

# A GUIDE TO PLANNING FOR COLLEGE



**MAKE YOUR  
DREAMS A REALITY.**

Start Here. Get There.



# 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.org](http://HESC.org) 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.org](http://HESC.org) 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?

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- What do I like to do?

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- What are my strengths?

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- Do I like to work alone or with others?

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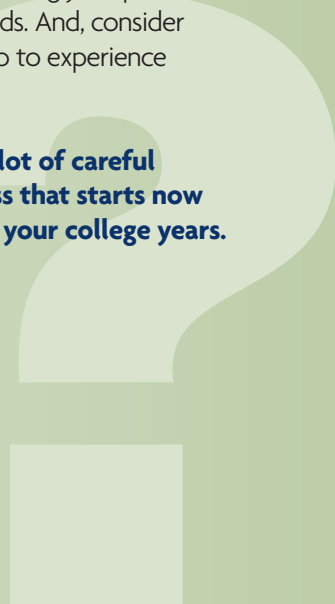
Evaluate your answers, and visit [mynextmove.org](http://mynextmove.org) to learn how these traits fit with different jobs.

**2.** Explore the careers and jobs that match your needs, strengths and interests. Visit [careerzone.ny.gov](http://careerzone.ny.gov) and [bls.gov/oco/](http://bls.gov/oco/) 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](http://nces.ed.gov/collegenavigator) or continue at [careerzone.ny.gov](http://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.**



# 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 what fields are out there. Many students change their majors, sometimes several times, 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
- Teacher
- Social Worker
- 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
- Scientist
- University Professor
- Veterinarian
- Pharmacist
- Psychologist
- Physical Therapist



## Year 2016: Fastest growing professions\*

\*Bureau of Labor Statistics

- Network systems and data communications analyst
- Computer applications software engineer
- Veterinary technologist and technician
- Personal financial adviser
- Medical assistant
- Pharmacy technician
- Forensic science technician
- Dental hygienist
- Physical therapist
- Financial analyst

# THE COLLEGE SEARCH STARTS HERE



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

## **Vocational/Trade/Technical Schools –**

Offer programs that are 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 to develop 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 or visit [nces.ed.gov/collegenavigator](https://nces.ed.gov/collegenavigator) 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.org](https://HESC.org) 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.

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

# 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 from them. Find out about campus life and housing options. Also, look at academic requirements, class and faculty size, costs and financial aid.

Be organized. Keep a file of possible colleges and worksheets that evaluate the pros and cons of each.

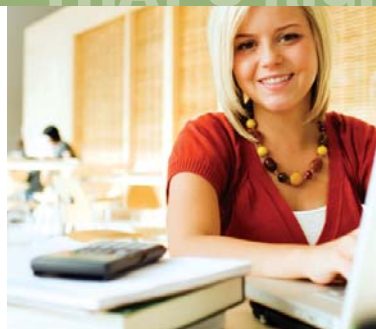
**Check out the U.S. Department of Education's online College Navigator for help in finding a college that matches your criteria.**  
[nces.ed.gov/collegenavigator](https://nces.ed.gov/collegenavigator)

## Attend College Fairs

College fairs give you an opportunity to talk with admission representatives from different colleges and gather information about campus life, academic programs, financial aid, and admissions requirements. College fairs are usually held in the early fall and spring. Check out HESC.org for a list of college fairs near you and detailed information on how to make the most of a college fair.

## Take Campus Tours

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



**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 participate in.
- 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 plan a campus visit 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: 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.

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.

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.

You should receive your acceptance letters and financial aid award packages by April. Compare aid offers, go on campus tours if you haven't already, and notify the school of your choice by May 1.

## 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



**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.

# 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 web sites.
- Explore careers and start to narrow down a major.
- Start planning how to pay for college, and how to get financial aid.
- Start looking at 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.org** 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.

FOR MORE INFO CHECK OUT  
COLLEGE AND CAREER PLANNING  
AT **HESC.ORG**

# SENIORS: DO IT NOW!

## Fall

- Work hard all year and keep your grades up.
- 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](http://fafsa.ed.gov) to estimate your eligibility for federal student aid.



TO CREATE YOUR OWN CHECKLIST, VISIT [HESC.ORG](http://HESC.ORG)

# CHECK IT OFF



## Winter

- Get a PIN at [pin.ed.gov](http://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](http://FAFSA.ed.gov).
- Apply for TAP online at the end of your FAFSA application.
- Apply for financial aid. Learn more at [HESC.org](http://HESC.org).
- 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.org](http://HESC.org).
- 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.
- If you choose a New York State school and still need money after receiving all available federal aid and low interest federal loans, consider NYHELPS. Learn more at [HESC.org/nyhelps](http://HESC.org/nyhelps).

IT'S IMPORTANT TO  
MEET ALL DEADLINES!

USE THIS CHECKLIST.  
CHECK OUT  
**HESC.ORG**  
FOR ADDITIONAL  
RESOURCES.

**HESC.ORG**

**HESC Customer Communications Center**

1-888-NYSHESC

1-888-697-4372

**Free Application for Federal Student Aid**

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

**College Navigator**

[nces.ed.gov/collegenavigator](https://nces.ed.gov/collegenavigator)



Your Student Aid Agency

New York State Higher Education Services Corporation

99 Washington Avenue, Albany, NY 12255

[HESC.org](https://HESC.org)