



Northside Christian Academy
College and Career Handbook
2017 - 2018

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Freshman Year:

Determine to make high school count!

- Realize that your grades matter - A's and D's will catch the attention of college admissions counselors.
- Develop good study skills now
- Plan now to take a variety of rigorous courses
- Develop your four year curriculum plan
- Explore your interests, strengths and gifts
- Begin to develop a personal portfolio (awards, achievements, athletic and fine arts involvement, jobs, etc.)
- Attend college fairs (**NCA will host one Oct. 13th!!**)
- Start a college search now at www.collegeboard.org
- Get involved in extracurricular activities, leadership roles, and community and service opportunities. Focus on things that interest you and keep in mind it's **quality not quantity**
- Take the PSAT (at NCA)
- Get to know your teachers. You may need recommendations for college.
- Be realistic about your abilities regarding athletics in college. Keep track of accomplishments including videos of your performances.
- Meet with your guidance counselor throughout the year

Sophomore Year:

Prepare a solid foundation and boost your skills!

- Update your four year academic plan
- Continue to review career choices. The interests you had earlier may have changed.
- Take an interest inventory to help determine possible majors you can research.
- Take the PSAT (at NCA) and the PLAN (practice for the ACT)
- Begin making a list of colleges you *may* consider.
- Utilize www.collegeboard.org and www.bigfuture.org as well as college books in the NCA library
- Don't forget that **CHARACTER COUNTS**
- Continue to keep your grades up. If you begin to struggle, seek help right away.
- Register with the NCAA, NAIA or NJCAA if you plan to pursue athletics in college.
- Continue to build your college resume with service projects, volunteering, leadership opportunities and jobs.
- Meet with your guidance counselor throughout the year

Proverbs 16:9

**“The heart of
man plans his
way, but the
Lord establishes
his steps.”**

JUNIOR YEAR:

Fall

- Concentrate on doing well in your classes.
- Continue to take leadership roles within your activities
- Make a list of the types of colleges and the criteria that will best meet your needs and interests and begin to research the schools that meet your criteria.
- Meet with college representatives who visit NCA
- Attend college fairs (NCA will host one Oct. 19th!)
- Register for the ACT or SAT (www.actstudent.org or www.sat.collegeboard.org)
- Prepare for the PSAT (given at NCA)
- Meet with NCA Career Counselor

Winter

- Find out about college firsthand from any college friends who are home for the holidays.
- Plan to visit college campuses over Spring Break - schedule campus tours and interviews with admissions officers.
- Begin to prepare writing samples, portfolios, audition tapes and other materials for the fall college application process.
- Review your 4 year high school academic plan and plan for the academic requirements at the colleges that most interest you
- Search for college scholarships

Spring

- Take an ACT/SAT workshop
- If you are considering military academies, meet with the NCA Career Counselor and begin the process the summer before your senior year.
- Look for a summer job, internship or volunteer opportunity
- Visit prospective college campuses on spring break

Summer

- Visit prospective college campuses during the summer
- Contact prospective colleges and request that you be added to their mailing list.
- Check application deadlines
- Continue to research colleges keeping in mind applying at two or three in each of the following categories:
 - “Reach” - these are colleges who have admission standards that somewhat exceed your credentials.
 - “Match” - schools whose admissions standards resemble your credentials.
 - “Safety” - schools who have admission standards below your credentials.
- Keep a calendar and mark it with important application, financial aid and scholarship due dates and deadlines for the senior year

Jeremiah 29:11

“For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm you, plans to give you hope and a future.”

SENIOR YEAR

Fall

- Apply to at least three schools early (September) No later than Nov. 1
- See what schools of your choice will accept the common application (www.commonappl.org)
- Use a spreadsheet to track applications, deadlines, recommendations letters, transcripts, etc. (*worksheets are included between pages 16 and 17 of this handbook*)
- Create master calendar to track tests you will take, fees, dates, registration deadlines, application due dates, financial aid, scholarship applications, transcripts, etc.
- Register to take the ACT or SAT. Be sure to have your scores sent to the schools to which you are applying.
- Begin working on college essays
- Meet with the NCA Career Counselor

Winter

- Finish your applications. Keep copies of everything you send to colleges.
- Complete FAFSA (after January 1) and any other financial aid forms required by the college of your choice
- Meet with the NCA Career Counselor

Spring

- Keep your grades up. Once you are accepted, colleges will require another high school transcript in May.
- Compare financial aid packages when you receive admissions notifications. Look for the best rather than the most.
- Finalize your college choice and notify all of them that made you an offer by May 1st.
- Apply for housing early - check refund policy
- Stay on task - colleges have been known to revoke admissions
- Meet with the NCA Career Counselor

Proverbs 3:5-6

**“Trust in the Lord
with all your heart
and lean not on
your own
understanding; in
all your ways
acknowledge him
and he will make
your paths
straight.”**

All About Testing...

PSAT

Students will take the PSAT at Northside Christian Academy in October of their Freshman, Sophomore and Junior years of high school. While the PSAT is a good SAT practice test, it also can qualify students for a National Merit Scholarship if their test scores are high enough. Initial qualification for the National Merit Scholarship is announced in April following the test. In September, high scoring students are notified as to whether they are a semi-finalist or a commended student. While commended students do not continue in the competition, they may be eligible for other scholarships. Semi-finalists will be provided with a scholarship application in early September. Finalists will be announced in February. Beginning in March and continuing into June, recipients of National Merit Scholarships will be announced.

The ACT and SAT (see the comparison chart in this section)

According to the College Board, “The SAT and SAT Subject Tests are a suite of tools designed to assess your academic readiness for college.” In contrast, the ACT is a test that is more of a measure of what you have previously learned. While the SAT tests three areas (reading, math, and writing), the ACT tests five (English, math, reading, science and potentially writing.) Schools will require you to take one or both of these tests. Colleges that accept the ACT and the SAT give the tests equal weight. Check with your preferred schools to make sure you meet their testing requirements.

Knowing which test to take and how many times to take it

Most schools will accept both the SAT or the ACT. However, you should check the website of your schools of interest to be certain. Taking both tests will allow you to determine to which testing method you are better suited. It would be beneficial to take both tests no later than January of your junior year. You are able to get a report of your scores which will show what areas you need to study. It is highly recommended that you study in between taking either test in order to improve your scores.

The ACT Writing Test

Schools that accept the ACT typically want to see the writing test results at least one time.

SAT	vs.	ACT
content-based test	Type of Test	content-based test
Reading: 1, 65 min section; Math: 1, 25 min section (no calculator) & 1, 55 min section (w/calculator); Writing & Language: 1, 35 min section; Essay: 1, 50 min section (optional)	Test Format	English: 1, 45-min section; Math: 1, 60-min section; Reading: 1, 35-min section; Science: 1, 35-min section; Writing: 1, 40-min essay (optional)
reading, relevant words in context, math, grammar & usage, analytical writing (optional)	Content Covered	grammar & usage, math, reading, science reasoning, and writing (optional)
questions are evidence and context-based in an effort to focus on real-world situations and multiple step problem-solving	Test Style	straightforward, questions may be long but are usually less difficult to decipher
Math and Evidence-Based Reading & Writing are each scored on a scale of 200-800. Composite SAT score is the sum of the two section scores and ranged from 400-1600.	Scoring	English, Math, Reading, and Science scores will each range between 1-36. Composite ACT score is the average of your scores on the four sections; ranges between 1-36
no – you do not lose points for incorrect answers	Penalty for Wrong Answers?	no – you do not lose points for incorrect answers
yes – you can choose which set(s) of SAT scores to submit to colleges	Score Choice?	yes – you can choose which set(s) of ACT scores to submit to colleges
questions increase in difficulty level as you move through that question type in a section (except reading passage questions, which progress chronologically through the passage)	Difficulty Levels	difficulty level of the questions is random
arithmetic, problem solving & data analysis, heart of algebra, geometry and trigonometry, formulas provided.	Math Levels	arithmetic, algebra I and II, functions, geometry, trigonometry; no formulas are provided
with private schools and schools on the east and west coasts; however, every four-year college in the US accepts SAT scores	Tends to be more popular?	with public schools and schools in the Midwest and south; however, every four-year college in the US accepts ACT scores
seven times per year: January, March or April, May, June, October, November, December	Offered when?	six times per year: February, April, June, September, October, December (note that some states offer the ACT as part of their state testing requirements; these tests are not administered on the national test dates)
typically about four weeks before the test date	Registration deadline?	typically about five to six weeks before the test date
www.collegeboard.com	More Info	www.act.org

All About Testing

ACT vs SAT:

What's the Difference ???

NCA Testing Code - 411297

www.collegeboard.com

Chart from www.studydrive.com

2017-2018 ACT and SAT Registration and Test Dates

	Test Dates	Registration Deadline	Late Fee Required
ACT	Sept. 9, 2017	Aug. 4, 2017	August 5 – 18, 2017
	Oct. 28, 2017	Sept. 22, 2017	Sept. 23 – Oct. 6, 2017
	Dec. 9, 2017	Nov. 3, 2017	Nov. 4 – 17, 2017
	Feb. 10, 2018*	Jan. 12, 2018	Jan. 13 – 19, 2018
	April 14, 2018	March 9, 2018	March 10 – 23, 2018
	June 9, 2018	May 4, 2018	May 5 – 18, 2018
	July 14, 2018*	June 15, 2018	June 16 – 22, 2018
	SAT	Aug. 26, 2017	July 28, 2017
Oct. 7, 2017		Sept. 8, 2017	Sept. 9 – 27, 2017
Nov. 3, 2017		Oct. 5, 2017	Oct. 6 – 25, 2017
Dec. 2, 2017		Nov. 2, 2017	Nov. 3 – 21, 2017
March 10, 2018		Feb. 9, 2018	Feb. 10 – 28, 2018
May 5, 2018		April 6, 2018	April 7 – 25, 2018
June 2, 2018		May 3, 2018	May 4 – 23, 2018

Choosing a College

There are so many outstanding schools from which to choose! Where do you begin? Here are some things to consider...

- What areas of study interest you? What schools offer those programs?
- What happens if what you thought "you were going to be" turns out to be something that doesn't suit you after all? Does the school you choose have majors in your other areas of interest?
- How far from home are you willing to be?
- What is the size and environment of the school?
- What are the admission requirements?
- What is the cost of attending that school?
- What kind of financial aid will that school offer?
- What are the housing options and requirements?
- What kind of activities, clubs, organizations are on campus?
- Is it important to you to be in a Christian environment?
- What are the core values of the school?

Campus Visits

The best way to get the "feel" of the college is to visit the campus. The webpage of each school will have information on how to schedule a visit in the admissions section. The best days to visit the campus are when school is in session. You will want to see every aspect of the school and most will allow you to sit in on a class, but you may have to request it.

Ask questions! Ask everyone, not just the admissions counselor. Ask students that you see, ask coaches, ask people in the community, and ask people who work on campus. Strike up conversations with a variety of people to get the best feel for the culture of the school.

Students should be asking the questions. Parents can ask too, but the student should be initiating the conversations.

Some suggested questions are:
(From US News)

Academics

- How much time do students typically spend on homework?
- How much writing and reading are expected?
- What is the average class size of introductory classes?
- How widely used are teaching assistants on your campus?
- What is the average class size of upper-division courses?
- What opportunities are there for undergraduate research?
- How many students participate in undergraduate research?
- Is there a culminating senior year experience?
- Do you have an honors college?
- Do you have a learning community or other freshman experience?

Financial Aid

- What is your average financial aid package?
- What is the typical breakdown of loans versus grants?
- What percentage of financial need does the school typically meet?

- What is the average merit award?
- What percentage of students receives college grants?
- What is the average college debt that students leave with?
- What work-study opportunities are there?

Graduation Track Record

- What is your four-year graduation rate?
- What is your five-year graduation rate?
- What does it take to graduate in four years?
- What percentage of freshmen return for sophomore year?

Academic Support

- What type of tutoring program do you have?
- How do you provide academic advice to students?
- Do you have a writing center and how do I access it?
- What kind of learning disability resources do you have?

Outside Opportunities

- How many students at the college get internships?
- What percentage of students study abroad?
- What type of career services do you have?

Student Life

- What kind of dorm choices are there?
- What percentage of student lives on campus?
- How long are dorm accommodations guaranteed?
- How many students live on campus?
- Do most students go home on the weekend?
- What percentage of the study body belongs to a sorority or fraternity?
- What activities are offered to students?
- What clubs do you have on campus?

Ask students

- What do you love about this college?
- What do you wish you could change about this college?
- Why did you choose this college?

The top priority should be in making sure that the school is a “good fit” for you personally. This may be different from where your parents or friends chose to go to school. Remember what you **do** in college is much more important than **where you go** to college.

Some sources you may want to consider:

Alphabetical list of all of the colleges in the US:

<https://www.utexas.edu/world/univ/alpha/>

By state listing of all of the colleges in the US: <https://www.utexas.edu/world/univ/state/>

Books:

Getting In Without Freaking Out by Arlene Matthews

Colleges that Change Lives by Loren Pope

Websites:

www.bigfuture.org (by Collegeboard)

www.naccap.org National Association of Christian Colleges

www.christiancollegeguide.net Christian College Guide

www.collegeview.com Secular and Christian college information

www.nces.ed.gov/collegenavigator College Navigator

<http://www.studentedge.com> Peterson's Student Edge

www.princetonreview.com/schoolsearch.aspx?sch=College Princeton Review

www.christianconnector.com Christian Connector

www.whatwilltheylearn.com What you will learn at different colleges

Alternatives to Traditional Four Year Programs

Work Colleges

Work Colleges offer students enhanced learning opportunities by integrating work, learning and service throughout their college experience. Many work colleges are four year degree programs, but students are required to work. They provide a balance of study, community service and managed work expectations. Most work positions are limited to 8 – 15 hours per week; the nature of the jobs is in line with each campus' overall mission and operational needs. Many work colleges are also smaller and provide a student with a more intimate learning environment. The Work College Consortium is a great resource to learn more about this option. <http://www.workcolleges.org/>

Community Colleges

Community Colleges serve local communities and are great alternatives to the traditional four year colleges. A student may want to consider a community college in order to get core classes completed at an affordable price. Credit for courses usually transfer to 4 year universities. It's a good option if the ACT/SAT scores are not adequate to get into a 4 year school. This may be a good option if the student is unsure of what they would like to do. For more information, visit <http://www.sctechsystem.com/>

Career Schools

A student may want to consider a career school as an option to jump straight into a desired field. This would be a good option if:

- You know the field you are going to pursue.
- You are interested in fields such as computer programming, animation, culinary arts, graphic design, film and television, nursing, etc.
- You are not interested in having the "college experience".

A good resource for career schools is <http://www.careercolleges.com>

Online Programs

There are a multitude of programs available for a student to earn their degree through an online program. Online learning requires strong discipline and organizational skills. Online learning has limited interaction, usually through thread posts, with other students or the instructor. This type of school allows for more flexibility in a student's schedule for accomplishing the deadlines of the class.

Military Programs

Scholarships and career training are available to students who enlist in the armed forces. A visit with a local recruiter is a good source for information. Also, there are numerous military schools and the federal academies to consider.

West Point Military Academy – www.westpoint.edu/

United States Air Force Academy - <http://www.usafa.af.mil/>

United States Naval Academy - <http://www.usna.edu/homepage.php>

United States Coast Guard Academy - <http://www.uscga.edu/>

United States Merchant Marine Academy - <http://www.usmma.edu/>

MOOCS

MOOCS is Massive Open Online Courses. Courses can be taken for free. Certificate programs are available as well, but at a cost. The most popular MOOCS programs are Coursera, CS50, Udacity and EdX.

Apprentice/Fellow

Opportunities are available for students to learn on the job through an apprenticeship program or a Fellow. This includes but is not limited to the trades. For someone interested in entrepreneurial fellowships, they should consider the Thiel Fellowship. Sources for study through an apprentice or fellow program are Enstitute, TechStars and UnCollege Gap Year.

Technical Colleges

Technical colleges offer a wide variety of programs and certificates that do not require a four year degree. The website for technical colleges in South Carolina is www.sctechsystem.com/

Gap Year

Gap year is the option of taking a year between completing high school and beginning college and can be used to explore a calling or pursue any number of other opportunities. The gap year can be used to get work, intern or volunteer experience in an area of interest. A gap year doesn't necessarily hurt a student's chances of admission to a four year university if it is used wisely. For more information, visit

<http://www.nacacnet.org/>

<http://www.usagapyearfairs.org/programs> and <http://www.gapyear.com/>

TIPS for Completing College Applications

Your application folder is the very first impression that college admissions representatives will have of you. Not only will the application and documents be a representation of you, but so will timeliness. Remember that colleges are receiving a lot of applications. Getting yours in earlier than the deadline sets you apart and could communicate that you really want to go there because you didn't wait until the last minute to apply. *Apply as early as possible.*

Choose the colleges to which you want to apply. Consider applying to two or three schools in each of these categories:

- "Reach" – these are colleges who have admission standards that somewhat exceed your credentials.
- "Match" – schools whose admissions standards resemble your credentials.
- "Safety" – schools having admission standards below your credentials.

EducationPlanner.org offers the following helpful tips. Once you've narrowed down the list of schools you're interested in, complete an application for each.

1. Know your deadlines.

Start your applications early enough to complete them by the deadlines. Deadlines are usually between January 1 and February 15, although they may be earlier if you are applying early admission.

2. Read the instructions.

Most of the mistakes on college applications are the result of not following the instructions. Don't let this happen to you.

3. Provide all of the requested information.

Leaving blank fields or providing incomplete responses makes it look like you weren't paying attention. Take care in completing your application and make sure you are thorough.

4. Proofread, proofread, proofread.

And after you're done proofreading, give it to someone else to proofread! Typos on your college application are sloppy and do not give a good first impression.

5. Be honest.

Admissions staff will verify the information you provide, so tell the truth. Don't exaggerate your accomplishments. Honesty is always the best policy.

6. Choose your recommendations wisely.

Use teachers, counselors, and others who know you well, both inside and outside the classroom. Give them enough time to write thoughtful and considerate recommendations, and *be sure to thank them*.

7. Make sure your essay represents who you are.

The essay is the only opportunity you have to explain why you are different from other applicants. Be original and make it personal. If you choose something to write about that the admissions office has seen over and over again, your essay will have to be just about perfect. Write your essay about a unique experience, a unique quirk about yourself, a unique passion. It's okay to use tasteful humor!

8. Request copies of your high school transcripts.

Notify your counselor's office of your application deadlines so your transcripts don't arrive late.

9. Keep copies of everything.

Keep copies of your applications, your recommendations letters, your essays, and all other materials that are part of the application process. You never know if something will be lost in transit. In addition, keep a copy of the course handbook under which you began your college program. If the course requirements for your major are changed prior to your graduation, you will have to complete the course program that was in effect when you enrolled. Get everything in writing throughout your college career. Everything. Keep it in a file. You may need it at some point and you won't be able to "prove" you've completed all of your requirements because...."The person I spoke with in the registrar's office said so..."

10. Confirm that your application materials arrived.

Contact each of your schools to make sure they have received your application materials. If anything is missing, supply it immediately.

11. Remember that you are leaving a digital footprint.

Once you post something on social media, it is out there and you have no control over it. Colleges have access to that information and check it. Be careful.

How important are extracurricular activities?

Schools are looking for well-rounded students who have learned a lot about themselves through their chosen activities and who they believe will perform well in college or university coursework. In addition, they are looking for qualities which will add to their campus culture. It is more about the quality and length of work, how it matches your passions, than about how much you have done.

It is described in the following way at <https://www.bigfuture.collegeboard.org>:

- Serving in student government shows that you have leadership skills.
- Being on a sports team through high school shows that you're able to make a long-term commitment.
- Doing volunteer work at a hospital shows that you are dedicated to helping others.
- Working a part-time job while keeping your grades up shows that you are responsible and can manage your time.

Consider the kinds of activities in which you've been involved. Include school activities, community activities, church activities, work and volunteering.

What criteria do colleges consider for admission?

There are many factors that are taken into account for admissions and they include the following:

- Courses taken
- Grades received
- Class rank
- Standardized test scores
- Personal statements and essays
- Recommendations
- Extracurricular activities
- Interviews

Early Decision vs. Early Action vs. Rolling Admissions vs. Regular Decision

Early Decision:

This is a program where you apply to your first choice in the fall of the senior year, receiving notification usually around mid-December. If accepted, the student is committed to attend and must withdraw any other outstanding applications. This option is binding. Unless a thorough college search has been done, this may not be the option to choose.

Early Action:

As with Early Decision, you are applying only to your top-choice school. But in Early Action, you are not bound to attend if accepted and you can apply Early Action to more than one university. You can either accept an offer as soon as it's received or you can wait to make your final decision in the spring after you've found out to what other schools you've been accepted.

Rolling Admissions:

Rolling Admissions allows students to apply at any time during the school's admissions period. The school admissions office will evaluate each application as it is received and will send acceptance letters to students who meet their requirements. Admission is granted on a first come, first served basis so it would be wise to apply early. Once the quota is reached, applications are no longer accepted.

Regular Decision:

This is the most common option for four year colleges and universities. The school reviews most of their applications before notifying the majority of candidates of their admission. All students must submit their applications by a specific date. The acceptance and rejection letters are sent out on the same date.

Wait List:

In this situation, a school may initially delay offering you admissions. They extend the *possibility* of admissions.

Deferred Admissions:

This option can be chosen by a student who has been accepted to a college or university but wants to defer their enrollment for a year.

Scholarships

(From the South Carolina Commission on Higher Education)

Scholarships and Grants (administered by the SC Commission on Higher Education)

- LIFE Scholarship
- Palmetto Fellows Scholarship
- LIFE & Palmetto Fellows Scholarship Enhancements
- SC HOPE Scholarship
- Lottery Tuition Assistance
- SC Need-based Grant

General Eligibility Criteria for Scholarships and Grants

- Must be a South Carolina resident
- Must be a U.S. citizen or legal permanent resident
- Must be enrolled as a degree-seeking student at an eligible South Carolina public or independent institution
- Must *not* owe a refund or repayment on any State or Federal financial aid and not be in default on a Federal student loan
- Must have *never* been convicted of any felonies and have *not* been convicted of any second or subsequent alcohol/drug-related misdemeanor offenses within the past academic year (excluding Lottery Tuition Assistance).

LIFE Scholarship

Eligible full-time students may receive the following:

- Up to \$5000 (including \$300 book allowance) each academic year toward the cost of attendance at an eligible four-year institution in South Carolina. Funding limited to eight consecutive terms for the first bachelor's degree or ten consecutive terms for the first approved five-year bachelor's degree.

OR

- Up to the cost of tuition plus a \$300 book allowance each academic year at an eligible technical college in South Carolina. At the eligible two-year public and independent institutions in the State, students may receive up to the cost of tuition at the USC's Regional Campuses. Funding limited to two consecutive terms for the first one-year program or four consecutive terms for the first associate's degree program or a two-year program that is acceptable as full credit toward a bachelor's degree.

There is no separate application required for the LIFE Scholarship. The eligible institution will notify students if they qualify for the Scholarship.

Initial Eligibility Requirements for Life Scholarship

At four-year institutions:

Students must meet two of the following three criteria:

- Graduate from high school with at least a cumulative 3.0 GPA based on the SC Uniform Grading Policy
- Rank in the top 30 percent of the graduating class based on the uniform grading policy.
- Score at least 1100 on the SAT (or 24 on the ACT) by June of the senior year. Only the math and critical reading scores of the SAT may be included.

At two-year institutions:

- Graduate from high school with at least a cumulative 3.0 GPA based on the SC Uniform Grading Policy.
- Students must also:
 - Be SC residents at the time of high school graduation and college enrollment; and
 - Not be recipients of the Palmetto Fellows Scholarship, SC HOPE Scholarship or Lottery Tuition Assistance.

Palmetto Fellows Scholarship

(Merit based)

Full-time students awarded the Palmetto Fellows Scholarship who attends an eligible four-year institution in the State may be eligible for the following:

- Freshmen may receive up to \$6,700 during the first year of college enrollment. Sophomores, juniors and seniors may receive up to \$7,500 per year
- The Palmetto Fellows Scholarship must be applied directly toward the cost of attendance, less any other gift aid received.
- Assuming continued eligibility, the Palmetto Fellows Scholarship is limited to eight consecutive terms for the first bachelor's degree program or ten consecutive terms for the first approved five-year bachelor's degree program.

Initial Eligibility Requirements

Application for early awards must be submitted to the Commission of Higher Education for the Palmetto Fellows Scholarship by the dates established in December each academic year. High School seniors may apply if they meet one of the two following sets of academic requirements:

- Score at least 1200 on the SAT or 27 on the ACT by the November test administration, earn a minimum 3.5 cumulative GPA on the SC Uniform Grading Policy (UGP) at the end of the junior year, and rank in the top six percent of the class at the end of either the sophomore or the junior year

OR

- Score at least 1400 on the SAT or 32 on the ACT by the June national test administration and earn a minimum 4.0 cumulative GPA on the SC UGP at the end of the senior year.

LIFE & Palmetto Fellows Scholarship Enhancements

Recipients of the Palmetto Fellows and LIFE Scholarships attending eligible four year institutions in SC may qualify for:

- Up to \$2,500 in additional funds beginning with their sophomore year
- Up to six consecutive terms toward the first bachelor's degree or eight consecutive terms toward the first approved five-year bachelor's degree

Eligibility Requirements:

- Be a recipient of the LIFE or Palmetto Fellows Scholarship
- Earn at least 14 credit hours of instruction in approved mathematics or life and physical sciences or a combination of both by the end of the first year of college enrollment
- Declare an approved major in science or mathematics. For eligible majors, courses and institutions, visit www.che.sc.gov/

SC HOPE Scholarship

This is a one year merit based scholarship created for first-time entering freshmen attending eligible four-year institutions in SC. Eligible full-time students may receive the following:

- Up to \$2,800 (including a \$300 book allowance) toward the cost of attendance
- Up to two consecutive terms of funding

Initial Eligibility Requirements

- Earn a minimum 3.0 cumulative GPA on the SC UGP upon high school graduation
- Be SC residents at the time of high school graduation and college enrollment

- Not be recipients of the Palmetto Fellows Scholarship, LIFE Scholarship or Lottery tuition Assistance
- Meet all general eligibility criteria

Lottery Tuition Assistance

Actual award amounts are dependent upon the number of students eligible and the amount of funding available each academic year.

Initial Eligibility Requirements

- Must complete and file a Free Application for Federal Student Aid (FAFSA) each academic year or complete a FAFSA Waiver (only available to certain students)
- Must be enrolled as a degree-seeking student in a minimum of six credit hours each term
- Must not be recipients of a LIFE, Palmetto Fellows or SC HOPE Scholarship during the same academic year (fall, spring or summer terms)
- Must not receive Lottery Tuition Assistance for more than one certificate, diploma or degree awarded within any five-year period unless the additional certificate, diploma or degree constitutes progress in the same field of study
- Must meet all general eligibility criteria

SC Need-based Grant

This was established to provide assistance to those with the most need. Eligible full time students may receive the following:

- Up to \$2,500 per year if enrolled full-time or up to \$1,250 per year if enrolled part-time
- Up to eight full-time equivalent terms of funding
- Foster care youth may receive the maximum award in addition to need-based grant funds specifically for foster care youth. Youth must self-identify by May 1st.

Initial eligibility Requirements

- Must complete and file the FAFSA each academic year
- Must be enrolled and attending or have completed at the time of the grant disbursement a minimum of six credit hours if part-time or twelve credit hours if full-time for the term.
- Must meet all general eligibility criteria

Scholarship money is definitely out there, but you will have to put some effort into finding it. Consider checking with organizations with which you have volunteered, places of employment of your parents, the colleges you are considering and local community organizations.

Websites that will be helpful to your search are:

www.fastweb.com (this is the largest, most accurate and most frequently updated scholarship database)

<https://www.unigo.com/scholarships/by-state/south-carolina-scholarships/2>

Scholarship Tip.....

Continue to look for scholarships all throughout the college years. Scholarships are not only available to high school seniors!

Scholarship Scams

Be cautious if:

- There is an application fee. Scholarship applications do not require a fee.
- The scholarship is "guaranteed".
- Solicitations saying, "You've been selected..." or "You're a finalist..."
- The logo looks similar but not exactly like that of an official organization
- Scholarship "seminars" pressure you into paying for services on the spot
- Make sure there is a name, physical address, phone number and website attached to the scholarship
- Incorrect spelling of the word "scholarship" online
- Scholarship scam information can be found at: www.ftc.gov/bcp/edu/microsites/scholarship/

Free Application for Federal Student Aid (FAFSA)

When applying for financial aid for college, it will be required to complete the FAFSA. Information required for completing the FAFSA includes:

- Social Security Numbers
- Federal Tax Returns
- W-2 Forms
- Bank information
- Information on stocks, bonds and 529 accounts
- Untaxed income information (child support, etc.)

Whose information goes on the FAFSA?

The student's mom and dad (if married unless divorced, separated parents or parents that were never married (where the student has lived the most for the past 12 consecutive months or if 50% between both parents, the parent that provides more than 50% of the student's support.

- Stepparents information is required
- Adoptive parents information is required if student is adopted
- Foster parents and legal guardians are not required to provide information

IRS Data Retrieval Tool

The IRS DRT allows students and parents to access IRS tax return information needed to complete the FAFSA. Data may be transferred directly to FAFSA. IRS Data is available:

- After two weeks of electronically filing federal tax return
- After four weeks of filing a paper federal tax return

If estimating income to complete FAFSA can go back once taxes are filed and use the IRS DRT.

Know your deadlines!

FAFSA Completion Tips

- You can estimate the income to complete the FAFSA. Once the taxes are completed you MUST go back and update the FAFSA.
- Answer all income questions

- Carefully review untaxed income questions
- Review Asset questions before completing them
- 529 plans must be reported as parent assets
- Assets do not include home, retirement or insurance
- Do not report a business if it employs less than 100 people
- Do not report a farm if you live on a farm
- Online help is available when completing the form

Expected Family Contribution (EFC)

- Once FAFSA is completed, the EFC is calculated using the data from the FAFSA
- The EFC is the amount a family can reasonably be expected to contribute towards the student education
- The EFC stays the same regardless of the college that is selected
- The two components of the EFC are the parents contribution and the student contribution
- The college will use this to help calculate the financial aid package which will give you the amount you will actually pay

Financial Aid Award Letter

- The letter is sent directly from the school
- The letter is the official notification from the school about financial aid, terms and conditions
- The letter will state the type and amount of each award to be received
- The letter will describe what must be done to accept or reject any award
- The letter will disclose the student's rights responsibilities and academic requirements
- A response either accepting or rejecting the offer must be submitted by the deadline stated in the letter

To complete the FAFSA, go to www.fafsa.ed.gov

Remember, completing the FAFSA is FREE! Any solicitation for money to complete the FAFSA is not legitmate.

Loans and Grants

Stafford Loan

Federal Stafford loans are available to undergraduate, graduate and professional school students. The US department of Education pays the interest on subsidized Federal Stafford loans while the student is enrolled in school. Subsidized Federal Stafford loans are awarded based on demonstrated financial need. Unsubsidized Federal Stafford loans do not depend on financial need and are available even to wealthy students. A FAFSA must be filed and the student must be enrolled at least half-time. More information can be obtained at: <https://studentaid.ed.gov/sa/types/loans>

Perkins Loan

A Federal Perkins Loan is a low interest loan for both undergraduate and graduate students with financial need. The school is the lender; the loan is made with government funds, and the school contributes a share. A student must repay this loan to their school. A student attending school at least half-time will have nine months after the student graduates, leaves school or drops below half-time status. For more information on a Perkins loan, visit: <https://studentaid.ed.gov/sa/types/loans/perkins>

Pell Grants

A Pell Grant is money the government provides for students who need it to pay for college. Unlike a loan, a grant does not have to be repaid. Eligible students receive a specified amount each year under this program. Based on financial need, the Pell Grant is applied for by completing the FAFSA. The amount of the Pell Grant depends on financial need and other factors such as the amount of time the student attends college (whether a full academic year or less and full-time or part-time status) Learn more about Pell Grants at: <https://studentaid.ed.gov/sa/types/grants-scholarships/pell>

PLUS Loan

PLUS (Parent Loan for Undergraduate Students) loans are federal loans that graduate or professional degree students and parents of dependent undergraduate students can use to help pay education expenses. Parent PLUS loans are the financial responsibility of the parents, not the student. PLUS loans are through the direct Loan program and have a fixed rate. Repayment on the loan begins 60 days after the funds are fully disbursed and the repayment term is up to 10 years. Parents, graduate and professional students who are applying for a PLUS loan must submit the FAFSA. More information on PLUS loans are available at: <https://studentloans.gov/myDirectLoan/index.action>

Federal Supplemental Educational Opportunity Grant Program (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to students in need of financial aid. This grant is for college undergraduates and does not need to be repaid. A student awarded the FSEOG is given between \$100 and \$4000 per year depending on their need. The student must be a US citizen, enrolled full-time and have completed the FAFSA and have a significant financial need for funding for college. More information is available at: <http://www2.ed.gov/programs/fseog/index.html>

FINANCIAL AID

Definitions

(From <https://studentaid.ed.gov/sa/glossary>)

Award Letter:

An offer from a college or career school that states the type and amount of financial aid the school is willing to provide if you accept admission and register to take classes at that school.

Award Amount:

Amount of aid a school expects to pay a student based on the student's current grant and loan eligibility, enrollment, Expected Family Contribution (EFC), and the school's cost of attendance.

Cost of Attendance:

The total amount it will cost you to go to school – usually stated as a yearly figure. COA includes tuition and fees; room and board (or a housing and food allowance); and allowances for books, supplies, transportation, loan fees and dependent care.

Dependency Status:

The determination of a Free Application for Federal Student Aid (FAFSA) applicant as dependent or independent.

Expected Family Contribution:

This is the number that's used to determine your eligibility for federal student financial aid. This number results from the financial information you provide in your FAFSA, the application for federal student aid. Your EFC is reported to you on your Student Aid Report (SAR).

FAFSA:

Free Application for Federal Student Aid (www.fafsa.gov) The FREE application used to apply for federal student aid, such as federal grants, loans, and work-study.

Federal Pell Grant:

A federal grant for undergraduate students with financial need.

Federal Perkins Loan:

A federal student loan, made by the recipient's school, for undergraduate and graduate students who demonstrate financial need.

Federal Student Aid:

Financial Aid from the federal government to help you pay for education expenses at an eligible college or career school. Grants, loans and work-study are types of federal student aid. You must complete the FAFSA to apply for this aid.

Grant:

Financial aid, often based on financial need, that does not need to be repaid (unless, for example, the student withdraws from school and owes a refund.)

Independent Student:

An independent student is one of the following: at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an orphan, a ward of the court, or someone with legal dependents other than a spouse, an emancipated minor or someone who is homeless or at risk of becoming homeless.

Merit-based:

Based on a student's skill or ability. For example, a merit-based scholarship might be awarded based on a student's high grades.

Need-based:

Based on a student's financial need. For example, a need-based grant might be awarded based on a student's low income.

Subsidized Loan:

A loan based on financial need for which the federal government pays the interest that accrues while the borrower is in an in-school, grace, or deferment status.

Teacher Education Assistance for College and Higher Education (TEACH) Grant:

A federal grant that provides up to \$4000 per year to students who agree to teach for four years at an elementary school, secondary school, or educational service agency that serves students from low-income families and to meet other requirements. If the service obligation is not met, the grant is converted to a Direct unsubsidized Loan.

Unsubsidized Loan:

A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.

William D. Ford Federal Direct Loan (direct Loan) Program:

The federal program that provides loans to eligible student and parent borrowers under Title IV of the Higher Education Act. Funds are provided by the federal government to eligible borrowers through participating schools.

Work-Study:

A federal student aid program that provides part-time employment while the student is enrolled in school to help pay for education expenses.

Student Athletes

If you're interested in playing sports in college you have plenty of options!

The National Association of Intercollegiate Athletics is the association to which many medium and smaller colleges belong. The association is not only promoting athletics, but academic excellence and character values as well.

Within the NAIA there are about 300 member colleges and universities and 60,000 student athletes.

To be eligible to play NAIA, a high school student must meet two of these three requirements:

- Achieve a minimum of 18 on the ACT or 860 on the SAT
- Achieve a minimum overall high school grade point average of 2.0 on a 4.0 scale
- Graduate in the top half of your school class

To register with the NAIA Eligibility Center, visit <https://www.playnaia.org/>

Playing sports in larger schools will require eligibility through the NCAA. Schools in this category play Division I, II or III sports. The initial eligibility requirements vary for each division. Generally, they are as follows

Division I: Complete 16 core courses
GPA of at least 2.3
SAT or ACT scores based on sliding scale

Division II: Complete 16 core courses
GPA of at least 2.0
SAT score of 820 or ACT sum score of 68

Division III: Registering with NCAA is not required.
Each school sets their own admissions and eligibility standards.
Athletic scholarships not offered

If you are interested in playing college sports at a Division I or II school, register with the NCAA during your junior year. Send the NCAA your transcript before your senior year, and make sure all of your ACT/SAT scores are sent from the College Board. Speak to your coaches, league and school during your junior year about recruitment options. Please notify the school counselor of your intent to play college sports.

.For more information about NCAA eligibility and requirements visit <http://www.ncaa.org/about>

NJCAA is the governing body of intercollegiate athletics for two year colleges. Eligibility requirements and other useful information on the NJCAA can be found at: www.njcaa.org

One way to get noticed by college coaches is to create a profile on www.berecruited.com Creating a profile is free.

SUCCESS IS NO ACCIDENT. It is hard work, perseverance, learning, studying, sacrifice... and most of all, love what you are doing.

- *Pele (A member of three Brazilian World Cup champion teams. Pele' is widely considered to be the greatest soccer player of all time.)*

Web Sites

Links for Exploring Colleges

Christian College Guide
www.christiancollegeguide.com

Campus Tours
www.campustours.com

Colleges that Change Lives
www.ctcl.org/

Christian Connector
www.christianconnector.com

College View
www.collegeview.com/index.jsp

National Association of Christian Colleges
www.naccap.org

Common Application
www.commonapp.org/commonapp/default.aspx

College Net
www.collegenet.com/elect/app/app

College Board
www.collegeboard.com/student

Colleges and Universities by State
www.utexas.edu/world/univ/state

What you learn at different colleges
www.whatwilltheylearn.com

US College/University Info
www.matchcollege.com

Two Year Colleges
www.cset.sp.utoledo.edu/twoyrcol.htm

College Navigator
www.nces.ed.gov.collegenavigator/

National Association for College Admission Counseling
www.nacacnet.org/Pages/default.aspx

Military Academies

Air Force
www.usafa.edu 800-423-8723

West Point
www.usma.edu 800-872-2769

Navy
www.usna.edu 800-872-6289

Coast Guard
www.uscg.org 877-669-8724

Merchant Marines
866-546-4778

Testing and Skill Assessment

College Admission Test Prep

Carolina College Prep
Jonathan Wilson
101 Silver Creek Drive
Lexington, SC 29072
www.carolinacollegeprep.com
803-957-0459

Sylvan Learning
Sylvan Satellite Location
140 Gibson Road
Lexington, SC 29072
803-781-7323

Kaplan Test Prep
888-628-7737

University of South Carolina
<https://saeu.sc.edu/conted/catalog/courses.php?subarea=16>

PLAN
www.act.org/plan/index.html

PSAT
www.collegeboard.com/student/testing/psat/about/html

Test Yourself
www.qcollege.com

ACT/SAT Information

ACT: www.act.org

SAT: www.collegeboard.com

Financial Aid/Scholarship Information

Free Federal Financial Aid Form (FAFSA)
www.fafsa.ed.gov

Fast web Scholarship Search
www.fastweb.com

US Department of Education
www.ed.gov/about/offices/list/ope/index.html

Scholarships USA
www.scholarships-usa.com

Financial Aid
www.finaid.org

Scholarships
www.scholarships.com

Unigo
<https://www.unigo.com/scholarships/by-state/south-carolina-scholarships/2>

College Athletics

NCAA Clearing House
www.ncaa.org/about

NAIA
www.playnaia.org/

NJCAA
www/njcaa.org

Career Information

ACT Explore
<http://www.act.org/explorestudent/future/career.html>

My Road
www.myroad.collegeboard.com/myroad/navigator.jsp

Mapping Your future
www.mappingyourfuture.org/

Occupational Outlook Handbook
www.bls.gov/OCO/

World of Work Map
www.act.org/wwm/index.html

Major and Career Search
www.bigfuture.collegeboard.org/majors-careers

