 2017

- Consider admission and financial aid offers.
- Take TSI Assessment, if necessary.

April 2017

- Take TSI Assessment if you are attending a Texas public university and are not exempt. Contact your college counselor for exemptions or test information.
- Provide the Guidance Office with written documentation of scholarship awards.

May 2017

- May 1, 2017 is the **National Candidate Reply Date**. Notify the college you will be attending regarding your acceptance. Inform those colleges you are rejecting with a thank-you note. Email is acceptable.
- Register for freshman orientation at the college of your choice.
- Provide your guidance counselor with the name of the college/university you plan to attend for the SJA Signing Day scheduled for May 12. This information will also be used to send your final transcripts and to publish your college choice.
- Provide the Guidance Office with written documentation of scholarship awards.
- Happy Graduation!

June 2017

- If your college plans change after graduation, please contact Mrs. Tamayo, the SJA registrar, in the Main Office immediately so that your transcript may be sent to the proper school.

Factors in Competitive College Admissions

From admissions officers everywhere, the advice is virtually the same. Here is what counts to them.

Your Secondary School Record (Your Transcript) - How have you done in the courses taken? Colleges would much rather see you taking a tough and challenging load that is in line with your ability than improving your grade point average by taking “easy” courses. They will also ask to see your senior grades. Keep working!

ACT/SAT Scores - Scores on the SAT or the ACT are used by admissions committees as one measure to compare students from different schools. Scores on SAT Subject Tests are often important as they come closer to testing actual knowledge learned in a particular course. Standardized test results ultimately reflect the student’s ability to take timed, multiple-choice tests and, as such, cannot represent the individual student’s cognitive abilities.

Many able students have low test scores. A combination of high grades and low test scores can be explained by many factors. HOWEVER, high scores and low grades are the worst possible combination, since it almost always describes an able person who does not work productively and is therefore perceived by admissions officers as a greater risk.

The Essay and the Application - The essay is often the most overlooked aspect of

college admissions by students. Students are expected to spend a considerable amount of time in the preparation of the essay. It is your chance to become more than a name for the admissions staff. Your choice of topic for the essay is far less important than its presentation. It should be personal and honest, thoughtfully and carefully written, and should discuss something of importance to you. Proofread everything carefully. You are presenting yourself through this document and a carelessly completed application will not win you points; an imperfect but genuine effort will.

The Counselor Statement - The school’s recommendation for a student is written by the college advisor, who will attempt to present an assessment which is fair and accurate and which emphasizes achievements and talents. The counselor won’t ignore major difficulties as they are reflected on the transcript, but will tell the story to your advantage in so far as is possible.

Teacher Recommendations - Each college has its own specific requirements for teacher recommendations, but in most cases two are requested: one from a history, English or foreign language teacher, and the other from a math or science teacher. In some instances colleges are very specific, asking for recommendations from your current English and math teachers, whereas in other cases they may give you your choice or require none at all. If you have a particular strength in the arts or athletics or any extracurricular activity, you may want

to have your teacher or coach write on your behalf, but in all other instances you should not give the colleges more than they ask for. Read the application carefully. Teacher recommendations speak to your abilities and accomplishments as a student and need to be positive. Thus, you should choose carefully the teachers you ask and be sure they feel comfortable writing a recommendation for you. Don't assume that your chosen teacher will automatically accept your request. Have back-ups in mind. Be sure they are teachers you've worked with in your junior or senior year, and remember to phrase your request as a request, not a demand. Submit your request for a recommendation through NAVIANCE. **IMPORTANT NOTE: Teachers are just like you - they need adequate time if they are going to write well. Be SURE to contact your teachers AT LEAST 3 WEEKS before you need to submit the letter of recommendation and provide them with a copy of the Teacher Recommendation Request Form and your résumé to help them write about you.**

Extracurricular Activities and Work Experience (Your Résumé) - Your involvement in activities does not carry as much weight as your transcript unless your talent or skill is exceptional. If you are an accomplished musician, you may impress a committee in your audition, especially if you are the bassoonist he/she needs for next year's orchestra. If you are one of the nation's best high school basketball players, your 78.5 grade point average may be overlooked. For the majority of students, the list of high school activities indicates a high level of involvement; only rarely is it exceptional.

Capable involvement is seen as a good thing by college people if it means something to you other than simply compiling a list of activities, and if the time commitment does not detract from your academic record.

Social Media - Be aware that colleges/universities do review social media postings of potential applicants. Using social media with no regard for who is reading it can result in rejection notices from colleges and future employers. Use social media responsibly to prevent a negative impact on your college admission decision.

Geographic Distribution and Legacy Status - In addition to ethnic and racial diversity, each college has an interest in creating a geographically diverse student body. Hence, if you are applying to colleges far away from home, you may have a slight advantage over equally qualified local candidates. It is also in a college's own self-interest to encourage generations of family to attend the college, since these families are usually among their most loyal (and generous) supporters. For that reason, if you're applying to the undergraduate college one of your parents attended, you may have a slight advantage over equally qualified candidates, but it hardly makes your admission "a sure thing." In fact, due to the extremely competitive nature of college admissions, legacy status is often of negligible value, particularly at the larger universities. The amount that either of these factors affects admission cannot be quantified or predicted.

Above all else, don't try to fool the colleges!
BE YOURSELF!

Standardized Testing

Admissions tests are considered by many schools to be an integral part of the admissions process, although some are making them optional. They are thought to “level the playing field.” A single test taken by students from across the nation gives colleges some comparative data to use in evaluating students from different high schools.

College Entrance Tests

- **ACT** - A test measuring understanding and ability in English usage, mathematical usage, reading comprehension, and science reasoning. Students usually take the ACT in the spring of their junior year, and/or in the fall of their senior year.
- **SAT** - A test that measures a student’s skills in evidence – based reading and writing and mathematics. The optional essay is required by competitive schools. Students are encouraged to register for the test, including the essay. Testing is usually done in the spring of the junior year and is often repeated in the fall of the senior year.
- **SAT Subject Tests** - A battery of one hour, mostly multiple-choice tests that measure how much students know about a particular academic subject and how well they can apply that knowledge. Check the requirements of the colleges you are considering before you decide which tests to take. These tests are best taken at the completion of your study of a subject if you will not be continuing in that area. Students take up to three subject tests on a single test date.

Advanced Placement Tests

Exams taken at the conclusion of study in an Advanced Placement course. College credit or advanced standing is awarded by certain colleges when students achieve sufficiently high scores.

The Texas Success Initiative (TSI) Assessment

A test that provides information about the reading, mathematics, and writing skills of students entering Texas public colleges and universities to determine if students are ready for college-level coursework. You must take the TSI Assessment if you are entering a Texas public school of higher learning (i.e., a college, university, or technical institute) as a full-time or part-time student in an associate or baccalaureate degree program. Test results are not used for admission purposes; you must, however, have test results prior to enrolling, unless you are exempt.

Texas Success Initiative Exemptions from SAT or ACT scores:

SAT exemption: obtain a total of 1070 or higher on the Evidence-Based Reading and Writing and Math sections with at least a score of 500 in each one taken **ON THE SAME TEST DATE.**

ACT exemption: obtain a composite score of 23 or higher with at least a 19 on the English and a 19 on the Math section.

NOTE: Exemption scores may change due to changes to SAT scoring. See your counselor for up-to-date information as it becomes available.

How to Register for These Tests:

- SAT Reasoning Test and SAT Subject Test: www.collegeboard.org
- ACT: www.actstudent.org
- TSI: contact the UT-RGV Testing Office: 1601 E. Price Rd., Suite E, Brownsville, Texas 78521, (956) 882-8875.

The School Code for St. Joseph Academy is 440915.

Deciding Where to Apply

Guidance counselors are frequently asked, “What should my final list of colleges include?” Inherent in this question are two considerations: First, how many schools should I apply to, and second, what range of schools should be included with regard to admissions competition?

We discourage you from adopting the “shotgun approach” of applying to a multitude of schools. We also discourage you, regardless of academic ability, from “putting all of your eggs in one basket” by applying to only one institution or one selectivity level of college. As a general rule, we advise that you apply to approximately five to six schools which vary in terms of selectivity, but which have the most important features in which you are interested. As long as you do not overly limit yourself geographically, finding such a group of schools is not that difficult a task when you consider the large number of colleges and universities found in the United States. Generally, we recommend that your final list include schools from each of the following categories:

CATEGORY I: Your top choice schools. It is fine in this group to include a couple of “reach” schools. A “reach” school is understood to be one where your chances of admission are less than 50/50, perhaps more like 1 in 3.

CATEGORY II: Schools that possess the significant features you desire and at which the probability of admission is even or slightly

better than even. These are categorized as “realistic” schools.

CATEGORY III: Schools that have most of the features you desire and at which the probability of admission is “highly likely” to “certain”. We refer to colleges in this category as your “safety” schools.

While there is no hard-and-fast rule, you usually include two or three schools from categories one and two and at least one or two schools from category three. Obviously, those schools that qualify as “reach”, “realistic”, and “safety” vary from student to student. Each of you has an individual academic profile and should select schools accordingly, making sure that choices range through all three categories. We would like to emphasize that you are strongly encouraged to apply to more than one “realistic” and/or “safety” school. This will insure acceptances and provide you with some choices.

A FEW NOTES OF CAUTION:

- Many students spend hours deciding on their few top choices and five minutes selecting one or two safer institutions. Please think carefully about all of your choices, so that if you were to eventually attend your fourth or fifth choice school, you would have a good chance of being happy and successful. Make sure that all of your choices are places where you could find the atmosphere and programs that suit you.

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- Many of you feel that simply because a particular institution falls into category II as opposed to category I, it does not offer programs of equal quality. Such an assumption is, in many instances, incorrect. The selectivity of any institution is dependent on the size of its applicant pool which, in turn, may be affected as much by geographic location, popularity, and reputation as by actual academic quality. Many schools, for a variety of reasons, may be category II schools from an admissions perspective, yet offer programs equal in quality to your few top choices.
 - There are many good schools throughout the country, and we encourage you to investigate options outside of Texas. A strictly regional approach can, in some instances, limit your ability to attain admission to the quality school you desire. You may, for a variety of reasons, be considered a more unique and attractive candidate by a school outside of the state than be a school equal in quality within the area.
- Many students and their parents still feel that you can select any one of the various state universities as a safety choice. This is no longer the case if, in fact, it ever was. You must realize that state universities are becoming more and more competitive. Many state universities have established quotas governing the number of out-of-state students admitted, thereby creating keen competition for a limited number of places.

College Application Checklist

Student	College #1	College #2	College #3	College #4	College #5
Type of Application					
Apply Texas					
Common App					
Coalition App					
College App					
Requirements					
Completed Application					
High School Transcript					
College Transcript, if applicable					
SAT/ACT Scores					
SAT Subject Test(s)					
TSI Scores, if applicable					
Essay(s)					
College Supplement					
Recommendation(s)					
Resume					
Portfolio, if applicable					
Interview, if applicable					
Fee					
From Counselor					
Secondary School Report					
Mid-Year Report					
T.E.A. Certification Form for TX Public Univ.					
Deadline Options					
Early Decision (binding)					
Early Action (non-binding)					
Regular Admission					
Other Deadline					

College Admission Policies

Colleges and universities have varying admission practices. Information pertaining to the policy of a prospective school will be found on its website. Some of the more frequently mentioned practices are the following:

- A. **Early Decision:** Students who have demonstrated sound academic ability might apply for admission to their first choice college very early in their senior year. Notification of admission is given usually in December. Restrictive policies vary with each school and must be checked carefully to see if Early Decision works to the individual's advantage. Generally, if you apply Early Decision, you must also sign a commitment to attend if accepted and to withdraw any applications submitted to other colleges. If you are a qualified candidate applying to a selective school, and you are certain of your choice, regardless of financial aid, it may be to your advantage to choose this option. Discuss this carefully with your counselor and your parents.
- B. **Early Action:** This plan allows students to indicate a first choice college and receive a decision in the senior year well in advance of the normal response date in the spring. Students are not committed to enroll if accepted. In recent years, many colleges have filled a large portion of their classes with Early Action applicants. If you are a qualified applicant, this option may be advantageous to you. Discuss this carefully with your counselor.
- C. **Rolling Admission:** As soon as an application is complete (meaning that the forms, the fee, and all required credentials have been received and processed), a decision on that application is made and the student is notified. It is generally advantageous for students to apply well in advance of the posted deadline because it is impossible to know how quickly the available spaces are being filled.
- D. **Regular Decision:** This is the process whereby a college considers applications from prospective students and delays the admission decision until all applications from the entire applicant pool have been received. Decision letters are mailed to applicants, all at once, traditionally in March or April. The most selective colleges mail their decision letters in early to mid-April.
- E. **Deferred Admission:** Students who have alternate plans for the year following high school may apply to many colleges for deferred admission. The application process and timetable remain the same as for regular admission, but students should indicate that they do not intend to matriculate until the following year. An explanation of how the student plans to spend the year and the benefits the student expects to derive from it is usually required by the college.
- F. **Open Enrollment:** A term used by an institution that publishes a set of admission standards and pledges to admit any student whose credentials equal or exceed them. This is most often used by community colleges.
- G. **Wait List:** The process used by selective colleges who do not initially offer or deny admission, but extend the possibility of admission to a later date (usually late May through July). Students should accept another college's offer since waiting list acceptances are very inconsistent. (Discuss all wait list situations with your counselor. Second semester grades and your method of reply can be critical to your acceptance.)

The Application Process

Use the sample information below as a guide to complete each step in the application process.

1. Update your personal profile on the NAVIANCE system, at <http://connection.naviance.com/sja>, including the names of the colleges to which you will be applying.
2. Complete the College Information Sheet and see that your parents complete their Parent Information Sheet. Return all materials to your college counselor as soon as possible. **These forms must be completed and returned before applications can be processed.**
3. Locate the application forms you will need, as well as forms for financial aid, scholarships, and housing. The easiest way to do this is on the Internet, where you can apply electronically or download the necessary forms. **You will be applying electronically to most schools, but it is important that you NOT do so without consulting your counselor. Once the application is submitted electronically, it is VERY difficult to make corrections, and a poorly presented application may seriously hurt your changes of admission.**
4. Choose your application essay topics and begin working on your essays. Be SURE you are writing on the correct topic for the school(s) to which you are applying.

5. Request that your official SAT/ACT test results be sent directly from the testing agency to the colleges where you are applying. **Your application will not be considered complete until your scores are received.**
6. Request letters of recommendation from teachers and counselor, if required. Provide them with any necessary forms and information. Please keep in mind that to write an accurate and vivid portrait of a student is demanding and time-consuming. Be sure to make your request at least three weeks in advance of your mailing date. These requests should be submitted through NAVIANCE, but you should also speak to the teachers personally and provide them with a Teacher Request for Recommendation form and a copy of your résumé.
7. Complete the application carefully. **Important: You MUST see your college counselor to review your application before it is submitted.**

Websites for applications:

- www.commonapp.org
(Many private universities)
 - www.applytexas.org (Many Texas public and private universities)
 - Individual college websites
 - www.coalitionforcollegeaccess.org
8. **At least two weeks before the deadline**, meet with your college counselor to review your application and arrange for the rest of your application

materials to be submitted. Even if your application is submitted electronically, some other materials (transcript, letters of recommendation, counselor recommendation, résumé, school profile, and anything else you give us) will be mailed or submitted electronically from the school. **(Applications MUST BE submitted to your college counselor by the first week in December in order to meet January 1st deadlines!)**

9. When the above steps have been completed, you may submit your application, and the Guidance Office will submit the other required materials. During the entire process, it is extremely important that you do not throw documents away or delete emails! Test score reports, application instructions, information from colleges, financial aid forms and applications, correspondence with colleges – all of these are examples of materials commonly lost by applicants who are not organized.

WORKING ON YOUR APPLICATIONS

1. Sign in to NAVIANCE at www.connection.naviance.com/sja.
2. Under the COLLEGES tab, create a list of “Colleges I’m Applying To.” You can move colleges from your “Colleges I’m Thinking About” list or add new schools. It is important that this list is accurate. Your counselor will be using this list to monitor your progress.
3. Collect information about deadlines, tests, and application requirements by clicking on the website icon for each college. You can make notes on the College Application Checklist found in this handbook.
4. Request teacher recommendation[s], if required, on NAVIANCE, on the “Colleges I’m Applying To” page:

- at the bottom, click the “add/cancel requests” button
 - select the teacher from the drop-down list
 - in the text box at the right, write a note to request the recommendation
 - at the bottom of the page, click “update requests”
5. Decide if you will be using the Common Application, the ApplyTexas Application, the Coalition Application or a specific university application. Fill out the application online, saving frequently. If you have questions or need help at any point, see your college counselor. **Don’t forget to put all usernames and passwords for your applications on NAVIANCE in “My Journal,” which can be found under the “About Me” tab.**
 6. Finish your résumé.
 - Using a word processing program, develop your résumé. You may use the sample format found on the next page or any other standard résumé format.
 - Transfer the information to your online application.
 - If you wish to send a supplemental résumé to a college, see your college counselor.
 7. Write essay(s), if required.
 - Pay attention to style, spelling, etc., as you would for a classroom essay.
 - Have your essay reviewed by a faculty member.
 - Upload the essay to the application where possible or bring it to your counselor to be mailed.
 8. When you have completed your application, see your college counselor to review it, submit the application online, and pay the fee with a credit card.

Sample Resume Format

Your Name
Your Address
City, State, Zip
Your Telephone
Your e-mail address

Student at Saint Joseph Academy - Class of 2017

Note: Be sure to explain any activities or honors which the admission committee might not recognize. If you devoted an unusual amount of time or served in a leadership capacity, be sure that is brought to the committee's attention. See example below:

	Description	Grades(s)	Hrs/Wk	Wks/Yr
<u>Academic Honors:</u>				
• First Honors	Grades 90 and above	9,10,11,12	N/A	N/A
• National Honor Society	Met twice per mo. throughout the school year & 40 hrs. of service	11,12	1	36
<u>Extracurricular/Leadership Activities:</u>				
• Student Council Class Representative		10	2	36
• Yearbook Editor		11,12		
<u>Athletic Activities/Accomplishments:</u>				
• Cross-Country	Placed 2nd at Regional Meet	10	15	36
<u>Community/Volunteer Activities:</u>				
• Habitat for Humanity	Built homes for the needy	11	25	1
<u>Employment:</u>				
<u>Summer Enrichment Activities:</u>				
• Clemson U. Summer Enrichment Program		11	18	2

Note: The above is a sample you might use in putting together your résumé to include with your applications. Create your own categories, those that are most appropriate for you to showcase your list of activities.

Writing Your College Essay

Colleges require essays for admission for a number of reasons:

- to determine your writing ability
- to determine if you have anything to say
- to determine if you will be a good match for the curriculum it has to offer.
- to get to know you better as a person

TIPS FOR WRITING YOUR ESSAY

1. Show enthusiasm - about yourself, about your life.
2. Have originality.
3. Avoid trying to be humorous unless you are good at it.
4. Be honest; be yourself. The essay is your chance to present YOU – the unique individual behind the grades and test scores.
5. Look at the application as if you were a member of the panel of judges.
 - Let it reflect yourself as nearly as possible.
 - Use your own language - your own style.
 - Write to convey your ideas clearly and easily; don't write to "impress".
 - Illustrate your points with specific examples and interesting details.
6. Don't try to second-guess the selection committee.
 - MORE is not better - do not ramble just to have a longer essay.
 - Have someone proofread it for errors. Don't rely entirely on spell-check!
 - Ask a faculty member to go over your essay with you. Don't wait until the last minute to ask.
7. Keep in mind the basic rules of grammar:
 - Observe proper rules of paragraphs, including spelling and punctuation.
 - Spend at least as much time in actually thinking about what to say as in the actual writing of the essay. The most important thing is to have a clear idea of what you want to say.
8. DON'T give your life story. ("I was born in...I have three cats and two dogs, etc."). Instead tell about a unique incident in your life and how you felt about the incident - Did it change your life in some way?
9. DON'T just list all of your high school activities. Selection committees are looking for experiences in your life which have been meaningful and unique. If you have been President of the National Honor Society, how have you used it? If you have been a camp counselor, how are you a different person because of that experience?
10. DON'T tell the university about them. For example, "I want to go to Rice University because it offers..." and then copy directly from the college catalog or website.

If you intend to participate in Division I or Division II athletics as a freshman in college, you must be registered with and be certified as eligible by the NCAA Initial-Eligibility Clearinghouse. You can register online at www.eligibilitycenter.org. Click the link to enter as an NCAA College-Bound Student-Athlete and create an account to begin the registration process. There is a fee of \$75.00, which you may pay online.

You must also have your high school transcript sent directly from Saint Joseph Academy to the NCAA Eligibility Center. The center needs an official transcript from all high schools you have attended. You must request the transcript online through your NCAA account. The transcript will be sent directly from Saint Joseph Academy to the NCAA Eligibility Center. See your college counselor for help with this process.

You must also request that your SAT or ACT scores be sent directly from the testing agency to the NCAA Eligibility Center. You should go into your student account for SAT at www.collegeboard.org or for ACT at www.actstudent.org to request that the scores be sent.

Although there is no deadline for registration, you must be certified before receiving an athletic scholarship, or practicing and competing at a Division I or II institution. You should take care of this soon to avoid delaying any possible scholarship awards.

Financial Aid

Due to the rising cost of attending college, more students are depending on financial aid to meet college expenses. Financial aid comes in the following forms:

- **Grants** which are based on financial need and do not have to be repaid.
- **College Work-Study Programs** which provide minimum wage for you in on-campus jobs.
- **Student Loans** which have reasonable interest rates and usually do not have to be repaid until after you leave college.
- **Parent Loans** which have reasonable interest rates; payments begin immediately.
- **Scholarships** which may be awarded according to need and achievement or may be awarded strictly on achievement.

GRANT PROGRAMS – EXAMPLES:

- **Federal Pell Grant** – awarded to undergraduate students based on financial need. The amount you would receive will be determined by your family size, the number of family members in college, and the income and assets of your parents, your siblings, and yourself.

- **S.E.O.G. (Supplemental Educational Opportunity Grant)** – awarded to undergraduates with exceptional financial need – that is, students with the lowest Expected Family Contributions (EFCs). Priority is given to students who receive Federal Pell Grants. This program is administered by the university’s financial aid office. The number of SEOGs awarded may depend on the availability of funds at a particular university.
- **TEXAS Grant** – awarded to Texas residents with financial need who completed the Recommended or Distinguished Achievement High School Program and who enroll in a Texas college or university as a freshman within 16 months of high school graduation. The maximum award varies by type of institution.
- **TPEG (Texas Public Education Grant)** – awarded to Texas residents, nonresidents, and foreign students enrolled at public colleges or universities in Texas. The maximum award varies according to financial need.

LOAN PROGRAMS – EXAMPLES:

- **Federal Direct Stafford Loans** – Student loans awarded on the basis of information provided on the FAFSA form. These may be subsidized or unsubsidized Stafford Loans. Loans are repaid after graduation.
- **Federal Direct PLUS Loans** – These loans enable parents with good credit histories to borrow money to pay the education expenses of each child who is a dependent undergraduate student. Loan payments begin immediately after loan funds are disbursed.
- **Federal Perkins Loans** – Campus-based loan program. The funds are awarded by the institution to eligible students.
- **Texas B-On-Time Loans** – No-interest loans awarded to eligible Texas residents. If a student meets guidelines within a specified period of time with a GPA of at least 3.0 on a four-point scale, the loan can be forgiven. **Note: You must request this loan; call your financial aid office and ask to be considered for a Texas B-On-Time Loan.**

STEPS IN APPLYING FOR FINANCIAL AID

1. Notify the colleges under consideration that you are interested in financial aid. They may have their own financial aid forms and often have deadlines that are quite early in the year. Remember that scholarships are also called financial aid. On the college's website, there is usually a "financial aid" button to click.
2. Start your electronic Free Application for Federal Student Aid (FAFSA) by registering for a FAFSA ID at www.fafsa.ed.gov. Both student and parent must register. If Spanish is better for you, click on the "en español" button. You are encouraged to file your application electronically for quicker processing. You may also print a paper version. These forms may not be submitted prior to October 1, 2016.
3. You will be asked to include information from your 2015 tax return on the financial aid application. In addition, many of the colleges require a copy of the family's tax return before they put the student's financial aid "package" together. The IRS Data Retrieval Tool allows students and parents to access the IRS tax return information needed to complete the FAFSA and transfer the data directly into their FAFSA from the IRS Web site. If you are eligible to use the IRS Data Retrieval Tool, click on "Link to IRS" on the online FAFSA form. We highly recommend using the tool for many reasons.
 - It's the easiest way to provide your tax data.
 - It's the best way of ensuring that your FAFSA has accurate tax information.
 - You won't need to provide a copy of your or your parents' tax returns to your college.
4. Some private colleges also require the CSS Profile. The forms are available at www.collegeboard.org. Important: you should register for your PROFILE application in the fall semester. The 2017-2018 PROFILE applications will be accepted starting on October 1. If you have any questions about PROFILE, please email at: help@cssprofile.org or call toll free at (800) 239-5888.

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5. File early! If you file early, you have the best chance of receiving a larger portion of grant money in your aid package.
 6. After you file the FAFSA, you will receive a Student Aid Report (SAR). If you have filed electronically, you can view this report online shortly after you file. Check this report carefully for errors and make corrections as needed. You will also see the dollar amount of your Expected Family Contribution (EFC).
 7. When the college financial aid office awards a financial aid package, you should acknowledge acceptance of the financial aid. If however, you decide not to accept the financial aid award, you should notify the college financial aid office of this decision.

SCHOLARSHIPS

The scholarship application process requires time, work, and dedication from you and your parents. Many times those who are the most organized and the most diligent with the application process are the ones who receive the scholarships. You should do the following:

- We receive information on many scholarships for which you may be eligible, and we will share this information with you by email.
- Search the Internet. You were given a list of web sites in your Junior Handbook to get you started.
- Search the financial aid section of college websites for university scholarships.
- Listen carefully to announcements and note deadlines.
- If your application requires a transcript or recommendation, see your college counselor.
- Investigate possible scholarship opportunities available via your parents' employment, the

college or university you will attend, community organizations, and other sources.

- Free Scholarship Search – over 1.3 million awards worth over \$3 billion. www.fastweb.com.
- **Don't give up too easily!** There is a lot of money available to students who are willing to devote the time to searching for it.

Helpful Hints on

Applying for Scholarships

- Complete application carefully.
Neat applications are easier to read; it makes a difference for a judge who has to go through a huge stack of applications.
- Be creative when answering essay questions.
Give as much information as possible, use humor, personal stories, poetry, whatever it takes to capture the imagination of the person reading that application.
- Proofread your application form prior to submitting it.
- Submit all materials requested.
Judges will disqualify any application that does not have the requested transcript, teacher recommendation, or any other form that is requested.
- Submit letters of recommendation from people who know you well. Get your favorite teacher, or the teacher who has really inspired you to succeed to write a glowing report about your accomplishments, all that you learned, and your determination to succeed.
- Sell yourself.
Include every honor, recognition, project, and job or office position held that point to your talent, accomplishments, and involvement in various areas.

- Work ahead of deadlines.
This is especially true for the teacher and counselor recommendations. They may have a lot of students they are trying to help with scholarship applications.
- Be honest.
Don't say that you were president of a club, or received all A's, or were recognized for certain accomplishments if that is not true. Scholarship committees can and will verify information. They want to know the best you are capable of both now and in the future. That is what's important.
- Believe in yourself.
Don't worry about who else is applying for the scholarship. Put all your energies into turning in your best effort on this application. Scholarship judges look for the overall package, not the most popular kid in school.
- Take advantage of the many scholarship opportunities and apply.

Scholarships Scams

Warning Signs of a Scholarship Scam – visit www.finaid.org/scholarships/common.phtml.

Warning signs may include:

- **Application fee.** Some fees may be as low as \$2.00 or as high as \$5,000. Be cautious of any scholarship which requests a fee.
- **Loan fees.** An up-front fee is never required when you submit a scholarship application. Legitimate educational fees will deduct the fee from the disbursement check.
- **Other fees.** Never pay more than a postage stamp to receive information about a scholarship.
- **Guaranteed winnings.** No scholarship sponsor or scholarship matching service can guarantee that you will win a scholarship.
- **The unclaimed aid myth.** There is no verifiable list of unclaimed scholarship awards. Most financial aid programs are highly competitive, so there are no unclaimed scholarships.
- **We apply on your behalf.** In order to win any scholarship, you must submit your own application, write your own essay, and solicit your own letters of recommendation.
- **Unusual requests for personal information.** Do not disclose any personal information such as bank account numbers, credit card numbers, or social security numbers.
- **Masquerading as a federal agency.** Check the source of any organization. Just because it has an official looking government seal or logo, or it has a Washington, D.C. return address, does not necessarily make that organization legitimate.
- **Claims of university, government, Chamber of Commerce or Better Business Bureau approval.** The federal government, U.S. Department of Education and the U.S. Chamber of Commerce do not endorse or recommend private businesses.
- **Unsolicited Opportunities.** You are contacted by scholarship sponsors in response to an inquiry. If you have never heard about an organization before, it could be a scam.
- **Notification by phone.** If you win a scholarship, you will be notified through the mail, not through a phone call.
- **A Florida or California address.** A disproportionate number of scholarship scams seems to originate from Florida or California addresses.

Where to Report a Scam

- National Fraud Information Center (NFIC) – 1-800-876-7060
- Federal Trade Commission (FTC) – 1-202-382-4357 or 1-877-382-4357
- Better Business Bureau (BBB) – 1-703-525-8277
- U.S. Postal Inspection Service (USPIS) – 1-800-654-8896
- U.S. Department of Education Office of the Inspector General – 1-800-MIS-USED

Scholarships to Investigate

- **THE HISPANIC SCHOLASTIC FUND**

The Hispanic Scholarship Fund is the nation’s largest provider of college financial aid to Latino students. It offers a diverse range of scholarship programs. To qualify for any scholarship awarded by, or through, the Hispanic Scholarship Fund, there are a number of general requirements that must be met. Visit www.hsf.net for additional information.

- **THE COCA-COLA SCHOLARS PROGRAM**

The Coca-Cola Scholars Program Scholarship is an achievement-based scholarship awarded to graduating high school seniors each year. Students are recognized for their capacity to lead and serve, and their commitment to making a significant impact on their schools and communities. Deadline: October 31. Application is available at www.coca-

FOR MORE INFORMATION ON FEDERAL FINANCIAL AID PROGRAMS

General information about the Federal Student Financial Assistance Programs, assistance in completing the FAFSA, to obtain federal student aid publications..... 1-800-4FEDAID (1-800-433-3243)

FREQUENTLY REQUESTED WEB SITES

- The Student Guide to Financial Aid.....www.studentaid.ed.gov/resources
- FAFSA on the Web.....www.fafsa.ed.gov
- For FAFSA ID information.....www.pin.ed.gov
- Help in completing the FAFSA.....www.studentair.ed.gov/FAFSA
- CSS Profile Applicationwww.collegeboard.org

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