DERBY HIGH SCHOOL
POST-SECONDARY PLANNING GUIDE
FOR STUDENTS AND PARENTS

SCHOOL COUNSELING DEPARTMENT
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Dear Parents/Guardians and Students:

It may seem difficult to believe that it is time to think about life beyond Derby High School. Your junior and senior years are filled with excitement, hard work and many important decisions that will influence your future. The school counseling department at Derby High School is here to assist you and your families through these times.

This post high school planning guide was put together to help in the assessment and decision-making necessary for life after Derby High School. It outlines Derby High School’s process for college and career planning. Please use this guide as a resource, but remember that the school counseling department is available to assist students and parents in making educational and personal decisions. The counseling staff will provide information and materials for you to make the best possible decisions for your future. As always we welcome phone calls and appointments with both students and parents at all times. We encourage you to make appointments with your counselor frequently during your junior and senior year so that you can be as prepared as possible. Together we will assist you through the post-secondary planning process.

Sincerely,

Brian Nutcher
(School Counselor)

Jennifer Ostrosky
(School Counselor)
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### SEPTEMBER/OCTOBER
- Continue working to the best of your ability! Junior year grades are **VERY** important.
- Familiarize yourself with Naviance.
- Familiarize yourself with the DHS School Counseling website & Twitter @DreamBigDHS for news, updates, scholarships & more!
- Begin identifying sources of college & career information.
- Attend college fairs and parent nights.
- Meet with college representatives when possible.
- Attend Financial Aid night.
- Stay involved in extracurricular activities.
- Investigate job shadow opportunities.

### NOVEMBER/DECEMBER
- Develop a preliminary list of potential schools and careers that interest you.
- Prepare for the SAT by linking your CollegeBoard account with Khan Academy → Khan Academy offers FREE individualized SAT test prep based off PSAT scores.
- Continue to meet with college representatives when possible.
- Prepare for semester exams.

### JANUARY/FEBRUARY
- Plan your senior year program with your counselor.
- Create a list of colleges → target, reach, & safety schools.
- Schedule campus tours during upcoming vacations.
- Continue investigating your school & career options using Naviance and other college search tools.
- Discuss your progress and plans with your school counselor at your individual planning meeting.
- Continue practicing for March SAT using Khan Academy.

### MARCH/APRIL
- Register to take SAT, SAT II, ACT and/or AP Tests.
- Take state required SAT at DHS.
- **DON’T MISS YOUR CHANCE TO SEND YOUR SAT SCORES FOR FREE!** You have up to 9 days after test day - after that you will be charged for each score report you send!
- Attend Junior Student/Parent Night at DHS.
- Visit colleges during vacation.
- Begin to identify teachers/counselors you can ask for letters of recommendation.
- Attend spring college fairs.

### MAY/JUNE
- Take SAT, SAT II, ACT, or AP Tests.
- Begin working on applications for military academies and/or ROTC, if applicable.
- Schedule college visits for summer vacation.
- Prepare for final exams.
- Start planning college essay - check the Common App website to see the essay topics.
- Utilize Naviance to complete assigned tasks regarding college and career searches.

### JULY/AUGUST
- Volunteer some time in areas of your career interest.
- Review and analyze your SAT scores.
- Visit colleges you have researched.
- Reduce your list of colleges to approximately 4-8.
- Complete your resume and senior interview (see attached).
- Create an account on CommonApp.org → write down your login information as you will need it in the future.
- Continue to work on your college essay!
<table>
<thead>
<tr>
<th>SEPTEMBER/OCTOBER</th>
<th>NOVEMBER/DECEMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Finalize list of colleges and add them to “Colleges I’m applying to” in Naviance</td>
<td>• Take appropriate SAT, SAT subject test or ACT exam</td>
</tr>
<tr>
<td>• Note all deadlines: testing, admissions, financial aid for each individual school</td>
<td>• Process applications in Naviance &amp; CommonApp</td>
</tr>
<tr>
<td>• Match CommonApp &amp; Naviance accounts</td>
<td>• Complete CSS profile for Private Schools if necessary</td>
</tr>
<tr>
<td>• Register for SAT, SAT subject tests or ACT (see your counselor for a fee waiver if you receive free or reduced lunch)</td>
<td>• Investigate &amp; research scholarships/financial aid (Derby High School’s Website, Naviance, School Counseling Department)</td>
</tr>
<tr>
<td>• Schedule campus tours, auditions, or interviews</td>
<td>• Visit FAFSA4caster to estimate your eligibility for federal student aid. This resource can be found on FAFSA.ed.gov</td>
</tr>
<tr>
<td>• Schedule a student/parent meeting with your school counselor for individual post-secondary planning appointment (contact Kim Falcioni or School Counselor @ 203-736-5036)</td>
<td>• Meet with College Reps/attend College Fairs</td>
</tr>
<tr>
<td>• Complete CSS profile if applicable (Division 1/Division 2 athletes)</td>
<td>• Request letters of recommendation in person and then through Naviance</td>
</tr>
<tr>
<td>• Attend district wide financial aid workshop</td>
<td>• Submit senior interview and resume to your School Counselor (at least 20 days in advance prior to first application deadline)</td>
</tr>
<tr>
<td>• Submit senior interview and resume to your School Counselor (at least 20 days in advance prior to first application deadline)</td>
<td>• Complete and submit FAFSA starting October 1st**</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>JANUARY/FEBRUARY</th>
<th>MARCH/APRIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Retake SAT, SAT subject tests or ACT if necessary</td>
<td>• Notify college of your choice by May 1st</td>
</tr>
<tr>
<td>• Complete CSS profile, if necessary</td>
<td>• Continue searching/applying for scholarships in Naviance</td>
</tr>
<tr>
<td>• Process final college application in Naviance</td>
<td>• Review acceptance letters</td>
</tr>
<tr>
<td>• Continue searching/applying to scholarships &amp; financial aid</td>
<td>• Review financial aid packages</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MAY/JUNE</th>
<th>JULY/AUGUST</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Notify schools you have decided not to attend via letter or email</td>
<td>• Complete and submit all materials requested by your selected school</td>
</tr>
<tr>
<td>• Take AP tests, if applicable</td>
<td>• Schedule &amp; attend college freshman orientation</td>
</tr>
<tr>
<td>• Continue searching/applying for scholarships in Naviance</td>
<td>• Finalize student loans, if needed</td>
</tr>
<tr>
<td>• Begin applying for student loans, if needed</td>
<td>• Enjoy your post-secondary journey!</td>
</tr>
<tr>
<td>• Finalize your financial aid package with college</td>
<td></td>
</tr>
</tbody>
</table>
School Name & Address:
Derby High School
75 Chatfield st,
Derby, CT 06418

DHS CEEB Code: 070155

Date of High School Entry: August/September of your freshman year (ex. 9/2016)

Date of Graduation: Last month/year of school (ex. 6/2020)

Counselor’s Name & Email: Brian Nutcher bnutcher@derbyps.org
Jennifer Ostrosky jostrosky@derbyps.org

Counselor’s Title: School Counselor

Counselor’s Phone Number: (203) 736-5036

Counseling Fax Number: (203) 736-5056
Students often ask, “How many colleges should I apply to?” The CollegeBoard suggests that students apply to 5-8 schools, with any more than 8 not being necessary. When you start to consider colleges, here are some things you should consider:

- Variety of academic programs
- Clubs & activities
- Size
- Public vs. Private; Private is more $$$
- Special programs; study abroad
- Housing options
- Location
- Facilities; labs, gyms, theaters etc.

Once you determine what’s most important to you on a college campus, you can begin to narrow down your list into three categories: Safety, Target, and Reach.

- **Safety**: A safety school is one where your academic credentials **EXCEED** the school’s average range for students accepted the previous year. You should be reasonably certain you will be accepted to your safety schools-- and just like your target and reach schools, your safety schools should consist of colleges you would be happy to attend and can afford.

- **Target**: A target school is where your academic credentials fall **WITHIN** the school’s average range for students accepted the previous year. It’s not unreasonable to expect to be accepted to several of your target schools, but it’s important to remember that although you fall within range, there are no guarantees.

- **Reach**: A reach school is where your academic credentials fall on the **LOWER** end or even **BELOW** the school’s average range for students accepted the previous year. Reach schools are a gamble—although it may be a long-shot, or a 50/50 chance, it should still be possible.

**STUDENT EXAMPLE**

Here is one example if you had the following academic credentials:

- **GPA** - 3.78
- **SAT Score**
  - Math - 540
  - Evidence Based Reading & Writing - 560

<table>
<thead>
<tr>
<th>Safety</th>
<th>Target</th>
<th>Reach</th>
</tr>
</thead>
<tbody>
<tr>
<td>Southern Connecticut State University</td>
<td>Eastern Connecticut State University</td>
<td>University of Connecticut</td>
</tr>
<tr>
<td>SCSU Average SAT</td>
<td>ECSU Average SAT</td>
<td>UConn Average SAT</td>
</tr>
<tr>
<td>o Math - 410-500</td>
<td>o Math - 470-570</td>
<td>o Math - 580-690</td>
</tr>
<tr>
<td>o R&amp;W - 410-520</td>
<td>o R&amp;W - 480-570</td>
<td>o R&amp;W - 550-650</td>
</tr>
</tbody>
</table>

“**To balance your list, consider selecting 1-2 safety schools, 2-4 target schools, and 1-2 reach schools. This will provide you with different options to select from and attend schools you’re actually excited about!”**
COLLEGE APPLICATION METHODS

EARLY DECISION
Early Decision is binding— which means you are obligated to enroll if you are accepted. This type of application is suggested for students who have completed extensive college research, have narrowed down their first-choice college to one school, and have completed a rigorous academic course load. If you submit your application under Early Decision, you sign a binding agreement with the college that states if you are accepted, you will attend and withdraw your pending applications from other schools. Also, if accepted, you will not have the opportunity to compare your financial aid package with other schools.

Deadlines for Early Decision are as early as they get! Typically, the application deadline is in early November— which means in turn, you will be notified of your acceptance, deferment, or rejection earlier— usually by the end of December. If a school defers you, it means that your application will be reconsidered with the Regular Admission applicant pool. It is important to note that you may only apply to 1 school for Early Decision consideration.

EARLY ACTION
Early Action is a non-binding early application method that allows students to apply before the large pool of Regular Decision applicants. If you are accepted, you are not required to commit and withdraw your other applications. Instead, you simply submit your application earlier and find out if you are accepted, denied or deferred earlier. Typically, the Early Action deadline falls in the beginning of November and you receive notification of their decision by the end of December. Students can still pursue other applications and if accepted to the school they applied Early Action to, do not need to respond with their decision until May 1st. In most cases, you can apply Early Action to as many schools as you would like, but some schools prohibit multiple Early Action applications— so check the policies of the schools you are applying to!

REGULAR ADMISSION
Regular Admission deadlines vary from institution to institution, but typically fall between January and March. There are no obligations to enroll in any school that you are accepted to if you submit a Regular Decision application. Admission Officers review your application with the entire Regular Decision application pool, so the longer you wait to submit your application, the bigger the application pool, the greater the competition. Students are typically notified of the college’s decision in the beginning of April and are asked to commit and submit a deposit to the school of their choice by May 1st.

ROLLING ADMISSION
Rolling Admission schools do not have a specific application deadline, however, that does not mean you should neglect to submit your application until the last minute. Typically, Rolling Admission schools review applications on a 6-8 week or monthly basis. It is important that you submit your application to a Rolling Admission school as soon as possible because there is less competition. Once the school accepts the maximum number of students it can allow, that’s it. If you are accepted, you do not need to inform the college of your decision until May 1st.

WAITLISTED
Colleges sometimes Waitlist applicants because they are never exactly sure of how many accepted students will actually enroll. By waitlisting applicants, it gives them time to analyze enrollment data and determine how many spots in the freshmen class are still available. Colleges are not obligated to accept anyone who they have waitlisted or explain why or why not a student was not accepted. If you are waitlisted from your top-choice school, it is important to prepare a backup plan and consider your other options. They may not notify you of their decision until middle/late summer. If you are accepted, be sure to review your financial aid package, housing choices, etc. and contact the school with any questions you may have.
TWO YEAR vs. FOUR YEAR SCHOOLS

TWO YEAR COLLEGES

Although four year colleges receive a lot of attention, many high school graduates decide to enroll in a two-year institution for many reasons:

- No Room & Board fees
- Associate degrees take less time to complete which allows students to start their careers earlier
- Two-year colleges are highly vocational.
- Can be used as a starting point to earn your Bachelor’s Degree

Many students start at a two-year school and after completing their General Education courses, transfer to a four-year institution because of the significant financial savings and the easier transition of the academic demands. Also, programs at two-year colleges often include apprenticeships and internships within the local community which provides students with valuable connections they can use to help with finding a job after graduation.

<table>
<thead>
<tr>
<th>School</th>
<th>Type</th>
<th>Total Annual Cost (Tuition, Fees, Room &amp; Board)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housatonic Community College</td>
<td>2 Year</td>
<td>$4,444.00</td>
</tr>
<tr>
<td>Southern CT State University</td>
<td>Public 4 Year School</td>
<td>$19,126.00</td>
</tr>
<tr>
<td>Quinnipiac University</td>
<td>Private 4 Year School</td>
<td>$58,810.00</td>
</tr>
</tbody>
</table>

FOUR YEAR COLLEGES

Although four-year colleges are significantly more expensive than two-year colleges, these institutions offer students invaluable on and off campus learning opportunities that simply cannot be found elsewhere. At a four-year school, a student typically enrolls in a much broader curriculum and completes their degree which can be utilized for a variety of careers upon graduation. In the first two-years of school, students typically take General Education or Introductory courses. During junior and senior year, students take more advanced courses that focus solely on their declared major. Unlike two-year schools, four-year colleges offer an enormous amount of learning opportunities on campus such as clubs and organizations, cultural events, honor societies, study abroad opportunities, athletic programs, service-learning projects and so much more.

IVY LEAGUE & OTHER HIGHLY COMPETITIVE SCHOOLS

The eight Ivy League institutions are Brown University, Columbia University, Cornell University, Dartmouth College, Harvard University, University of Pennsylvania, Princeton University, and Yale University. These schools are fiercely competitive- they not only have exceptionally high academic standards, but also look for unique large scale accomplishments and talents such as making a scientific discovery or national political involvement. There are other institutions that are just as competitive and difficult to get into such as but not limited to Duke, Stanford, Georgetown, MIT, Rice, Johns Hopkins, and many others.

Columbia on average receives around 40,000 applications every year—with an acceptance rate of 6.89%. For every 100 available spots in the freshmen class, Harvard admits only 1. As for academics, Harvard’s mid-50th percentile for SAT scores is 1410-1590 (Math & Evidence Based Reading & Writing only) out of a possible 1600. Although 25% of freshmen who enroll at Harvard are below and above this average SAT score, there are thousands of applicants within this SAT score range who are not admitted. Also, because these schools are so academically competitive, the Ivy League schools do not award academic merit scholarships- financial aid is only given based on financial need.
TYPES OF DEGREES

CERTIFICATE < 1 YEAR

A Certificate is a specialized form of training that is career specific. Obtaining a Certificate is fastest to complete—typically in a year or less depending on the program. The courses are job/career specific and the programs available are typically in technical studies. Certificate programs are designed to develop the skills necessary for entry level employment in a specific career field. Some certificate programs that are available at Gateway Community College are Automotive Technology, Electronics Technician, Computer Servicing, Fitness Specialist, and Firefighter 1&2. Certificate Programs are a great option for students who want to quickly complete a program that leads to a specific career.

ASSOCIATE DEGREE < 2 YEARS

An Associate Degree can be a stepping stone toward a Bachelor's Degree. The course load is broad, as opposed to only job specific training. Typically, Associate Degrees take 2 years to complete. Often, credits can be transferred to another institution if the student is interested in pursuing a Bachelor's Degree. Some Associate Degree programs offered at Gateway Community College are Automotive Technology: General Motors, Food Service Management, Diagnostic Medical Sonography, Pre-Dental Hygiene Transfer Compact, Aviation Maintenance Technology, and many more!

BACHELOR'S DEGREE 4 - 6 YEARS

A Bachelor's Degree is awarded by a college or university that normally takes four years of full-time undergraduate studies to complete (depending on the institution and field of study). A Bachelor's Degree includes declaring a major in a specific field of study such as Business Administration, Marketing, Biology, Criminal Justice, Accounting and many many more! There are two broad categories of Bachelor Degrees- Bachelor of Arts (BA) or Bachelor of Science (BS). Most programs require 120 credit hours.

MASTER'S DEGREE 1 - 4 YEARS

In order to enroll in a Master's Degree program, a Bachelor’s Degree is required. A Master’s Degree allows you specialize in a specific field of study. There are three broad categories of Master’s Degrees- Master of Arts (M.A.), Master of Science (M.S.), and Master of Business Administration (M.B.A.).

DOCTORATE DEGREE 7-8 YEARS

A Doctorate Degree is the highest level of education that can be attained. Some of the most common Doctorate Degrees are Doctor of Education (Ed.D) and Doctor of Philosophy (Ph.D.). Students interested in conducting research or teaching at the college level pursue a Ph.D. while students who are interested in serving as leaders or experts in their fields pursue an Ed.D. In order to enroll in a Ph.D or Ed.D program, students must first earn a Bachelor’s Degree and Master’s Degree in a field specifically related to their desired Doctoral field of study.

FIRST PROFESSIONAL DEGREE 6-18 YEARS

In order to practice law or medicine, one must acquire a First Professional Degree which involves an extensive amount of education, research and training because they require licensing in order to practice in the field. Depending on the degree field, the required years of education, research and training vary. First Professional Degrees are awarded in the following 10 fields:

- Chiropractic
- Law
- Optometry
- Pharmacy
- Theology
- Dentistry
- Medicine
- Osteopathic Medicine
- Podiatry
- Veterinary Medicine

Here is an example! The average American physician spends 14 years training to become a doctor. The path to becoming a doctor generally consists of 4 parts:

1. **Undergraduate Studies** - Complete a 4 year Undergraduate program (Science focus) and must pass the Medical College Admission Test
2. **Medical School** - Complete 4 years in Medical School - 1st two years complete course work & labs, last two are supervised internships at clinics or hospitals
3. **Residency** - Depending on the area of specialization, can take 3-8 years. Residency programs provide doctors with experience working in hospitals or clinics and assist in diagnosing and treating patients

4. **Fellowships** - 1-3 years of additional training - typically for doctors who are specializing in a specific field

**ADMISSION PROCEDURES**

**HOW COLLEGES REVIEW APPLICATIONS**

Since 1993, the National Association for College Admission Counseling annually surveys colleges across the country regarding the value of each factor in the admission decision process. Although academics and test scores are taken into essential consideration there are many other aspects of the applicant that are of considerable importance.

1. **Transcript**
   a. Strength of schedule (AP, Honors, College Prep)
   b. Grades in College Prep Courses
   c. Weighted GPA
   d. Grade trends
   e. Senior schedule
   f. Strength of high school curriculum

2. **Standardized Test Results**
   a. SAT,
   b. SAT Subject Tests (if applicable)
   c. ACT
   d. AP

3. **College Essay**

4. **Student’s Demonstrated Interest**
   a. Have you met with a college rep? The college reps that come to college fairs are often the ones reading your application!

5. **Counselor & Teacher Recommendations**

6. **Interview, if offered or applicable**

7. **Extracurricular Activities**

8. **Special talents or accomplishments**
   a. Alumni connections to college or university
GRADUATION REQUIREMENTS FOR COLLEGE

- **English (literature and composition courses) (4 credits)**
  - English I (CP or H- 1 credit)
  - English II (CP or H- 1 credit)
  - English III (CP or H-1 credit)
  - English IV (H) or English IV Literature and Composition (CP- 1 credit)
  - Contemporary Literature (CP-.5 credit)
  - American Literature/History (.5 English, .5 History credit-CP)

- **Mathematics (3-4 credits) 4 recommended**
  - Algebra I (CP or H- 1 credit)
  - Algebra II (CP or H- 1 credit)
  - Geometry (CP or H- 1 credit)
  - Trigonometry (CP- .5 credit)
  - Statistics (CP- .5 credit)
  - Pre-Calculus (H- 1 credit)
  - Calculus (AP- 1 credit)
  - General Applied Mathematics (CP- 1 credit)

- **Science (laboratory courses) (3-4 credits) 4 recommended**
  - Integrated Earth and Physical Science (CP or H- 1 credit)
  - Biology (CP or H- 1 credit)
  - Anatomy and Physiology (H- 1 credit)
  - Physics (H-1 credit)
  - Conceptual Chemistry (CP- 1 credit)
  - Chemistry (CP or H- 1 credit)
  - Environmental Science (CP- .5 credit)
  - Astronomy (CP- .5 credit)
  - Forensics (CP- .5 credit)
  - Marine Science (CP- .5 credit)

- **Social Studies (3-4 credits) 4 recommended**
  - Modern World History (CP or H- 1 credit)
  - American Literature/History (.5 History, .5 English credit)
- US Government and Politics (AP-1 credit)
- United States History (CP or H- 1 credit)
- Modern United States History (CP or H- 1 credit)
- United States History (AP- 1 credit)
- Civics (CP or H-.5 credit)
- UCONN ECE History 1300 (3 credits UCONN, 1 AP credit DHS)
- Psychology (CP-.5 credit or AP- 1 credit)
- Military History (CP-.5 credit)
- Holocaust Studies (CP-.5 credit)

- Foreign Language (at least 3 years of the same language)
  
  ***All courses are worth 1 credit***
  
  - Spanish I (CP)
  - Spanish II (CP)
  - Spanish III (CP or H)
  - Spanish IV (H)
  - Spanish V (H)
  - Spanish (AP)
  - Italian I (CP)
  - Italian II (CP)
  - Italian III (H)
  - Italian IV (H)
  - UCONN ECE Italian I & II (3 credits UCONN, 1 credit DHS)

- Updated GPA and class rank

*Double check to make sure transcript is accurate AND current schedule will give you 24 credits by JUNE*
Naviance

Naviance is an electronic portfolio that plays a vital role in the college application process. It is an invaluable tool that streamlines this often overwhelming process, allowing students to utilize their test scores, GPA, potential majors/careers to search for schools and programs that match their needs. Naviance allows students to conduct in-depth searches for colleges by size, location, tuition cost, programs, athletics, competitiveness and more. For students who are interested in going directly into a career, Naviance offers numerous tools and resources such as resume building, career searching and more!

As students begin to apply to colleges, Naviance keeps track of where students have applied and which documents have been requested/submitted. Most schools now accept the Common Application, Coalition Application, or have their own online application directly on their website. The Derby High School Counseling Department sends all information electronically and Naviance keeps track of the documentation requested and submitted. Seniors at DHS will use Naviance to:

- Request Letters of Recommendation
- Request Transcripts
- Research Colleges & Careers

- Personality inventories/surveys
- Access Scholarships
- Review Admission Statistics

- Build a Resume
- Explore College Majors
- Research Financial Aid & FAFSA

To access Naviance, please visit http://connection.naviance.com/derbyhs

Username: lunch code/school ID

Password: Six digit birthday (ex: 02/25/01)
THE COMMON APPLICATION

WHAT IS IT?

The Common Application (more commonly known as the Common App), is an undergraduate college admission application that students can use to apply to over 750 different colleges. One of the largest benefits of the Common App is that your personal information only needs to be entered once, allowing you to focus on the other requirements of your application such as your essay, letters of recommendation, etc. Most, but not all colleges require the Common App essay which is designed to help showcase personality and writing abilities. The Common App offers five essay topics for students to choose from-- you only need to choose one! To learn more about the Common App or see if your college accepts it, please visit www.commonapp.org.

2019-2020 ESSAY PROMPTS

We encourage you to look over these essay prompts over the summer going into your senior year, so you can begin to plan your college essay. Please note that the maximum word count is 650 words.

1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.

2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?

3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?

4. Describe a problem you’ve solved or a problem you’d like to solve. It can be an intellectual challenge, a research query, an ethical dilemma - anything that is of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.

5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.

6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?

7. Share an essay on any topic of your choice. It can be one you’ve already written, one that responds to a different prompt, or one of your own design.
Planning for college expenses is an enormous financial undertaking. Although you may not need to be an expert, students and families should research financial aid options in order to have a basic understanding of college costs and financial obligations upon graduation.

**WHAT EXACTLY IS FINANCIAL AID?**

Almost two-thirds of today’s full-time college students receive some sort of need-based financial aid—so you must be asking yourself--how do they determine my need? Your financial aid eligibility is based on two calculations:

1. The total cost of the education (varies from institution to institution)
   a. Generally includes tuition, room & board, living expenses, etc.
2. The family’s ability to pay

To apply for need-based financial aid, families must complete the **Free Application for Financial Aid (FAFSA)** or, depending on the school, the **College Scholarship Service’s PROFILE application (CSS PROFILE)**. These applications determine the amount, if any, a family and student can contribute to the cost of attendance, known as the **Expected Family Contribution (EFC)**. The EFC amount can vary from institution to institution; however, the formulas to determine the EFC have been put in place to ensure some degree of similarity. Both applications heavily rely on numbers from your income tax returns and applications must be submitted annually—no exceptions as it a Federal law.

**FAFSA vs. CSS PROFILE**

- **FAFSA** - required by all colleges that accept & award Federal financial aid
  - Requires most recent tax & W-2 forms
- **CSS PROFILE** - generally viewed as application for private or institutional funds
  - Some institutions require both the FAFSA & CSS PROFILE

**MAIN TYPES**

There are 3 main types of financial aid:

- Grants & Scholarships - Federal or institutional awards that **do not** need to be repaid
- Work Study Program - Part-time campus employment subsidized by the Federal Government
- Loans - Low-interest student or parent loans that **will need** to be repaid

When you apply for financial aid, your financial aid package will likely include student loans. There are generally two types of student loans:

- **Federal student loans** - Funded by the Federal government
- **Private student loans** - Nonfederal loans; made by a private lender such as a bank, credit union, or school

**FEDERAL LOANS**

There are two national Federal programs that provide low-interest, payment deferred loans that borrowers can repay after their enrollment ends:

- Stafford Loan
- Perkins Loan
- Parent PLUS loan

In order to qualify for these loans, students/families must complete the FAFSA so their financial need can be determined. Also, students must be enrolled at least half-time in a college that leads to a degree or certificate. There are several repayment and loan forgiveness programs available to students who have Federal loans (restrictions may apply”) upon graduation that can help reduce monthly payments and/or cap the amount of total payments into a 10, 20, or 25 year period.
Federal loans, which are offered by the U.S. Department of Education, will either be “Subsidized” or “Unsubsidized.” The conditions of a Direct Subsidized Loan have better terms as the U.S. Department of Education pays the interest while the student is:

- Enrolled in school at least half time
- For the first 6 months after graduation/leaves school (called a grace period)
- During a period of deferment (a postponement of loan payments)

As for Direct Unsubsidized loans, the borrower is responsible for paying the interest during all periods. This means that interest immediately starts accruing from the moment the loan is given and if you choose not to pay interest while in school, during grace periods, or while in deferment or forbearance, interest will accrue and capitalize (add to the principal amount of your loan).

PRIVATE LOANS

One of the major differences between Federal and Private Student Loans is that Private Lenders unlikely offer loan forgiveness programs. In order to determine what your repayment options and obligations are, you must speak directly with your lender. Private Student Loans are also not subsidized, therefore, no one pays the interest of the loan but you (the lender). Unlike Federal Student Loans, Private Loans can have variable interest rates—meaning the interest rate can increase, and substantially increase the total amount you owe.

RESOURCES

- **Detailed financial aid information including repayment options for federal loans and loan forgiveness programs**
  - [https://studentaid.ed.gov/](https://studentaid.ed.gov/)

- National Association of Student Financial Aid Administrators
  - [https://www.nasfaa.org/](https://www.nasfaa.org/)

- FinAid.org
  - [http://www.finaid.org/](http://www.finaid.org/)

- FAFSA
  - [https://fafsa.ed.gov/](https://fafsa.ed.gov/)

- College Affordability and Transparency Center

- Net Price Calculator
  - [http://netpricecalculator.collegeboard.org/](http://netpricecalculator.collegeboard.org/)

- Consumer Affairs Top 10 Best Rated Student Loans
  - [https://www.consumeraffairs.com/finance/student_loans.html](https://www.consumeraffairs.com/finance/student_loans.html)
Both the SAT and ACT are standardized tests commonly used by colleges to assist in the admission decision making process. These test scores allow post-secondary institutions to universally compare and assess a student’s readiness for college. Both the SAT and ACT offer an optional Writing Test, which some colleges require. Each college has different application requirements and it is important that students research this before registration.

- On test day, students should bring the following items:
  - Two No.2 pencils with erasers - mechanical pencils are not allowed
  - Calculator - Check the CollegeBoard & ACT websites for lists of approved calculators
  - Drinks & snacks for between breaks
  - **Important note**: no electronic devices are allowed during testing & even during breaks. This includes cell phones, smart watches, MP3 players and headphones

### SAT

The SAT is made up of 2 sections: Math and Evidence-Based Reading and Writing.

**To register, please visit** [https://www.collegeboard.org/](https://www.collegeboard.org/)

**IMPORTANT NOTE**: Upon registering for the SAT, students receive 4 free score reports to send to colleges of their choice. **Colleges must be chosen at the time of registration or up to 9 days after the test**. After 9 days, it costs $11.25 per score report to send.

<table>
<thead>
<tr>
<th>Test Date</th>
<th>Regular Registration Deadline</th>
<th>Late Registration Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>August 24, 2019</td>
<td>July 26, 2019</td>
<td>August 13, 2019</td>
</tr>
<tr>
<td>October 5, 2019</td>
<td>September 6, 2019</td>
<td>September 24, 2019</td>
</tr>
<tr>
<td>November 2, 2019</td>
<td>October 3, 2019</td>
<td>October 22, 2019</td>
</tr>
<tr>
<td>December 7, 2019</td>
<td>November 8, 2019</td>
<td>November 26, 2019</td>
</tr>
<tr>
<td>March 14, 2020</td>
<td>February 14, 2020</td>
<td>March 3, 2020</td>
</tr>
<tr>
<td>May 2, 2020</td>
<td>April 3, 2020</td>
<td>April 21, 2020</td>
</tr>
<tr>
<td>June 6, 2020</td>
<td>May 8, 2020</td>
<td>May 27, 2020</td>
</tr>
</tbody>
</table>

### ACT

The ACT is made up of 4 sections: English, Math, Reading, and Science.

**To register and view testing locations, please visit** the ACT website at [https://www.act.org/](https://www.act.org/)

<table>
<thead>
<tr>
<th>Test Date</th>
<th>Regular Registration Deadline</th>
<th>Late Registration Deadline (Fee Required)</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 14, 2019</td>
<td>August 16, 2019</td>
<td>August 17-30, 2019</td>
</tr>
<tr>
<td>October 26, 2019</td>
<td>September 20, 2019</td>
<td>September 21-October 4, 2019</td>
</tr>
<tr>
<td>December 14, 2019</td>
<td>November 8, 2019</td>
<td>November 9-22, 2019</td>
</tr>
<tr>
<td>February 8, 2020</td>
<td>January 10, 2020</td>
<td>January 11-17, 2020</td>
</tr>
<tr>
<td>April 4, 2020</td>
<td>February 28, 2020</td>
<td>February 29-March 13, 2020</td>
</tr>
<tr>
<td>June 13, 2020</td>
<td>May 8, 2020</td>
<td>May 9-22, 2020</td>
</tr>
</tbody>
</table>
TOEFL
The Test of English as a Foreign Language (TOEFL) evaluates the proficiency of the English language for students who are non-native speakers interested in applying/enrolling in English-speaking universities. For additional information, please see your School Counselor!

KHAN ACADEMY
The College Board has partnered with Khan Academy, a non-profit organization that provides FREE, mastery-based, individualized online learning! Because of their partnership with the CollegeBoard, Khan Academy offers students personalized SAT practice based on their individual strengths and weaknesses from their PSAT and SAT results. If you are looking for ways to increase your SAT scores, Khan Academy is an invaluable free resource. Khan Academy also offers additional learning tools for numerous subject areas such as Algebra, Pre Calculus, Biology, US & World History, Computer Programming and more! Students can practice topics at their own pace. To take advantage of the personalized SAT practice service, follow the directions below:

CREATING A KHAN ACADEMY ACCOUNT
1. To create a free account, visit https://www.khanacademy.org/sat and click the button, “Start practicing.”
   Students can sign up in one of three ways:
   a. Facebook
   b. Gmail
   c. Email, other than gmail
      i. If students sign up using their email, they will need to complete their registration by signing into their email account, locate the email from Khan Academy, and click “Finish Signing Up.”
2. A new browser will open- students will be prompted to create a username and password. After creating a username and password, students will need to select their avatar. “Write down your login information so you can easily access your account in the future!”

ACCESSING INDIVIDUALIZED TEST PREP
1. Once students create a Khan Academy account and login, they will have access to numerous test prep options of various subject areas ranging from Microeconomics to Computer Programming. On the left hand side, students will see a list of academic subjects. To access individualized SAT test prep, click “Test prep,” and then “New SAT (Starting March 2016).
2. Khan Academy will then ask students “Which SAT do you want to practice for?” Select option B, “New SAT (1600 points, exam start March). At the bottom of the page, select “Next to question 2.”
3. Khan Academy will then ask for their zip code: Wallingford’s zip code is 06492
   a. Students can select “Or skip this step.” Either way, select “Next to question 3.”
4. IT IS VERY IMPORTANT THAT YOU FOLLOW THIS STEP EXACTLY. In order to provide personalized test prep specifically tailored to individual strengths and weaknesses, students will need to link their CollegeBoard account with their Khan Academy account. **You must use the SAME CollegeBoard login information you used to register for the PSAT’s**
   a. For students who know their Collegeboard account information, select option A: “Sign into CollegeBoard.org and send your PSAT results to Khan Academy.”
   b. If students **DO NOT** know their CollegeBoard login information, you NEED to contact the CollegeBoard. You can only have one account with the CollegeBoard, therefore, you will need your PSAT login information to register for the SAT in the future. **DO NOT CREATE A NEW ACCOUNT UNDER ANY CIRCUMSTANCE**
      i. Students can also select “Forgot username or password” if they know which email address they used to register with the Collegeboard or call the Collegeboard to receive their account information: (866) 630-9305
ii. If you did not take the PSAT, select option B: “Take your first diagnostic quiz”
   1. If students did not take the PSAT seriously, they should complete the assessment which consists of 4 Math quizzes and 4 Reading & Writing quizzes.
iii. After selecting option A or B, select “Onward” at the bottom of the page

NCAA CLEARINGHOUSE

The college-bound student athlete must be academically eligible and meet academic core course requirements in order to qualify for Division I and Division II college athletics. Juniors and seniors interested in playing NCAA sports at the DI or DII level must register with the NCAA Clearinghouse.

To register with the NCAA Clearinghouse, please visit [www.eligibilitycenter.org](http://www.eligibilitycenter.org). The NCAA Clearinghouse will not review any student who has not completed three full years of high school. For more information on high school requirements visit [http://www.ncaa.org/student-athletes/future/core-courses](http://www.ncaa.org/student-athletes/future/core-courses)

<table>
<thead>
<tr>
<th>Division I Qualifier Requirements</th>
<th>Division II Qualifier Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>● 16 Core Courses**</td>
<td>● 16 Core Courses**</td>
</tr>
<tr>
<td>○ 10 core courses completed before the start of seventh semester. Seven (7) of the ten (10) must be in English, Math, or Natural/Physical Science</td>
<td></td>
</tr>
<tr>
<td>■ “Locked in” for core-course GPA calculation</td>
<td></td>
</tr>
<tr>
<td>● There is a sliding scale for GPA &amp; Test Scores</td>
<td>● 3 years of English</td>
</tr>
<tr>
<td>○ Have a minimum GPA of 2.0 in core classes with either a combined SAT score of 1100 (Math &amp; Evidence-Based Reading &amp; Writing only) or an ACT sum score of 86**</td>
<td></td>
</tr>
<tr>
<td>○ 2 years of Mathematics (Algebra I or higher)</td>
<td></td>
</tr>
<tr>
<td>○ 2 years of Natural/Physical Science (1 year of lab if offered by high school)</td>
<td></td>
</tr>
<tr>
<td>● Graduate from high school</td>
<td>● 3 years of additional English, Mathematics, or Natural/Physical Science</td>
</tr>
<tr>
<td></td>
<td>● 2 years of Social Science</td>
</tr>
<tr>
<td></td>
<td>● 4 years of additional courses (from any area above, foreign language, or comparative religion/philosophy)</td>
</tr>
<tr>
<td></td>
<td>● Graduate from high school</td>
</tr>
<tr>
<td></td>
<td>● Sliding Scale for GPA/SAT- Minimum 2.0 GPA with 900 SAT or 68 ACT</td>
</tr>
</tbody>
</table>

*NCAA Eligibility Center, 2016*

**To access additional information pertaining to the Division I or Division II Qualifier Requirements, see the “NCAA Eligibility Center Quick Reference Guide” which we have posted for your convenience in the Student Affairs Office

DIVISION III ATHLETICS

Division III schools provide an integrated environment in which they focus on academic success and offer competitive athletic programs. Although Division III schools do not offer athletic scholarships to student athletes, the NCAA reports that 75% of Division III student athletes receive some form of aid such as academic scholarships, merit, or need-based financial aid.

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If you are interested in attending a Division III school, you do not need to register with the NCAA Eligibility Center because Division III schools set their own admission standards (NCAA Eligibility Center, 2016).

KEY STEPS FOR SENIORS APPLYING TO COLLEGE

COMMON APPLICATION
1. Go to www.commonapp.org and create an account.
2. Enter your e-mail address, a password, and the required information. **DO NOT use your school email to register.** Write your login information down and keep it somewhere safe. You will need it again!
3. Complete the Education Section. You will know it is complete when a green check mark appears.
4. Add at least one college to your college list under the “My Colleges Tab.” Use the “College Search Tab” to do this. If you need additional help, please see our “Naviance & Post-High School Planning” presentation located on our website under the Post-Secondary tab.
5. Sign the FERPA Waiver which is located within the “Assign Recommenders” tab of your application under “My Colleges.” You can only see this tab once you have added at least one school to your application.
7. Click on the “Colleges” tab and then “Colleges I am Applying To.”
8. Click “Match Accounts” in pink and enter the same email address you used for the common app.
9. The colleges you entered into the Common Application will appear within Naviance. Review the colleges you are applying list and answer the question “Applying via Common Application?” **For any schools that show unknown, be sure to answer “yes or no” so we know whether you are completing the Common Application or the school’s regular application, otherwise we cannot process your application.**
10. Now you can add any non-Common Application schools (see steps below).

ADDING NON-COMMON APP SCHOOLS TO NAVIANCE
1. Sign in to Naviance and enter your network username and password.
2. Go to “Colleges I’m Applying to.”
3. Scroll to the bottom and “add college to this list”
4. **You only want to add the names of the schools you are DEFINITELY applying to!!**
5. Add the colleges you are applying to. (Add school names by using “look up” to find your schools, then click on “add colleges.”) When you add the college, you then need to request a copy of your transcript.

REQUESTING LETTERS OF RECOMMENDATION
Most colleges require 2 letters of recommendation. Choose who you ask carefully because the first recommendations entered into Naviance will send automatically. You do not get to pick and choose which recommendations to send.
1. Ask teacher(s) in person if they would consider writing a recommendation for you and provide them with a copy of your resume.
2. Log into the Family Connection in Naviance and enter your network username and password.
3. Click on the “Colleges” tab.
4. Click on “Letters of Recommendation.”
5. Click on “Add requests.”
6. Add teachers who have agreed to write a recommendation for you. You can include a note if you would like.
7. Select if you would like the letter sent to all schools in Naviance or only certain schools from your list.
8. Once you make the request, the teacher is automatically e-mailed.
9. You can then check the status of the recommendation on Naviance (It will show: requested, in progress or complete)

10. Counselor Letters of Recommendation- Counselor letters are required for most all colleges/universities. You cannot request counselor letters through Naviance. Counselor letters must be requested in person. The “Senior Interview” and a completed Resume must be submitted at least 20 school days prior to the school’s deadline

SENDING YOUR TEST SCORES

- When you register for the SAT, you receive 4 free score reports. These 4 score reports must be used at the time of registration or up to 9 days after the test.
  - After the 9 days, it will cost $12.00 per score report you send.
- Make sure you have an account with the CollegeBoard and write down your login information. Your score reports will be sent to the account you register with!

Your application is not complete until you send your SAT/ACT scores to all schools that require them. Students are responsible for sending their SAT/ACT scores (electronically) to their respective colleges.

Please visit www.collegeboard.org for SAT scores or www.actstudent.org for ACT scores. If you have any questions, please speak with your school counselor.

FEE WAIVERS

If you need a Fee Waiver for your application, you must talk to your School Counselor before you submit your application to the school(s).
2019-2020 IMPORTANT DATES

➢ SENIOR PARENT NIGHT and OPEN HOUSE: September 12th
   ○ 5:15 Senior Parent Night
   ○ 6:00 Open House

➢ SENIOR STUDENT PRESENTATION: September 17th (During Advisory)

➢ DHS COLLEGE FAIR: September 23rd 9:30-11:00 a.m.
   ○ (Shelton High School College Fair- 9/23/19 @ 6:30PM-8:00PM).

➢ FINANCIAL AID PRESENTATION: September 26th, 6:00pm

➢ FINANCIAL AID WORKSHOPS by appointment only- Contact the School Counseling Offices to schedule an appointment with Kim Falcioni or your child’s School Counselor.
   ○ October 10th (9:00a.m.-11:00a.m.)
   ○ October 17th (5:30p.m.-7:30p.m.)

➢ Begin completing FAFSA- October 1st (free application for federal student aid fafsa.ed.gov)