



College Application Process General Information

Joliet Catholic Academy Guidance Staff

**Ellen Herron
Guidance Chair
Jr/Sr Counselor
Last Names A – L**

**Kathy Major
Jr/Sr Counselor
Last Name M – Z
Angels Golf Coach**

Joliet Catholic Academy's College Planning Calendar for Seniors

June/July/August
Visit Colleges – Call admission Offices in advance to set-up appointments**
Register for September ACT by August 6th
Develop a resume to give to counselor and teachers who will be writing recommendation. Please use your Naviance Account to create your resume.
Athletes applying to NCA Division I & II schools should register with the NCAA Eligibility center at www.ncaaclearinghouse.net . Print out the 2 release forms and bring to Guidance along with a JCA Transcript request form.
September
Secure applications by contacting Admission Offices, downloading on-line, or visiting the Guidance Center.
Check the Guidance Center for postings of College Representative Visit schedule visiting JCA. Sign-up for an appointment at least 1 day prior to the visit.
Register for the October SAT/SAT Subject Tests by September 10th.
Register for the October ACT Test by September 17th.
Request letters of recommendation from teachers, if necessary, Give each teacher you request a letter from a resume.
Obtain assistance in writing college essays from the Writing Lab or English Teacher.
October
Parents and students visit www.managingcollegecost.com for general information on financing college
Attend College Financial Aid Night October 4 th – both parents and students
October 9th SAT Test Date
Continue College Rep visits at JCA
Visit college over Columbus Day Holiday **
Finalize list of colleges to which you want to apply.
Attend National College Fair at Navy Pier
Attend Joliet Junior College Fair
Register for the November SAT/SAT Subject Test by October 8th
October 23rd ACT Test Date
Submit completed applications with November 1st. priority deadline by October 18th. Check all online applications for a counselor form and/or high school signature page and bring to the Guidance Office along with the JCA Transcript Request Form.
Star Scholarship searches. Check out <i>fastweb.com</i> and <i>SchoolSoup.com</i> on the internet and scholarship listing on your Naviance Account or your counselor's Edline Page
Register for the CISS/Profile for financial aid if required by colleges you are applying to. (www.collegeboard.com)
Request ACT/SAT to send official test scores to colleges that will not accept them from the JCA transcript.
Submit completed application with November 15th priority deadline by October 25th
November
Visit colleges over Veteran's Day holiday**
Continue visits with college reps at JCA
Continue to research and apply for scholarships
Register to take December ACT and the SAT/SAT Subject Tests by November 5th. <i>If necessary</i>
Continue application process – BE AWARE OF DEADLINES
Register for a PIN for the FAFSA at www.fafsa.ed.gov .
SAT/SAT Subject Test date is November 6 th
December

Applications with a January 1 deadline are due in by December 3 rd .
Complete all college applications by December 17 th .
Prepare for Final Exams – 7 th Semester Grades Are Important!
Notify your counselor of any Early Action/Early Decision responses
Provide your counselor a copy of all college acceptance letters and scholarship awards.
ACT Test is December 11 th .
SAT/SAT Subject Test is December 4 th .
January
Work with parents to gather financial information needed to complete FAFSA
If necessary register for February ACT Test by January 7 th
SAT/SAT Subject tests is January 22 nd .
If you submitted any “Common Applications” be sure to bring your Mid Term Report to your counselor and request your 7 th semester Transcript be sent.
February
Complete FAFSA online as close to February 1 st as possible.
Continue campus visits if necessary.**
Return housing contracts if you have received them
Continue Scholarship search and applications
Provide your counselor a copy of all college acceptance letters and scholarship awards.
March
Discuss final college selection options with parents/counselor
Begin search for summer employment
Register for AP Exams
Provide your counselor a copy of all college acceptance letters and scholarship awards.
If applying for financial aid, follow-up with the college financial aid office as soon as you receive you SAR (student aid report)
Study – your last semester grades are as important as the previous 7 semester!
April
Keep your counselor informed as you receive college decisions, scholarships, and financial aid packages.
Provide your counselor a copy of all college acceptance letters and scholarship awards.
Make decisions on financial aid packages after you and your parents review all offers
Finalize contract with college you plan to attend and submit deposit no later tha May 1 st .
Notify colleges you are NOT Attending of your final decision
If removed and accepted from a waitlist or if you change your decision, notify the college you are canceling enrollment and submit deposit to school of choice
Complete and submit to Guidance the JCA Final Transcript Request Form listing college of attendance and/or NCAA Eligibility if appropriate.
May
AP Exams – Good Luck!
Prepare for Final Exam
Thank anyone who wrote letters of recommendation or helped you along the way.
Graduation – Congratulations!

****Two (2) college visit days are permitted for junior and senior students only. A College Visit Day Request Form must be completed and submitted to the Dean’s Office no later than two (2) days before the visit. This form may be obtained from the Guidance Center. Signature from parents, teachers, and the counselor are needed before this form can be submitted to the Dean’s Office. Plan ahead! No College Visits Days are approved during the month of May.**

College Admission Glossary

Application Terms

National Candidates' Reply Date

May 1st is the earliest date that a college can require an accepted student to commit to that college. The only exceptions to this rule are for NCAA Division I Athletics and students admitted to colleges under an Early Decision binding agreement.

Deferred Enrollment

An accepted student may postpone entrance in order to work, travel, or volunteer for a specified period. Deferred enrollment must be agreed upon by both the student and the university before May 1st. The time a student takes off before college is sometimes called the "gap year."

Early Decision (ED)

Students make a commitment to a first-choice institution where, if admitted, they definitely will enroll. Students may only apply to one school Early Decision. The application deadline and decision deadline occur early. *This is a binding agreement.*

Early Action (EA)

Students apply early and receive a decision well in advance of the institution's regular response date. Students may apply to more than one college through Early Action. *This is a non-binding commitment.*

Regular Decision

Students submit an application by a specified date and receive a decision in a clearly stated period of time.

Rolling Admission

Institutions review applications as they are submitted and render admission decisions throughout the admission cycle.

Deferred

A student who applies Early Action or Early Decision to a university may be deferred, usually pending additional information. Students who are deferred are placed into the overall regular decision pool and their decision is delayed.

Wait List

A student's offer of admission is put on hold. If space becomes available in the class prior to fall matriculation, colleges sometimes admit students who are on the wait list. In most cases, wait list offers are made after May 1. Students must select and submit a deposit to another institution before May 1 even if they are

active on a different institution's wait list. Wait List offers should be made by the college by August 1.

Open Admission

Virtually all applicants are accepted without regard to standardized test scores, GPA, or class rank.

Other Terms

Accelerated Degree Program

Students may earn a bachelors degree in three academic years.

Consortium

A consortium is an agreement between multiple schools (usually in a specific geographic region) to share resources such as coursework, library facilities, extracurricular clubs, etc.

Honors Program

Competitive academic program for superior students.

Internships

Work experience arranged through a college or university. Some internships satisfy course requirements; some might come with a stipend.

Study Abroad

Students may enroll for credit in a foreign study program sponsored by the college or a college with whom they share an alliance.

Financial Aid Terms

Financial Aid Package

The amount of scholarship, grant, loan and work-study money an individual school will offer a student.

Free Application for Federal Student Aid (FAFSA)

The government form utilized by all colleges and universities to determine the amount of financial aid a family is eligible to receive.

College Scholarship Service (CSS) Profile

This form is used in conjunction with the FAFSA by some institutions to calculate a family's financial aid package.

Expected Family Contribution (EFC)

The amount of money your family is expected to pay toward your education for one year. This amount is calculated after a family has submitted the FAFSA.

Demonstrated Need

Demonstrated need is determined by subtracting the EFC from a school's total cost. This is the amount of aid a student is eligible to receive at a particular institution. Some schools guarantee to meet 100% of a student's need, while some do not.

Student Aid Report (SAR)

When a family submits the FAFSA they will receive several pages of information - this is the SAR. The Expected Family Contribution (EFC) is listed on the SAR.

Merit-Based Grant

A scholarship awarded to a student based upon academic success, special attribute or talent.

Need-Based Grant

A monetary award based upon the financial need of a family. Grants do not need to be paid back

Subsidized Loan

A loan in which the interest is paid by the government or by the college while a student is attending college.

Unsubsidized Loan

The interest either accrues or is paid by the student while s/he is enrolled in college.

Work-study

This is a government-sponsored financial aid program in which a student works on campus. Students must earn at least the federal minimum wage.

College Application Procedures

Application, Application Fee, and Essays

Students are responsible for submitting all applications, fees, essays, and supplemental materials to colleges. The Guidance staff is here to support all Joliet Catholic Academy students through the application completion stage, but you are ultimately responsible for submitting the application by the appropriate deadline. If you would like any portion of your application to be reviewed, please meet with your Counselor. Applications may be submitted by paper or on-line.

Standardized Test Scores

You must submit official test scores directly from College Board (SAT and Subject Tests) and/or the ACT organization. Joliet Catholic Academy does report test scores on transcripts but these score are considered “unofficial” but will be used during the application process. Official test scores must be sent directly from the test centers. When reporting scores, you can choose ACT and SAT scores from a specific testing date. ACT and SAT will not send your scores unless you specifically request them – and pay for them.

For SAT and Subject Tests: www.collegeboard.com

For ACT: www.actstudent.org

Joliet Catholic Academy Transcripts and Documents

Joliet Catholic Academy is responsible for mailing your official transcripts, guidance counselor recommendations, the Joliet Catholic Academy school profile, and secondary school reports. Some colleges have their own “**Secondary School Report,**” sometimes called a “**Counselor Recommendation,**” as a part of their application. Before requesting a transcript, you should have reviewed the application forms in order to ensure that you have all school-related forms ready to turn into the Guidance Office for processing.

You will need to bring one of Joliet Catholic Academy’s “transcript request form” listing the college/s and/or university/ies that you wish the transcripts are sent to. This form is available in the Guidance Office or on the Joliet Catholic Academy web site listed under Current Students.

Transcript requests must be made at least two weeks before the college’s application deadline in order to ensure that the Guidance Office has enough time to process all the necessary documents.

Some colleges require pages to be signed by the guidance counselor to be sent along with the transcripts. If this is the case, you will need to include these pages with your Transcript Request Form to the Guidance office for processing.

Teacher Recommendations

- If a college requires a teacher recommendation, you are responsible for asking the teacher to write your recommendation. You will need to give the teacher at least two weeks notice to complete their letter.
- Provide the teachers with a resume. (see page 9)
- Many college applications will include a teacher recommendation form. The Common Application has a teacher recommendation form, as well.
- You must fill out the student section of the form, and give it to the teacher; please ask your teacher to return their recommendation to the Guidance Office for processing.

- Some colleges may require more than one recommendation--make sure to check the requirements for each college.
- Communicate deadlines clearly with teachers and follow-up with a thank-you note.

Commonly Asked Questions – Admission Process

Am I responsible for sending in my own application?

Yes. Whether you choose to submit your application by mail or on-line, the responsibility is yours to make sure that your application gets to the college by the deadline. It is recommended that an application is sent as quickly as possible. Do **not wait till the dead line date.**

What if I need help filling out my application?

Your counselor is available by appointment for those students who would like help filling out an application or reviewing a completed application.

How do I get help with my college essay(s)?

Your counselor is just one member of the JCA community who is willing to provide assistance with your college essay. Try and find someone whom you trust – a teacher, your counselor, a family friend. This person should help you brainstorm ideas, guide, and proofread, NOT write the essay for you.

How about scholarships?

The process for requesting transcripts for scholarships is very similar to that of requesting transcripts for applications. Many scholarships will require a guidance letter of recommendation and/or an official transcript. A Transcript Request Form must be completed for each scholarship application. This form is available in the Guidance Office and on the Joliet Catholic Academy web site.

Application Forms and Tips

Types of Applications

School specific applications

- Some schools have their own applications, varying in length and requirements. Although most schools will provide paper applications, almost all colleges have an on-line application process. Most colleges prefer on-line applications. Some waive the application fee if the on-line form is used

The Common Application

- The Common Application is a shared application used by over 300 different colleges and universities. A list of the schools that subscribe to the Common Application, as well as the forms themselves, can be found on the Common Application website: www.commonapp.org.
- Please note that many schools using the Common Application also require supplemental materials. It is the student's responsibility to ensure that all of the appropriate forms are filled out for each college.
- Students are required to complete and sign the front portion of the Counselor/School Report and Mid Year Report and bring them to their counselor and the Teacher Recommendation Forms to the teachers.

Format

Applications will vary in length and format, but most include essentially the same ingredients.

- Biographical information
- Short answer questions
- Essay(s)
- High school transcript
- Recommendations
- Standardized test information

Biographical information

- The majority of each application is a collection of questions about your address, your family, your email address, etc. Make sure to fill out this information neatly and accurately.
- Create an email address that is solely for college applications. Many colleges choose to correspond with students via email, so pick an address and use it for all of your colleges. **Avoid any email address that could be perceived as inappropriate, childish, or college-specific.**
- Make sure to use the same name for all college-related business (standardized tests, applications, etc). Always use your official first name, even if you have a nickname that is used more often.

Short answer questions

These types of questions differ from the essay. The information that may be requested includes:

- Career goals/aspirations
- Employment history: Describe jobs and positions that you have held; what did you learn from these experiences?
- Academic awards/accomplishments: Do not be shy about describing an award. How were you chosen for the award?

- Co-curricular activities: What can you add to a college community? Explain organizations such as “Key Club!”, “Foreign Language Clubs”, or any other club that does not have a name that is self-explanatory.
- The infamous “why do you want to attend our college” question takes time to answer. Make sure that you answer this in a detailed way that demonstrates to the admission counselor that you didn’t write a generic response. If you are having a hard time answering this question, you might want to consider why you are applying to that institution.

Essay(s)

Many schools will require at least one essay. Questions will vary widely from college to college, so plan to spend a significant amount of time brainstorming topics. Honesty, self-awareness, and creativity are all elements of a strong essay. See the Essay section in this booklet.

High School Transcript

Joliet Catholic Academy is responsible for sending out high school transcripts to all colleges. To find out more about how transcripts are requested, please see above. Transcripts get mailed with a letter of recommendation written by your counselor, Joliet Catholic Academy’s secondary school report, and a high school profile that describes the course offerings, the grading scale, and the grade distribution of your class at Joliet Catholic Academy.

Teacher Recommendations

Many schools will require teacher recommendations. If so, there will usually be a “teacher recommendation” form included with the application. You may use the one provided by the school to which you are applying.

Standardized Test Information

If schools require standardized tests, it is your responsibility to send tests from the testing agencies.

Application Tips

The information that you convey in your application – the substance – is obviously important, but keep in mind that the *presentation* of the information also plays a role. Here are some additional tips:

- Don’t procrastinate – applications are easier to complete than you might think, but it is still a good idea to start early.
- Read all application instructions thoroughly, including the small print.
- The applicant – not your parents -- should fill out all applications. Even the busiest student needs to be the author of all information.
- Be honest about yourself and your accomplishments.
- Be neat, legible and accurate.
- Be concise. Send only relevant data that will enhance your candidacy. When in doubt, check with your counselor.

- Don't cram too much information into too small of a space. Use additional attached sheets if necessary.
- Sign the application in the appropriate space.
- Send the correct application fee to the college/university.

Other Miscellaneous Tips

- Keep copies of everything.
- If an essay is optional, write one anyway. They would not suggest it if they didn't think it had importance.
- Don't send gifts to the admission office.
- Check, check and check again for typos, spelling errors, and/or blank spaces on your application. **Do not rely upon spell-check!** Have someone you trust proofread your application. Another proofreading technique is to read your words aloud – you might catch mistakes that your eyes have passed over.

Early Application Programs

Many four-year colleges and universities offer opportunities to apply under an early application program. Typically, early application deadlines range from early November to mid-December and students are notified of a decision around the first of the year. These programs are intended for students who have identified a clear first choice and feel confident in their academic record by the time of application.

Ethical Considerations in the College Admission Process

Students' Rights/Responsibilities

The National Association of College Admission Counseling (NACAC) has many resources for students and families. The link below is one example of a guide that students can follow to ensure that both the colleges and the students themselves are conducting themselves in an ethical manner. To see the document, click on the following link and then look for the document, "Statement of Students' Rights and Responsibilities."

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

Change in courses during senior year

If there is a change to your schedule during senior year, you are responsible for informing the colleges to which you have applied, whether a decision has been rendered on your application or not. Colleges evaluate students' academic programs and need to be kept aware of changes. Informing the college reflects personal responsibility and honesty.

Do your own work

College applications must be your own work. Guidance Counselors, teachers, parents, independent college counselors, and others should only serve as resources and sounding boards. Admission officers are often able to tell when pieces of your application have been authored by someone else and it is a poor reflection on you.

Early Decision commitments

The Early Decision (ED) plan is a BINDING agreement between the student and the college. If you apply ED, you and your parents must sign a form included in your application confirming your commitment to this plan. If you are accepted Early Decision, you must attend that college, and you must withdraw your applications to other colleges upon notice of acceptance.

The Résumé

For some students, it is helpful to include a résumé of activities, honors and work experience with their application. In lieu of completing the activity section on a college application, some schools will allow you to attach a résumé that provides

a description of your high school co-curricular activities. However, some colleges, including those that accept the Common Application, *require* you to complete the activity section on their application. Including a résumé is only recommended when the application does not provide enough space for your list of activities, or you feel it is necessary to explain your high school life in a more detailed way than the application allows.

Tips to Remember When Writing a Résumé

- Keep things in **reverse chronological order**. In each section, you should put your most recent schools, jobs, co-curricular, and honors first.
- A résumé should be **one page in length** anything more than a page is too long.
- When in doubt, **combine**. For example, instead of listing every single service opportunity you have had, you may want to write that you were involved in multiple service projects for a certain amount of hours per year.
- **Appearance**. Make sure your format is clear, consistent, and easy to read.
- **Proofread**. Proofread your final draft and ask at least two other people to proofread it as well. Look for improper grammar, inconsistency in language or layout, spelling or punctuation errors, poor construction of the content, typos, etc.

Sample

Name

Address

City, State, Zip Code

Area Code and Phone Number E-mail Address

Education:

List schools attended in reverse chronological order (only high school) and the years attended.

Honors:

List academic honors

Out-of-school honors and affiliated organization. (Eagle Scout Boys Club of America)

Awards:

List any awards from academic contests and co-curricular. Explain the award and the affiliated organization.

Co-Curricular Activities:

List the organizations in which you are/were an active participant, offices held, and the results of your work. Indicate number of hours per week and weeks per year you were involved.

Service Activities:

Highlight your service work, hours spent, and years involved.

Work Experience:

List any part-time or full-time positions you've held since freshman year, including summer jobs. Include the number of years you worked at this position and your job title.

Languages:

List any language(s) you fluently speak (other than English).

Hobbies:

List any activity that is non-school related.

References:

List teachers, counselors, and employers who will give you glowing remarks.

Senioritis Warning

Offers of admission may be based on performance and curriculum illustrated during the first six semesters at Joliet Catholic Academy, but many colleges also ask to see senior grades, and all will review final transcripts after you have graduated. Any deviation in your senior year from your usual performance can affect the offer of admission. *A dramatic decline in performance or a significant alteration of a senior class schedule can actually result in the withdrawal of an offer of admission.* Students can lose the opportunity to attend the college of their choice.

The College Essay

One of the most challenging requirements in the college application process is the college essay and personal statement requirement. Writing a strong essay will provide the college admission staff with additional information that cannot be found on the high school transcript. At some colleges, the essay may carry as much weight as the grade point average, class rank or standardized test scores. Students may utilize the assistance of their counselor, teachers, and the Joliet Catholic Academy Writing Lab with their development and mechanics of writing their essay. Additionally, students may wish to view sample essays on the following website: www.essayedge.com.

Where do I begin?

Before you begin your essay, it is helpful to identify the characteristics that make you who you are. First, write down your talents, goals, values and accomplishments. Then ask friends and family to add to the list. Look for the common themes that most accurately reflect who you are. This activity should help you focus on the person that you wish to highlight in the essay.

Some additional tips to consider:

1. Be yourself. Write about something meaningful and describe your feelings. Write from the “heart”, get personal. Do not write what you think the admissions counselor wants to hear.
2. Be creative. Remember that the admissions counselors read hundreds of essays each year. Even the most boring topic can sound interesting when presented in a creative and memorable essay.
3. Answer the question. If the application provides specific questions or guidelines, make sure that you follow them accordingly. If the essay asks you to choose one topic, only address one topic. If the application does not identify the topic, it is important to take advantage of the opportunity to sell yourself to the admissions committee.
4. The introduction is the most important part of the essay. It is important to catch the reader’s interest from the beginning.
5. Use transition from idea to idea, paragraph to paragraph. The use of transition will create a logical flow throughout your essay.
6. Avoid the use of traumatic events or crisis to sensationalize the essay. The inclusion of a trauma or negative event should only be utilized if the writer can demonstrate the positive outcome of the experience.
7. Rewrite, rewrite, rewrite! Obtain input from family, friends, teachers, counselors, etc. Check spelling and grammar. Don’t solely rely on the spell-checker use a dictionary to proof the essay.
8. Create an original essay. The admission officers are experts identifying plagiarized material and recycled essays.
9. Avoid sensitive or controversial topics. Remember, you don’t know the values or ideals of the individual reader.
10. Conclusions are critical. This is your last chance to impress the admissions counselor. After reading hundreds of essays, will the reader remember you?

The importance of the college essay cannot be overemphasized. Summer vacation provides students with a great opportunity to research college essays and begin to write rough drafts. Consider experiences that may be useful in the development of an essay theme or topic. Create your personal profile sheet highlighting your strengths and talents. When school resumes, take advantage of the numerous resources and personnel to assist you with the development of a top-notch college essay.

COMMUNITY COLLEGES

Community colleges offer high school graduates an opportunity to attend college courses while meeting some of the following needs:

- ❖ Convenient and flexible scheduling.
- ❖ Cost effective college financing.
- ❖ Associate degree or certificate of completion degrees.
- ❖ Opportunity to complete core coursework prior to transfer to a four-year university.
- ❖ For the undecided student – the option to explore various academic majors.
- ❖ The opportunity to attend college in a local setting.

TRANSFER STUDENT OPPORTUNITIES

Students completing a two-year associate degree program at a junior college are eligible to continue their education at a four-year university. Students are advised to consult with an academic advisor periodically to insure that all transfer requirements are being met. The success of transfer students from community colleges to four-year colleges is very high.

JOLIET JUNIOR COLLEGE

Graduates of Joliet Catholic Academy have the opportunity to attend the community college that serves their residential area. The majority of graduates from Joliet Catholic Academy have the opportunity to attend Joliet Junior College. Joliet Junior college is the oldest public community college in America. The college awards two-year associate degrees in arts or sciences, two-year associate degrees in applied science, and certificates of achievement and completion. Students may choose from more than 60 areas of concentration. Joliet Junior College affords students the opportunity to participate in a dual admissions program. This program allows students to gain admissions to a four-year institution while attending Joliet Junior college.

What are the advantages of Dual Admissions?

- ✓ Saves the students money by taking courses at JJC with lower tuition and fees.
- ✓ Provides students better control over academic planning by only taking the courses needed in order to graduate or transfer.
- ✓ Allows students to visit the participating college campus prior to transferring, and to meet with the admissions staff and academic advisors.

- ✓ Early acceptance to the participating transfer school will help ease the student's transfer process.
- ✓ Students transfer to a participating institution better prepared for upper division courses in their field of study.

THE COLLEGE ATHLETE

NCAA CLEARINGHOUSE

Clearinghouse Customer Services

Eligibility Center Services

NCAA Eligibility Center mailing address:

NCAA Eligibility Center
P.O. Box 7136
Indianapolis, IN 46207

NCAA Eligibility Center overnight mailing address:

NCAA Eligibility Center
1802 Alonzo Watford Sr. Drive,
Indianapolis, IN 46202

Customer service hours - 11 a.m. to 5 p.m. Eastern time Monday through Friday.

Toll-free phone number (U.S. callers) - Customer service line - 877/262-1492

Phone number (international callers) - Customer service line - 317/223-0700

Fax number: 317/968-5100

www.NCAAstudent.org

A central clearinghouse will certify your athletic eligibility for Divisions I and II schools. It is strongly recommended that students download and read *Guide for the College Bound Athlete* from the following website, www.NCAAstudent.org. Here is some important information that will assist you.

Certification

If you intend to participate in Division I or II athletics as a freshman, you must register and be certified by the NCAA Initial-Eligibility Clearinghouse.

Registration Process

In order to be a registered with the clearinghouse, you must complete the registration process found at www.eligibilitycenter.org.

Questions and Answers about the Clearinghouse

Q. Why do I need to register and be certified?

If you intend to participate in Division I or II athletics as a freshman in college, you must be registered with and be certified as eligible by the NCAA Initial-Eligibility Clearinghouse. Please note that initial-eligibility certification pertains only to whether you meet the NCAA requirements for participation as a freshman in Division I or II athletics and has no bearing on your admission to a particular Division I or II institution.

Q. When should I register?

You should apply for certification after your junior year in high school if you are sure you wish to participate in intercollegiate athletics as a freshman at a Division I or II institution. If you fail to submit all required documents, your incomplete file will be discarded after three years, requiring you to pay a new fee if certification is requested after that time.

Q. Is there a deadline to register?

There is no deadline to register with the clearinghouse however, you must be certified before receiving an athletic scholarship, practicing and competing at a Division I or II institution.

Q. How do I register?

You may complete your registration on-line at www.eligibilitycenter.org.

Q. What information do I need on hand to complete the registration on-line?

In addition to your name, address, birth date, email address, phone number, and the dates that you attended high school, you will need to have the following:

- Your high school code: Joliet Catholic Academy Code is 142380.
- Create a pin number and write it down to access your information.
- A credit card or bank information to pay with an e-check.

Q. What if I have attended more than one high school?

If you have attended multiple high schools since ninth grade, you must have an official transcript from each school sent to the clearinghouse.

Q. Once I submit my registration do I need to print any forms?

Yes, there are two (2) release forms that are needed in the Guidance Office. Print each release form, sign and date them, and bring them to the Guidance Office. You will also need to complete a Joliet Catholic Academy Transcript Request Form so your transcript can be sent to the clearinghouse.

Q. Are standardized test scores required?

Qualifying test scores are required for participation at both Division I and Division II colleges. If you intend to participate at either a Division I or II school, the test scores must be sent to the clearinghouse directly from the testing agency.

Q. How can I arrange for my scores to be sent directly from the testing agency?

When you register to take the ACT or the SAT, you can mark code 9999 so that the clearinghouse will be one of the institutions receiving your scores, or alternatively, you can submit a request (and fee) for an “additional Score Report” to the appropriate testing agency by indicating code 9999 on your request form.

Q. What will the clearinghouse provide to the colleges that are recruiting me?

The clearinghouse will send your eligibility status to any Division I or II college that requests it. Please note that the clearinghouse will not send your eligibility information at your request; rather, the college must make the request for the information. Additionally, if no member institution requests your eligibility status, a final certification decision may not be processed.

FUNDING YOUR EDUCATION

Scholarship Web Sources

www.managingcollegecost.com

www.fastweb.com

www.schoolsoup.com

www.collegezone.com

General Information

Although the price of a college education can be daunting, it is helpful to know that colleges and universities award financial aid to qualifying students. The two major forms of financial aid are merit-based and need-based. Merit-based aid is another term for scholarship and is awarded to students as a way of recruiting top applicants or students that will add something unique to the campus community. Need-based aid is awarded to students who have demonstrated financial need. Demonstrated need is determined by the federal government when families complete the FAFSA (Free Application for Federal Student Aid) and/or the CSS (College Scholarship Service) Profile. For more information on either of these forms, please use the links below:

FAFSA – www.fafsa.ed.gov

CSS Profile – www.collegeboard.com

Colleges typically use the following formula to determine financial need for a family:

Cost of attendance (COA): includes tuition, room, board, books, etc

Expected Family Contribution (EFC): Determined by the FAFSA, this is the amount that a college expects a family to contribute annually to their student’s college education. Some colleges use additional forms, such as the CSS Profile and/or institutional forms to determine the EFC.

COA – EFC = Financial Need

Don't assume you can't afford a specific school or type of school

Many families immediately eliminate the higher priced institutions, believing that they cannot afford to pay the tuition. It is important to note, however, that many of the high-cost institutions also provide the most money in grants and scholarships.

Financial aid "safety" schools

Many students know that they cannot attend college without receiving financial assistance. It is a good idea for these students to select one or two schools that assure a good financial aid package. In other circumstances, it may be wise to choose a school that the family knows they can afford without financial assistance. Please make sure that all schools on your list are schools that you want to attend.

Financial Aid officers are your friends

Make sure to contact the Financial Aid Offices of each college after you have narrowed down your choice of schools. Financial Aid Officers have tremendous expertise and are happy to help prospective students with the entire process. They understand that families have many questions and concerns. They may make suggestions or provide an estimate of the financial aid package that may be offered.

Financial Aid Forms

As you may have heard from friends and family members, the forms can be difficult to fill out...but *don't* let that stop you. Many schools have the policy that they WILL NOT AWARD ACADEMIC SCHOLARSHIP MONEY unless the federal financial aid forms have been submitted. Even if you know that you will not qualify for need-based assistance, the schools don't! Many institutions provide grants or scholarships to students who do not qualify for the need-based awards.

The Free Application for Federal Student Aid (FAFSA)

The FAFSA is the government's financial aid form, and is utilized by the majority of colleges/universities in the country. Please make sure you provide answers for every question asked on this form; if you don't, the processing will be delayed. The earliest that a family can submit this form is January 1st of the student's senior year. Students should make sure to include an Illinois school in their list of schools on the FAFSA. By doing this, students are assured consideration for any Illinois state aid in addition to federal aid. For more on the process of filling out the FAFSA, see below.

The CSS Profile (sponsored by the College Board)

The CSS Profile is an additional financial form used by many private colleges around the country. This is not a government form. The College Scholarship Service, a division of the College Board, administers this service. Filling out the Profile is a two-step process. Registering for the CSS Profile is the first step and can only be completed on-line at <http://www.collegeboard.com>. The second step is completion of a customized form that will be available based on the information provided during registration.

Supplemental/Institutional Applications for Financial Aid

Some schools require their own supplemental forms or tax returns in order for a student to qualify for academic and financial assistance. It is up to you to inquire as to whether the schools that you are interested in mandate the completion of another form.

Deadlines

WATCH THE CALENDAR – Each college/university has its own deadline for financial information. The earlier you submit the forms, the better!

Filling out the FAFSA

This process takes two steps; a family must first apply for a PIN number before they can complete the FAFSA. The time it takes to receive a PIN number is often much faster if applied for on-line.

To Secure a PIN

Both a student and a parent need to procure separate PIN numbers. To request a PIN, go to *www.pin.ed.gov*. The student and parent will be required to provide his/her Social Security Number, full name and address, date of birth, and email address. Once the form is completed, select “Submit Request.” The student or parent will be asked to confirm the address listed on the database. Once “yes” is indicated at the bottom of the page, a PIN will be sent electronically; if no email address is provided, a PIN will be mailed via the U.S. Postal Service within 10 days.

A PIN may be used for several different processes. A PIN allows a student or parent to:

- Check on the status of the FAFSA application;
- Electronically sign the *Free Application for Federal Student Aid* (FAFSA) on the Web, Renewal FAFSA on the Web, or make corrections on the FAFSA on the Web site;
- request a duplicate copy of the student’s *Student Aid Report* (SAR);
- Access information about the student’s financial assistance from the National Student Loan Data System (NSLDS) Web site;
- make updates to the address where the PIN is mailed;
- make address corrections to a Federal Direct Loan account, calculate a repayment schedule, and get interactive counseling on deferment or forbearance for any Federal Direct Loans on the Federal Direct Loan Servicing Web site

A PIN expires after 18 months of non-use, but may be changed if the security of the PIN has been compromised. Another copy of the PIN may be requested if the PIN number is forgotten.

Types of Financial Aid

Financial Aid comes in five basic forms. Most financial aid packages offer a combination of the following:

- **Scholarships** – gift aid awarded to recognize academic merit or a particular skill
- **Grants** – gift aid generally awarded based upon financial need
- **College Work Study** - allows the student to work either on or near campus in a job arranged by the financial aid office
- **Loans** – typically have a low interest rate; sometimes interest accrues immediately and sometimes it is deferred
- **Self-help** – the amount of money expected that a student will contribute through employment or savings

See the next section for more detailed information on federal and state grants, loans, and work study.

Federal Financial Aid Programs

While the list here does not represent an exhaustive list of all federal financial aid programs, we have highlighted those programs most popular with our families. Students and parents demonstrate eligibility for these programs by completing the FAFSA.

Federal Pell Grant - A federal program specifically for families with significant financial need.

Academic Competitiveness Grant

A new program designed for freshmen and sophomores in college who are Pell Grant recipients, and are U.S. citizens, and will be first- or second-year college students, and have completed a “rigorous secondary school program.” In Illinois, this rigor is defined as a student who has completed 4 years of English, 3 years of Math, 3 years of Science, 3 years of Social Studies and 1 year of Foreign Language; OR who has completed 2 Advanced Placement courses and scored at least a 3 on the exams.

Federal Subsidized Stafford Loan

A need-based, low-interest loan program - maximum loan amounts are set for each year of undergraduate education. These amounts represent a combination of subsidized and unsubsidized Stafford loans (see below). The government pays the interest on the student's behalf while the student is in school, during the 6-month grace period a student receives upon termination of school, and during any authorized deferment periods. Students repay the subsidized Federal Stafford Loan back over a maximum period of 10 years on a monthly basis.

Federal Unsubsidized Stafford Loan

A non-need-based, low-interest loan program - is only available to students who are not eligible for a full subsidized Federal Stafford Loan. Interest begins to

accrue shortly after funds are disbursed but can be added to the principal balance of the loan. Repayment of the balance begins 6 months after disbursement. Students repay the unsubsidized Federal Stafford Loan back over a maximum period of 10 years on a monthly basis.

Federal Plus Loan

Non-need based loan for parents of dependent undergraduate students. Parents may borrow up to the cost of attendance at the school minus any financial aid. The amount a parent may borrow is subject to a credit check. These are conventional loans, with repayment beginning within 60 days; parents have a maximum of ten years to repay these loans. Parents may consolidate several PLUS loans. Parents do not have to complete a FAFSA in order to procure a PLUS loan; they only need to complete a Master Promissory Note. However, most colleges and universities will ask parents to complete a FAFSA nonetheless to determine if the family is eligible for any other aid.

Federal Work Study

Students work a set number of hours each week on campus (usually 10 to 20 hours/week) and are paid minimum wage. The money is either deducted from a student's bill or is paid directly to the student for miscellaneous expenses.

State Financial Aid Programs

The Illinois Student Assistance Commission (ISAC) administers a host of scholarship and funding programs for Illinois families; we highlight only the Monetary Award Program here. Information on other programs sponsored by the State of Illinois can be found at www.collegezone.com.

Monetary Award Program (MAP)

A State of Illinois Grant Program - Monies received from MAP do not have to be repaid. Only *tuition* and *mandatory fees* at ISAC-approved *Illinois* postsecondary institutions are eligible for payment. Award amounts vary by institution. To be considered for MAP, students must have listed an Illinois college on their FAFSA.

Timeline

Spring & Summer of Junior Year:

- Discuss the various sources of financial aid with the schools in which you are interested.
- Families can use a financial aid calculator to estimate how much financial aid they will be eligible for in the upcoming year. Use the new FAFSA 4Caster, found at www.fafsa.ed.gov. Or click on www.collegezone.com for more details.
- Register with www.fastweb.com and/or www.schoolsoup.com
- Never pay a scholarship service to “find” scholarships for you!

Fall of Senior Year:

- Apply for a pin number for the FAFSA at www.fafsa.ed.gov.

- Complete Part 1 of the CSS Profile by registering on-line at <https://profileonline.collegeboard.com/>.
- Many colleges and universities provide financial aid estimates in the fall. This can be helpful in determining a family's contribution for college. Check with the schools in which you are interested to see if they provide this service.

Winter of Senior Year:

- Complete the FAFSA and submit it in January. The FAFSA is not available until January 1st. Many colleges have deadlines for receiving financial aid information; be sure to keep track of them.
- Research scholarship opportunities and complete scholarship applications.

Spring of Senior Year:

- Maintain communication with the colleges of your choice.
- You will receive financial aid award letters. Colleges and universities try to mail their packages to families as soon as possible, usually in March or April.
- Make note of the deadlines for responding to financial aid offers. Colleges often give students a strict timeframe in which to respond, usually 15 to 21 days.
- May 1st is the national deadline for submitting a tuition deposit to the school you choose to attend. Make sure all financial aid is finalized by this date.

Scholarship Opportunities

College-sponsored scholarships are just one example of how you can get help in paying for college. Corporate-sponsored scholarships and community-based aid can supplement the opportunities available from colleges and universities. Scholarships vary in many ways – some have specific criteria, others are open to the general student population. It is always important to read the details of the scholarship to see if you are eligible. If you have questions, please see your guidance counselor.

Helpful Tips

- Do not utilize any scholarship service that asks you to pay!
- Stay in contact with Financial Aid Officers, especially if there is a change in family circumstances and income.
- Many schools provide installment tuition payment plans. Ask for the different options that are offered in order to pay tuition and fees.
- Tax information can be extremely helpful when completing financial aid forms. Schools are required to randomly verify the information families provide on their financial aid forms. This process is called Verification. If

your family is chosen for Verification it is mandatory for you to provide copies of your tax forms before the financial aid money is applied to the student's bill. You will know you were selected for verification if there is an asterisk (*), a "C," or an "E" on the SAR after the "EFC" in the top right hand corner.

- Photocopy all completed forms and worksheets.
- Financial Aid forms must be completed each year!
- Remember that some scholarships are non-renewable after the first year of college. Make sure to plan ahead to ensure a four-year experience.

