

College Planning Guide Book

Class of 2025



Important Guidance Office Contact Information

School Phone: (518) 884-7150

Guidance Fax: (518) 885-1585

School CEEB Code: 330-305

*You will need this code when registering for the ACT or SAT test and possibly for some financial aid forms

School Website: www.bsccd.org

Please see the **Guidance** page for additional information.

SCHOOL COUNSELORS:

Ms. Colleen Bengle

Phone: (518) 884-7150, ext. 2379

Email: cbengle@bsccd.org

Mrs. Christina Carlson

Phone: (518) 884-7150, ext. 2368

Email: ccarlson@bsccd.org

Mrs. Mara Gallagher

Phone: (518) 884-7150, ext. 2390

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Mrs. Christy Knapp

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Mrs. Ashley Osborne

Phone: (518) 884-7150, ext. 2369

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Mrs. Nicole Stehle

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Mrs. Lyndsey Wilcox

Phone: (518) 884-7150, ext. 2364

Email: lwilcox@bsccd.org

BALLSTON SPA HIGH SCHOOL COLLEGE APPLICATION PROCESS

TIMELINE

JUNIOR YEAR

JANUARY, FEBRUARY, MARCH

- Research colleges
- Explore interests and majors
- Attend Junior conference with your school counselor

APRIL, MAY, JUNE

- College visits and tours
- Take your SAT/ACT exams
- Attend College Fairs
- Register for NCAA Clearinghouse (for DI & DII athletes)

JULY, AUGUST

- Continue college visits
- Start your applications



SENIOR YEAR

SEPTEMBER, OCTOBER, NOVEMBER

- Research and apply for scholarships on Naviance and Schoology
- Identify colleges you wish to apply to
- Identify application deadlines

DECEMBER - GRADUATION

- Complete FAFSA form (Opens in December)
- Apply for Scholarships
- Receive results, and make decision by May 1 for four year colleges

IMPORTANT INFORMATION

Admission Types

Early Decision

binding; early deadline; one school

Early Action

non-binding; more than one school

Rolling Admission

no deadline; reviewed as received

Regular Admission

concrete deadline, then reviewed

College Visits

- Tour (in-person and virtual)
- Meet with admissions staff
- Attend a class
- Talk to coaches
- Visit dorms and the dining hall
- Campus activities
- Campus safety
- Surrounding community

Questions to Ask

- Most common major?
- Admissions requirements?
- AP/IB/College credit transfer?
- Graduation rate?
- Average class size?
- Scholarship process?
- Part time jobs?
- Car on campus?

Financial Aid

- **Free App for Federal Student Aid (FAFSA)**

<https://studentaid.gov>

Opens December 2024

- **TAP Application**

NYS Schools

- **CSS Profile**

Selective schools institutional aid

Scholarships

- Schoology & Naviance
- Online search engines
- School, state or company specific scholarship

Application Checklist

- Application
- Transcript
- SAT/ACT Scores (test optional)
- Essay
- Resume/ Portfolio
- Letters of Recommendation (counselors and teachers)
- Application Fee



Please contact your School Counselor on Schoology or visit the School Counseling Office for more information.

Responsibilities for the College Application Process

<https://student.naviance.com/ballstonspa>

Username = last name + 1st two letters of 1st name

Students will:

- ✓ Add active applications to “Colleges I am applying to” under the Colleges tabs in Naviance
- ✓ Match your Common App and Naviance accounts if using Common App
- ✓ Request transcripts in Naviance
- ✓ Request teacher recommendations:

Personally ask teachers for a recommendation and give them the Request for Letter of Recommendation form. You will also need to do an electronic request for teacher recommendations through your Naviance account.

*If you apply to any new colleges, you need to inform TEACHERS and your COUNSELOR. Without this communication, your high school transcript and recommendations will not be sent to the additional colleges.

- ✓ Complete Counselor Recommendation Request Form
- ✓ Give your counselor a completed Counselor Notification Form
- ✓ Send official SAT or ACT scores to colleges you have applied to via www.collegeboard.org or www.act.org
- ✓ Review available scholarships
- ✓ Remember that requests for transcripts and letters of recommendations are due **3 weeks prior** to your first college application deadline.

Counselors will:

- ✓ Prepare and submit counselor documents:
 - Common App Secondary School Report and/or Other Secondary School Reports
 - Counselor Letter of Recommendation
 - High School Transcript

Teachers will:

- ✓ Prepare and submit teacher documents:
 - Common App Teacher Evaluation Form and/or Other Secondary Evaluation Form
 - Teacher Letter of Recommendation

The Application Components

1. HIGH SCHOOL TRANSCRIPT

- Courses taken; grades earned; cumulative GPA
- Balance and strength of curriculum
- Consistency of performance or growth

2. SAT/ACT TEST RESULTS

- Not all schools require standardized tests.
- Most schools have a minimum test score, but the test results are generally viewed in combination with other factors.
- Most only look at your best scores on the ACT/SAT.
- Each test has a different format so consider taking both!
- Have your official scores sent directly to colleges of interest?

3. ESSAYS / PERSONAL STATEMENTS

- Use the essay as an opportunity to give your application more depth.
- Not all schools require an essay or personal statement.
- Colleges will look at content, style, mechanics, and creativity.
- Be sure to give yourself plenty of time to work on the statement (brainstorm, write, re-write and edit). Check that your writing is organized and that it sticks to a theme.
- Ask someone you trust to review the final document.
- Remember that admission counselors are reading hundreds of these; longer does not mean better.
- Your essay should be in your voice.

4. LETTERS OF RECOMMENDATION

- Colleges use letters to discover student contributions to school and community, to learn more about student's personal traits, and to get to know the student better.
- Give your recommenders plenty of lead time - they often have many letters to write in a short amount of time.

5. RESUME

- Attach a resume that includes school and community activities.
- Don't use abbreviations for clubs.
- Neatness, organization and spelling count.
- Be sure to post your name at the top of the resume.
- Colleges look for quality of activities; depth of involvement; evidence of perseverance and investment in a goal; demonstration of leadership; and balance in activities.

6. MISCELLANEOUS ITEMS

- Portfolio reviews; creative writing pieces; auditions

7. TIPS FOR COMPLETING APPLICATIONS

- Carefully read all directions.
- Make a checklist of everything that is required for each school.
- PROOFREAD - there is no excuse for spelling or grammatical errors. Be sure to use complete English, no text language.
- Make sure you complete all parts of the college application.

FREQUENTLY ASKED QUESTIONS

When Should I Visit Colleges?

The best time for an in person tour is when college is in session. Check individual college websites for in person tour options. Virtual information sessions and online tours are available for most colleges.

Do I Need To Set Up An Interview?

Interviews are sometimes required and allow colleges to get to know a student better than an application permits. Check information from the college.

How Do I Set Up An Interview?

Call the college admissions office a few weeks prior to the time that you wish to have the interview to set up an appointment.

When Do I Apply To Colleges?

You may start applying as early as late summer and should be completely finished by mid-January **OR** by the deadline of each college.

What Is “Early Decision”?

If you find a first choice school, you may want to apply “early decision”. Applying Early Decision means applying early, usually as early as October. You will receive a final decision from the college usually by December 15. It is a binding acceptance and you are expected to attend the school. You may only submit one Early Decision application.

What Is “Early Action”?

Early action is similar to early decision. The main difference is that it is **non-binding**. You may apply Early Action to several colleges.

What If You Are Deferred From An Early Decision/Early Action School?

This means that you have been neither admitted nor denied. Your application will be considered again during the “regular” admission period.

What Is “Rolling Admission”? Rolling admission means that when all of your application materials have arrived at the college, an admissions decision will be made and you will be notified within a relatively short period of time.

2024 Test Dates and Registration Deadlines

Test	Test Date	Registration Deadline	Late Registration Deadline (Additional fee)
SAT	5/4/24	4/19/24	4/23/24
SAT	6/1/24	5/16/24	5/21/24
SAT	Anticipated 8/24/24		
SAT	Anticipated 10/5/24		
SAT	Anticipated 11/2/24		

www.collegeboard.org

ACT	4/13/24	3/8/24	3/24/24
ACT	6/8/24	5/3/24	5/19/24

www.actstudent.org

* Ballston Spa High School CEEB Code: **330-305**. This code is required to register for these tests.

* If there is financial hardship or you are on free/reduced lunch please contact your school counselor.

* For additional **SAT test prep** visit www.khanacademy.org/SAT.



ADMISSIONS INFORMATION SUMMARY - 2023

Campus Name	REGULAR ADMISSION				HONORS ADMISSION				EOP ADMISSION			
	Undergraduate Enrollment	2020 SAT Scores	2020 ACT Scores	H.S. GPA	Freshman Enrollment	2020 SAT Scores	2020 ACT Scores	H.S. GPA	Freshman Enrollment	2020 SAT Scores	2020 ACT Scores	H.S. GPA
University Centers and Doctoral Degree Granting Institutions												
Albany	12,264	1130-1300	23-29	89-95	288	1240-1400	26-31	94-98	163	990-1070	18-20	83-89
Binghamton+	14,402	1300-1450	29-33	93-98	600	1500-1540	34-35	95-99	161	1080-1170	21-24	90-94
University at Buffalo+	20,761	1150-1330	24-30	92-98	585	1340-1470	29-33	97-100	210	960-1040	14-20	84-88
Stony Brook+	17,977	1250-1340	27-33	92-97	450	1380-1520	31-35	95-99	151	1050-1150	20-24	86-90
NYS Ceramics at Alfred University+	534	1000-1160	20-27	83-92	35	1180-1330	25-30	82-99	0	800-900	18-21	77-81
SUNY Polytechnic Institute+	2,100	1130-1300	26-32	87-94					18	950-1020		79-82
College of Optometry	Graduate only											
Cornell University:									29	1140-1250		92-97
Agriculture & Life Sciences+	3,914	1370-1530	31-35									
Human Ecology	1,317	1445-1540	33-35									
Veterinary Medicine	Graduate only											
Industrial & Labor Relations+	999	1390-1520	31-34									
Environmental Science & Forestry	1,700	1120-1310	23-28	89-96	38	1380-1450	31-33	96-99	19	1070-1260		84-90
SUNY Downstate Health Sciences Univ+	282											
Upstate Medical University (Syracuse)+	195											
University Colleges												
Brockport+	5,149	1080-1200	21-26	86-95	100	1260-1320	26-29	93-97	69	900-980	18-19	80-88
Buffalo State+	5,464	920-1130	18-28	79-89	143	1130-1280	22-28	93-97	113	870-1000	15-18	77-82
Cortland	5,848	1100-1230	24-26	88-94	23	1300-1420	32-35	98-100	24	940-1030	15-19	80-84
Fredonia+	3,000	1030-1220	21-26	81-94	126	1200-1340	26-30	92-97	30	840-980		75-85
Geneseo	3,844	1170-1320	25-30	90-96	23	1390-1460	29-34	96-99	30	970-1080	17-24	78-89
New Paltz	6,160	1130-1280	24-29	91-97	70	1260-1330	28-33	93-99	150	910-1040		81-88
Old Westbury+	3,907	1000-1130	19-23	82-91	32	1180-1300	25-28	93-96	48	820-950	14-17	76-81
Oneonta+	4,873	1070-1220	22-27	88-95					48	890-990	16-20	80-84
Oswego+	5,985	1050-1240	21-27	85-96	65	1290-1380	27-30	96-100	120	880-980		77-84
Plattsburgh+	4,004	1020-1170	21-26	85-94	77	1200-1320	24-29	92-97	70	880-1000	17-19	76-81
Potsdam+	2,082			85-95					17			77-79
Purchase+	3,230			87-90					45			78-83
Empire State	8,637								40			
Colleges of Technology												
Alfred State +	3,348	940-1150	19-25	80-90	10	1080-1300	23-26	86-93	28	880-1070		76-84
Baccalaureate only	1,559	990-1220	21-27	85-93								
Canton+	2,835	920-1130	17-23	81-91	15	1010-1170	19-27	89-95	25	810-930		73-76
Baccalaureate only	2,151	970-1150	18-23	82-92								
Cobleskill+	1,783	870-1060	18-22	81-90	51	1220-1450		93-95	55	830-930		73-76
Baccalaureate only	1,372	930-1070	21-25	88-92								
Delhi+	2,412	920-1100	19-23	82-90	10			90-92	32	870-940		70-79
Baccalaureate only	1,300	970-1130	19-25	82-90								
Farmingdale State College+	9,264	990-1150	19-24	84-91	21			93-97	18	910-980		75-85
Maritime College	1,540	1170-1220	22-26	86-93					11	930-1070		79-88
Morrisville State	1,696	850-1060	18-23	80-88					95	800-950		73-77
Baccalaureate only	935	860-1050	17-22	81-87								

All scores reflect middle 50%. The SAT ranges represent combined evidence-based reading and writing and math scores. (The maximum possible total is 1600.)

2024-25 EOP Income Eligibility

Household Size	Eligible Income
1	\$26,973
2	\$36,482
3	\$45,991
4	\$55,500
5	\$65,009
6	\$74,518
7	\$84,027
8	\$93,536*

*For families/ households with more than 8 persons, add \$9,509 for each additional person.

1.800.342.3811
www.suny.edu/attend

askSUNY@suny.edu

+Contains 2022 Data.

Not Offered

2023-2024 Common Application Essay Prompts

Write an essay of 250-650 words using one of the prompts below:

1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.
2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
4. Reflect on something that someone has done for you that has made you happy or thankful in a surprising way. How has this gratitude affected or motivated you?
5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
7. Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.

Crafting an Unforgettable College Essay

Most selective colleges require you to submit an essay or personal statement as part of your [application](#). It may sound like a chore, and it will certainly take a substantial amount of work. But it's also a unique opportunity that can make a difference at decision time. Admissions committees put the most weight on your [high school grades](#) and your [test scores](#). However, selective colleges receive applications from many worthy students with similar scores and grades—too many to admit. So they use your essay, along with your [letters of recommendation](#) and [extracurricular activities](#), to find out what sets you apart from the other talented candidates.

Telling Your Story to Colleges

So what does set you apart?

You have a unique background, interests and personality. This is your chance to tell your story (or at least part of it). The best way to tell your story is to write a personal, thoughtful essay about something that has meaning for you. Be honest and genuine, and your unique qualities will shine through.

Admissions officers have to read an unbelievable number of college essays, most of which are forgettable.

Many students try to sound smart rather than sounding like themselves. Others write about a subject that they don't care about, but that they think will impress admissions officers.

You don't need to have started your own business or have spent the summer hiking the Appalachian Trail.

Colleges are simply looking for thoughtful, motivated students who will add something to the first-year class.

Tips for a Stellar College Application Essay

1. Write about something that's important to you.

It could be an experience, a person, a book—anything that has had an impact on your life.

2. Don't just recount—reflect!

Anyone can write about how they won the big game or the summer they spent in Rome. When recalling these events, you need to give more than the play-by-play or itinerary. Describe what you learned from the experience and how it changed you.

3. Being funny is tough.

A student who can make an admissions officer laugh never gets lost in the shuffle. But beware. What you think is funny and what an adult working in a college thinks is funny are probably different. We caution against one-liners, limericks and anything off-color.

4. Start early and write several drafts.

Set it aside for a few days and read it again. Put yourself in the shoes of an admissions officer: Is the essay interesting? Do the ideas flow logically? Does it reveal something about the applicant? Is it written in the applicant's own voice?

5. No repeats.

What you write in your application essay or personal statement should not contradict any other part of your application—nor should it repeat it. This isn't the place to list your awards or discuss your grades or test scores.

6. Answer the question being asked.

Don't reuse an answer to a similar question from another application.

7. Have at least one other person edit your essay.

A teacher or counselor is your best resource. And before you send it off, check, check again, and then triple check to make sure your essay is free of spelling or grammar errors.

- <https://www.princetonreview.com/college-advice/college-essay>

20 Questions to Ask College Representatives

Whether you meet them at a college fair or on a campus visit, college representatives genuinely enjoy talking to high school students and answering questions about their college. The following questions will help start a good dialogue.

-
1. What makes your college unique?
 2. For what academic programs is your college known?
 3. How would you describe the students at your college? Where are most of them from?
 4. Where do students hang out on campus?
 5. What happens on weekends — are there things to do on campus or in town, or do most students go home?
 6. Are fraternities and sororities a big part of campus life?
 7. What are the housing options for freshmen?
 8. Do many students live off campus?
 9. Is there a sports complex or fitness center?
 10. What are the most popular clubs and activities?
 11. What's the security like on campus?
 12. What's the surrounding area like? Is it easy to get around?
 13. What are the most popular majors?
 14. How would you describe the academic pressure and workload?
 15. What support services (academic advisers, tutors, etc.) are available?
 16. Do I need to bring my own computer?
 17. What's the faculty like? Are they accessible outside of class?
 18. Are there opportunities for internships?
 19. Is there job placement help for graduates?
 20. Are there any big changes in the works that I should know about?

How To Guide: Preparing for Your College Interview

Research. Be familiar with the school's academic programs, extracurricular activities, and campus life. Look at the list of courses for programs you are interested in.

Arrive on time! Ideally, it would be best to be there 15 minutes early if possible. Most interviews will last anywhere from 25 to 45 minutes.

Dress appropriately. Wear something that is comfortable, but that is also appropriate for this type of setting. Casual and clean. A dress, or shirt and tie are not necessary.

Bring along a copy of your most recent high school transcript. Know your GPA, rank, and test scores.

Bring along a copy of your resume. In your resume, include extracurricular activities, leadership positions, community service and jobs, as well as a list of your special skills and accomplishments. This will go into your file in the admissions office.

Bring along a list of questions that are appropriate for the person interviewing you. It's fine to refer to this list; it will show the interviewer you have come prepared.

Prepare some general answers for commonly asked questions. Remember, you won't be graded on your responses. The interview is a chance for the admissions officer to see aspects of you that are not reflected in your application.

Try not to give one-word answers. If you are asked a "yes or no" question, follow up your "yes or no" with an explanation. After all, you've come to the interview to show the interviewer who you really are.

Make eye-contact. You don't have to stare into the interviewer's eyes, but you should make eye contact when you want to emphasize a point. If you are shy or uncomfortable making eye contact with a stranger, practice with friends.

Say "yes" or "no", not "yeah", "uh-huh", or "nah". Never say "you know" or "whatever" in response to a question or to finish a thought.

Don't mumble. Enunciate your words. Speak with your head up. Practice. Take a cue from the interviewer. If he or she is leaning forward and seems to be straining to understand you, speak up.

When the interview is over, say "thank you" and "good-bye". Remember to smile and offer another friendly handshake.

Be sure to get the interviewer's contact information so you can write a thank you card or e-mail to the interviewer. This is a great opportunity to ask any additional questions.

College Interview Questions

Tell me about yourself.

- Let the interviewer know something special about you. Do you watch the history channel for fun? Can you play multiple instruments?

Tell me about your family.

- Who is in your immediate family? What is each person's role or profession? Do you have Sunday dinners together with extended family? If there isn't a lot of family support, don't be negative, instead share who you look to as family and why. Do you live with your grandparents because they live in a better school district?

Why are you interested in our college? What makes our college stand out over others you are looking at?

- Check out admissions, college life, and your major(s) of interest on the specific college's website prior to your meeting so you can have an educated answer showing that you know what the college offers.

Do you have any questions? What can I tell you about our college?

- Avoid questions that you can find the information out on the college's website. If speaking to an alumnus you can ask what opportunities they took advantage of while in college that helped them best prepare for their future. If speaking with an admissions counselor, you can ask for further explanation of a specific major or what they hear from their students as the best opportunities available on campus and in its surrounding community.

Who has influenced you, who is your favorite character in a novel, what superhero would you be?

- They are really asking who you look up to and why. If you answer Superman it may be because you are saving the community through a service.

What are your areas of interest?

- You should share what major you want to study and why. If you do not have a specific major then share what areas of interest you have and why; that is still a strong answer. You should also include a few of the extra-curriculars you are passionate about. Did you help organize the Spirit Parade, do you work in the community garden, did you collect used review books for other students to use?

What will you contribute to our campus? What makes you special?

- Answer what you are good at and provide an example. Are you a natural leader in the classroom, who often helps peers understand difficult material? If so, you are good at organizing study groups because they help both you and your peers be successful. If you were in Student Council then you could join the event coordinating committee to help support student life.

What is a challenge you have overcome?

- Not every challenge has to be huge. Did you have mono or a concussion and have to catch up on missed work? Did you fail your driver's test? No matter what your challenge, be sure to share how you overcame it.

College Interview Questions

What is your area of weakness and strength?

- You should only provide one area of weakness, but you may share more than one strength. Just like a challenge you have faced, you want to share how you've worked on that weakness. If you take on a lot of tasks, how do you organize your life so that you don't miss a commitment? If you're a weak test taker, what study skills have you learned? Be sure to answer why you consider your strength to be what it is.

What do you do for fun? What did you do over the summer?

- "Play video games" is not a good answer, unless you created your own. Colleges want someone who is productive in their spare time. Do you run, write poetry, or read? Show the interviewer that you are well-rounded.

What are your long term goals? What do you hope to do after graduation?

- This is the time to answer where you see yourself in 5 and 10 years. If you are not sure what your career is going to be, it is fine to say you are interested in the medical profession and you will take advantage of the college's offerings to better know if you should lean towards the research or application side of the field.

What book are you currently reading? What is your favorite book? What is your favorite movie? What is your favorite sitcom?

- Think in advance of what these might be and why you enjoy them.

If you could do something over what would it be?

- You don't need to say any large mistake you've made; rather you may wish you took part in community band when it no longer fit into your school schedule.

How do you define success?

- Avoid a materialistic answer. An answer that shows learning, growth, and development of self or others is what the interviewer is looking for.

What makes you a positive role model to your peers or siblings?

- What is your strength and how do you emulate it to those around you?

Words of Advice

*Jot down your answers to the above question and practice answering them aloud, without having your written answers nearby. Avoid memorizing your answers verbatim so that you don't sound rehearsed during the interview.

*If available and a positive representation of yourself, bring your resume and transcript.

*If you find the interviewer is asking the same question in multiple ways throughout the interview, try to provide a different answer for each one, instead of listing all of your accomplishments for every answer.

REQUEST FOR TEACHER LETTER OF RECOMMENDATION

Due 3 Weeks Prior to Your First College Application Deadline

Student: _____ Counselor: _____ Date Submitted: _____

Email: _____ Cell Phone: _____

VERIFY each college's deadline and decision options for accuracy on the college's website.

College/University	Major	College Due Date	Common App. (v)	SUNY App. (v)	Other App. (v)

All items below must be completed for Teacher Recommendation Requests

- ☐ Matched my **Common App** and **Naviance accounts** (if using the Common Application)
- ☐ Completed "**Colleges I'm Applying To**" section in Naviance to make sure college information is accurate
- ☐ Provide your teacher with a copy of your resume
- ☐ After your teacher agrees to write a letter. then request your **teacher recommendations** in Naviance

COUNSELOR NOTIFICATION FORM

Due 3 Weeks Prior to Your First College Application Deadline

Student: _____ Counselor: _____ Date Submitted: _____

Email: _____ Cell Phone: _____

VERIFY each college's deadline and decision options for accuracy on the college's website.

College/University	Major	College Due Date	Counselor Letter of Rec Required (Y/N)	Early Decision (v)	Common App. (v)	SUNY App. (v)	Other App. (v)

Items below **must** be completed before your school counselor will accept this form.

- ☐ Logged in to Naviance & completed "Colleges I'm Applying To" section, including transcript requests
- ☐ Matched my **Common App** and **Naviance accounts** (if using the Common Application)

Important Reminders:

- ☐ Requested **teacher recommendations** (if required) in Naviance and provided blue forms to those teachers
- ☐ Completed the **Counselor Recommendation Form** (if a letter of recommendation is required)
- ☐ Sent **SAT/ACT scores** (if required) via your College Board/ACT account

Financial Aid 101

What is financial aid? Financial aid is money that can help you pay for college. Some aid needs to be paid back or earned, and some aid is a gift. Here are the most important things you should know about financial aid.

4 QUICK FACTS ON FINANCIAL AID

1 MORE THAN \$185 BILLION IN AID IS AVAILABLE

There are four main sources:

- Federal government (largest source)
- State governments
- Colleges and universities
- Private organizations

2 THE FAFSA IS THE PLACE TO START—AND IT'S FREE

To qualify for many types of aid, you'll need to complete the Free Application for Federal Student Aid (FAFSA). This gives you access to these types of aid:

- **Grants and scholarships:** money you don't have to pay back
- **Work-study jobs:** paid, part-time work that's generally on campus
- **Loans:** money you need to pay back, usually after you graduate

3 THE FAFSA IS CONVENIENT

Complete the form online at fafsa.gov or download paper forms there. You can import your family's tax information directly from the IRS website.

Begin filling out your FAFSA Be sure
to also opt in to the College Board Opportunity Scholarships at cb.org/opportunity for a chance at the Complete the FAFSA scholarship worth \$1,000.

4 MORE AID IS OUT THERE

Once you've completed the FAFSA, you should apply for these types of aid:

- Financial aid at the colleges to which you are applying
- Private scholarships for which you're eligible

Once you identify a college that's a good fit for you, you should investigate your financial aid options. Each college has its own financial aid policies—guidelines for deciding who qualifies for aid, what type of aid is available, and similar questions.

To be sure you understand what's available, check to see if the answers to these questions appear on the college's website or in their print materials. If not, schedule a phone meeting or an interview with a member of the financial aid staff if you're going to be visiting the college.

QUESTIONS FOR FINANCIAL AID OFFICERS:

- What's the average total cost—including tuition and fees, books and supplies, room and board, travel, and other personal expenses—for the first year?
- How much have your costs increased over the last three years?
- Does financial need have an effect on admission decisions?
- What's the priority deadline to apply for financial aid, and when am I notified about financial aid award decisions?
- How is financial aid affected if I apply under an early decision or early action program?
- Does the college offer need-based and merit-based financial aid?
- Are there scholarships available that aren't based on financial need, and do I need to complete a separate application for them?
- Does the college require me to fill out the CSS/Financial Aid PROFILE®?
- If the financial aid package the college offers isn't enough, are there any conditions under which it can be reconsidered, such as changes in my enrollment status or my family's financial situation (or that of a family member)?
- How does the aid package change from year to year?
- What are the terms of the programs included in the aid package?
- What are the academic requirements or other conditions for the renewal of financial aid, including scholarships?
- When can I expect to receive bills from the college?

What to Do When Your Financial Aid Award Isn't Enough

Colleges want to provide financial aid to their students, but they don't always have enough funds to meet the full need of every student. That means a school may not award you enough financial aid to cover all your college expenses. Or maybe your family's financial situation has changed, and you now need more aid than the college awarded you. If you're in either of these situations, follow these steps.

1 Contact the Financial Aid Office

Call or email the financial aid office. If someone there can't answer your question in a phone call or email, make an appointment to meet with a financial aid officer, if possible.

Talking with a financial aid officer can help you learn how you can make up the difference between what you need and what the college awarded you. Financial aid officers want to help you attend their college, so they'll work with you to find the right solution.

You can start by asking questions like the following:

- What are my options for receiving more aid?
- How can I find scholarships to help pay for college?
- Can I talk to someone at the college about finding part-time work?
- Do you have any advice about getting a private loan?

2 File an Appeal

If there's a significant change in your family's finances—such as a drop in income or unexpected medical expenses—you can submit an appeal asking the financial aid office to review your award. Call the office to find out what the college's standard appeals process is so you can follow it. Be ready to provide proof of the change in your circumstances, such as bank statements, pay stubs, or medical bills. But remember, it will take you time to prepare the appeal, and it will take the college time to act on it.

If your appeal isn't successful, you may want to consider applying for a private loan or explore other ways to pay for college.

3 Don't Be Shy About Asking for Help

No matter what your situation, don't be shy about contacting the financial aid office. Financial aid officers are there to answer your questions.

Visit **bigfuture.org** for more information.

HOW DO I GET FINANCIAL AID FOR COLLEGE?

WHAT FORMS SHOULD I FILL OUT?	Free Application for Federal Student Aid (FAFSA)	FAFSA is required by almost all schools to qualify for financial aid You may begin your FAFSA application in December of your senior year. File the FAFSA online or by mail at www.studentaid.gov Call 1-800-4FED-AID for help with the FAFSA and to find out specific information about various federal student aid programs.
	CSS/Financial Aid PROFILE	This is a program of College Board (they do not award any money) Many schools require the PROFILE to award nonfederal student aid Allows you to give a complete picture of financial circumstances Register for the PROFILE online at www.collegeboard.org Not required by all schools. Contact the school to find out the deadline.
	Other Forms	The college you attend may have additional forms. Contact the college's Financial Aid Office for more information.

FINANCIAL AID PROGRAMS	DESCRIPTION	RE-PAYMENT
Federal PELL Grant	For students who meet federal criteria for financial need. The expected Family Contribution is determined from the FAFSA.	NONE
Federal Supplemental Educational Opportunity Grant (FSEOG)	Awarded to low-income students based on availability of funds for college. Must also be eligible for a Pell Grant.	NONE
NYS Tuition Assistance Program (TAP)	Helps eligible New York residents attending in-state post-secondary institution pay for college. Apply by filling out the FAFSA.	NONE
Federal Perkins Loan	Students with exceptional financial need. 5% interest-rate loan.	Up to 10 years
Federal Stafford Loan	Subsidized: For students with financial need. Principal and interest are deferred. Unsubsidized: Awarded regardless of family income. Principal deferred until student leaves school, interest accrues while in college.	Up to 10 years
Federal Parent Loan for Undergraduate Students (PLUS)	Allows parents/stepparents to borrow up to the full cost minus financial aid received.	Up to 10 years
Federal College Work Study	Allows a student with financial need to work part-time to earn financial aid award money.	NONE
Private Grants & Scholarships	Financial aid offered by numerous private organizations (e.g., Elks, PTS, Empire State, etc.)	NONE
Private Loans	Non-federal loans available to students/parents from banks, credit unions & other private sources.	Varies
NYS Science, Technology, Engineering and Mathematics (STEM) Incentive Program	The NYS STEM Incentive Program provides awards for full-time study up to the annual tuition charged to NYS resident students attending an undergraduate program at the State University of New York (SUNY), or actual tuition charged, whichever is less, for the top 10 percent of students in each New York State high school if they pursue a STEM degree in an associates or bachelor degree program.	Agree to work in a STEM field in New York State for 5 years after graduation
Excelsior Scholarship	The program covers up to \$5,500 towards tuition for eligible SUNY and CUNY students. Applies to families who earn \$125,000 or less.	Agree to work in New York State for 4 years after graduation

Start Your Scholarship Search

Where to find scholarships: *Review the scholarship opportunities beginning the fall of your senior year.*

1. Naviance
2. HS School Counseling Schoology Group (select “College & Career” within the “Resources” section then “Scholarship Opportunities & Financial Aid”)
3. Ballston Spa Senior Awards Survey (Google Form is available February of senior year)
4. College websites

General Financial Aid Websites:

www.studentaid.gov

www.collegeboard.org

www.fastweb.com

www.salliemae.com

www.finaid.org

You should never pay money to get money!