

A GUIDE TO PLANNING FOR COLLEGE



**MAKE YOUR
DREAMS A REALITY.**



**START HERE.
GET THERE.**



YOUR COLLEGE PLANNING GUIDE



YOUR JOURNEY TO COLLEGE STARTS NOW



College can make a big difference in your life. A college education will give you more career choices and more job opportunities. And, you'll likely earn more money over your lifetime.

Right now, it's important that you prepare for continuing your education after high school. Be sure you are taking the right classes, keeping your grades up, and meeting requirements for graduation.

Talk to your guidance counselor or go to [HESC.ny.gov](https://www.hesc.ny.gov) for detailed diploma requirements.

Over a lifetime, a person with a 4-year degree will earn nearly \$1 million more than a person with just a high school diploma.

(US Census Data)

Getting a jump on credits may help you save money on your college education. If your high school offers them, consider taking Advanced Placement (AP) classes. AP classes are college-level courses that can help you earn college credit, and help you to acquire college skills early and stand out in the admissions process.

Some high schools also partner with local colleges to offer courses that provide college credit.

Check with your counselor about these opportunities!

AP CLASSES

No one in your family has ever gone to college?

You can be the first. There are many resources available to help you plan and pay for college. Keep reading, and go to [HESC.ny.gov](https://www.hesc.ny.gov) for more info.

EXPLORE CAREERS



To help you make a good decision about college, start thinking about what career you'd like to pursue.

Consider the academic commitment and education costs compared to the estimated salary of your chosen career.

Here's how to start:

1. Assess yourself. Ask yourself these questions:

- What are my interests?

- What do I like to do?

- What are my strengths?

- Do I like to work alone or with others?

Evaluate your answers, and visit mynextmove.org to learn how these traits fit with different jobs.

2. Explore the careers and jobs that match your needs, strengths and interests. Visit careerzone.ny.gov and bls.gov/k12/ to learn more about the daily tasks, estimated salaries, the skills and level of higher education needed for those careers.

3. Find colleges that offer courses of study in your field of interest. Visit nces.ed.gov/collegenavigator and bigfuture.collegeboard.org/college-search for colleges throughout the country, or continue at careerzone.ny.gov for New York State colleges.

Be sure to talk to others, including your parents, counselor, teachers and friends. And, consider an internship or part-time job to experience different fields.

Choosing a career takes a lot of careful consideration. It's a process that starts now and will continue through your college years.

Visit “College and Career Planning” on HESC.ny.gov to start your search.

CHOOSING YOUR COLLEGE MAJOR



A major is the specific subject in which you choose to specialize. Depending on the college, you might be able to major in two fields, have a major and a minor or even create your own major.

While some specialized programs require students to declare a major when they apply, many colleges don't require students to declare a major until the end of sophomore year.

If you aren't sure what you want to do, don't worry. Thousands of college freshmen haven't chosen a major or career. College gives you the opportunity to learn more about many subjects and careers. Many students change their majors during their college years.

Professions and Education

Here are just some of the careers you can have with different levels of higher education,

Technical/ Trade School

- Cosmetology
- Mechanic
- Massage Therapist

Two-year College Associate's Degree

- Registered Nurse
- Administrative Assistant
- Dental Hygienist
- Radiation Therapist
- Nuclear Technician
- Fashion Designer
- Funeral Director
- Respiratory Therapist
- Court Reporter
- Paralegal and Legal Assistant
- Heating, Air Conditioning, and Refrigeration Mechanics and Installer

Four-year College Bachelor's Degree

- Accountant
- Journalist
- Graphic Designer
- Computer Software Engineer
- Network Systems and Data Communications Analyst
- Financial Adviser
- Public Relations Specialist

Over Four Years of College

Graduate Degree, Doctorate Degree

- Lawyer
- Dentist
- Doctor
- Teacher
- Scientist
- Social Worker
- University Professor
- Veterinarian
- Pharmacist
- Psychologist
- Physical Therapist



Year 2020: Among the fastest growing professions*

*Bureau of Labor Statistics

- Home Health Aides
- Medical Secretaries
- Veterinary Technologists and Technicians
- Market Research Analysts and Marketing Specialists
- Physical Therapists and Physical Therapists Assistants
- Dental Hygienists
- Interpreters and Translators
- Mental Health Counselors/Therapists
- Medical Scientists
- Biomedical Engineers

THE COLLEGE SEARCH STARTS HERE



Start by considering all types of colleges and choose the type that is the best fit for the academic program you seek and your personality, career interests and learning style.

Vocational/Trade/Technical Schools –

These schools offer programs that can be completed in two years or less. Typically, you earn a certificate for a skill or trade once you have completed a program of study. Some vocational trades: electricians, iron and metal workers, plumbing, cosmetology, pharmacy assistants, and paralegals.

Two-Year Community or Junior Colleges –

Two-year colleges award associate's degrees after completing programs of study. Afterward, you can transfer to a four-year college to earn your bachelor's degree.

Public and Private Colleges and Universities –

Four-year colleges offer a bachelor's degree in the arts or sciences after completing programs of study.

- **Universities** are generally large and offer many majors.
- **State Colleges** are usually less expensive than private colleges and universities.
 - **Private Colleges** are generally more expensive, but may offer more institutional aid, be smaller and offer more personalized attention.



What do you want in a college?

Now that you've had a chance to decide on the type of college that interests you, start developing a list of criteria that will help narrow down your search. You may consider the following:

- **Size** Do you want to attend a large or small school? Look beyond the size of the student body: What is the student to faculty ratio? How accessible are faculty members?
- **Location** Do you want to be close to home, or far away? Do you want to go to college in a city or in a more rural environment?
- **Academic Programs** If you know what you'd like to study, is there a college that is known for excelling in your major?
- **Campus Life** Take a campus tour to get a feel of the school and see if it's right for you.
- **Extracurricular and Sport Activities** Does the school offer the types of competitive and recreational activities you enjoy?
- **Cost and Average Financial Aid Awarded** Know the real cost. Use the college's net price calculator to determine the true cost. But, don't rule out a college based on sticker price alone. There are many types of financial aid available to help you pay for college. Go to [HESC.ny.gov](https://www.hesc.ny.gov) for more information and for the step-by-step process of paying for college.
- **Graduation and Retention Rates** The percentage of students returning after freshman year and graduating in four years are good indicators of the strength of a college's student support system as well as the overall satisfaction of its students.

Visit “College and Career Planning” on [HESC.ny.gov](https://www.hesc.ny.gov) to get help in your search.

FINDING THE COLLEGE

THAT'S RIGHT FOR YOU

Now, you should have a list of colleges that are the type you're interested in, meet your criteria and offer your chosen major.

Research

Visit your high school counselor's office where you'll find college brochures, catalogues and other information. Research the colleges you are interested in online and request additional information. Find out about campus life and housing options. Look at academic requirements, class size, costs and financial aid. Be organized. Keep a file of possible colleges and worksheets that evaluate the pros and cons of each.

Your high school counselor is a valuable resource – meet with your counselor to discuss plans for college.

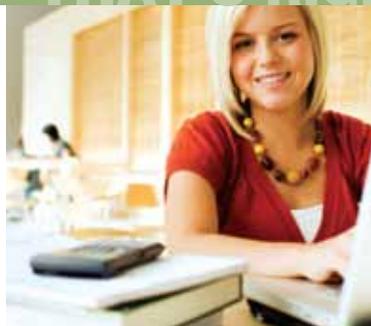
Attend College Fairs

College fairs give you an opportunity to talk with college admission representatives and gather information about campus life, academic programs, financial aid, and admissions requirements. Check out "College and Career Planning" on HESC.ny.gov for a college fair calendar and learn how to make the most of those you visit.

Take Campus Tours

It's important to visit the schools that interest you. Campus tours give you a first-hand experience of the college, and a chance to talk to students, faculty and admissions staff. Check college websites for campus tour information.

Use the Campus Tour Checklist in "College and Career Planning" on HESC.ny.gov.



Make the most of your campus tours. Be sure to plan ahead and have a list of questions. Virtual tours are also available for many campuses.

Campus Tour Checklist:

- Make an appointment for an official campus tour. These are usually led by a student who can answer many of your questions.
- Walk around campus on your own.
- Meet with an admissions officer.
- Pick up financial aid forms.
- Sit in on a class that interests you.
- Talk to other students and a professor in your chosen major.
- Talk to coaches of sports you may want to join.
- Read the student newspaper and listen to the college radio station.
- Eat a meal on campus.
- Walk or drive around the community.
- Get names of people you meet for future contacts.
- Browse the college bookstore, library, and student union.
- Can you imagine yourself as a student at this college?**

The best time to visit a campus is during the week when classes are in session, in the fall, winter or early spring.

APPLYING FOR COLLEGE



You'll have to take one or more standardized tests. Ask your guidance counselor for dates and details.

Most colleges require SAT or ACT standardized test scores as part of the application process. Additionally, you may be required or recommended to take SAT subject tests.

Tip: Plan ahead! Take your SAT subject tests at the end of the semester in which you've taken that course.

In the fall of your senior year, you must narrow down your list of colleges to those to which you will apply. Most colleges have online applications, either their own or through the Common Application. Know the requirements for each application and the deadline.

Many colleges have early application deadlines beginning in the early fall of your senior year.

Allow yourself enough time to complete all forms, obtain letters of recommendation from your counselor and teachers and write your application essay, if required.

Notify your guidance counselor about your deadlines and ask that your transcripts be sent.

Use HESC's timeline checklist on the following pages to stay organized and meet all deadlines.

Apply for financial aid as soon as possible in January of your senior year. Financial aid comes from the federal and state governments and your college. It includes:

- Grants and scholarships – FREE money – you don't have to pay back
- Work-study programs
- Low-interest federal loans

To apply for financial aid, start by completing the Free Application for Federal Student Aid (FAFSA) and then the application for the New York State Tuition Assistance Program (TAP) and other state aid.

Visit HESC.ny.gov to learn how to complete the FAFSA and TAP applications, and to learn more about financial aid.

You should receive your acceptance letters and financial aid award packages from colleges by April. Compare the packages with the College Financial Aid Award Comparison tool in "Applying for Financial Aid" on HESC.ny.gov.

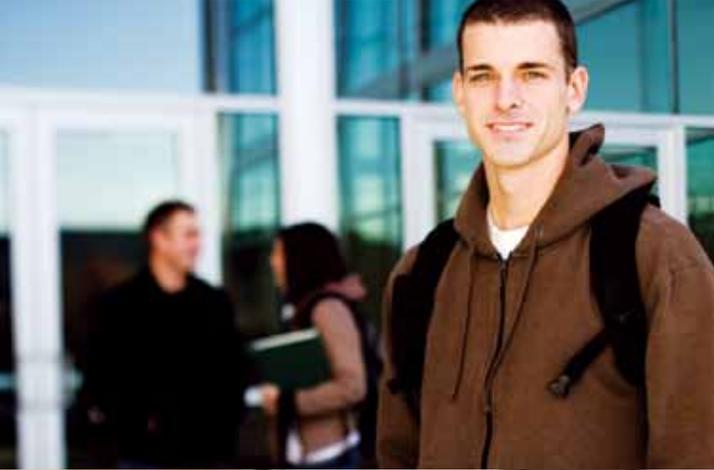
Make your college choice by May 1.

Ask people who know your strengths to write your letters of recommendation. Teachers, counselors, community leaders, or employers are good choices. Ask early so they have enough time.

What do colleges look for in the admissions process?

- Grades
- Standardized test scores
- Honors or advanced placement classes
- Electives
- Extracurricular activities
- Letters of recommendation
- Essay

JUNIORS: GET GOING



Summer Before Your Junior Year

- Start researching colleges — read materials in your counselor’s office, talk to family and friends and check out websites.
- Explore careers and start to narrow down a major.
- Start planning how to pay for college, and how to get financial aid.
- Start looking for scholarships and grants — money you don’t have to pay back.

Fall/Winter

- Register for and take the PSAT and/or the PLAN (Pre ACT).
- Visit **HESC.ny.gov** to:
 - Check out the College Fair Calendar to find a college fair to visit.
 - Start exploring college financing with HESC’s free brochure “You Can Pay for College.”
 - Estimate your eligibility for federal student aid by completing the FAFSA4caster.
- Attend a financial aid workshop or seminar.

Spring

- Register for and take the SAT and/or ACT.
- Attend college fairs.

Summer

- Narrow down your list of colleges that you are interested in attending.
- Request information and applications for admission.
- Start writing your college application essay, and asking for letters of recommendation.

SENIORS: DO IT NOW!

Fall

- Work hard all year and keep up your grades.
- Stay involved in extracurricular activities.
- Check with your counselor regularly for news about financial aid workshops, college fairs, visits from college representatives and scholarship announcements.
- Meet with your school counselor to make sure you are on track to graduate and meet college admission requirements.
- Review and note all deadlines for college admissions, testing and financial aid.
- Take the SAT, SAT subject tests and/or ACT if you haven't yet.
- If you haven't already...
 - Narrow down your list of colleges that you are interested in attending.
 - Request information and applications for admission.
- Decide whether you are going to apply for early decision or early action program and meet the deadlines.
- Ask your teachers and counselors for your transcripts and letters of recommendation.
- Apply to your chosen colleges. Pay attention to deadlines!
- Apply for scholarships/awards from local organizations.
- Read HESC's brochure "You Can Pay for College."
- Complete the FAFSA4caster at fafsa.ed.gov to estimate your eligibility for federal student aid.



Myth: Colleges don't care about my senior year grades.

Fact: They do care! Many colleges won't make a decision about your application until receiving your first semester grades. They also will request your final transcript at the end of your senior year.

CHECK IT OFF



Winter

- Get a PIN at pin.ed.gov to complete your FAFSA in early January. Your parents need a PIN, too.
- Encourage your parents to complete their income tax forms early.
- As soon after January 1st as possible, submit your FAFSA online at FAFSA.ed.gov.
- Apply for TAP online at the end of your FAFSA application. Look for the link on the FAFSA confirmation page.
- Apply for financial aid. Learn more at HESC.ny.gov.
- Attend financial aid application workshops if you haven't yet.
- Look for acceptance notices.

Spring

- Visit the campuses of the colleges where you have been accepted.
- Register for Advanced Placement exams.
- Check TAP status on HESC.ny.gov.

- Review financial aid packages from colleges accepting you and, if you have questions, contact the colleges' financial aid offices.
- May 1 deadline: decide what college you will attend, sign and send college letter of intent with required deposits, and accept or refuse the financial aid offered.
- Notify the colleges you decided not to attend.
- Notify your high school counselor office and college financial aid office of any scholarships received.
- Send thank you notes to all who helped you by writing letters of recommendation, helping edit your essay or in other ways.
- Follow up with your college about financial aid and orientation.

Summer

- Have your final transcript sent to your college.
- If you plan to borrow money from the Federal Direct Student Loan Program, complete your application and promissory note.

IT'S IMPORTANT TO
MEET ALL DEADLINES!

USE THIS CHECKLIST.
CHECK OUT
HESC.NY.GOV
FOR ADDITIONAL
RESOURCES.

HESC Customer Communications Center

1-888-NYSHESC

1-888-697-4372

Free Application for Federal Student Aid

fafsa.ed.gov

College Searches

College Navigator:

nces.ed.gov/collegenavigator

College Board:

bigfuture.collegeboard.org/college-search



Your Student Aid Agency

New York State Higher Education Services Corporation

99 Washington Avenue, Albany, NY 12255

HESC.ny.gov