



Maddie Tucker



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Road to your Future

2022



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TABLE OF CONTENTS

Graduation Requirements	3
Community Service and Employment	10
Testing	16
Preparing for College	26
College and Your Faith	57
Military Options	61
Athletics and College	72
Financial Aid, Scholarships and Summer Opportunities	78
Careers and Resources	96

Purpose and Acknowledgments

God has a plan and a purpose for all of us. The goal of this booklet is to provide helpful information to high school students and their parents as they make plans for the transition from high school to post-secondary education. We appreciate our colleagues for their contributions.

Information for this college guide has been compiled primarily from *Futures*, a resource publication for counselors. Additional material was gathered from the following sources: Butler Traditional High School, Eastern High School, Louisville Male High School, Jeffersontown High School, Bates Creek High School, Jefferson County Public Schools Department of Student Services, Kentucky Council on Higher Education, American College Testing Service, The College Board, Western Kentucky University, Cumberland College, The Council on Christian Colleges and The Better Business Bureau.

Your counselors have compiled this guide to help you begin your academic journey. We hope this information will help make the process as smooth as possible and that it will enable you to enjoy many future opportunities.

This booklet includes the following areas:

- Graduation Requirements
- Community Service and Employment
- Testing
- Planning for College
- Athletics and College
- Military Options
- Financial Aid, Scholarships and Educational Opportunities
- Careers and Resources

Please note that if you have any questions concerning any of this information, Mrs. Blount, Mrs. Brown and Mrs. Moon are available for individual appointments to discuss your options and opportunities. Mrs. Blount can be reached at phone extension 1036, Mrs. Brown at extension 1038 and Mrs. Moon at extension 1060.

Happy Planning!

Jill Blount, Renee Brown and Chrissie Moon
High School Guidance Counselors
Christian Academy of Louisville

GRADUATION REQUIREMENTS



Kentucky's Pre-College Curriculum

Pre-College Curriculum	
English/Language Arts – 4 credits required	
English I	English III
English II	English IV
Mathematics – 4 credits required	
Algebra I	Geometry
Algebra II	(see note below on substitutions)
Science – 3 credits required	
Credits to include life science, physical science, and earth/space science (at least one lab course)	
Social Studies – 3 credits required	
U.S. History	World Geography
Economics	World Civilization
Government	
Health – ½ credit required	
Physical Education – ½ credit required	
History and Appreciation of Visual, Performing Arts – 1 credit required	
History and appreciation of visual and performing arts or another arts course that incorporates such content	
Foreign Language – 2 credits required or demonstrated competency	
Electives – 7 credits required (5 <i>rigorous</i>)	
Recommended strongly: 1 or more courses that develop computer literacy	
Four Bible credits count as electives for the State of Kentucky	
Total Credits: 22	
17 required credits: 5 elective credits	

Note: A student may substitute an integrated, applied, interdisciplinary, or higher level course within a program of study if the substituted course offers the same or greater academic rigor and the course covers or exceeds the minimum required content.

Rigorous electives should have academic content at least as challenging as that in courses required in the minimum high school graduation requirements. These electives also should be in social studies, science, math, English and language arts, arts and humanities, foreign language, and, above the introductory level, in agriculture, industrial technology, business, marketing, family and consumer sciences, health sciences, and technology education and career pathways. Electives in physical education and health are limited to one-half unit each.

***Completing the PCC will enable students to compete
For the Kentucky Educational Excellence Scholarships (KEES).***

Christian Academy of Louisville

High School Grading Scale

GPA points will be assigned in the following manner:

- All high schools have their own grading system. Colleges know this and will refigure GPA's if they choose.
- Both weighted and unweighted GPA's are listed on the transcript.

		<u>Unweighted</u>	<u>College Preparatory</u>	<u>Honors</u>	<u>AP</u>
A+	= 97-100	4.0	4.3	4.8	5.3
A	= 93-96.99	4.0	4.0	4.5	5.0
A-	= 90-92.99	3.7	3.7	4.2	4.7
B+	= 87-89.99	3.3	3.3	3.8	4.3
B	= 83-86.99	3.0	3.0	3.5	4.0
B-	= 80-82.99	2.7	2.7	3.2	3.7
C+	= 77-79.99	2.3	2.3	2.8	3.3
C	= 73-76.99	2.0	2.0	2.5	3.0
C-	= 70-72.99	1.7	1.7	2.0	2.7
D+	= 67-69.99	1.3	1.3	1.3	1.3
D	= 63-66.99	1.0	1.0	1.0	1.0
D-	= 60-62.99	0.7	0.7	0.7	0.7
F	= Below 60	0.0	0.0	0.0	0.0

REQUIREMENTS FOR GRADUATION

Christian Academy offers three different types of high school diplomas

I. Standard Diploma

A. General Requirements for Standard Diploma

1. The student shall attend eight semesters, grades 9 – 12.
2. The student shall complete a minimum of 22 credits, including 1 credit of Bible for each year of attendance at CAL.
3. Fifteen hours of community service per year, grades 9 – 12.

B. Specific Requirements for Standard Diploma

1. Bible – 4 credits
2. English – 4 credits
3. Mathematics – 4 credits
4. Science – 3 credits
5. Social Studies – 3 credits
(U.S. History, U.S. Government and Economics are required)
6. Physical Education – ½ credit
7. Health Education – ½ credit
8. Fine Arts – 1 credit
9. Electives – 2 credits

*The Standard Diploma meets the State of Kentucky graduation requirements. However, the majority of colleges prefer the college prep or honors diploma.

II. College Prep Diploma

A. General Requirements for College Prep Diploma

1. The student shall attend eight semesters, grades 9 – 12.
2. The student shall complete a minimum of 24 credits including one credit of Bible for each year of attendance at CAL. This still allows a student to take one study hall per year.
3. The student shall achieve a minimum cumulative weighted grade point average of 3.0.
4. Fifteen hours of community service per year, grades 9 – 12.

B. Specific Requirements for College Prep Diploma

1. Bible – 4 credits
2. English – 4 credits
3. Mathematics – 4
4. Science – 3 credits
5. Social Studies – 3 credits
6. Foreign Language – 2 credits (The student will complete two years of the same foreign language. The options are Latin, and Spanish.)
7. Physical Education – ½ credit
8. Health Education – ½ credit
9. Fine Arts – 1 credit
10. Electives – 2 credits

REQUIREMENTS FOR GRADUATION (cont.)

III. Honors Diploma

A. General Requirements for the Honors Diploma

1. The students shall attend eight semesters, grades 9 – 12.
2. The student shall complete a minimum of 24 credits including one credit of Bible for each year of attendance at CAL. This still allows a student to take one study hall per year.
3. The student shall achieve a minimum cumulative weighted grade point average of 3.50.
4. The student shall follow the specified honors track in two of the following subjects: English, same Foreign Language, Math, Science, Social Studies
5. The student shall complete courses in at least two of the listed honors track subject areas below and must have gained three credits in each of two subject areas chosen.
6. Fifteen hours of community service required per year, grades 9 – 12.

B. Specific Requirements for Honors Diploma

*The General Requirements to take an Honors class are based on the following criteria: Teacher Recommendation, Standardized Test Scores, GPA and current grade in the subject area.

Honors Tracks			
<u>English</u>		<u>Math</u>	<u>Science</u>
Honors English I Honors English II Honors English III Honors English IV AP English III AP English IV		Honors Algebra I (9 th Grade) Honors Geometry Honors Algebra II Honors Pre-Calculus Honors Calculus AP Calculus	Honors Biology Honors Chemistry AP Chemistry Honors Anatomy AP Biology Honors Physics
<u>Foreign Language</u>		<u>Social Studies</u>	
Spanish or Latin III AP Spanish IV		Honors World Civilizations AP World History Honors U.S. History AP U.S. History Honors U.S. Gov't/Economics AP U. S. Gov't/Microeconomics	

COMMUNITY SERVICE AND EMPLOYMENT



COMMUNITY SERVICE HOURS



The intent of Community Service Hours is to introduce and establish in our students a lifelong commitment to the many rewards of helping others. Here are some guidelines:

- At least half of the hours must be in a community setting (ministry to the unsaved). Examples: soup kitchen, nursing/children's home, assisting with community events, helping the elderly or disabled, mission trip (may qualify for up to 8 hours per day)
- Half of the hours may be in a Christian setting (ministry to the saved). Examples: helping with Church maintenance, assisting with Children's programs (VBS, Sunday School classes), mission trip (may qualify for up to 8 hours per day).
- Students may not receive payment for service hours and no hours will be approved for helping immediate family (house/yard work, babysitting for parents).
- Senior hours must be completed and documented prior to senior trip.
- Community Service cannot be earned during the school day.

All Community Service hours go through an approval process. If you are uncertain about a project's acceptability, complete the top section of the Community Service Project form and submit for prior approval. There is a binder available in the high school office (updated weekly) which any student may check for a record of their total hours.

We want to work with you to ensure this is a rewarding experience that will be cherished and will last a lifetime.

Any hours above the minimum requirement should be turned in and documented. We use this information on scholarship applications for students. There are opportunities for recognition for service hours.

Insert Community Service Page Here

If You Want to Work:

Kentucky Child Labor Laws Hours of Work Permitted for Minors 14 But Not Yet 18 Years of Age

AGE	MAY NOT WORK BEFORE	MAY NOT WORK AFTER	MAXIMUM HOURS WHEN SCHOOL IS IN SESSION	MAXIMUM HOURS WHEN SCHOOL IS NOT IN SESSION
14 and 15 years	7:00 a.m.	7:00 p.m. (9:00 p.m. June 1 through Labor Day)	3 hours per day Monday through Friday 8 hours per day Saturday and Sunday 18 hours per week	8 hours per day 40 hours per week
16 and 17 years	6:00 a.m.	11:30 p.m. Sunday through Thursday; 1:00 a.m. Friday and Saturday when school is in session	6 hours per day Monday through Friday; 8 hours per day Saturday and Sunday; 40 hours per week	NO RESTRICTIONS

Minors under 18 years of age shall not be permitted to work more than five (5) hours continuously without an interval of at least thirty minutes for a lunch period.

There are numerous occupations prohibited for minors 14 but not yet 16, and for all minors under 18 years of age. For further information contact:

Division of Employment Standards Apprenticeship and Training
1047 U.S. 127 South, Suite 4
Frankfort, KY 40601-4381
Phone: (502) 564-3070 FAX: (502) 564-2248
<http://www.state.ky.us/agencies/labor/labrhome.htm>

Before You Take That Job –

A recent survey at a large high school showed that more than 50 percent of students were working after school. Most worked from 10 to 30 hours per week at fast food restaurants and stores; most spent their money on clothes, tapes and CDs, stereos, eating out, and cars.

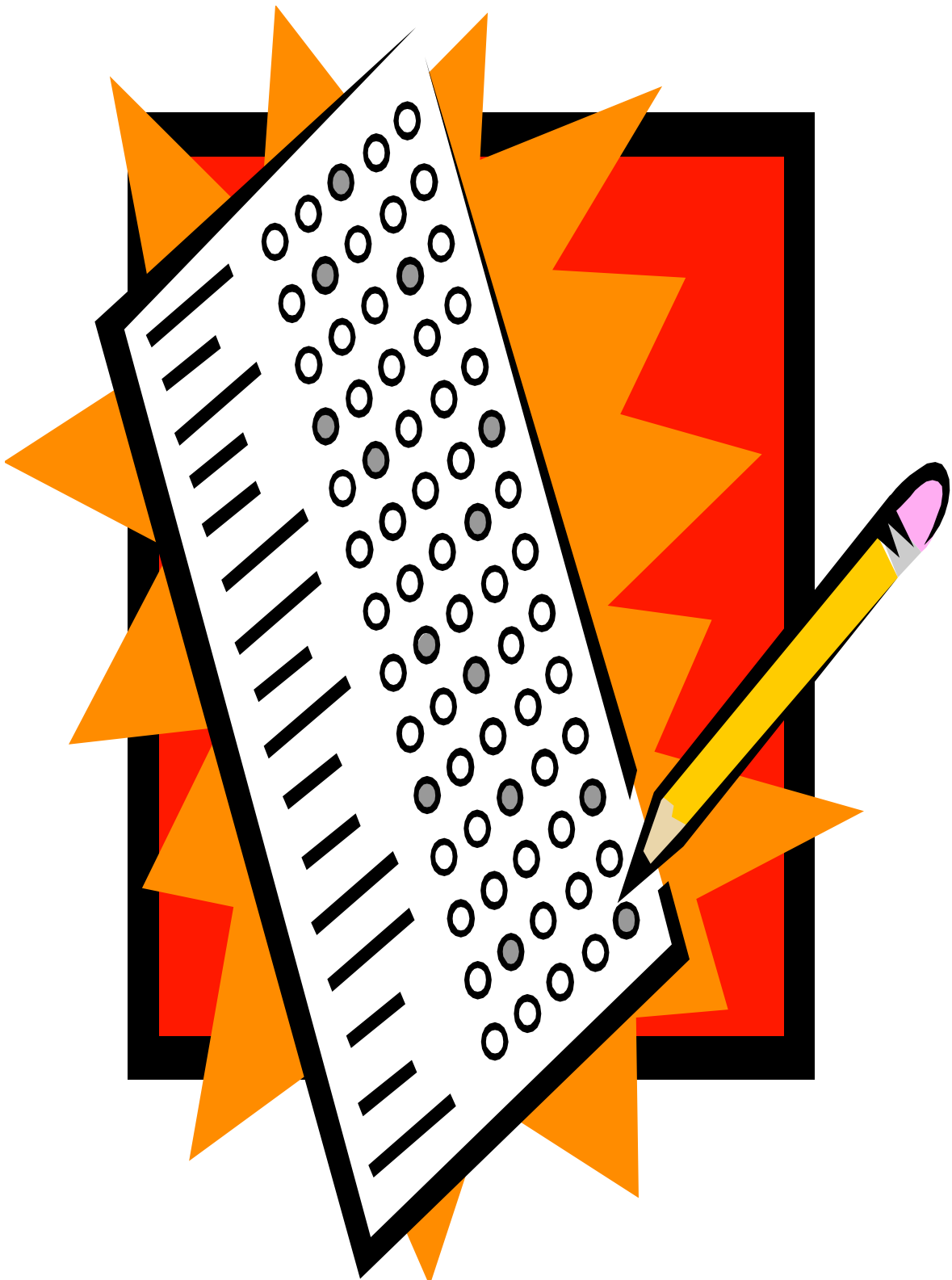
When asked about the effects of working on classes and school activities, there were four times as many negative comments as positive. Complaints included physical fatigue, declining grades (almost a certainty for students working over 20 hours a week), and limits on taking part in school activities.

The older students were and the longer they had worked, the more they complained about negative effects. Some were so tired they skipped school to rest up – or even thought about quitting school.

Working may seem like “the thing to do” but is it really worth it? Before you take that job, think about it.

Source: “The Teenager and the World of Work: Alienation at West High?” Phi Delta Kappa, April 1990, pp. 628-631.

TESTING



Testing Information

Christian Academy's School Code for both ACT & SAT Testing and College Admissions is 181-523.

Christian Academy recommends you take the ACT and SAT tests at least twice. Testing should be done in the spring of your junior year and the fall of your senior year.

Make sure that you have your test results (scores) sent to CAL. Also, you can have the scores sent to four colleges free of charge, if listed prior to taking the exam.

You can check out information on these tests by visiting www.actstudent.org for the ACT and www.collegeboard.com for the SAT.

National Test Dates for the ACT		
2021 – 2022 Test Date	Regular Registration Deadline	Late Registration Deadline
February 12, 2022	January 7, 2021	January 21, 2022
April 2, 2022	February 25, 2022	March 11, 2022
June 11, 2022	May 6, 2022	May 20, 2022
July 16, 2022	June 17, 2022	June 24, 2022

2021-2022 SAT Program Test Dates (Saturdays)		
National Test Dates	Registration Deadlines	Late Registration Deadlines
March 12, 2022	February 11, 2022	March 1, 2022
May 7, 2022	April 7, 2022	April 21, 2022
June 4, 2022	May 5, 2022	May 25, 2022

Tests and Testing

(Remember that test requirements vary among colleges)

The College Board

The College Board is a non-profit organization governed by college and secondary school members. The College Board is the overseeing agency for many tests and services connected with the college admissions process.

ETS

Educational Testing Program: This is a non-profit agency employed by The College Board to produce its tests.

PSAT/NMSQT

Preliminary Scholastic Aptitude Test and the National Merit Scholarship Qualifying Test: The PSAT/NMSQT provides a practice test in October of the junior year in preparation for the SAT. The scores also are used in the selection of the top scholars in the country for the Award of Merit Scholarships. The PSAT scores are divided into two categories – as are SAT scores – evidence based reading & writing and math. PSAT scores are reported in the range of 160 (low) to 760 (high). The NMSQT Selection Index (twice the reading, writing and math score) is determined annually, and the minimum score to receive national recognition varies from year to year. PSAT scores are not reported to the colleges. PSAT scores are also used in the selection of the Kentucky Governor's Scholars Program.

SAT

Scholastic Aptitude Test: The SAT is usually taken in the junior year and again in the senior year and is a required test for admission to many colleges. Scored based on 400 (low) to 1600 (high), the SAT is mostly a multiple-choice examination. The SAT is a curriculum

based exam with an optional essay section.

Please visit the College Board website for more information about this test.

AP

Advanced Placement Tests: These tests are designed for strong students who have completed college-level work in high school. AP's are given in specific subject areas and are used in determining whether or not a student may gain advanced standing in college. CAL requires all students who take AP classes to take the AP exam at the end of the year.

CLEP

College Level Examination Program: Somewhat like the SAT II and the AP, CLEP is designed primarily for the individual who has not been in school for some time but who may have acquired considerable knowledge through a job or experience. Some colleges have incorporated CLEP into testing programs for entering freshmen.

ACT

The American College Testing Program: The ACT is the predominant test for college admission in the Midwest and some parts of the South. A multiple choice test, the ACT is scored on a 0 (low) to 36 (high) basis, and its scores are reported in four categories (English, Mathematics, Reading, and Science Reasoning) and a composite average of the four areas.

ACT – SAT COMPARISON CHART

ACT If you scored...	SAT It's the same as...
36	1600
35	1560
34	1510
33	1460
32	1420
31	1380
30	1340
29	1300
28	1260
27	1220
26	1190
25	1150
24	1110
23	1070
22	1030
21	990
20	950
19	910
18	870
17	830
16	790
15	740
14	690
13	640
12	590
11	530

TESTS, THOSE DREADED, TESTS!

What is the ACT?

The ACT measures achievement in separate 35 – 50 minute tests for English, math, reading and science reasoning. Skills measured include, but are not limited to, solving problems, drawing conclusions from what you have read, interpreting charts or graphs, and making corrections on a draft form of an essay – not recalling specific facts, dates or definitions.

Each test is scored on a scale of 1 to 36; some have subscores that help you spot strengths and weaknesses; colleges may use subscores to help you decide what courses to take your first year. You will also get a Composite Score, an average of the four test scores. When most people talk about their “ACT score” they are talking about their Composite Score.

When should you take the ACT?

As the ACT measures your ability to *use* the knowledge and skills you have acquired the whole time you have been in school, second semester of your junior year is a very good time to take the ACT. Most colleges want your scores early in your senior year; this would allow you to take the ACT again if you have not done as well as you hoped. If you take the ACT again, you should do some intensive studying between tests.

ACT research shows that students who have taken a full load of college preparatory courses in high school do much better on the ACT and in their college courses than those who have taken less. ACT recommends that you take four years of English, at least Algebra I and II and Geometry; and at least three years of social studies and three years of science. The science should involve lab work, and you should take a strong math course your senior year. Though foreign language is not measured on the ACT, research done by ACT shows that students who complete at least two years of a foreign language do better in college.

ACT REGISTRATION – MADE SIMPLE

Here are a few enhancements to the registration procedures for taking the ACT test:

- If you want to reregister, you may do so electronically.
- You may revise information on your registration form (prior to reporting your score) by calling ACT.

ACT's Web Address is:

<http://www.act.org>

Source: *Activity Reprint*, Spring 1997.
(Volume 35 Number 2)

Frequently Asked Questions About the ACT Writing Test

Q: What scores will be reported?

A: Taking the ACT Writing Test will not affect scores on the multiple-choice tests in the ACT Assessment or the Composite score for those tests. Rather, in addition to these scores, students will receive:

1. A combined English/Writing score on a scale of 1 through 36. This score reflects performance on the multiple-choice English Test and the Writing Test.
2. A Writing Test subscore ranging from 2-12. Each essay is scored independently by two raters on a 6-point scale. The two raters' scores must be within one point of each other and the two scores are added for the subscore. Therefore, if a Writing Test subscore is "6," that means both raters scored the essay as "3." If the Writing Test subscore is "7," then one rater scored the essay as "3" and the other scored it as "4."
3. One to four descriptive comments selected by raters to identify some of the essay's relative strengths and weaknesses.

Q: Why is the ACT Writing Test optional?

A: While it is very important that students are able to write well, there are many sound approaches to the assessment of writing, and they vary by institutional need and focus. The ACT multiple-choice English Test is designed to measure skills necessary for effective writing-including punctuation, grammar, sentence structure, organizing, and style. ACT is providing the Writing Test as an option so that colleges and universities have the flexibility to use it in ways that best meet their needs.

Q: Is the ACT Writing Test "coachable?"

A: Preparation for all parts of the ACT Assessment should occur throughout high school. Effective writing instruction and extensive practice will help students do their best. The best way to help students prepare for the Writing Test is to advise them to budget time carefully, understand the question, plan and organize their ideas, and develop those ideas using specific reasons and examples. This advice is helpful and relevant to most of the writing students do in high school and college, and it is good advice for writers taking the ACT Writing Test. Preparation techniques that are not advisable include providing students with ways to pre-write their essays or with formulaic frameworks for their writing. These methods unlikely to help writers do well on the ACT Writing Test because of the critical thinking element of the evaluation and because of the specificity of the writing prompts.

Q: What advice should we give students about deciding whether to take the Writing Test?

A: Students should decide whether to take the ACT Writing Test based on the admission policies of the postsecondary institutions in which they are interested and on the advice of their high schools. ACT will routinely list and update information on the ACT website about individual college policies—whether they require, recommend, or do not require the ACT Writing Test. Students should consult this list before registering.

Q: Where can I get more information?

A: ACT will periodically send all high schools updates on the development and introduction of the Writing Test and on preparation for it. ACT recommends that you bookmark and regularly visit www.act.org/aap/writing for the latest news.

Q: Should I retake the ACT?

A: Fifty-five percent of students who retake the ACT improve their scores.
(Twenty-two percent scored the same and twenty-three percent saw their scores decrease.)

SAT Test

SAT FAQs

The College Board made content, format, and scoring changes to the SAT in 2016. The redesigned SAT test prioritizes content that reflects the kind of reading and math students will encounter in college and their future work lives.

What is the SAT?

The three sections of the SAT are:

- Evidence-based reading.
- Math, which is based on the math that college-bound students typically learn during their first three years of high school.
- Writing, which has multiple-choice questions and a written essay is optional

What do I need to know about the essay?

Colleges want to know not only how well you write, but also how well you express and then back up a point of view. The essay will be scored as a first draft, not as a polished piece of writing.

How can I best prepare for the SAT?

- Take the PSAT/NMSQT. This test is given in high schools in October. Many students take it during their sophomore and junior years.
- Visit the SAT Preparation Center at www.collegeboard.com.

How should I get ready for test day?

- Make sure you have on hand all the materials you will need, such as a calculator, No. 2 pencils, your Admissions Ticket, and an official photo ID.
- Check out the route to the test center and know where the weekend entrances are located.
- Get a good night's sleep.
- Leave yourself plenty of time so you'll arrive at the test center a little early.

What are the important points to know about the SAT?

- Get to know as much about the test as you can.
- Become familiar with the test directions.
- Become familiar with the answer sheet.

- Know what to expect from the test, the types of questions, and the number of questions.
- Students will not be penalized for wrong answers.

How can I help myself feel as confident as possible?

- Think positively.
- Stay focused.
- Concentrate only on what you are doing.
- Keep the test in perspective.
- Remember that you are in control.

Approaches to taking the SAT

- Answer easy questions first. The easier questions are at the start of the section and the harder ones are at the end. The exception is in the critical reading section, where questions are ordered according to the logic and organization of each passage.
- Make educated guesses. If you can rule out one or more

answer choices for multiple-choice questions, you have a better chance of guessing the right answer.

- Keep track of time. Don't spend too much time on any one section.
- Use your test booklet as scratch paper.
- Mark questions you skipped and want to return to.
- Check your answer sheet to make sure you are answering the right question.

You have 3 hours to complete the test plus 50 minutes to

All multiple-choice questions are scored the same way: one point for each correct answer.

The SAT is one factor colleges look at when they consider your application.

You can always take the test again. One out of every two high school students takes the SAT at least twice.

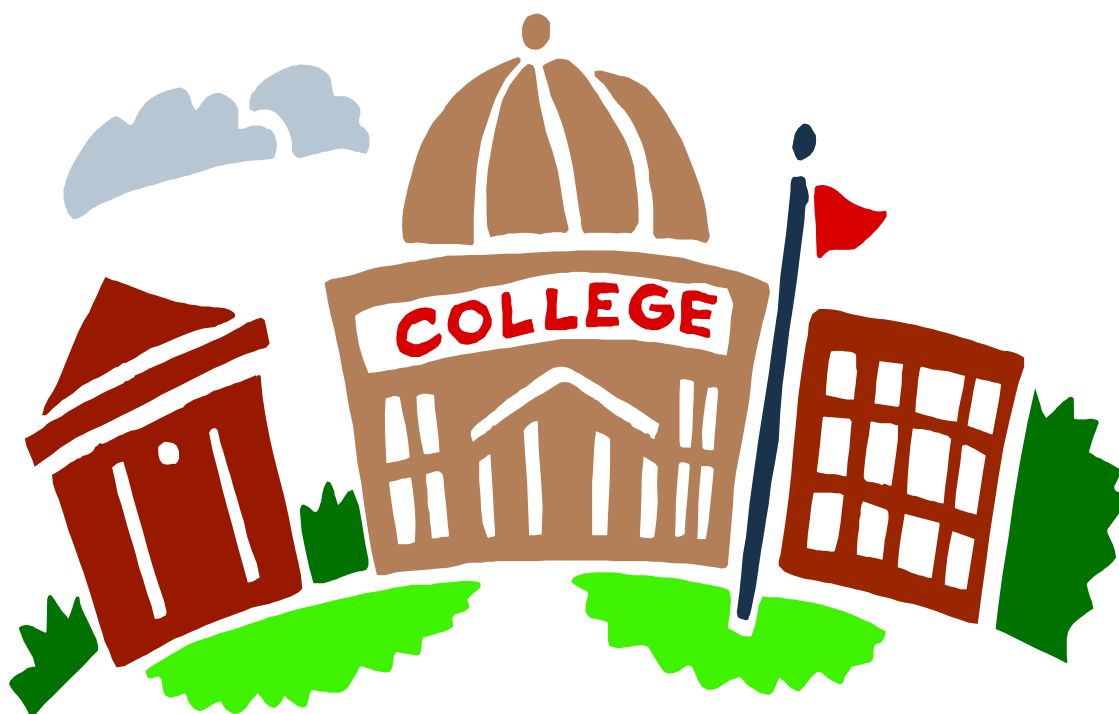
ACT/SAT STUDY PREPARATION

- Shirley Johnson, Ph.D., Educational Psychologist, 551-8705. (Will come to CAL)
- Lori, Erps, Ph.D., Tutors in Math and Science, 807-9885. (Will come to CAL)
- Justus Paul Kim, ACT/SAT tutor. (Southern Seminary student) justusprep@gmail.com
- Grade Power, Susan Linn, Director. gradepowerlearning.com 785-4416
- Sylvan Learning Center, 231-1717, Bardstown Road.
- Torch Prep, www.torchprep.com, (513-549-6776), ACT only.
- Huntington Learning Center, 495-2600.
- Cathy Flowers, essay writing coach, www.excellenceinwriting.com
- Jewish Family and Vocational Service, 3587 Dutchmans Lane, (452-6341).
- Princeton Review, www.princetonreview.com
- Louisville Free Public Library, www.lfpl.org - free sample tests and tutorial.
- Louisville Tutoring Agency, 410-0235
- Method Test Prep, website provided by CAL
- College Prep Resources, LLC, Pamela Brown, 693-6632 or pbrown@collegeprepresources.com
- Christian Brandt, Yup Math tutoring, Christian@Yup.com
- Tutor Doctor, 693-3668, www.tutorlouisville.com
- www.testprep.com – by Stanford Testing Systems
- www.actstudent.org – online registration and prep for ACT
- www.Number2.com – free SAT coaching
- www.cavhs.org and www.uccp.org (free prep)
- www.revolutionprep.com
- www.princetonreview.com
- www.kaplan.com
- www.ivywest.com
- www.collegeboard.com (this is also where you register)
- www.testu.com – free coaching for SAT
- www.ets.org – Sample questions
- www.fairtest.org – Fair Test site—information on testing
- www.freevocabulary.com – 5000 vocabulary words that may be on SAT
- Khanacademy.org/test-prep Khan academy-SAT, free prep
- Opus, an ACT initiative, www.opusact.com , Terry Tate Co-Founder

Whether you take the SAT or the ACT, it is your responsibility to ensure that the scores are properly submitted to the colleges. Many colleges will accept a report of scores as they appear on your transcript; others require a report sent directly from the testing agency.

When you register to take one of these tests, you are allowed to request that your scores be sent directly to three or four colleges, without paying an additional fee. Later on, you will have to pay around \$12.00 per college.

PREPARING FOR COLLEGE



Getting from Here to There – *Your Four-Year Timetable*

(The following information comes from a publication sponsored by
The Kentucky Council on Post-secondary Education.)

Ninth Grade

Counselors sometimes say, “the indelible ink starts in the 9th grade.” That means the choices you make starting in high school will be hard to change. These choices will have a lasting if not “indelible” effect on the options open to you after high school.

- ❑ Take time to plan your courses carefully. Your counselor can help you make the right choices for the Pre-College Curriculum and your vocational-technical courses should you decide to take them upon review of your interest and aptitude tests. You may also consider taking career choice classes for career exploration.
- ❑ Check out admissions guidelines for specific selective-admissions colleges to which you may apply for additional math, science or foreign language requirements.
- ❑ Read, read, and read some more! Pick up a “recommended for college” book list to give you good ideas.
- ❑ Build your vocabulary by looking up words you don’t know. How about using the Reader’s Digest Word Power to help you learn new words? You’ll be surprised at how your vocabulary will improve with short, regular practice sessions.
- ❑ Develop a personal data sheet and record your activities, in and out of school. The “activities” part of college applications will be a breeze if you’ve kept a record all during high school.

Tenth Grade

- ❑ Adjust your class schedule for any needed college requirements. The PSAT is given annually in October.

The PSAT/NMSQT could be important to your future since it is the only

qualifying test for the National Merit Scholarships as well as the National Hispanic Scholar Award Program or the Fund for Negro Students.

The Registration Bulletin for the PSAT has sample questions and useful information, which you should study before the test. See your counselor for details.

- ❑ Continue keeping your personal data sheet.

Eleventh Grade

FALL

- ❑ Take the PSAT test as the qualifier for the National Merit Scholarships and as practice for the SAT in October. Students may submit either PSAT or ACT scores for the Governor’s Scholars Program.
- ❑ Attend local college fairs and make a contact with college representatives, requesting catalogs and other information.

SPRING

- ❑ Take the ACT and/or SAT. Remember that you can retake either of these in the fall of your senior year.
- ❑ Read publications and college guides.
- ❑ List colleges that interest you. Keep a folder and worksheet on each as you collect information by reading, watching promotional videos, visiting campuses, or talking to current students and graduates.

SUMMER

- ❑ Call or write colleges and/or vocational technical schools for more information.
- ❑ Visit campuses if you have not already done so in the spring of your junior year. Keep college comparison worksheets to help you narrow your choices in the fall.

Twelfth Grade

September through November

- ❑ Visit any other “possible choice” schools you have not yet seen.
- ❑ Narrow your focus to the top three to six schools.
- ❑ Begin the admissions and housing application process at the schools where you decide to apply.
- ❑ Research financial aid and/or scholarship opportunities.
- ❑ Compose essays required for admissions or scholarships.

Christmas

- ❑ Check and recheck to ensure that you have completed the necessary tasks and that you have met or will meet all deadlines. This break is a good time to tie up loose ends.

- ❑ Complete college applications and essays. Be sure to make extra copies before mailing.

January and February

- ❑ Finish applications, making sure they are complete with transcripts, recommendations or other materials.
- ❑ Begin the financial aid application process as early as possible. Be absolutely sure to complete it before the deadline – the sooner the better.

March – May

- ❑ Make additional visits to colleges if you are still unsure about attending after you have received acceptances.
- ❑ Choose your school from those that have accepted you. Write a letter of acceptance. Remember to send a letter of regret to those whose offers you decline.
- ❑ Relax! Have fun and graduate!

High School Data Sheet

Keept track of your activities starting in the ninth grade. List any honors and awards you received, organizations you joined and offices you held. If you update each year, filling out the activities section on college applications during your senior year will be a breeze. You may also be able to use the data in a resume when looking for a job.

HIGH SCHOOL DATA SHEET				
Name		SS Number		
Address				
School Code:	Cumulative GPA:	ACT scores		SAT scores
	9 th Grade	10 th Grade	11 th Grade	12 th Grade
Honors/Awards				
Organizations				
Offices Held				
School Activities				
Outside Activities				
Work Experience (paid or voluntary)				

PREPARING FOR COLLEGE

CALENDAR for JUNIORS

September

- ✓ Inquire about PSAT/NMSQT (National Merit Scholarship Qualifying Test) test date, time and place in October.
- ✓ Meet with your school guidance counselor to review your courses for this year and plan for your senior year.

October

- ✓ Take PSAT/NMSQT

December

- ✓ Receive results of the PSAT/NMSQT. Read material sent with your scores and consult your guidance counselor to determine how you might improve. This can be excellent preparation for your SAT.

January

- ✓ Begin to think about which college you'd like to explore.
- ✓ Sign up for March SAT.

February

- ✓ Meet with your guidance counselor to begin preparing a list of colleges to explore.
- ✓ Begin to prepare for your SATs.

March

- ✓ Write to colleges on your list and evaluate the literature sent to you.
- ✓ Sign up for the May/June ACT.

April

- ✓ When selecting your senior courses, be sure to continue to challenge yourself.
- ✓ Take the ACT (double check date, time and place).
- ✓ Continue to evaluate colleges. Begin eliminating some choices from the original list.

May

- ✓ Attend a College Fair to get more information about colleges on your list.
- ✓ Look into summer jobs.
- ✓ Consider enrolling in an academic course at a local college, pursuing a summer school program, or working as a volunteer.
- ✓ Sign up for July ACT.

June

- ✓ Plan visits to colleges during the summer.

July & August

- ✓ Visit colleges. Take tours and have interviews.
- ✓ Continue to refine your college list.

PREPARING FOR COLLEGE

CALENDAR for SENIORS

September

- ✓ Sign up for November SAT or October ACT.
- ✓ Meet with your guidance counselor to discuss college applications
- ✓ Plan visits to colleges (if you didn't get to them during the summer or if you want to return for a second visit).

October

- ✓ Attend a Regional College Fair to investigate further those colleges to which you may apply.
- ✓ Begin to gather the information needed for applications.
- ✓ Line up your teacher recommendations through your counselor.
- ✓ If applying for "early decision," send your application now. Also prepare applications for back-up schools.
- ✓ Start sending your applications.
- ✓ Sign up for December ACT.
- ✓ Take the October ACT

November

- ✓ Have ACT/SAT scores sent to colleges on your list.
- ✓ Continue filing applications to colleges.
- ✓ Look for scholarships through the colleges you are applying to and in Naviance.

December

- ✓ Take SAT or ACT test. Have scores sent to colleges on your list.
- ✓ Be aware of application and scholarship DEADLINES.
- ✓ Consult your guidance counselor again to review your final list of colleges. Be sure you have all bases covered.
- ✓ If you applied for "early decision," you should have an answer by now.

January

- ✓ Keep working on your grades. Courses continue to count throughout your senior year.
- ✓ Send scores to colleges on your list.

February, March, April

- ✓ Remember to monitor your applications to be sure that all materials are sent and received on time.

Before May 1

- ✓ Decide on the one college that you will attend. Send your tuition deposit.
- ✓ Notify the other colleges that accepted you that you have selected another college.

Source: Selecting the Right College, ATT

Four-Year Colleges and Universities

If your idea of college includes not only planning to earn a bachelor's degree but also having a chance to live in a dorm and experience campus life (from ball games to social events), then a four-year college or university will appeal to you.

Colleges are institutions of higher learning that grant a bachelor's degree after four years of study. At most of the 4,700 colleges in the United States, you can earn either a baccalaureate or a Bachelor of Arts (B.A.) or a Bachelor of Science (B.S.) degree.

Liberal Arts Colleges offer B.A. and B.S. degree programs that combine a broad cultural education through four years of study covering the arts, sciences, humanities, and social sciences. During your third and fourth years, you would concentrate on your major field of study such as political science, literature, mathematics, or biology. Most of these colleges are independent (sometimes called private) colleges with fewer than 5,000 students.

Specialized Colleges or schools offer bachelor's degree programs that focus more on preparation for a specific career such as art, music, engineering, education, or business. Less emphasis is placed on the broad liberal arts education than is found within a large university.

Universities include a liberal arts college plus specialized colleges such as education or business. Each college may have entrance requirements in addition to those for admission to the university. Check the admission standards of the individual college offering the program you want before completing the general admission application. For example, if you want to major in engineering, see if the College of Engineering has additional requirements. Universities may offer graduate programs leading to a master's, doctorate, or a professional degree. Most are large institutions, often having 15,000 or more students.

What are the Advantages?

- More areas of study will likely be offered at the four-year colleges and universities. These areas of study will offer you a greater choice of possible majors.
- The facilities at colleges and universities, from libraries to laboratories, generally will be more extensive and will offer a better opportunity for research.
- You will usually find more activities available at four-year colleges, from sports programs to special interest organizations. Most students will find a greater chance to participate in social activities at colleges and universities, if only because more students live on or near the campus.
- Many students will have a greater sense of independence at a four-year college. College students today have much freedom of choice. They also have the responsibility of making their own decisions. You may want that experience.

The Kentucky Council on Higher Education and Kentucky's Electric Cooperatives. *Futures: Your Guide to Life After High School*, Permission to copy.

Community Colleges

Are you looking for a college that is convenient, economical, and open to any student who has graduated from high school or earned a GED? You might want to consider a two-year college or junior college. Today there are more than 1,400 two-year colleges in the country. The University of Kentucky Community College System, for example, has 14 community colleges conveniently located throughout the state. Public regional universities often have community college programs. Several independent community colleges in Kentucky provide educational programs as well.

TYPES OF COLLEGES

Community colleges are generally part of a state college system. They provide classes to meet the needs of a diverse group of students – from those taking a single course for career advancement to students beginning study for a four-year degree.

Other Community colleges, can be independent, church-related schools, usually offering associate degrees in arts or sciences that can be transferred to a four-year college.

TYPES OF PROGRAMS

Associate in Applied Science (A.A.S.) degrees are terminal, or not transferable, and are meant to lead directly to employment in fields such as nursing, real estate, or engineering technology.

Associate of Arts (A.A.) and **Associate of Science (A.S.)** degrees provide the first two years of a four-year college degree and are intended for transfer to a four-year college or university. Check with the four-year college you plan to attend to be sure that your program will transfer.

Certificate programs, sometimes called career-oriented programs, are for students who want to seek employment after six months to two years of post-secondary education. Confusing? You bet! You need to ask careful questions from the beginning in order to avoid the frustration of taking courses that won't fit your goal.

If you plan to transfer, check with your four-year college about their departmental entrance requirements before planning your classes. Get in writing what classes and grades will transfer.

What Are the Advantages?

You can't beat the community colleges for economy. Tuition and fees are typically one-half or less of the tuition of four-year colleges. Besides the convenience of community colleges, you can save on room and board by living at home. And, you can combine classes with working. Community colleges provide academic easy access. Any high school graduate or holder of a GED certificate is eligible to enroll. If your high school grades or scores on the ACT aren't the best, here's your chance to get into college and start moving in the right direction. With hard work, you can improve your grades. Your community college grades will be looked at as you apply for admission to a four-year college as a transfer student. Whatever your educational goals, community colleges may offer you a much-needed service.

A guide to planning community college classes to fit with specific majors at a four-year college or university is very helpful. It can make transferring a breeze! If you have transferring to a four-year college in mind, ask if that college has such a publication.

POST-SECONDARY VOCATIONAL/TECHNICAL EDUCATION

If you are interested in studying a career-related program where you'll be ready for employment in two years or less after high school, study at one of Kentucky's post-secondary vocational-technical schools could very well be the key to your future success in work and life.

Kentucky Tech – State vocational-technical schools are state-owned and operated and principally provide vocational-technical education to persons who have completed or left high school and are studying in preparation for entering the labor market. Kentucky Tech schools offer courses in the following major areas:

- Business Technology and Graphic Communications
- Construction Technology
- Health and Human Services
- Manufacturing Technology
- Resource Development
- Transportation Technology

Program offerings are often tailored to meet the needs of local business and industry. Classes are scheduled during the day, Monday through Friday, but are also available during evening hours and occasionally on weekends for special courses. Coordination is also maintained between Kentucky Tech, local community colleges, and/or university programs and include joint programming in specialized areas. Kentucky Tech maintains an active outreach/recruitment program and offers student support such as assessment, guidance, referral, and job placement. Contact your nearest CAREER CONNECTIONS Assessment Center.

Kentucky Tech Health Technology Centers

These centers are separate facilities located in some areas of Kentucky; they offer advanced post-secondary training in many health fields. Other health-related training is offered in regular Kentucky Tech schools. Consult the listings for specific schools. For further information, contact:

**Cabinet for Workforce Development
Department for Technical Education
Capital Plaza Tower, Second Floor
500 Metro Street
Frankfort, KY 40601
(502) 564-2326**

Gap Year: Options for Students Who Want to Delay Post Secondary Education

Some students may want to take a year or two after High School to take advantage of opportunities other than college. There are many programs or internships available for this “gap year”. Web sites to visit to find out more:

www.usnews.com/usnews/edu/college/articles/brief/03ready_brief.php
www.privateschool.about.com/od/students/qt/pgyear.htm

FACTORS TO CONSIDER

when choosing a college . . .

Admission Requirements	• What high school courses are required? Are entrance tests required? Which one? • What scores are acceptable? • Is a certain grade point average or class rank required? • Will my activities and school involvement be considered? • Is there an essay on the application? Is it read? • Is there an early decision or early action plan? • On what basis are applicants accepted? • Are personal interviews or letters of recommendation required? • Do certain majors have special requirements? • What percent of applicants are accepted? • Can admission denials be appealed? • What are the application filing dates?
Academics	• What is the average class size? Largest? Smallest? • How many students in last year's freshman class returned for their sophomore year? • What was the grade point average for the freshman class last year? • What is the college's procedure for student orientation, class placement, and scheduling? Are classes guaranteed? • How is a faculty advisor assigned to students? • What services does the school offer for the student who is undecided about a major? • How many students complete a degree? • What are the most popular majors? • Are students taught by full-time faculty members, graduate assistants, or a combination of both? • What types of additional services are provided by their school at no additional cost to the student (e.g., tutoring, career and personal counseling, developmental reading and study-skills workshops, job placement)? • Is there an Honors Program? What are the qualifications for entry?
College Characteristics	• Where is the college located (city, suburb, small town, or rural setting)? • What is the surrounding community like? • Is the college public, private, or church affiliated? • What is the current student enrollment? • What special or unique programs are offered? • Does the college have general education or course distribution requirements? • What are they? • Does the college have special programs for transfer students? • What is the academic calendar (semesters or quarters)?

Cost	• What are the costs for tuition? • What are the costs for room and board? Are there other fees? • How much did costs increase from last year to this year? • Is there a difference in the costs for in-state and out-of-state students? • Are accepted students required to place deposits for tuition and housing? Are these refundable? • By when must accepted students decide whether they will attend? • Are deposits required each year for returning students? • When do the bills have to be paid?
Financial Aid	• What percent of students receive financial aid based on financial need? • What percent of students receive scholarships based on academic ability? • What would be a typical financial aid package for a freshman? • What percent of those who apply for financial aid receive it? • Will my financial aid be adjusted if my need increases? • What are the financial aid application procedures and deadlines? • When are financial aid applicants notified of their awards? • How long do they have to respond? • Is there a tuition payment plan? • Are there campus jobs available? • Are there off-campus jobs as well?
Social Life	• What is the average age of the student body? • What is the male-to-female ratio? • What percent of students reside on campus? • Are dorms co-ed or single sex? • Is it a "suitcase college" where all the students leave on the weekends? • What are the procedures for selecting a roommate? • What are some of the rules and regulations that govern campus and dormitory life?
Student Population	• Where do the majority of students come from? • Do most of the students commute or live on campus? • What types of student activities are there? • Are sororities and fraternities on campus? • What athletic programs are available? • Is the surrounding community supportive of the college? • Does the college have a campus visitation program? • Is housing available/guaranteed for freshmen? • Is housing available for all four years?

*Compiled from various sources by the National College Fairs staff

The Steps in the Admission Process

1. The student and their parents decide whether he/she should attend college.
2. The candidate seeks information about college opportunities. Information is available on the college's web site, on Naviance and from the College Fairs, college representatives, college visits, and students now attending colleges.
3. The candidate, with the help of the counselor, may go through the process of choosing a college.
4. The candidate applies on –line or on the college's website usually available after August 1.
5. The college supplies such Admission forms as:
 - a. an application for the student
 - b. a transcript form for the school
 - c. a School Report form
 - d. a form or request for the counselor's, teachers' and general letters of recommendation, if required.
 - e. financial-aid information
6. The candidate provides information to the college about himself/herself on the application form.
7. The school provides information about the candidate to the college:
 - a. Transcript (**requested through Naviance by student**). **Allow two weeks for processing.**
 - b. Teacher recommendation (**by request through Naviance**).
8. The candidate makes sure he/she has taken or will be able to take the tests required – usually SAT I or ACT (sometimes SAT II).
9. The student requests testing information be sent to the colleges to which they are applying.
10. The parents provide financial information on the FAFSA after October 1, senior year.
11. The FAFSA provides information about the candidate's financial need to the college.
12. Others ways colleges obtain information about the candidate:
 - a. admission office interviews
 - b. alumni representatives
 - c. employers, ministers, friends of the family, etc.
13. The college collects information from the candidate (#6), the school (#7), the testing agency (#9), the FAFSA (#10), and other sources (#12); operates on that information; and then makes a decision.
14. The college notifies the candidate of its decision.
15. The admitted candidate notifies the colleges of his/her decision.

WHAT COUNTS WITH ADMISSIONS OFFICERS

Your high school record	Your number one asset in applying to any college is your high school record. The college admissions staff will be scanning your transcript, looking at your grades, class rank and curriculum. To be prepared, you should start with the Pre-College Curriculum and fill in with strong academic courses. Take honors and AP classes whenever you can. Challenging electives will be essential, especially if you're interested in applying to a "selective" college.
Grade trends are important	What if you haven't exactly set any records in the ninth or tenth grade? Admissions people also look for trends in grades. If you are showing improvement over time – particularly in that all-important junior year – they'll take note. More than any other factor, admissions people are looking for students who are capable of handling strong academic courses. They want to admit students who can succeed at their school.
Entrance tests are a factor	Entrance tests like the ACT and the SAT (no, that doesn't stand for "suffering and trauma") are more than ways to lose a Saturday morning's sleep. Like it or not, you'll have to deal with tests and results. Schools usually give out an average score or range of scores for entrance tests of their accepted students. Don't be too concerned with the test scores you see reported in college guidebooks. Remember, the scores you read about are usually the mean scores. Half the people admitted were under that level, as well as above it.
Do colleges rely on test scores?	Admissions officers say that test scores are never the only factor in the admissions decision. The high school record and test scores are often listed as the first two factors considered, in that order. Still, you can't exactly brush the tests aside. In fact, you want to figure ways to give your best performance. What do you do? First, listen to your parents and get a good night's sleep before the exam! Seriously, that does help. So will taking a few practice tests. Your guidance counselor may have discussions on test-taking strategies and reviews which you won't want to miss. If your PSAT scores or your first efforts at the ACT or SAT leave something to be desired, you might consider review books, a computer software study aid or a commercial study program. Courses such as Stanley Kaplan and the Princeton Review have been around for several years. Their value in improving SAT scores is still hotly debated. Before writing a big check for a study course, talk to people who have completed the course. CAL uses Method Test Prep. There are numerous test prep agencies in the Louisville area. See page 25.
Showing that extra something	Remember, you want to catch the eye of admissions counselors, so this is the time to show what makes you special. Talents, honors, awards – all need to be presented and explained if necessary. Lead with the most important items first, just in case you get a hurried reader. Something here might give you the winning edge!

Your after-school hours	How have you spent your after-school hours? Your activities, either related or unrelated to school, need to be highlighted. If you are a person who has been willing to spend long hours at the school paper or in some community project, that suggests you would most likely be an asset at college as well. Keep in mind that a few activities, pursued over several years, may demonstrate more serious interests than a long list of groups in which you participate only a short time. If you have had an after-school or summer job, be sure to mention that experience, particularly if your activities were in any way unusual.
The rest of the story	Some things in this life we cannot control – and a few of these factors mentioned in this section might influence your acceptance as a student at a particular school. Take heart though; they may work to your advantage instead of your disadvantage! Legacies, the children of a school's alumni, often get special consideration at colleges. Did anyone in your family go to the school of your dreams? This can be a factor at public as well as independent colleges and universities. For example, some public universities accept only a limited percentage of students from out-of-state. However, children of alumni – no matter where they live – are sometimes considered in their "in-state" pool of applicants, meaning they qualify for lower, in-state tuition. Your family's income level can also influence your eligibility for admission, as can your ethnic or racial background. Even geography can make a difference. For example, Berea College, an independent liberal arts college here in Kentucky, accepts primarily students with limited financial resources who live in the Appalachian Mountain region.
Wise words to wise applicants	Make your initial requests for information early. A college starts a file for you at that point and it never hurts to have shown interest at an early date, does it? Allow plenty of time for completing applications. Deadlines mean just that; be prepared to meet them. Remember to give yourself extra time if the school of your choice requires an essay. If you want that letter of acceptance, you can help yourself by putting together a first-class application.

RUGG'S Recommendations: Box 417, Fallbrook, CA 92088 760-728-4558

SELECTIVE COLLEGES' ADMISSION PROCEDURES

A Word of Caution: For years, admission officers have told counselors that they frown on students who take easy courses to raise their rank in class. Students, however, continue to “bail out” as they move toward the end of their high school careers. The quality of the academic program – the content of the students’ courses throughout secondary school – will continue to be the first thing at which admission officers look when they review applications.

How important are the ACT/SAT tests?

Tests are important, but they will control what colleges do only if an applicant’s academic program is unchallenging and academic performance is poor or mediocre.

How important is the interview?

Though often not a requirement for admission, a visit to the campus for a personal interview is highly recommended. The college views such a visit as an indication of the extent of the candidate’s interest in the school.

When should you visit the college?

Visit when the college is in session, preferably prior to the fall of your senior year. Prior to your visit, it is advisable to procure a high school transcript and test scores and to take a short résumé of your interests and achievements.

Be bold enough to ask each admission officer at the conclusion of your interview what he/she feels are your chances of being admitted.

THE INTERVIEW

CAL’s Human Resource Department offers interview coaching. Please notify your counselor to arrange an appointment.

You may be asked the following questions:

1. **Tell me about yourself?** Try to say something memorable that really makes you different from other college applicants.
2. **Why are you interested in our college?** Be specific when answering this, and show that you’ve done your research.
3. **What can I tell you about our college?** Make sure you have some good questions about the college. Avoid questions like “when is the application deadline?” or “how many majors do you have?” This information is readily available on the school’s webpage.
4. **Who in your life has most influenced you?** This can be an awkward question if you haven’t thought about it, so spend a few minutes considering how you would answer.
5. **Why do you want to major in _____?** Realize that you don’t need to have decided upon a major when you apply to college, and your interviewer will not be disappointed if you say you have many interests and you need to take more classes before choosing a major.
6. **What will you contribute to our campus community?** You will want to be specific when answering this question. An answer like “I’m hardworking” is rather bland and generic. Think about what it is that makes you uniquely you.
7. **Tell me about a challenge that you overcame.** This question is designed to see what kind of problem solver you are.

8. **What do you do for fun in your free time?** The admissions folks want students who will do interesting and productive things even when they aren't studying.
9. **What do you see yourself doing ten years from now?** You don't need to pretend that you have your life figured out if you get a question like this. Your interviewer is trying to see if you look ahead.
10. **Does your high school record accurately reflect your effort and ability?** If you really did have extenuating circumstances, let the college know.
11. **Recommend a good book to me.** The question asks whether or not you've actually read much and it asks you to apply some critical skills as you articulate *why* a book is worth reading.
12. **If you could do one thing in high school differently, what would it be?** A good answer shows that you didn't have the time in high school to explore everything that is of interest to you.

Whether you are shy or outgoing, the interview experience is something you will have to face throughout life. A good way to get used to it is to rehearse with your parents or a teacher. Your appearance, language, bearing, and conduct will be noted by the interviewer.

What about extracurricular activities?

Colleges are especially impressed by prospective applicants who give of themselves to other people, especially when that gift is inspired by another's economic need.

Should you be concerned that you are undecided with respect to your academic interest and occupational goal?

According to Henry S. Coleman, former dean of admissions and dean of students at Columbia, "Don't be afraid to admit that you are pre-nothing."

What about the essay?

An interesting, well-written essay **can very often tip the scales** in an applicant's favor. The reverse, however, is also true. A good place to start is with a significant personal experience and its effect on you.

Campus tour guides are not all alike: some are lively, interesting students who are reliable spokespersons for the school while others may not be as well-versed or informed. Don't judge a school solely by the one student tour guide. Meet many other students to get a true picture.

THE INTERVIEW

The interview is primarily for you to learn about the college and what life would be like for you as a student on campus.

- Check to see which colleges require and which colleges only recommend an interview.
- Dress comfortably and neatly and relax.
- Know yourself. Going into an interview, it is essential that you have evaluated your personality, interests, abilities, skills, and values.

- Ask about your chances for admission: this is why it is important to bring a copy of your transcript or give the Admissions officer an accurate profile of your high school record and test scores. Most Admissions officers will be able to give you some idea of your chances of being admitted, but don't expect a definite answer. Usually that can only come later when the college has more complete information on you and its overall admission competition for the particular year.
- Don't write off a college because you had a bad interview. The interview can have a positive effect on your admission – rarely a negative one.

AFTER YOUR VISIT

- Make some notes on your reactions on the college. They may be helpful later when you're trying to remember and evaluate each institution.
- If questions come up after the visit, don't hesitate to contact the people you have met.
- If you're definitely interested in the college, follow through by filing your formal application as soon as possible. If you're not interested, don't consider your visit a waste of time. Chances are you will have learned about the kind of college you do want and about what other colleges are likely to expect from you.
- Send thank-you notes to those with whom you had appointments.

Naviance

Naviance is a web-based resource that supports college and career planning. It is specific to our school and is a vital communication tool for seniors, counselors and parents during the college application process. Please become familiar with this program.

How do you register?

Each student receives an access code. Students must use their own account and will use their Christian Academy email account.

- Use code to create a personal account (student will receive an initial registration code).
- Upon initial registration, a student will change their user name to CAL email and we recommend using CAL password for their Naviance password as well.

How to request the most common services from your counselor in Naviance:

- Transcript: Click on “College Tab”, click on “transcripts” on the right side and submit your request.
- Recommendations: Click on “College Tab”, Colleges I am applying to, scroll down to “add/cancel” list. Request a teacher and then talk with the teacher about the request. Fill out the form called “Senior Recommendation form for Teachers” found on the home tab in the document library in the senior file.
- Make sure to keep your list of college applications current under the “College Tab” in Naviance.

What can Naviance do?

College Visits – See the schedule for College Representatives coming to CAL.

Explore Careers – Get helpful information about particular careers such as job descriptions, necessary skills, what tasks are performed and typical wages earned.

College Search – Tools to help match your preferences and compare colleges using admissions data from past CAL students, see average GPA and test scores of accepted CAL students.

College Lookup – Find colleges by name, state or quick list (those colleges to which CAL students frequently apply). Find general and admission information, application history and scheduled visits.

Graphs (Scattergrams) – Compares your GPA and test scores to other students who have applied and been accepted or denied.

Build a Resume and Create a Game Plan – Share information that only your counselor can see that will help him/her help you to develop a game plan for achieving your goals after graduation.

College Application Procedures for Christian Academy of Louisville

1. Obtain a college application from the college; the most popular avenue is through the college website.
2. Look for deadlines. In some cases, you may need to ask individual schools about early decision or early action.
3. If you need teacher references, ask them two weeks in advance. Talk to your counselor, **before** you ask a teacher. Give them a date when it needs to be turned into the counselor. Do not ask them to give you the recommendation unless it is given to you in a **sealed envelope**. Use **Naviance** to make your request.
4. Give recommendation information forms (from senior counselor's packet) to your counselor **before** requesting a recommendation through Naviance. Your counselor needs **two weeks** to write a recommendation. All seniors/parents are required to complete these forms and they are due by Sept. 15 of your senior year.
5. If needed, write essays. Ask your English teacher to check for errors. Give it to them at least a week or two in order to have time to make corrections.
6. If you have applied online you must tell your counselor through Naviance. Usually the online application requires you to print off a counselor's form to mail with the transcript.
7. Many schools will ask for an updated transcript after the first semester of your senior year. We also will send a final transcript after graduation.

GUIDE FOR A SUCCESSFUL COLLEGE SELECTION

1. HOW DO I MAKE THE RIGHT COLLEGE CHOICE?

- A. *Academic Program* – How strong is the school in your major? Become an expert on your major; know what a school should offer and see if this one does.
- B. *Curriculum* – How much depth and diversity is there? (Remember, two out of every three students change their major, so choose a school with several good programs.)
- C. *Size and Type* – How large of a school do you want to attend? Do you want a public, private, liberal arts, comprehensive, or a technical school?
- D. *Location/Setting* – Do you want to go to school in a city or small town, to a commuter school, or one with a fairly large on-campus population?
- E. *Student Body* – Do you think you will fit in comfortably at this school?
- F. *Resources/Faculty* – What types of educational resources are there and how available are they? How talented and accessible are the faculty members?
- G. *Extracurricular Life* – What is there to do outside of class?
- H. *Living Accommodations* – On and off-campus, where do students live?
- I. *Affordability* – Don't rule out a school because of finances, but look for 2 – 3 within your budget.

2. I LIKE THE SCHOOL, WHAT NEXT?

- A. Find out about selective admission criteria – how to apply and what scores, tests, and grades you need for admissions.
- B. Do some housing research – find out when to apply (if possible) for on-campus housing, and if off-campus housing is available.
- C. Research your major – are there special admission requirements, minimum ACT/SAT scores, etc.?
- D. Ask about scholarships, financial aid, and work – what is available and how do you apply.
- E. *MAKE A CAMPUS VISIT* – it is the only way to see if you truly like the school!

3. TIPS FROM THE OLD PROS IN ADMISSIONS

- A. Apply to 3 – 6 schools – any less and you limit yourself too much, anymore and the process may become too large to handle.
- B. Don't rule out a school because of finances until you have heard the final decision on all scholarships and financial aid.
- C. Don't be late! Make sure to meet all of your deadlines.
- D. Keep all correspondence from every school of interest and separate it into neat stacks. Remember, that letter you lose could be a scholarship notification!
- E. Get to know a college representative at your schools of interest. You need a contact person on campus, and you may need personalized help with problems or questions.
- F. Follow a college preparatory program in high school if at all possible.
- G. Talk to your parents – have a discussion regarding expectations, financial realities, and personal responsibility. Ultimately, college choice is a family decision.
- H. **MOST IMPORTANTLY:** Don't be afraid to ask questions! You are what makes a university tick. Be assertive, find out what you need to know and don't be afraid to ask tough questions.

QUESTIONS TO ASK COLLEGE REPRESENTATIVES

ACADEMIC MATTERS

What are the admissions requirements to your institution?

Does your college have a major in _____ ?

Does my major have specific admission requirements beyond what is required for admission to the institution?

What has been the success of your graduates in _____ ?

What courses are required for incoming freshmen?

How can I obtain a catalog for your college?

If I have an academic problem, what kind of help is available?

Do all students have faculty advisors? How are they assigned?

Is there an honors program, and how does a student get selected?

How does the honors program differ from the “regular” program?

What is the average student load per semester for a freshman?

What are the requirements for graduation? Two year? Four year?

What grade point average must a student maintain in order to remain in your college?

What are the policies concerning academic probation?

When should a student declare a major?

Can a student have two majors?

What is the policy for class attendance?

What is the average class size?

Do instructors keep office hours?

When do freshmen register for classes?

STUDENT LIFE

What provisions are made to assure a safe campus?

Must all freshmen live in residence halls?

What are the housing exemptions?

How well are the residence halls supervised?

Please explain the visitation policy in the residence halls.

What other regulations exist in the residence halls?

How are roommates assigned, and how do I request a specific roommate?

Are all students allowed to operate cars on campus? Is a parking permit required?

What type of cultural programming outside of classroom activities does the University provide?

What Christian organizations are available on campus, and how many students participate?

What are the opportunities for social involvement?

Are there fraternities and sororities, and what impact do they have on campus life?

What professional organizations are represented on campus?

What types of meal plans are available?

What services are offered through the University Counseling Center?

Does your college help its graduates find employment?

Are there any special services for minority students?

What do students do on the weekends?

What intramural athletic opportunities are available, and how many students participate?

How can I try out for an intercollegiate sport?

When is the best time to visit your campus, and how do I arrange a visit?

FINANCIAL MATTERS

What is the approximate cost of one academic year? What does this amount include?

What scholarship opportunities are available?

Are any fee increases predicted?

What does the registration fee cover?

When is the deadline to apply for financial aid and/or scholarships?

How can I find a job on campus?

Wow! What An Essay!

Determine your audience

Imagine if you will, Mr. Jones, admissions counselor for Topnotch College, bleary-eyed, tie askew, pushing aside a cup of cold coffee to make room for the latest pile of applicant folders which he must read this afternoon before leaving for the weekend. The foot-high stack has 20 folders, and before he reaches yours, number 11, he will have read ten and have more to go before he finishes.

Mr. Jones is probably typical of admissions counselors during the hectic winter months when colleges receive and process hundreds of applications – tired, stressed, and overloaded. How then to catch his attention, to get him to sit up straight and to take notice?

Off to a good start

Begin with a strong sentence or two, designed to “hook” your reader and you will have his attention.

Avoid the superficial

Avoid generalized, impersonal accounts of events in your life. Concentrate on developing one idea at some depth instead of reeling off a laundry list of interests or activities. Don’t be afraid to write of your thoughts and feelings, for by sharing those you reveal the person you are.

Keep it simple but engaging

Use short, clear sentences to express yourself in a natural way. A conversational tone, as one person talking to another, should be your aim. If you were writing a friend you would let your imagination and humor show, and you can do that in the essay too.

Essays can offset problem areas

Suppose you have some explaining to do about a weak spot elsewhere in your application – for example, a sudden dip in your grades the first semester of your junior year. You might want to give a witty account of your slip-up. Consider this example:

Life is what I learned about as a first semester junior. I experienced the meaning of the old adage, ‘life is full of the unexpected.’ Who would have guessed that I would fall in and out of love, not once but twice, get my driver’s license and the flu – all in a few short months? I felt like a juggler trying to keep six plates in the air.

Sometimes I kept things spinning pretty well, but in the end, a few did crash – namely, trigonometry and physics. Fortunately, with the help of a good tutor, I was able to piece those together, and get them back in the air by the end of the second semester . . . “

In summary, read and reread the essay question to make sure you understand what is being asked of you. Decide on your topic and your point of view. State your thesis, generally in the opening paragraph. Support your thesis in a few paragraphs, and write a conclusion which ties it all together. Your busy reader is likely to stop at the end of the first page; so should you.

After you’ve written a first draft, let the essay sit a day or two, then go back to revise and rewrite. **At this point, have a teacher or counselor read and comment on the piece.** As a final step, double-check your spelling, type your essay, have it proof-read (preferably by someone whose writing skills you trust) and make an extra copy to keep. Add the essay to the rest of your application, mail the package, and go *celebrate!* You deserve it!

GETTING THE RECOMMENDATIONS YOU NEED

If your college application requires recommendations, you can help yourself get the kind of references you want and need.

- FIRST, make a short list of a few teachers who know you well. Discuss with your counselor who will write your recommendation.
- If you are looking for something more than “Joe’s a great student and should do well,” you’ll need a teacher who knows what you can do in a particular area. When you ask him/her to write for you, suggest that he/she concentrate on the specific area in which he/she knows you. Most colleges want a recommendation from an academic teacher, not Bible or an elective.
- Ask yourself if that teacher is likely to be a good writer. Will he/she be interested enough to do a good job? Does he/she have the time? Other students may give you insights about teachers who put effort into their recommendations.
- If you find yourself having to approach a teacher you’re not completely sure is “on your side” and can fully support you, just ask outright. You want that letter to be a good reflection on you.
- **Allow at least two weeks**; four would be even better.
- Use the form in Naviance under document library; take along a copy of your high school data sheet, a quick reference to any honors and activities you’ve had since the ninth grade. Let the teacher know if there is something special you’d like highlighted. Remember, recommendations are requested to help colleges get to know you better. This isn’t the time to be shy about yourself.

SENIOR RECOMMENDATION FORM FOR TEACHERS

Student's Name: _____

Date: _____

Teacher's Name: _____

Class: _____

Recommendation Due: _____ to counselor, or mail by: _____

1. What do you remember most from this class? _____

2. In this class I learned... _____

3. My greatest challenge in this class was... _____

4. Did you work to your highest potential in this class? _____

Explain: _____

5. Were there circumstances that made it difficult for you to do your best?

*Student must supply stamped, addressed envelope if recommendation is to be mailed

Please send an electronic copy of the recommendation to your student's counselor.

CHECKLIST FOR A CAMPUS VISIT

A campus visit is highly recommended. Before you visit the campus, consider some of the options below. It is also important to develop a list of questions and plan specific activities in order to accomplish your goals.

- Meet with an admission officer.
- Verify admission requirements (tests and high school preparation).
- Discuss your chances for success in certain programs.
- Find out how to apply.
- Obtain a school calendar and a catalog.
- Determine college costs.
- Ask about financial aid opportunities, as well as deadlines, forms required, etc.
- Meet with faculty in the department of your intended major.
- Ask questions about academic requirements/offerings.
- Attend a class to get an idea of typical size, teaching style, academic atmosphere.
- Ask about the placement record for graduates in the field you might study.
- Identify career planning services for undergraduates.
- Tour the campus (be sure to check out the dorms, dining hall, library, etc.)
- Talk to students about the general academic environment and the amount and kind of study necessary for success.
- Find out what student activities (clubs, organizations, intramurals, etc.) are available and about campus life in terms of dating and social activities.
- Investigate transportation options.
- You have 5 absences (3 to be eligible for finals exemption) a semester. College visits are included in these numbers.

College Application Mistakes

Senior year is hectic, but don't let it affect the quality of your college applications. Take your time, pay attention to detail and plan ahead so you can meet the deadlines. Following are some of the top responses from counselors and admissions staff who shared the most common mistakes on college applications.

1. **Misspellings and grammatical errors** - If you misspell on something as important as the application, it shows that either you don't care or you aren't good at spelling. Some students even misspell their intended major. But don't stop with a spell check. Proofread for grammatical errors too.
2. **Applying online, but the application isn't submitted** - If you apply online, you should receive confirmation that the college or university received it. Confirmation could be an email message, a Web page response or a credit card receipt. Follow through and make sure that your application has been received.
3. **Not reading carefully** - For example, if the form asks what County you live in, don't misread it as Country and write United States.
4. **Listing extracurricular activities that aren't** – Those that make the list include sports, the arts, formal organizations and volunteer work. Make sure your activity information is accurate. Colleges may check with your high school.
5. **Not telling your school counselors where you've applied** – Let your counselor know which colleges you're applying to, and ask him or her to review your high school transcript before sending it to colleges. Sometimes transcripts have errors.
6. **Using an email address that friends might laugh about, but colleges won't** – Select a professional email address. Keep your fun address for friends, but select an address using your name for college admissions.
7. **Not checking your email regularly** – If you've given an email address, the college will use it. You don't want to miss out on anything because you didn't read your email.
8. **Letting Mom or Dad help you fill out your application** – Admissions people know if your parents help, whether you have two different styles of handwriting or your admissions essay sounds more like a 45-year-old than a 17-year-old. It's fine to get advice, but do the work yourself.

ACADEMIC COMMON MARKET

The Academic Common Market is helping students in southern states, including Kentucky, to cut the costs of undergraduate and graduate study at out-of-state institutions. When you are interested in a major that is not offered at a public university in Kentucky, you may find what you need through the **Academic Common Market**. The arrangements that have been made between institutions in 14 states of the Southern Regional Education Board allow students to pay tuition at that institution's in-state rate while attending as a student at an out-of-state school.

To participate in the program, you must:

1. live in one of the 16 SRED (Southern Region Education Board) states
2. select an eligible program for residents of your state
3. be admitted to the institution offering the program, and
4. certify residency in your state.

Kentucky residents have ACM access to more than 230 programs in 14 states, including these hard-to-find specialties:

- B.S.A.E., Aerospace Engineering, *University of Alabama*
- B.F.A., Contemporary Dance, *Radford University*, Virginia
- B.S., Marine Science, *Coastal Carolina University*, South Carolina
- B.A., French (Language and World Business), *University of Tennessee, Knoxville*
- M.F.A., Drama (Film and Video), *University of North Carolina at Greensboro*
- M.L.A., Landscape Architecture, *University of Georgia*
- M.S., Library and Information Studies (online), *Florida State University*

To sign up, go to the Web site for more information. Search the eligible ACM programs and institutions for your home state.

Contact the institution, apply for that program and get admitted. Then contact your ACM state coordinator, who will help complete the process.

If the program you are interested in isn't part of the ACM, just ask, you may be able to add the program you want. Contact the ACM state coordinator in your home state to learn whether the program may be added.

Your state coordinator is listed on the Web site: www.sreb.org/acm.asp

ALCOHOL, OTHER DRUGS, AND COLLEGE A PARENT'S GUIDE

So, your child is going off to college. This is a huge step for both of you, and you want to be sure your son or daughter chooses the "right" school. There are so many factors to consider: A large or small school? A rural or urban campus? How far from home? What majors are available? Cost?

As a parent you want to provide guidance in answering these questions. You will also have additional concerns that may not occur to your son or daughter. One important question is "What is the alcohol and other drug scene on campus?" Naturally, you will want your son or daughter to attend a college where he or she can focus on learning and enjoy a positive, healthy social life.

How can you tell whether a particular college is one where weekend alcohol-fueled partying regularly begins on Thursday night? Or where attendance is poor at Monday morning classes because too many students are hungover? Or where your son or daughter will have trouble studying or sleeping because of a roommate's involvement with high-risk drinking?

There are no guarantees, but there are ways you can learn about a school's efforts to prevent problems related to student alcohol and other drug use.

COLLEGE STUDENTS ENCOUNTER PROBLEMS WHEN OTHERS DRINK TOO MUCH

60.5%	had study or sleep interrupted
53.6%	had to take care of a drunken student
29.3%	had been insulted or humiliated
20.1%	experienced an unwanted sexual advance (women)
18.6%	had a serious argument or quarrel
13.6%	had property damaged
9.5%	had been pushed, hit, or assaulted
1.3%	had been a victim of sexual assault or date rape (women)

ASK QUESTIONS!

You have a right to know that a college is serious in its efforts to address alcohol- and other drug-related problems. Here are questions you should expect college officials to answer, with hard evidence to support their claims.

- What steps has the college president taken to provide visible, consistent leadership on this issue?
- Does the college have a clearly defined alcohol and other drug policy? What is it? What are the consequences for infractions?
- Will the administration inform parents if a student is disciplined or arrested for alcohol- or other drug-related infractions, or hospitalized for drug or alcohol use?
- What percent of students join fraternities or sororities? What is the school doing to reduce alcohol use among these groups, whose members tend to drink more heavily than others?
- What proportion of the athletics budget comes from the alcohol industry? (Accepting such money sends a mixed message to students.)
- What training do residential advisors have in identifying and helping students who may have alcohol or other drug problems?
- What percent of students are involved in community service? (Students who are involved in such activities tend to have fewer alcohol- and other drug-related problems.)
- What treatment and other services are available for students who have alcohol- and other drug-related problems?

VISIT THE CAMPUS

A visit to the campus is one of the best ways to find out about the alcohol and other drug scene. Be sure to discuss your concerns with your son or daughter before the visit. Help him or her understand why this issue is important.

Talk to current students and residence hall advisors. Ask what students do for fun on campus. Do many students participate in community service activities?

Check out bulletin boards and campus newspapers. Look for mention of alcohol and other drugs in notices, ads, articles, editorials, and letters to the editor.

Wander through the residence halls. Notice how students decorate their rooms. Are there many alcohol-related posters or pyramids of beer cans? Are trash cans filled with beer cans or bottles?

Talk to faculty members and campus security officers. Do they feel the administration is committed to dealing with problems related to alcohol and other drugs? How serious do they think these problems are?

Walk through the commercial neighborhoods near campus. Do bars and liquor stores seem to target students? Do they offer low-price “specials” that encourage drinking?

TALK WITH YOUR SON OR DAUGHTER

Campus climate is important, but ultimately it is up to your son or daughter to make responsible choices. Studies show that parents remain a key influence on college students. Your opinions and guidance can make a difference!

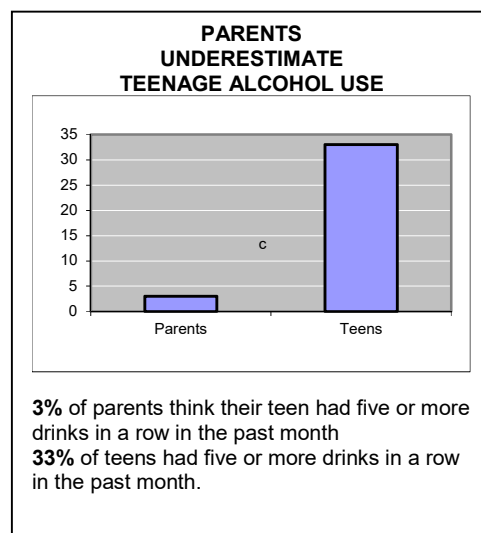
Listen. You won't get far by lecturing. Ask your child to talk about alcohol and other drugs. Find out what concerns he or she has.

Make your expectations clear. College is a huge investment of time and money. Set clear expectations that your son or daughter will focus on academic work and personal development. Underage alcohol consumption and alcohol-impaired driving are illegal. Make it clear that you do not condone breaking the law.

Offer information. Alcohol is toxic. Far too many students die every year from alcohol poisoning. Discourage dangerous drinking such as drinking games or fraternity or athletic hazing. Encourage your son or daughter to have the courage to intervene when someone else is engaging in dangerous drinking.

Help them take a stand. Every student has the right to a safe academic and living environment. Discuss ways to handle situations ranging from interrupted study time to assault or unwanted sexual advances. Help your son or daughter think about whether to approach the offender directly or whether to notify residence hall staff or other college or law enforcement officials.

Get and share the facts. Students grossly overestimate the use of alcohol and other drugs by their peers. Young adults are highly influenced by peers and tend to drink in amounts they perceive to be the norm. You can play a vital role in providing accurate information.



Encourage community service. Students who volunteer are less likely to abuse alcohol and other drugs. Point out the benefits of volunteer work – forming friendships, developing job-related skills, and knowing the satisfaction of helping others.

Be a good role model. Evaluate your own use of alcohol, tobacco, prescription medicines, and even over-the-counter drugs. Consider how your attitudes and actions may be shaping your son or daughter's choice about whether or not to use alcohol or other drugs.

This guide is available on the Web at www.edc.org/hec. For more information about alcohol, other drugs, and violence protection on college campuses, contact:

U.S. Department of Education
Safe and Drug-Free Schools Program
www.ed.gov/offices/OESE/SDFS/

**The Higher Education Center for Alcohol
And Other Drug Prevention**
www.edc.org/hec/

COLLEGE AND YOUR FAITH



Choosing a Christian College

Your commitment to Jesus Christ is the most important part of your life . . . and you've decided to go to college. And now you're surrounded by viewbooks and videos and posters and long letters from directors of admissions.

Maybe you've already visited some campuses, attended classes, even spent the night. And everyone – your parents, friends and even your aunts and uncles – is offering their two cents worth. Confused? A little stressed? Who wouldn't be?

You know better than anyone that going to college is a big decision. And choosing the right college can be tough. But don't forget, you're not making this decision alone. Your parents are there to help. So are friends, maybe even a brother or sister. Even your pastor wants to help. Everyone wants what's best for you. That's why you should think carefully about attending a Christian college or university.

Consider a Christian College

Chances are, somewhere in that big stack of college material sitting on the floor by your bed, is some information from a Christian college. Maybe you overlooked it. But think about this: each year, thousands of students – students just like you – chose to attend a Christian college.

How do you know if a Christian college is right for you? Here's a quick way to find out. Think about how you would answer the following questions:

- Do you value Christian friends?
- Do you want to grow and mature as a Christian?
- Is it important that your teachers are Christian?
- Is it important that your classes are taught from a Christian perspective?

If you answered these questions “yes,” then you should consider a Christian college or university.

The Straight Scoop

So what are Christian colleges really like? Here's the straight scoop.

Academic quality: If you don't know that Christian colleges offer some of the best programs, faculty, and facilities in the country, then consider this:

- At a Christian college, you are much more likely to be taught by a full-time faculty member rather than a graduate student or teaching assistant.
- Christian colleges graduate more students on time than do public institutions. This means you'll start your career or graduate school sooner.
- At a Christian college, you are much more likely to have direct access to labs and equipment as a freshman; resources that students at public universities almost never use until they are juniors or seniors.
- You won't find classes with 300 other students at a Christian college. In fact, Christian colleges often have the best student-to-faculty ratios in the country. Your teachers will know you – and you'll know them.
- Christian college graduates attend law, medical, and graduate school in much higher percentages than do students from public universities.

CHRIST-CENTERED EDUCATION:

It's not just quality that sets Christian colleges apart from other institutions – it's perspective. At a Christian college the education is Christ-centered education. It is based on unchanging values and principles. That's an important distinction. Not only will your professors tell you what they know, but they will share what they believe, and why. This is what lifelong learning is all about.

CAMPUS LIFE:

Because Christian colleges are often smaller than public universities, you have unparalleled opportunities to get involved. It is easy to make friends. Join clubs. Play a sport. Sing in a musical group. Act in a drama. Teach a class. Or minister to the needy. At a Christian college you won't have trouble finding something to do. Actually, it's sometimes difficult to choose from the many opportunities you will have.

THE REAL WORLD:

Think a Christian college might be too sheltered for you? Well, if working in New York's inner city, giving aid to the poor in Haiti, doing research at a library in Russia, or driving beneath the Pacific Ocean is your idea of being sheltered, then maybe a Christian college isn't for you. Few colleges or universities anywhere prepare you for the rigors and opportunities of real life better than do Christian colleges.

GRADUATION RATES:

At a Christian college you are more likely to graduate on time. That's something many public universities can't say. And when you graduate on time you save money, usually a lot of money. When you graduate on time you don't have to pay tuition, room, and board for another year or two. And you can find a job or enter graduate school that much more quickly.

COST:

It costs money to go to any college, and Christian colleges and universities are no different. But Christian colleges often offer significant financial aid packages. Very few students pay full tuition and opportunities for scholarships, internships, part-time jobs, and loans are plentiful.

To find out how much it will cost you to attend, you need to have a serious conversation with an admissions officer from the Christian college you are interested in. And the sooner you have the conversation, the better. At some colleges, more aid is available for students who apply and are accepted early.

Check Them Out

Maybe by now you're thinking that a Christian college or university might be right for you. So what do you do next? Find a list of Christian colleges and see which schools are in your part of the country. Or check out the colleges affiliated with your denomination. Talk to your pastor, family, and friends and listen to their ideas and recommendations. Call the ones you are interested in and speak with an admissions counselor. Ask for a copy of their viewbook and catalog. Maybe they have a video they could send you. If you surf the net, check out Christian colleges at <http://www.cccu.org>.

Do some research. Get a hold of Peterson's *Choose a Christian College*. There is a copy in your high school guidance counselor's office. Or you can order one by calling 1-800-338-3282. Read the descriptions of the colleges that interest you. Look at the different academic programs. Compare costs and financial aid packages. Look at graduation rates. Evaluate facilities. And then go visit.

Nothing will help you make a better decision than visiting the campus so you need to try and visit as many as you can. Make arrangements through the college's admissions office for you and your parents to visit. When you are on campus, spend as much time as you can with students. Attend classes. Talk to some professors. Read the bulletin board outside the dining hall. Scope out the gym. Spend the night. Get a feel for the place. See if it is right for you.

Consider a Christian college or university. You'll be glad you did.

Finding a Christian Community At Your College/University

If you choose a secular private school or a state university, there are several opportunities to develop your faith and encourage your spiritual growth. Of course, there are churches in every community in which to become involved. Take the opportunity to be involved.

On virtually every campus there are Christian organizations. Usually the main line denominations, as well as non-denominational organizations like Campus Crusade, have ministries on the edge of the campus. **As you visit colleges during your junior and senior year of high school make sure you stop by those ministries or go to one of their meetings.** These ministries will have Bible studies, missions' trips and social opportunities, all of which can have a large impact on your spiritual life in college.

An excellent website to find out how to live the Christian life on campus is: LiveAbove.com

MILITARY OPTIONS



The Military Option

Things to Consider

Probably the greatest single consideration to joining the military is the commitment of time you must make. While there are different plans for fulfilling the time requirements, you will make a commitment of four years. This can be met by a combination of active duty, active reserve, and inactive reserve.

Once you have enlisted, you have signed a contract; you can't just change your mind and walk out because you find the physical training too difficult or the living conditions unpleasant. Overall, however, all branches offer great incentives to those enlisting in today's peacetime military.

The Service Academies

The Army, Navy, Air Force, and Coast Guard have service academies that offer Bachelor of Science degrees and officer commissions to their graduates. The academies prepare students morally, mentally, and physically to be professional officers in the service. An appointment to an academy gives a student an outstanding education – paid in full. Upon graduation, academy graduates are commissioned as officers and must serve five years of active duty.

Bear in mind that the competition for appointments is very tough. Applicants need to begin their efforts no later than the middle of their junior year. Students must be nominated by members of Congress (except for the Coast Guard Academy).

ROTC Scholarships

Most college-trained officers come from Reserve Officers' Training Corps (ROTC) programs. All branches of the service offer ROTC scholarships that pay tuition, fees, books, and a monthly stipend. The awards may be for two, three, or four years. The scholarships enable qualified young men and women to attend the civilian college of their choice. Upon graduation, the young men and women receive commissions as officers in the service and must serve four years of active duty.

A Part-Time Soldier and a Full-Time Student/Citizen

The National Guard offers a chance to serve as both soldier and student or employed citizen through split training. Basic training requirements are given over two consecutive summer breaks for six weeks each summer. Service continues one weekend per month and two weeks each summer.

Those in the Guard receive a monthly salary and some educational benefits. Students who participate in the Student Loan Repayment Program can receive income and cash benefits up to \$25,000 during four years of college as a full-time student and part-time soldier in the Guard. This program can start as early as the second semester of the junior year of high school.

What is the ASVAB?

The Armed Services Vocational Aptitude Battery (ASVAB) is a multiple-aptitude battery designed for use with students in Grades Ten, Eleven, and Twelve, and in post-secondary schools. The military services use the results to identify students who potentially qualify for entry into the military and for assignment to military occupational training programs.

Things to Consider When Taking the Military Option

If you are interested in exploring military options, talk to an education specialist in the branch of service that interests you. You need to be very clear about the opportunities the service offers and the commitment of time that will be expected of you. Remember, when you enlist in the service directly or in the Reserve Officers' Training Corps, you are signing a contract that gives you certain rights, but it also includes specific responsibilities that you must fulfill.

Going Into The Military

Going into the military after high school has been a choice made by young men over the years. That option is open to young women today as well. This decision to “join up” can have many advantages.

What Are the Advantages?

Joining the military gives a young person an opportunity to serve his/her country in a great and historic tradition; military service is important to our country’s well-being as much in peacetime as in wartime. There are also few occupations that place responsibility on young men and women so early in their work life.

- ✓ Enlisting in any of the Armed Services – whether the Army, Navy, Air Force, Marine Corps, or Coast Guard – will also give you immediate and long-term personal benefits.
- ✓ Once you enlist as a private seaman or airman, you become eligible for two major sources of financial aid that will help you take college courses and get your college degree.
- ✓ The first category consists of programs you can take part in while you are on active duty – the in-service education. This could include taking courses at a nearby college at a 75 percent reduction in tuition, paid by your particular branch of the service, or earning college credit for completing a class such as radar tracking. In-service education could also include on-the-job training.
- ✓ The second type of aid available to enlisted service members is the after-service education. The new version of education benefits is called the Montgomery GI Bill. In effect since July 1985, this bill offers to match savings of service men and women. Those enlisted in the service are encouraged to save \$100 per month for the first 12 months of service. Upon completion of the tour of duty, that person may receive \$300 per month for 36 months, a total of \$10,800 that can be used for further education after leaving the service.
- ✓ Help is also available if you want to become an officer, moving from enlisted status to officer training. You might do this through ROTC, a service academy, or Officer Candidate School, which leads to a commission.
- ✓ In addition to these educational benefits, you will also be learning skills through on-the-job training in your assignment.
- ✓ The military has always been a means to travel and to see some of the world, though not always under the best of circumstances.
- ✓ The military will provide a structured work setting, often living accommodations, and a moderate salary during your tour of duty. In a sense, that allows you to explore career opportunities, to develop maturity, and to plan for your future. Not a bad way to spend a few years!

If you are interested in enlisting, talk to a recruiting officer. Be sure to ask if you might qualify for the special “track” for highly qualified enlisted men and women.

How to get more Military Information

U.S. Naval Academy	1-800-638-9156
U.S. Air Force Academy	1-719-472-2520
U.S. Coast Guard Academy	1-800-883-8724
U.S. Marines	1-800-858-9271
National Guard	582-2065

Freshmen and Sophomores
If you are interested in the
United States Air Force Academy

Enroll in honors/advanced placement classes

- English composition and literature
- All math to include trigonometry and calculus
- Science – biology, chemistry and physics
- Social Sciences – American history, economics, government
- Foreign language – two years minimum
- Computer science

Complete the online application at www.academyadmissions.com

- This gets you on the Academy and your liaison officer's mailing lists

Work hard to get the best possible grades

- Your GPA and class standing (must be in top third) are very important
- An "A" in an honors/AP course counts more than an "A" in a regular course

Improve your SAT/ACT scores

- Take PSAT as a sophomore
- Attend preparation courses or use a preparation CD-ROM or workbook

Become involved in leadership positions in extracurricular activities

- Varsity sports – letter, captain, all-state
- Non-athletic – class president, Eagle Scout, Girl Scouts gold award, Civil Air Patrol
- Community service – Beta Club, church, volunteer activities

Get into and maintain excellent physical condition

- Work on upper body strength to include push ups and pull ups
- Be able to run 3 miles in 24 minutes

Learn as much as you can about the Academy

- Read the catalog (all of it)
- Talk to cadets and graduates

Juniors
If you are interested in the
United States Air Force Academy

Contact your admissions liaison officer for information and literature

Take SAT and ACT in the fall and spring

- SAT code for Academy – 4830
- ACT code for Academy – 0530

Apply for Summer Seminar from December 1 to March 15

- Provides an opportunity to see what the Academy is like
- Must be in the top 25 % of your class and have qualifying PSAT/SAT/ACT test scores

Complete the online application at www.academyadmissions.com

Request a nomination from all sources for which you qualify

- As a minimum: both U.S. senators, representative, and vice-president

Register for honors/advanced placement courses in math, English, and science

Prepare for Physical Aptitude Exam (PAE)

- Have someone give you a practice test with 2 minutes between events
- Work on pull-ups (flexed arm hang for females), sit-ups, basketball throw, standing long jump and running (shuttle run)
- It's a graded test (not pass-fail) so do your best

Start AFROTC scholarship application June 1st (after junior year) at www.afrotc.com

- Choose your dream college and two reasonably-priced colleges
- Select three majors from the list on the online application. Make sure your college choices offer those majors!

Learn as much as you can about the Academy

- Read the catalog (all of it) and talk to cadets and graduates

Seniors
If you are interested in the
United States Air Force Academy

Take SAT and ACT in the summer and fall

- SAT code for Academy – 4830, ACT code for Academy – 0530

Complete the online application at www.academyadmissions.com if you haven't already**Request a nomination from all sources for which you qualify**

- As a minimum: both U.S. senators, representative, and vice-president
- Complete all the paperwork they require to select their nominees – their deadline is usually early in the fall, so get it done in the summer if you can

Register for honors/advanced placement courses in math, English, and science**Schedule and complete your medical exam as soon as possible**

- Find out if you are pilot-qualified (or why you are not) and let me know
- Contact me if DODMERB disqualifies you or requires additional information/exams

Prepare for the Physical Aptitude Exam (PAE)

- Practice pull-ups (flexed arm hang for females), sit-ups, basketball throw, standing long jump and running (shuttle run) with only 2 minutes between events
- Schedule a coach or PE teacher to administer the test for you and let me know when it will be so I can come watch you

Start AFROTC scholarship application at www.afrotc.com

- Choose your dream college and two reasonably-priced colleges
- Select three majors from the list on the online application. Make sure your college choices offer those majors!
- Complete the counselor certification form and have your counselor send it in with an official transcript as soon as possible.

Prepare a resume of your activities and accomplishments and send it to me

- Use this to help you prepare for your formal interview with me

Learn as much as you can about the Academy

- Read the catalog (all of it) and talk to cadets and graduates

United States Coast Guard Academy

Appointments are tendered on the basis of nationwide competition without congressional nominations or geographical quotas. Applications must be submitted prior to December 15. Candidates must arrange to participate in either the SAT I or ACT prior to or including the December administration.

Appointments are based on the candidate's high school record, performance on either the SAT I or ACT, and leadership potential as demonstrated by participation in high school activities, community service and part-time employment. Most successful candidates rank in the top quarter of their high school class and have demonstrated proficiency in both mathematical and applied science.

Candidates must be 17 to 23. Candidates must be assured of high school graduation by June 30.

Coast guard cadets obtain an excellent undergraduate education at no personal expense. In addition, they receive pay and allowances for living expenses. The academy curriculum emphasizes engineering and science and leads to a Bachelor of Science degree. Graduates of the academy are commissioned as ensigns in the United States Coast Guard.

Under the Department of Transportation, the Coast Guard performs a variety of missions including search and rescue, maintenance of aids to navigation around the globe, operation of icebreakers, enforcement of maritime law, boating safety and marine environmental protection.

To obtain an application or further information, visit the Web site at www.cga.edu, call 1-800-883-8724, or write the director of admissions, U.S. Coast Guard Academy, 31 Mohegan Avenue, New London, CT 06320.

The more you know about what ROTC scholarships have to offer, the more comfortable you may be discussing this option with your students.

First rate education.

The Reserve Officer Training Corps (ROTC) offers full and partial scholarships in two-, three-, or four-year increments, at more than 1,500 colleges and universities. Full scholarships cover the entire cost of tuition and fees, even at private institutions where costs can be quite high. All ROTC scholarships provide funds for books, most required fees, and even some spending money each month.

Options and skills.

Not only can students choose the Service that suits them best – Army, Navy, Air Force, or Marine Corp – as an officer, there are hundreds of career options available: pilot, lawyer, personnel manager, oceanographer, nuclear engineer, journalist . . . to name just a few examples.

Rank and privilege.

As ROTC college graduates, students will become commissioned officers, with guaranteed jobs, built-in promotions, and career growth potential.

Leadership.

ROTC training prepares young men and women for almost anything. It can help them develop leadership skills, handle important assignments and equipment, and take on responsibility . . . qualities your students can carry into the civilian world should they ever decide to leave the military.

U.S. Naval Academy

Follow these six steps:

1. Meet the basic eligibility requirements:

You must be a U.S. citizen of good moral character, at least 17 years old, but not past your 23rd birthday on Induction Day (typically July 1st) during the year you enter the Academy. You must be unmarried, not pregnant, and have no legal obligation to support a child or other dependent.

2. Obtain a nomination:

Nominations are usually obtained from members of Congress, but students are encouraged to apply to all available nomination sources. First apply to the representative from your congressional district and both state senators. Sample application letters can be found in the Naval Academy catalog and on our website, www.usna.edu. Submit your application letters during the spring of your junior year. Most congressmen submit their official nominees to the Naval Academy during the fall, but have up until January 31st of an applicant's senior year. You do not have to know a congressman personally, nor do you need political influence to receive fair consideration.

3. Qualify academically:

This begins by returning your Preliminary Application to the admissions office at the Naval Academy. Once received, your SAT-I, ACT, or PSAT scores will be screened to determine competitiveness. These students are designated "candidates for admission" and mailed an application package. Candidates are also scheduled for a medical examination.

Once you complete the application package, the Admissions Board will review your record including your high school transcript, extracurricular activities, and athletics. Course work should include four years of math, four years of English and a year of history, chemistry and physics. Two years of a modern foreign language are also recommended.

4. Qualify medically:

You will be scheduled for a medical examination as soon as you become a candidate. Your appointment information will be mailed to you. Exam results are forwarded four to six weeks later. Generally speaking, healthy candidates with normal vision have little difficulty passing the exam.

5. Qualify physically:

Complete the Physical Aptitude Examination found in your application package. There are five parts: pull-ups or flexed arm hang for women, push-ups, a 300 yard shuttle run, a standing broad jump, and a kneeling basketball throw. A physical education instructor can easily administer the test.

6. Selection for Appointment:

Students with at least one official nomination who are qualified academically, medically and physically compete for appointments. Over 10,000 students start the application process. Approximately 2,000 become qualified in all areas and receive a nomination. About 1,500 of the most qualified students are offered appointments to the United States Naval Academy.

United States Military Academy

To become a cadet you must meet the requirements specified by public law and must be qualified academically, physically and medically. Each candidate must also obtain a nomination from a member of Congress or from the Department of the Army.

As a candidate you are evaluated for admission on the basis of academic performance (high school record and SAT or ACT scores), demonstrated leadership potential, physical aptitude and medical qualification. West Point seeks a class composition of top scholars, leaders, athletes, soldiers, women and minorities to maintain a diversified collegiate environment and student body. Candidates with outstanding qualifications in one or more areas and those who have extenuating social or financial disadvantages that create limited athletic, academic, or leadership opportunities receive special consideration for admission to the incoming class.

To apply for admission, applicants should accomplish the following steps:

STEPS TO WEST POINT:

1. Determine whether you meet the basic requirements
2. Apply for a nomination.
3. Start a file at West Point.
4. Fill out USMA forms.
5. Follow up on the nomination process.
6. Complete testing, including:
 - ACT and SAT
 - Qualifying Medical Exam
 - Physical Aptitude Exam
7. Monitor the evaluation and status of application.
8. Visit West Point on a Candidate Orientation Visit.
9. Prepare for entrance to USMA.

NAVY SCHOLARSHIP PROGRAMS

Dear Counselor:

The NROTC Scholarship Program is now under way. As you know, cost is often a prohibiting factor in the decision to continue one's education after high school. To compensate, loans, grants, and partial scholarships dominate college planning. Used wisely, a Naval Reserve Office Training Corps (**NROTC**) scholarship can go a long way in alleviating financial hardship. If qualified, your students become eligible for full tuition, books, lab fees, instructional fees, and a monthly academic stipend. This scholarship is available at over 100 of the finest colleges and universities across our nation. Many of these institutions have cross-town agreements with other colleges and universities located nearby. Examples of participating schools are **Vanderbilt, Belmont University, Georgia Tech., Auburn University and Duke.**

Ensuring your students receive enough information to make an intelligent decision and have the best opportunity of being selected for a scholarship requires your help. Historically, the biggest problem we have in helping students with their post-secondary school need is getting them informed and qualified on time. Please encourage your students to take the spring and summer ACT and/or SAT and it would be helpful if they released their scores to the **NROTC Program code 0656**. Application procedures are being updated on a regular basis and this year the entire process can be completed on-line at <https://www.nrotc.navy.mil>.

We also have limited spots for an **Immediate Scholarship Decision (ISD)**. Our Commanding Officer is authorized to grant up to 10 immediate NROTC scholarships. This option guarantees students a scholarship provided they meet all program requirements. To be eligible for the ISD, your student must meet the following criteria:

- SAT: Composite score of 1290 with a minimum math score of 650.
- ACT: Math & English combined score of 57 with a minimum math score of 29.
- Selection board uses the **"whole-person"** concept when evaluating an individual. Significant involvements in school, community or extracurricular activities are a must.
- Student must be in the **top 20%** of their class. If your school does not rank students, this can be waived.
- Student must be physically fit. They must meet the Navy's height and weight standards.
- Student has not been convicted of a DWI/DUI or any felony. Student may not have any past history of drug use or experimentation.

Any NROTC Scholarship acceptance, including Immediate Scholarship Decision (ISD), is not binding on the individual until the start of their sophomore year in college. Complete information about this opportunity is available on the web at <https://www.nrotc.navy.mil>. Thank you for your interest and I look forward to helping you and your students ACCELERATE THEIR LIVES.

Respectfully,

NROTC Scholarship Coordinator
(502) 451-0555/5300
1-800-992-6289

What You Need to Know About Registering with Selective Service

What is Selective Service?

The Selective Service System is a government agency whose job it is to provide untrained manpower for the Armed Forces if there's a national emergency.

What is Selective Service Registration?

By registering, you add your name to a list of all the men in the nation, ages 18 through 25. The list would be used to identify men for possible military service in case of a national emergency.

What happens if there's a draft?

There hasn't been a draft since 1973. If there were an emergency sufficient for Congress to order another draft, Selective Service would conduct a birthdate lottery to decide the order in which to call men. Those who turn 20 during that calendar year would be called first in a sequence determined by the lottery. If more men were needed, those 21 to 25 would be called, youngest first.

Who is required to register?

The law says that all 18-year old men (including U.S. citizens living abroad and non-citizen immigrant males 18-25 residing in the U.S.) must register. The only young men exempt from registration are non-citizen males who are in the U.S. temporarily as tourists, diplomats and their family members or foreign exchange students; incarcerated or institutionalized men; men on active duty in the Armed Forces; and students at U.S. military academies.

Why don't women have to register?

Our nation only registers men. This has always been the case. Selective Service law as it presently is written refers specifically to "male persons" in stating who must register and who could be subject to a draft. Therefore, Selective Service procedures do not apply to women. In order for women to be required to register with Selective Service, Congress would have to change the wording of the law.

What if I don't register?

You are breaking the law. If prosecuted, you could be sent to prison for up to 5 years and may be fined up to \$250,000. In addition, if you fail to register, you cannot qualify for federal student grants or loans for college, job training benefits and many state and federal jobs.

Is registration hard?

No. In fact it's never been easier. A young man can register with Selective Service in less than 2 minutes via the Internet at www.sss.gov. You can also register by going to your local post office and completing a registration form. It's as simple as filling in your name, address, telephone number, date of birth and Social Security number. Registration forms should be available in your local recreation or social service center, school's guidance or registrar office, or you may receive a form in the mail. Simply complete it and mail the form to Selective Service.

When should I register?

Within 30 days of your 18th birthday. If you cannot register on time because you are hospitalized or in prison, you have 30 days in which to register after you are released. If 30 days have already passed since your 18th birthday, **register** immediately, either **on-line** or at your post office. Although Selective Service will accept a late registration, the longer you wait, the longer you are breaking the law and jeopardizing your future benefits.

How do I prove I registered?

When registering via the Internet, you will receive your Selective Service number immediately. That number is your proof of registration – for safe keeping, jot it down. You will receive a Selective Service card by mail within 2 weeks confirming that number. (Note: If you registered by mail, you will receive a card confirming your registration within 60 – 90 days.) If you don't get your card within 90 days, write to:

Selective Service System
Registration Information Office
P.O. Box 94638
Palatine, IL 60094-4638
Or call 1-847-688-6888

ATHLETICS AND COLLEGE



NCAA Eligibility Center

Register online at www.eligibilitycenter.org

Students who want to participate in NCAA Division I or II athletics must be certified by the NCAA Clearinghouse. If you hope to play NCAA sports, you should start the certification process by the end of your junior year or early in your senior year.

ACT/SAT Scores must be provided to the Clearinghouse by listing "9999" as the code on the registration form for the test or scores will be accepted as listed on your transcript.

- The student must file a ***Student Release Form*** with the Clearinghouse with an accompanying \$50 fee. (Students who have received waivers on the ACT/SAT are eligible for a waiver from the Clearinghouse fees.)
- Documentation of all initial-eligibility requirements for Divisions I and II and

academic records must be certified by the NCAA Clearinghouse. Once all the information is received, the Clearinghouse will make a certification decision and report that to the student and to the NCAA member institutions that request it and to which the student has authorized release of the information.

For additional information, contact:

**NCAA Eligibility Center
Certification Processing
P.O. Box 7136
Indianapolis, IN 46207-7136
Phone: 877-622-2321
www.eligibilitycenter.org**

High School Information

School Code: 181523

School Name: Christian Academy of Louisville

Address: 700 South English Station Road

City, State: Louisville, KY 40243-3917

NCAA does not require a High School transcript submission until a student has completed 6 semesters (at the end of the junior year). Please do not request a transcript for NCAA before this time.

Instructions

The NCAA has approved the following courses for use in establishing the initial-eligibility certification status of student-athletes from this school.

NCAA legislation permits a student to receive credit for a core course only one time. As a result, if a student repeats a core course, the student will only receive credit once for the core course, and the highest grade earned in the course will be included in the calculation of the student's core course grade point average. Like wise, if a student completes a course that is duplicative in content with another core course, the student will only receive credit for one of the duplicative courses, and the course with the highest grade earned will be included in the calculation of the student's core course grade point average.

High School Course Information:

English

Course Title

English I & Honors English I
English II & Honors English II
English III & Honors English III
English IV & Honors English IV
AP English Language and Composition
AP English Literature and Composition
Creative Writing

Social Science

Course Title

Economics & Honors Economics
Geography
Introduction to Psychology & AP Psychology
U.S. Government & Honors U.S. Government & AP Government
U.S. History & Honors U.S. History
AP U.S. History
World Civilization & Honors World Civilization & AP World History
AP Human Geography

Mathematics

Course Title

Algebra I & Honors Algebra I
Algebra II & Honors Algebra II
Geometry & Honors Geometry
Honors Calculus
AP Calculus
AP Statistics
Precalculus & Honors Precalculus

Natural/Physical Science

Course Title

Anatomy and Physiology & Honors Anatomy and Physiology
Biology & Honors Biology
AP Biology
Chemistry & Honors Chemistry
AP Chemistry
Honors Forensic Science
Physics & Honors Physics

Additional Courses

Course Title

Latin I, II
Spanish I, II, III, and IV
AP Spanish Language
World Views
World Religions

NAIA Eligibility Center

Eligibility Center FAQs

What is the NAIA Eligibility Center?

The NAIA Eligibility Center is responsible for determining the NAIA eligibility of first-time student-athletes. Any student playing sports for the first time must meet the eligibility requirements. Students must have their eligibility determined by the NAIA Eligibility Center, and all NAIA schools are bound by the center's decisions.

Who needs to register?

Every student interested in playing sports at NAIA colleges for the first time in 2011-12 or any year after that needs to register and have a determination if they are eligible to play. This applies to

***High school seniors**

***Transfers from two-year colleges**

***Transfers from four-year colleges**

What happens when I register?

You'll create a **personal profile** with the basic facts about your academic history and sports participation to date.

You will also have the opportunity to provide more in-depth information about your experience and accomplishments, plus the type of college you have in mind – size, location, areas of study and extracurricular activities.

Then, we will provide a list of NAIA colleges that match those interests. You can choose to have your profile sent directly to the schools, coaches and admissions offices that you choose. It's a personal connection, and you are in control.

What Information will I need to provide?

You will need your current contact information, previous residences and addresses, high school attended and history of sports participation during and after high school.

When you register for the ACT or SAT, include the NAIA Eligibility Center (9876) on the list of places test scores should be sent.

Ask your high school counselor to send the NAIA Eligibility Center **a final official transcript** that verifies high school graduation and cumulative grade point average.

Do I need to register if I am registering with the NCAA Eligibility Center?

Yes. Determining if you meet eligibility requirements for NAIA eligibility is separate from NCAA eligibility certification. The NAIA and NCAA are two separate associations, with two different sets of rules and certification processes.

What are the costs?

Registration for students from the U.S. is \$60. Registration for International students is US \$85. This is a one-time nonrefundable **registration fee**, and all services of the NAIA Eligibility Center are included.

The Student-Athlete

In order to keep the student in student-athlete, first, there is a struggle to keep your mind on your class work. Using your time wisely, making time to study and keeping up your grades will probably take constant effort.

If academic work seems demanding, you may be tempted to spend your free time practicing that pass or hook shot instead of studying. After all, who gets cheers for finishing a chemistry lab or writing a good book report? But consider this: The courses you take will probably mean more as you become an adult than all your victories in sports.

If you hope to play college sports, you must get a clear understanding of the regulations about academic eligibility, financial aid, and recruiting in the different NCAA divisions. Sound tough? It is, but you didn't get to be a competitive athlete by taking the easy way out. You can make much of your own good luck by keeping your sports in perspective, by talking to your parents, coaches, and other adults who can help you look at the *big* picture, and by keeping up your academic work as well as your sports practice.

Eligibility Requirements for NCAA Division I and II

Documentation and academic records of all initial-eligibility requirements for Division I and Division II must be certified by the NCAA Initial-Eligibility Clearinghouse.

Financial Aid for Athletes

- Student-athletes at Division I or II colleges may receive tuition and fees, room and board, and books for each academic year. You are eligible for this aid as a freshman if you have met the guidelines.
- No athletic scholarships are guaranteed for four years. Each scholarship is awarded for one

academic year. It may be renewed each year for a maximum of five years in a six-year period.

- In some cases, you may receive additional financial assistance from grants or loans. Your college's financial aid office can give you more information.
- Any additional scholarships, grants, or loans must be reported to the school's financial aid office.
- A student-athlete's aid at a Division III college is based on financial need only and may not be awarded because of athletic ability.

Recruiting

The rules for recruiting vary between Division I and II. If you hope to be recruited, it is very important for you and your family to have a clear understanding of acceptable behavior. Because *the rules are very specific and must be clearly understood*, you should seek out the NCAA eligibility publication where they are listed in detail.

For a detailed description of the rules of academic eligibility, core curriculum interpretations and other related information, see the following publication: *Guide to the College Freshman Eligibility Requirements for NCAA Divisions I and II Institutions*. This is probably available through your coach, your guidance counselor, or it may be obtained by writing the National Collegiate Athletic Association at the address below:

The National Collegiate Athletic
Association
6201 College Boulevard
Overland Park, KS 66211-2422
Phone: 913-339-1906
<http://www.ncaa.org>

For a complete description of academic eligibility requirements, financial aid, and recruiting rules, see the following NCAA

publication available at the same address: NCAA Guide for the College-Bound Student-Athlete.

Other sources of information include the admissions officers and the athletic academic counselor in the athletic department at the school where you plan to enroll.

National Association of Intercollegiate Athletics

There's another conference that student athletes need to know about. The National Association of Intercollegiate Athletics is made up of approximately 425 fully accredited four-year colleges and universities throughout the United States and Canada. Several independent colleges in Kentucky are members of this conference. The Association

publishes a brochure outlining basic eligibility regulations, financial aid policies, tryout rules, and recruitment policies. For a copy, write or call:

National Association of Intercollegiate Athletics
6120 South Yale Avenue, Suite 1450
Tulsa, OK 74136
Phone: 918-494-8828
Fax: 918-494-8841
<http://www.naia.org>

According to *On the Mark, Putting the Student Back in Student-Athlete* by Richard E. Lapchick, only 1 in 50 high school athletes will get a scholarship to play in college. Of those who get athletic scholarships, fewer than 30 percent graduate from college. Only one in 12,000 high school players makes it to the pros. Can you beat these odds?

Small College Scout.com is a FREE website dedicated to helping student-athletes find a place to play sports at the NCAA Division 2, 3 NAIA and Junior College levels. All you have to do is login and register the student-athlete's information. They will instantly be exposed to hundreds of small college coaches across the country that are looking for student-athletes for their programs.

FINANCIAL AID, SCHOLARSHIPS AND EDUCATIONAL OPPORTUNITIES



FINANCIAL AID: UNDERSTANDING THE NEED

To unravel the mysteries of financial aid, you must begin at the beginning. There are two broad categories of financial aid. One is **need-based**; the other is **merit-based**. You must apply SEPARATELY for need-based and merit-based aid to receive consideration for both. Some merit-based aid (scholarships) offered by institutions or organizations has early deadlines. Be sure to file any applications on time.

a. The majority of aid supported by tax dollars at both the federal and state levels is need-based. **Need** is the difference between what it costs to attend a school and what you, as a student, and your family are expected to pay. You might think of this as a formula:

$$\begin{array}{r} \text{Cost of Education} \\ - \text{Family Contribution} \\ = \text{Need} \end{array}$$

Need is demonstrated once the “family contribution” has been determined by a formula called the Congressional methodology. Families are expected to pay school costs equal to the “family contribution.” The “demonstrated need” becomes the basis for need-based aid.

b. Merit-based aid may be awarded solely on the basis of academic record or outstanding ability in many areas. In some instances, the eligibility requirements may also include need. If you receive merit-based aid from any source, this will reduce your need for federal and state funds.

Cost of education (or cost of attendance) is the total of basic educational and living expenses while attending school. That figure is set by each institution and will vary from one school to another, depending on the basic costs of tuition, room and board, transportation, fees, and other expenses.

Family contribution is the amount your family is found to be able to pay based on information you submit on the appropriate financial-aid forms you can obtain from your school Guidance office or the Financial-Aid office of the post-secondary institution you might attend. You will find out the expected family contribution when your needs analysis has been completed and returned to you, usually four to six weeks after you send in the form.

The income and certain assets of parents and students (and spouses of married students) are the sources of the family contribution. Once the family contribution has been determined for a school year, that figure remains the same whatever the cost of attendance at any college or technical school.

Need will change, depending on the cost of education at any given school. (Remember, you will subtract the same amount of family contribution in each calculation.)

You can get a quick-return estimate of college costs, expected family contribution, Pell Grant eligibility, and remaining financial need for college expenses by completing a Financial Aid Estimator. Processing fee is \$5; fax the form to ACT and receive a fax response within one hour. The rapid service costs \$8. You must still complete the Free Application for Federal Student Aid (FAFSA). To apply for aid, ask your counselor for a form or contact:

ACT Financial Aid Planning Services
P.O. Box 168
Iowa City, IA 52243-0168
(319) 337-1615
Fax: (319) 339-3021

What is Financial Aid?

Financial aid is money provided to students to help pay for higher education, whether college or vocational training. Most aid is based on the ideas that (a) the cost of education is primarily the family's responsibility and (b) financial need must be demonstrated. By filling out the appropriate form acceptable to your school, you will find out if you have need and if you are eligible for need-based aid. *Be sure you are using the forms specified by the school you have selected, as different schools may have different requirements. You must fill out a financial-aid form every year you wish to apply for financial aid.* Apply as soon as possible after the first of the year, after income tax information is available.

How is money made available?

Financial aid comes in five basic packages:

1. **Need-based grants:** Money in these packages bring lots of smiles. Why? Because they are GIFTS – for real – they don't have to be repaid as long as you fulfill your commitments (i.e. stay in school).
2. **Scholarships:** Another welcome source of aid, scholarships generally do not have to be repaid. Actually, some scholarships do expect something in return, perhaps to major in a particular field, to march in the college band, to play football, or to keep making top grades – whatever got you the award/scholarship in the first place. Some scholarships are awarded on the basis of merit and need.
3. **Convertible scholarships/loans:** This aid starts as a scholarship that you don't have to repay as long as you fulfill the terms of the agreements, such as teaching, for a period of time. But if you change your mind and decide you'd rather be an actor, cowboy, nanny, ANYTHING other than a teacher (or whatever you agreed to), the scholarship converts to a loan that you must repay with interest.
4. **Work-study:** This part of a financial-aid package is work arranged by the school, which lets you earn money to help pay for school expenses. (Work you find on your own is not financial aid as such, but it counts as income that you will report on the next financial-aid form.)
5. **Loans:** Most of the packages offered by institutions contain some loans. A loan is borrowed money that must be repaid with interest. What makes the government loans desirable is their favorable terms – repayment usually doesn't start until after you leave school or drop below one-half time student status, and the interest rate is lower than standard bank rates. PLUS, and the new unsubsidized Federal Stafford Loans that are not need-based, have different terms.

Who are the players?

- **Students:** You, in this case, and what matters most when it comes to financial aid is your dependency status. Are you a **DEPENDENT STUDENT** or an **INDEPENDENT STUDENT**? That important determination is made by very specific federal guidelines. You do not get to choose to declare whether you are dependent or independent. A *dependent student* is at least partially dependent on his/her parents for financial support. That means that your income and assets and those of your parents are used to develop the amount your family is expected to contribute to school costs. Many factors are considered in this determination. An *independent student* is not financially dependent on parents. If you are independent, only your assets and income (and those of your spouse, if you are married) are considered in the family contribution to school costs. There are certain conditions that must be met to be considered independent. The section on student status of the financial-aid form contains a series of questions required by the federal government to determine dependence.
- **Parents:** What financial-aid analysis people want to know most about your parents is how much mom and dad can contribute to the costs of your education. To find that out, they first want to know if your parents are MARRIED, SEPARATED, or DIVORCED. If both parents are living and married to each other – the income and assets of both will be counted in the family contribution. If parents are divorced or separated – the income and assets of the parent with whom you lived the major part of the academic year will be counted, not the other parent.
- **Colleges:** Colleges are public or private. Keep in mind that public colleges' tuition costs less, but private colleges often can be creative with their financial-aid plans in order to help students meet the higher cost. Private colleges have more choices about how they spend their own money, and this might affect your financial aid.

- **The Needs Analysis Service:** Those financial-aid forms don't disappear into a black hole. They go to an agency that uses a formula to analyze the information you have submitted. A federally mandated summary will be sent to you. More detailed reports go to the schools you name. The forms are retained and may be audited. Accurate reporting is very important.
- **Financial-Aid Officer (FAO):** If you're headed for college or vocational school after high school, the most important person on that campus – in terms of money – will be the financial-aid officer (FAO). The FAO can exercise professional judgment and change the family contribution spun out in the needs analysis – but only if you present well-documented reasons, of course. The officer can decide how your financial-aid package is structured. Will you get scholarships or grants or work-study or loans? Doesn't it make sense to know and to work closely with this player?

Source:

Anna Leider and Robert Leider, *Don't Miss Out*, 1994-95. Octameron Press, Alexandria, VA, 1993

Twenty Questions About College Financing

Here is a list of what you need to know, and when you need to know it:

Phase 1: Applying to college

As soon as you have compiled a list of colleges that match your academic and personal criteria, you should begin to consider financial assistance. You can find much of this information in this book, or by calling the college's admission and financial aid advisers:

1. What are the average costs for tuition and fees, books and supplies, room and board, transportation, and other personal expenses for the first year? What are the ranges of room (single, double) costs, board costs (21 meals?), and special tuition rates (flat rate 15-18 credits, etc.)? By how much will total costs increase each year? (A three-to-five year printed history of tuition and fee increases as well as room and board increases should be available.)
2. Does financial need have an impact on admission decisions?
3. Does the decision to apply for early admission affect financial aid?
1. Does the institution offer financial aid programs as well as merit or other scholarships that do not include consideration of financial need? How and when should applications for need based and merit aid be completed?
2. What noninstitutional sources of aid and information are available? (Check with the financial aid office regarding fee-based sources.)
3. What application forms are required to complete the financial aid process? What is the priority deadline for applying for financial aid? When will the student be notified about financial aid decisions?

Phase 2: Choosing a college

During this phase, you will be deciding which college has the best academic, social, and financial fit. To make this

decision, the college financial aid offices should supply the following information:

4. How much financial aid will the student receive? Will he or she be billed for his or her share of the costs? Are there any other costs not accounted for in the aid offer that the student should plan for, such as expenses for books, room and board, transportation, or personal needs?
5. If the student (or parents) cannot meet the financial responsibilities from current income or assets, what financing options are available to help them pay their share?
6. Will the financial aid office provide each student with an explanation of how his or her expected family contribution, financial need, and award package was determined?
7. If the financial aid award package is insufficient to make it possible for the student to attend this college, under what conditions, if any, will the aid office reconsider their offer?
8. What are the terms and conditions of the aid programs included in the student's award package (e.g., treatment of outside scholarships, loan repayment policies, renewal criteria, etc.)? Regarding renewal, what are the academic requirements or other conditions for the renewal of financial aid, including scholarships?
9. How will the student's aid package change from year to year? Will loan amounts increase? What impact will cost increases have on the aid package? What will happen if the student's financial situation changes? What will happen if the student's or another family member's enrollment status changes?
10. What amount of student loan debt does your typical student borrower have once he or she finishes college?

Phase 3: Before leaving home

By the end of this phase, it should be clear to you what your financial obligations are and how you will meet them. The financial aid and/or business office of your chosen college should be helpful in answering the following questions:

14. When can the student/family expect to receive bills from the college? How many times a year will they be billed? If the bill is not paid by the deadline, will

there be penalties? Does the college accept payment by credit card? Is there an option to pay monthly?

15. Is all financial aid credited to the student's account, or will the student receive checks for some or all of the financial aid awarded? What about student employment earnings? If aid exceeds billed charges, how does the student receive the funds?
16. How much money will the student need during the first week of school for things such as books, a parking permit, etc? Can the student use financial aid to pay for books and supplies? Can books and supplies be charged to the student's account? What typical out-of-pocket expenses do most students have during the year?

17. Is information provided to students regarding budgeting resources, money management, and credit card usage?
18. Are there banking services with fee-free ATMs and/or check cashing on or near campus? Does the campus have a debit card?
19. Will the college be responsive to mid-year changes in family financial situations?
20. Regarding student employment, including Federal work-study: How are jobs assigned? How many hours per week will a student be expected to or allowed to work? How often and in what manner will students receive earnings payments? Will earnings be automatically credited to the student's account?

FREE FINANCIAL AID WORKSHOPS CAN HELP TRANSLATE DOLLARS FOR COLLEGE

Today, there are many sources of financial aid that can help ease the pressure college costs place on the family budget. To help you with financial planning, Jefferson County Public Schools, the Kentucky Higher Education Assistance Authority (KHEAA), the Kentucky Higher Education Student Loan Corporation (The Student Loan People), PNC Bank, Bellarmine University, Jefferson Community and Technical College, Spalding University, Sullivan University, and the University of Louisville invite parents and students to attend a free financial aid workshop.

Presenters will review the current Free Application for Federal Student Aid (FAFSA), which must be used to apply for most federal and state student financial aid programs. They will also discuss how to apply for grants, scholarships, loans, and work-study programs.

These workshops are offered as a public service **regardless of your college choice**. Call the colleges for dates.

For online information about student aid programs and KHEAA publications, visit www.kheaa.com.

Use the Web to Apply for Financial Aid

You do not have to pay to apply for federal student aid. You only have to complete the fafsa information at www.fafsa.gov. Complete the form as soon as possible after October 1. You will get your results days faster than you would by mail. Because answers are edited automatically, you'll make fewer mistakes and your school will be able to tell you sooner if you qualify for aid. Your data is secure.

TIPS ON HOW TO GET SCHOLARSHIPS

Colleges and universities have a great many non-need-based scholarships to offer each year. The scholarships usually fall into one of five categories: scholastic, religious, alumni, or special-interest scholarships.

I. Scholastic Scholarships

What do colleges and universities look for when deciding who gets a scholastic award?

1. High grade-point average
2. High ACT/SAT scores
3. Strong communications skills (especially women)
4. Strong recommendations from teachers, counselors, principals, pastors, etc.
5. Definite career objective

Outside the obvious of having to be a strong academic student, here are some tips for getting maximum consideration for scholastic awards:

- Take the essay very seriously if you want the committee to consider you seriously.
- Make yourself known to the people who are awarding these scholarships. (Committees don't know individuals; they usually look at written essays and strongly consider the advice of the people on the committee who know them.)
- Set yourself apart from the crowd in leadership capacities.
- Line up references that could be influential (principals, teachers, counselors, alumni, etc.)
- Sharpen your interview skills at home, before you get to campus. NEVER answer "Yes" or "No." ALWAYS explain your answers fully. If you make a good impression at the interview, you will have a good chance.

II. Independent Scholarships

- Community Foundation of Louisville: cflouisville.org
- Fast Web: fastweb.com
- Going Merry: goingmerry.com
- Naviance: Naviance.com (Colleges/Scholarships & Money/National School Search)
- Counselors post scholarship opportunities on CAL daily announcements

III. Religious Scholarships

Most all private schools have a religious affiliation. Even some state schools may have scholarships for a particular denomination.

- Some private schools in Kentucky report LARGE scholarships for denominational affiliation alone (some up to full tuition).
- There are some large sums of money out there tied to religion. Ask a lot of questions.
- Go to pastors and youth ministers; they may know about scholarships from the church association or other religious organizations.

IV. Alumni Scholarships

Sons and daughters of alumni may be missing out on a GOLDEN opportunity with alumni scholarships. Schools are interested in enrolling the children of alumni.

V. Special-Interest Grouping

1. Ethnic Groups
 - a. Minorities
 - b. International origin
 - c. Students with foreign language skills
2. School Organizations
 - a. Editor of school newspaper
 - b. Editor of yearbook
 - c. Student government officers
3. Athletics

Any sport may have scholarships.
4. Academic Majors

Most schools will offer scholarships to students in particular majors. Any one of the sciences would seem to be the leading major for these awards.
5. Veterans Administration

Outside the government-subsidized programs, some institutions offer scholarships to children of veterans.

This list is by no means all-inclusive, but should give parents and students an idea of where to begin. Always contact Admissions and Financial-Aid offices to find out what individuals may qualify for.

SCHOLARSHIPS

There are various merit scholarships based on *specific performance* through competitive judging in areas such as student writing, art, speeches, projects, or special tests.

Athletic scholarships are given for talents in most sports and in activities such as cheerleading. Become knowledgeable of all rules and regulations concerning NCAA eligibility (information provided in booklet).

Other scholarship programs evaluate students' *past achievements* in areas such as academics, leadership, or community involvement.

There are programs that base awards on *past and current achievements* by evaluating your academic record and outside activities as well as performance in current competition.

Your life circumstances can make you eligible for scholarships as well. These factors might include your parents' (or your own) place of employment, your religious affiliation, your career goals, your race, your residence location, and many other considerations.

Current and future achievements in and desire for *military programs* such as the ROTC and the service academies may make you eligible.

Begin entering competitions early in your high school career. Early involvement will give you good experience.

Write for information on scholarships. To save time, use a standard form letter for your request and enclose a stamped, self-addressed envelope. That's the best way to get complete and accurate information returned to you.

Prepare well in advance of deadlines. If you are interested in writing or the arts, you may need to assemble a portfolio of your work. Science and mathematics projects often take a long period of time.

Keep a file of materials needed for applications such as paper, envelopes, and copies of recommendations you may have received from teachers or counselors, and essays you have written. You will find that many applications require similar information and materials, and you may be able to "recycle" pieces of one application into another.

Entering scholarship competitions is often less work than it may first appear to be. You may find that several contests will have similar requirements, and work prepared for one scholarship competition can be adapted for use in several others.

Many competitions are announced locally through the community and school. Make sure you read your senior newsletters and read the daily announcements. Watch your local newspapers for notices, and since you are starting early, check reference books and other literature.

Kentucky Educational Excellence Scholarship (KEES)

Purpose

To enable high school students to earn scholarships for postsecondary study based on their annual GPA and highest ACT/SAT score. The scholarship contains renewal provisions for students who maintain the required cumulative GPA in postsecondary school.

Eligibility Criteria

- ❖ Be a Kentucky resident.
- ❖ Be enrolled in a Kentucky high school after July 1, 1998.
- ❖ Meet the curriculum requirements established by the Kentucky Council on Postsecondary Education.
- ❖ Achieve or exceed the required minimum grade point average (GPA) at the end of any academic year beginning after July 1, 1998.
- ❖ Not be a convicted felon.

Program Description

Effective July 1, 1998, high school students began to earn scholarship dollars (called the “base amount”) for each year in which they attain at least a 2.5 GPA. In addition, eligible students who achieve a composite score of 15 or higher on the ACT (or a 710 on the SAT) by the date of graduation from high school also receive a bonus award. Upon graduation, the base amount that a student has earned in each eligible year of high school is added to the bonus award to determine a total KEES award. Students are generally eligible to receive their scholarships for a maximum of eight academic terms in an undergraduate program.

The scholarship can be used at any participating accredited public or private institution in Kentucky, including community and technical colleges. Students who are pursuing a degree in a program of study not available in Kentucky may be able to use a KEES award to attend an out-of-state institution as designated by the Council on Postsecondary Education (CPE). For most programs of study, the scholarship must be used within five years of high school graduation. To receive the full amount, students must attend full time. Students attending at least half time but less than full time receive a proportionate amount; however, each academic term for which a scholarship is received will count as a full academic term even if the award amount is reduced.

Students enrolled full time receive the maximum award for the first award period. To retain the maximum award for the second year, students must have a cumulative 2.5 GPA. For subsequent award periods, students must maintain a cumulative GPA of 3.0 to retain the maximum award.

Data Collection

The Kentucky Department of Education (KDE) is responsible for collecting data from high schools. At the end of each academic year, KDE transmits to KHEAA a compiled list of all eligible high school students. KHEAA mails award notices to all graduating seniors and annual award notices to all other KEES-eligible high school students each summer.

Annual KEES Awards

Listed below are the base scholarship amounts for each GPA. High school students earn an award for each year they attain a 2.5 GPA or higher. For instance, a student who earns a 2.8 GPA for the freshman year, a 2.4 GPA for the sophomore year, a 3.0 GPA for the junior year, and a 3.2 GPA for the senior year will receive awards of \$200, \$0, \$250 and \$300 for a total base amount of \$750. That \$750 base award is available for each year of postsecondary study.

GPA	AMOUNT	GPA	AMOUNT
2.50	\$125.00	3.30	\$325.00
2.60	\$150.00	3.40	\$350.00
2.70	\$175.00	3.50	\$375.00
2.75	\$187.00	3.60	\$400.00
2.80	\$200.00	3.70	\$425.00
2.90	\$225.00	3.75	\$437.00
3.00	\$250.00	3.80	\$450.00
3.10	\$275.00	3.90	\$475.00
3.20	\$300.00	4.00	\$500.00
3.25	\$312.00		

Bonus Awards

Listed below are the bonus awards students may earn before high school graduation for an ACT score of 15 or higher. The bonus award is added to the base amount to derive a total award for each year of postsecondary study. Continuing the example from above, if a student who has earned a base award of \$750 scores 23 on the ACT, \$321 is added to \$750 for a total annual award of \$1,071, an amount that is available for each year of postsecondary study.

ACT Score	Bonus
15	\$36
16	\$71
17	\$107
18	\$143
19	\$179
20	\$214
21	\$250
22	\$286
23	\$321
24	\$357
25	\$393
26	\$428
27	\$464
28 or above	\$500

Kentucky's Affordable Prepaid Tuition

KAPT consumers can choose from three different types of plans:

1. **The Value Plan**, which guarantees tuition at most of Kentucky's community and technical colleges;
2. **The Standard Plan**, which guarantees tuition at Kentucky's 4-year public universities;
3. **The Premium Plan**, which is intended to help cover the average price of tuition at Kentucky's private colleges and universities.

KAPT benefits can be applied to any institution of higher education, public or private, anywhere in the country.

Keep Options Open	Affordable	Portable	Tax Free
All three KAPT plans can be used at any qualified institution of higher education, public or private, anywhere in the country. Purchasers can also change plans anytime a need arises until the beneficiary begins to use benefits. <i>A refund with earnings is issued if a student receives a scholarship, dies or becomes disabled and cannot attend school.</i>	KAPT lets families cap college inflation rates by offering the cost of tomorrow's tuition at today's lower prices. Parents, grandparents or other account-holders can pre-pay tuition in one lump sum, or in manageable monthly payments over many years until the student begins school. <i>These payments start at \$26 a month – that's less than \$1 a day!</i>	Once the account is paid in full, KAPT guarantees payment of full tuition and mandatory fees at any public college or university in Kentucky. <i>Benefits can also be used at private Kentucky colleges and universities, as well as colleges and universities nationwide.</i> Benefits can be transferred among siblings, cousins, and other eligible family members with no penalties.	KAPT investment earnings are exempt from state and federal income taxes. Excess funds can be utilized tax-free towards other qualified higher education expenses such as room, board and books.

For more information, contact Jonathan Miller, State Treasurer
at 1-888-919-KAPT or www.getKAPT.com.

Six Warning Signs That Your Scholarship is a Scam

1. “The scholarship is guaranteed or your money back.”

No one can guarantee that they'll get you a grant or scholarship. Refund guarantees often have conditions or strings attached. Get refund policies in writing – before you pay.

2. “You can't get this information anywhere else.”

There are many free lists of scholarships. Check with your school or library before you decide to pay someone to do the work for you.

3. “May I have your credit card or bank account number to hold his scholarship?”

Don't give out your credit card or bank account number on the phone without getting information in writing first. It may be a setup for an unauthorized withdrawal.

4. “We'll do all the work.”

Don't be fooled. There's no way around it. You must apply for scholarships or grants yourself. Most require essays.

5. “The scholarship will cost some money.”

Don't pay anyone who claims to be “holding” a scholarship or grant for you. Free money shouldn't “cost” a thing.

6. “You've been selected” by a “national foundation” to receive a scholarship, or “you're a finalist” in a contest you never entered.

Before you send money to apply for a scholarship, check it out. Make sure the foundation or program is legitimate.

Call the Better Business Bureau at 502-583-6546 or 1-800-488-2222 for a reliability report.

A Letter From KHEAA's Executive Director

Dear High School Guidance Counselor:

Over the past few years, many individuals and organizations have begun offering "professional" college planning and financial aid services to Kentucky students. While some families are pleased with the results produced by certain consultants and companies, many others have been charged exorbitant fees to receive information that is readily available for free.

The Kentucky Higher Education Assistance Authority (KHEAA) wants to warn your students about potential scholarship scams. Before contacting a consultant or attending a costly seminar, families should visit KHEAA's home page at www.kheaa.com. This site provides college aid estimators; loan repayment calculators; helpful publications like *Getting In* and *Affording Higher Education*; information about grants, work-study, and the Kentucky Educational Excellence Scholarship (KEES); links to free scholarship search sites; and much more.

The Federal Trade Commission (FTC) cautions students to be especially skeptical about companies or Internet sites that make any of the following claims:

- *"The scholarship is guaranteed or your money back."* Students need to read the fine print. To get a refund, they may have to receive a letter of rejection from *every* source on their list. The fine print may state *all* types of student financial aid are included, so if a student gets a loan, but no scholarships, they still can't get their money back.
- *"You can't get this informant anywhere else."* Nearly all the information can be found by working with your office and the college financial aid officer, visiting the high school or public library, or doing their own free online scholarship search.
- *"You've been selected by a national foundation to receive a scholarship."* Students can access the Web site of The Foundation Center, www.fdncenter.org to find out if the foundation is legitimate. They should check with your office if they are notified that they're a finalist in a scholarship contest they never entered.

Before paying a fee for financial aid information, students should contact one or more of the following: 1) your office, 2) the financial aid officer at the school they plan to attend, 3) the Better Business Bureau nearest them and in the city where the company is located, 4) The Kentucky Attorney General's Office, Consumer Protection Division, toll free at (888) 432-9257, and/or 5) the Attorney General in the state in which the company or foundation is located.

Caution your students not to listen to the "fast talk" from suspect companies. Help them remember the old adage – if it sounds too good to be true, it probably is!

Remember, students and families should first visit www.kheaa.com for free college planning and financial aid information. For additional details on programs and services provided by KHEAA, call toll free (800) 928-8926; write KHEAA, P.O. Box 798, Frankfort, Kentucky 40602-0798; or e-mail rwaldner@kheaa.com.

Use Your Summer

The summer is a good time to explore your interests and find out or confirm what you are passionate about. Start looking in January. Here are some suggestions:

- Take a summer school class at a college
- Take a summer program related to your major
- Take an educational trip, such as a language immersion program overseas
- Do some community service—there are some excellent summer community service opportunities that combine travel, education and community service. Here are a few examples:

Rustic Pathways: www.rusticpath.com

Global Routes: www.globalroutes.org

- Take a unique teen adventure trip with students from all over the world, such as:

Action Quest www.actionquest.com

Odyssey Expeditions: www.OdysseyExpeditions.org

Broadreach: www.gobroadreach.com

- Volunteer at a company that might be a career interest for you or something like:

Special Olympics: www.specialolympics.org

Points of Light: www.pointsoflight.org

- Get a paying job

Educational Opportunities/Summer Enrichment Programs

Advanced Computer Camp	Jewish Hospital, Shelbyville Teen Volunteer Program
BASE (Business & Accounting Summer Education) Camp	Junior Statesmen Foundation (JSA) Summer School
Bridges Program	Jump Start @Xavier University
Career Discovery	Junior Scholars @ Miami University
Cedarville University Summer Studies	Juniors Exploring Engineering @ Purdue University
Chinese Language Institute	Kentucky Boy's State
Computer Camp @ Transylvania University	Kentucky Forest Leadership Program
Congressional Student Leadership Conference	Kentucky Girl's State
Cornell University Summer Session	Law Camp
Economics Camp	LEAD Program in Business
EF Educational Tours	Math/Science Summer Program @ U of L
Future Scholars Program @ U of L	Mayor's Youth Cabinet
Gatton Academy at WKU	National Youth Leadership Forum on Medicine
Gifted Educational Resource Institute @ Purdue University	National Youth Forum On National Security
HealthWise	National Youth Forum On Technology
Hesburgh-Yusko Scholars Program	Operation Catapult
Hugh O'Brien Youth (HOBY) Seminar	OPTIONS for Young Women
High School Journalism Workshop	PAEMS @ Georgetown College (Pre- College Academic Experience in Math and Science)
I Dare You Leadership Award	
INSPIRE @ U of L Speed School	

P.A.V.E. @ Vanderbilt University

Presidential Classroom

Phillips Academy

Program in Mathematics for
Young Scientists

Quest Bridge

Reynolds Young Writers Workshop @
Dennison University

Rising Seniors Program @ Union
University

Rustic Pathways

Sports Medicine Camp

St. Louis University Upward Bound
Math & Science

St. Louis University Summer Program
In Medicine

Summer High School Academy @
Ohio University

Summer Opportunities for Gifted High
School Students @ U of L

Summer Scholars Program @ Lipscomb
University

Teen Advisory Board Children's
Hospital Foundation

Vanderbilt Program for Talented Youth

VISIONS

William & Mary Pre-College Summer
Program

World Affairs Seminar

Young Writer's Competition

Young Writers Workshop @
Dennison University

Youth Enrichment Courses @
Bellarmine

CAREERS AND RESOURCES

Missionary

Attorney

TEACHER

Pediatrician

NURSE

social Worker

Designer

Pastor

ARCHITECT

Accountant

ENGINEER

CAREER/INTEREST INFORMATION

Career/Interest Diagnostic Centers

Jewish Vocational Service
3640 Dutchmans Lane
Louisville, KY 40205
452-6341

Spalding University
851 South Fourth Street
Louisville, KY 40203
585-9911, ext. 237

Jefferson County Public Schools
Career Assessment
Jeffersontown High School Magnet Career
Academy
485-8360

University of Louisville
Career Planning Center
Louisville, KY 40292
852-6927 or 852-6027

Naviance, the college planning program that CAL utilizes, contains a Career Interest component that the students complete and discuss in class.

Rehabilitation Services

The Kentucky Department of Vocational Rehabilitation provides services to students who have physical and/or mental disabilities. A student having respiratory concerns or other concerns that could be permanently disabling should make contact for an interview. The Vocational Rehab Department can provide financial assistance with tuition and other expenses, on-the-job training programs, job counseling and placement, and tools and equipment necessary for job placement. Contact the Vocational Rehab Counselor and keep your high school counselor informed.

Department of Vocational Rehabilitation
410 W. Chestnut Street, Suite 100
Louisville, KY 40202
502-595-4173

A reference that can offer guidance is *Colleges with Programs for Learning Disabled Students*. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123; 1-800-338-3282.

You will find campus visits are essential in making a choice among schools. Contact the Admission Office to schedule an appointment for a tour and an interview. You might also talk with a financial aid officer about special financial aid at that time.

If you need specialized services, but not a comprehensive program to accommodate your disability, be sure to ask for that information from colleges when you write for catalogs or make your visit.

Workforce Kentucky is a Labor Market Information Delivery System developed by the Kentucky Department of Employment. This Internet site provides educators, trainers, career counselors, job seekers, and students with a wealth of facts, statistics and information on occupational and career trends. The web address is www.WorkforceKentucky.ky.gov.

LifeWorks is an interactive website created by the National Institutes of Health, in response to the growing demand in health and medical sciences. www.science.education.nih.gov/LifeWorks allows students, parents, counselors and educators to explore over 100 career possibilities.

Valuable Internet Sites for Pre-college Guidance and Counseling

Top College Searches on the Web

College Board Online: <http://www.collegeboard.com/search/index.jsp> - Permits you to use the college search software ExPAN online and for free.

College Guide: <http://www.mycollegeguide.org> - This student-oriented site offers electronic links to colleges, admission advice, a searchable database and general information about college life. It's part of a larger site targeted at young people's interests.

College Net: <http://www.collegenet.com> - "The internet guide to colleges and universities." This is a searchable database of colleges, scholarship opportunities and academic resources. It offers a comprehensive college/university index with good graphics and some interesting resources for financial aid scholarships. They have recently begun offering on-line application processing (for featured schools only).

College View: <http://www.collegeview.com> - By combining a database of 3,800 two and four year colleges with engaging multimedia tours, College View gives students and parents a general overview of a college, plus a direct e-mail option for requesting additional information. *Taken from: Internet Guide for College Bound Students (College Board, 1996). "This system will be available in Jeffersontown's College/Career Information Center this fall.*

CollegeXpress: <http://www.collegexpress.com> - Search colleges by state, major and host of other factors. Take a virtual tour of some colleges and ask their experts questions about the college admission process.

eCampusTours: www.eCampusTours.com - College planning, virtual tours, articles on choosing a college, campus life, career exploration, scholarships, student loans and financial aid information are available on this site.

Peterson's Education Center: <http://www.petersons.com> - Peterson's college database is available on this Home Page, as is other educational and career information.

The Princeton Review: http://www.review.com/undergr/best_schools_form.html - You may search The Princeton's Review's site by the school's name, region, state, size, and cost. Princeton Review also provides you with its rating of hundreds of colleges.

Colleges that Change Lives: <http://www.petersons.com/unchannel/code/searches/srchCritl.asp>

Student Review: <http://www.studentreview.com>

The Women's College Coalition: <http://www.womenscolleges.org>

Special Group Search

Historically Black Colleges and Universities: <http://www.smart.net/~pope/hbcu/hbculist.htm>

Ivy League Universities: <http://www.miskatonic.net/university/ivy.html> - It's a short cut for those interested in the most selective colleges in the country.

Jesuit Colleges and Universities: <http://www.ajcunet.edu> - This service will help you search, link to and request an application from Jesuit colleges and universities in the United States.

Financial Aid Information – Not-for-Profit Organizations

College Board's Savings Advisor: <http://www.collegeboard.com/paying/0,1127,6-0-0-0,00.html> - If you would like an estimate of the amount of money you would have at the time your child enters college if you begin saving now and add these additional savings to your current savings and investments, this is the place to be. The analysis is free, instantaneous, and completely secure and confidential.

College Funding Company: <http://www.collegefundingco.com> - Headquartered in Lincoln, Nebraska, the College Funding Company is a coalition of four not-for-profit organizations dedicated to helping families learn about and fund higher education. Site includes general information on financial aid (loans, grants) and a financial aid calculator.

National Association of Student Financial Aid Administrators: <http://www.finaid.org/> - This site provides the best links to sources of information about student financial aid on the Internet. It is maintained by Mark Kantrowitz, a graduate student at Carnegie-Mellon University.

Financial Aid Information

The Federal Government: <http://www.ed.gov/offices/OPE/index.html>; <http://www.easi.ed.gov/index.html> - The largest provider of financial aid, the federal government has a great deal of information on student financial aid on its web. Here are two good sites to start and link around.

FAFSA on the Web: www.fafsa.ed.gov

PIN Request: www.pin.ed.gov

Financial Aid for Students Home Page: www.studentaid.ed.gov

Financial Aid Student Guide: www.studentaid.ed.gov/students/publications/student_guide/index.html

State Financial Aid Resource: Kentucky Higher Education Assistance Authority – www.kheaa.com – information on KEES Scholarships, CAP eligibility, loan counseling entrance interviews and Master Promissory Note e-Sign.

College Bound: <http://www.collegebound.net> - A for-profit company that offers an on-line questionnaire to counsel families on their existing EFC and how to reduce it!

Peterson's Education Center: <http://www.petersons.com/resources/finance.html> - Here you'll find links to organizations (mostly banks) that provide you with information on how to pay for your education and advise on juggling family finances while any family member is attending college.

Federal Tax Benefits for Higher Education: IRS Website: Education Incentives – www.irs.gov/individuals/students/index.html

Free Scholarship Search Information

fastWEB: www.fastweb.com

Weekly Scholarship Search: www.WeeklyScholarshipAlert.org

Scholarship Resource Network: www.srnexpress.com

CollegeBoard Scholarship Search: www.collegeboard.com/pay/scholarships_and_aid/

Scholarship Scam Alert: www.finaid.org/scholarships/scams.phtml

Information about scholarship scams: www.ftc.gov/bcp/online/edcams/scholarship

Scholarship Search Resources

Free App from the App store called **Scholly**
www.cflouisville.org Community Foundation of Louisville
www.fastweb.com
www.finaid.org
www.fafsa.ed.gov (FAFSA form)
www.kheaa.com
www.collegenet.com
www.scholarshipexperts.com
www.scholarshiphelp.com
www.studentscholarshipsearch.com
www.findtuition.com
www.louisvillescholarships.com
www.salliema.com

Scholarship search engine

<http://schoolsoup.com/scholarship-directory/>
<http://www.spokeo.com/scholarship/list>
www.affordablecollegesonline.org/financial-aid/
apps.collegeboard.org/cbsearch_ss/welcome.jsp
www.scholarshipmonkey.com
www.aie.org/scholarships/
schlorships.uncf.org
scholarships.collegetoolkit.com/scholarship/Main.aspx
www.petersons.com/college-search/scholarship-search.aspx

FastWeb: <http://www.studentservices.com/fastweb/> - A database of more than 180,000 scholarships, grants, fellowships, and loans representing billions of dollars in private sector funding for college students living in the United States.

Occupational Information

The Occupational Outlook Handbook: <http://www.bls.gov/oco> - The Occupational Outlook Handbook is a nationally recognized source of career information, designed to provide valuable assistance to individuals making decisions about their future work lives. The Handbook describes what workers do on the job, working conditions, the training and education needed, earnings, and expected job prospects in a wide range of occupations.

Career Choices Survey: <http://www.careerkey.org/cgi/ck.pl?action=choices&> - This is a website that takes you through a questionnaire that helps you determine your personality type, which takes you to a list of careers that would fit that type.

Career Planning: <http://www.lfpl.org> – Click on the KYVL icon at the bottom of the screen (Kentucky Virtual Library), click on Virtual Reference Desk, Business and Economics, and Career Center. Select from the options.

Career Calculator Kentucky: careercalculator.org

National Career Development Association (NCDA): www.ncda.org – The National Career Development Association (NCDA) is the organization for career development providers and a division of the American Counseling Association.

The National Association for Career and Technical Education (NACTE): www.ncte.org – The National Association for Career and Technical Education (NACTE) is a professional organization of teachers, counselors, school administrators, teacher educators, and business/industry partners.

Other Websites of Interest

NASFAA Parents and Student Information Page: www.nasfaa.org/parentsstudents.asp

Mapping Your Future: www.mapping-your-future.org/ - One stop site for students, parents and counselors with information on financial strategies, career options, and college planning. The site is sponsored by a group of guaranty agencies who participate in the Federal Education Loan Program (FELP). ACT/Mapping provide materials and a PowerPoint presentation available under Middle/High School Counseling section, Number 2.

ACT's Homepage: www.act.org – ACT's homepage links to all ACT's programs, services, research, innovative users, and much more

ACT Assessment Information: www.act.org/aap - ACT Assessment information related to content of the test, test dates, test prep solutions, electronic registration, guidance for students, counseling information, research briefs, etc.

ACT's Standards for Transition: www.act.org/standard - ACT's Standards for Transition are statements of knowledge and skills that students should know and be able to do at a specific score range. Instructional support material is available for download.

The Council for Basic Education (CBE): www.c-b-e.org – The Council for Basic Education (CBE), a national nonprofit organization, advocates high academic standards for all students and exemplary teaching in every classroom in our nation's public schools.

Council of Chief State School Officers: www.ccsso.org – Council of Chief State School Officers is a nationwide, nonprofit organization. In representing the chief education officers, CCSSO works on behalf of the state agencies that serve pre K-12 students throughout the nation.

The Council of Great City Schools: www.cgcs.org – The Council of Great City Schools is an organization of America's largest urban public school systems.

The American Counseling Association (ACA): www.counseling.org – The American Counseling Association (ACA) is a not-for-profit, professional and educational organization dedicated to the growth and enhancement of the counseling profession.

No Child Left Behind: www.ed.gov – This site is a link to the "No Child Left Behind" and the U.S. Department of Education websites. AND – www.nclb.gov – No Child Left Behind summary and information for parents and community members.

The National Association of College Admission Counseling (NACAC): www.nacac.org – The National Association of College Admission Counseling (NACAC) is an education association of secondary school counselors, college and university admission officers, and counselors who work with students as they make the transition from high school to postsecondary education.

The National Center for Education Statistics (NCES): www.nces.ed.gov – The National Center for Education Statistics (NCES) website for K-12 educators. This site highlights issues of concern with current research and statistics for teachers, administrators, school board members, and parents.

The American School Counselor Association (ASCA): www.schoolcounselor.org – The American School Counselor Association (ASCA), a national organization that represents the profession of school counseling, focuses on providing professional development, enhancing school counseling programs, and researching effective school counseling practices.

Students with Disabilities: More and more students are being diagnosed with some sort of disability. Some colleges have programs especially designed for these students and often special admission criteria and procedures apply. Here are some internet sites that can assist you in researching your particular situation:

www.act.org/aap/diab/index.htm. - Special ACT assessment testing
www.collegeboard.com – SAT services for students with disabilities
www.ahead.org – Association of Higher Education and Disability (AHEAD)
www.add.org – Attention Deficit Disorder Association
www.chadd.org – Children and Adults with Attention Deficit Disorders
www.ncld.org – National Center for Learning Disabilities

Useful Links for International Students (wishing to attend universities in the USA):

www.edupass.org
<http://www.studentaid.ed.gov/PORTALSWebApp/students/english/intl.jsp>
www.nafsa.org/students.sec/financial_aid_for_undergraduate
<http://educationusa.state.gov>
<http://education.state.gov/undergrad/pubs.htm>