

planning  
for college

college admissions toolkit

VSAAC

for students applying  
to college

# finding colleges that fit

VSAC

## It's about YOU!

Finding the right college means searching for a program that meets your needs academically, socially, and financially. Avoid the trap of applying to a certain college or program just because you've heard the name or because "everyone else is." This is about you; it's *your* search. Keep in mind that there are likely to be a number of colleges that fit your "must haves."

## Give some thought to ...

### Type of college

**Do I want a two-year college, a four-year college or university, or a technical/vocational program? Coed or single gender? Religious affiliation?**

One- and two-year schools may offer a general education or specialized job-training program. Four-year programs include general education requirements in addition to major coursework.

### Major/academic program

**What do I want to learn? What field of study interests me?**

A college "major" is a particular subject area — such as education, art, computer studies, or history — in which a student concentrates his or her studies. Other options to consider include internships, study abroad, and opportunities for interdisciplinary and self-designed majors. (*Note:* Most students enter college undecided and then pick a major in the second year. It's totally okay to apply "undecided.")

### Size

**What size student body, campus, and classes are right for me?**

Smaller colleges may mean you might get to know most of the students; larger schools may have more academic and extracurricular activities. Do you want individualized attention? Regular access to faculty? Check the faculty-student ratio. Can you picture yourself in a large lecture auditorium, or would you prefer small group discussions? Remember that class sizes typically get smaller as you move further along in your major, away from introductory classes.

### Selectivity

**How do I compare academically to accepted students? What chance do I have of getting in?**

A school's selectivity may be based on the average GPA (grade point average), class rank, and SAT/ACT scores of admitted students, as well as the percentage of applicants accepted. Refer to each college's Web site or catalog for its specific admissions requirements.

## Not sure?

No problem! Use the online **College Navigator** tool at [www.collegenavigator.gov](http://www.collegenavigator.gov). In the left-hand column, you can select from many different search options, including type of school, tuition levels, types of programs, geographical setting, and more.

**Cost-saving tip:** Applying to schools at which you're near the top of the applicant pool academically may qualify you for more merit-based financial aid from the college.

## Location

Do I want to stay close to home or go farther away? City, rural, or suburban?

Choose a location and community that appeals to you.

## Campus atmosphere, student life, and diversity

What type of “personality” does the campus have? How do students spend their time? How diverse is the student body? What opportunities and activities are available?

Every campus has a different “feel,” which you can best get a sense of by visiting the campus and talking with students. Also look at the school newspaper, talk with faculty and staff, and check out campus activities, housing, and food. Do students stay on campus on the weekends? How much time do they spend on academics each day/week? Are there support services available? Look for campus activities and volunteer opportunities that interest you. Consider the demographic makeup of the students on campus (where they are from, what background they have), too. Go with your gut feeling: Can you imagine yourself as a student there?

## Cost and affordability

What is the cost of attending college, and what type of financial aid is available?

Total costs cover tuition, room and board, fees, books, and personal expenses. Affordability is a major concern for most families, so have that discussion early on.

Don't immediately rule out a college because it seems too expensive — what you actually pay may be well below the “sticker price.” Consider applying to several colleges in different price ranges, and check with VSAC and college financial aid offices about your options. For an overview of college financing, go to [vsacroadmaps.org/pay](http://vsacroadmaps.org/pay).

Also, online net price calculators provide early, individualized estimates of what specific schools may cost: Enter your financial information to find out what families like yours paid after taking grants and scholarships into account; this will help you to decide whether the schools you're considering will be affordable. Learn more at [vsacroadmaps.org/apply/the-college-search](http://vsacroadmaps.org/apply/the-college-search).

**Cost-saving tip:** Take general education coursework at a community college and then transfer to a four-year program to focus on your major. You may be able to cut your college costs substantially.

## See yourself there

Each student's college “wish list” will look different. Think about the environment that will best help you meet your goals. View “friendly” advice with an eye on what will work for you. Once you're at college, you'll be making new friends and heading off on new adventures. So as you embark on this different phase of your life, concentrate on the combination of factors that seem best for you and your family's situation.

Use the next page to compare colleges on your wish list.

Factors	My “Wish List”	(college name)	
Major/academic program	<i>good science program possible bio major</i>		
Selectivity	<i>my GPA = 3.2 so far</i>		
Type of college	<i>4 year? (maybe 2-year and transfer?)</i>		
Size	<i>some big classes OK, want lots of options</i>		
Location	<i>near a small city</i>		
Campus atmosphere, student life, and diversity	<i>outdoorsy, eco-club, friendly, ultimate frisbee</i>		

## Organize the clutter

One thing's certain: the paper load will only grow during senior year! Organize application materials, college deadlines, and financial aid forms in 7- to 12-pocket file folders. Use one folder for application info from colleges and a second multiple-pocket folder for keeping track of financial aid deadlines and forms.

### Students:

Your parents will want to organize the paper even if you don't!

# college comparison chart



As you investigate colleges, use this worksheet to keep track of the schools in which you're most interested and to compare them to your wish list of ideal characteristics. In the second column, list all 12 factors in order of importance to you (1 for the most important, 12 for the least important).

Factors to consider	my factor rank (1–12)	my wish list of college characteristics	college name:	college name:	college name:
Type (technical, two-year, college, university)					
Major/academic program					
Size of school					
Location (setting/ surroundings)					
Selectivity					
Academic atmosphere					
Student life/activities					
Diversity of student population					
Housing					
Facilities (library, theater, cafeteria, sports)					
Cost (college budget) and affordability					
Other					

# making the most of college visits

VSAC

## “Can’t I just take a virtual tour online?”

While a virtual tour is a great way to *begin* the college search, there’s a big difference between how a campus looks and feels in real life versus how it appears in a slick brochure or on the Web. By visiting in person, you can:

- get a feel for that school’s distinct vibe, and a firsthand look at college facilities
- schedule a personal interview with admissions personnel
- talk with professors and students face to face
- view the surrounding area

### When to go

Your goal is to meet students and faculty, so plan to visit when the college is in session. Spring of junior year, and late summer (after college classes resume) or early September of your senior year are great times to visit.

**Tip:** Getting a head start junior year is helpful for students who plan to apply early action or early decision, will participate in fall sports and extracurricular commitments, or plan to visit a number of out-of-state schools. Do your research online to pare down the possibilities, then plan to visit those colleges that most interest you.

### Arranging the visit

Schedule your visit online or by phone ahead of time. Ideally, you want to be on campus during the week so that you can see college life in action and perhaps stay overnight in the dorm.

- Sign up for a tour and info session, arrange to sit in on a class, and set up meetings with faculty or coaches if desired. Will the college provide a meal or overnight accommodations?
- Do you have questions about college financing? Make an appointment with the financial aid office.

### Once you’re on campus

- **Take a student-led tour.** Ask guides what they like and dislike about the college. Why did they choose to study there?
- **Talk to students and faculty members.** Chat with students you meet, admissions and financial aid staff, and faculty and coaches. Find out all you can!
- **Hang out at different locations on campus,** taking in the surroundings and student vibe. Walk around by yourself to get a feel for the campus. Do you like the buildings and the campus layout? Think about what the campus would be like in different seasons. Can you picture yourself there for four years?
- **Inquire about the social scene.** Do students stay on campus or head elsewhere on weekends? How much of a role does Greek life (sororities and fraternities) play on campus?
- **Check out the nearest town.** Can you walk there? What transportation is available? Where are the closest parks, grocery stores, coffee houses, restaurants, or malls? Do you like the area? Will you be able to continue to do the activities you enjoy?

### The college “interview”

Many schools no longer schedule interviews with admissions staff, though they’re willing to answer questions on the phone. As an alternative, ask the admissions office for the name of a school representative in your area. These are often graduates of the college who volunteer to talk with prospective students and their families and answer questions.

## Be sure to check out

**residence halls** How are they set up? Are first-year students separated or with upper-class students? Options for special-interest housing? What are the bathrooms like?

**student center** Are students hanging out or studying there? What facilities are available? Coffee shops or other eateries?

**dining hall(s)** How many are there? When are they open? What are the meal plan options? Sample the food!

**sports or other facilities** How state-of-the-art are the facilities? Who is using them? Hours open?

**library** How big is it, and how are study areas organized? Are online resources/databases easily accessible?

**computer lab** Are the computers up-to-date? Are lab techs available for trouble-shooting? Any special programs for buying a computer as an incoming student?

**science labs** What equipment is available for undergraduate use?

**campus bookstore** What can you buy? How expensive is it? Hours open?

**health center/medical office** How close is it to the dorms? What is the typical wait for treatment?

**career planning office** What resources are available? Is there help with internships or part-time work for undergraduates? Tutoring or support services? Job guidance for graduates?

**art/music studios and galleries** What is displayed? Who is using the space?

## Bottom line:

Seeing is believing. Visit, *without* your friends along. Spend a night on campus, eat in the dining halls, attend a class, read bulletin boards, and talk with current students. Ask yourself:

**Can I see myself living here?** Go with your gut instinct. Better to find that out now that a college isn't for you rather than when you're moving into the dorm. Above all, don't let where your friends are going shape your decision. This is about YOU!

## The freshman experience

What happens outside of class will be a huge part of your life on campus. Your roommates, hall-mates, and dorm-mates are the first people you meet when you arrive and are often the first way students make friends. Learn about the options for freshman housing, orientation programs, and special first-year student trips or events.

## Questions to ask admissions officers, campus tour guides, or students

- What makes this college unique?
- What are the smallest and largest class sizes?
- How many classes are taught by a teacher's assistant (TA)? By a professor?
- How competitive is the school academically? In sports?
- How does academic advising work?
- What day trips or weekend excursions do students take? Are weekend activities offered on campus?
- What clubs/student groups exist?
- Where are the nearest coffee houses?
- How are student housing decisions made? Are students required to live on campus? Is housing guaranteed? Does the college or university lease off-campus housing for students or is it all through private individuals?
- Are first-year students permitted to have cars on campus? What other types of transportation are available?
- What employment and work-study options are available?
- What percentage of graduates get jobs within six months of graduation?
- How effective is campus security?

## Take it with you

- Pick up copies of campus newspapers for a glimpse into day-to-day campus life, politics, and general attitudes.
- Get official school materials, such as department brochures and course catalogs to look over later.
- Obtain business cards of admissions or financial aid personnel so that you'll have contacts for further questions.
- Take notes and photos. While the campus may seem distinct in your mind now, a reminder can be useful once you're back home.

Stay on track with more college planning tips at [www.vsacroadmaps.org](http://www.vsacroadmaps.org)

# questions to ask

VSAC

## You may want to ask a school representative or admission staff:

- What are the smallest and largest class sizes?
- What types of transportation are available on or near campus? Are first-year students permitted to have cars on campus?
- What employment and work-study options are available?
- What measures or systems are in place across campus to maintain and ensure safety?
- What day trips or weekend excursions do the students take? Are weekend activities offered on campus?
- What makes this college unique?
- What clubs and student groups exist?
- How are student housing decisions made? Are students required to live on campus? Is housing guaranteed?
- How competitive is the school academically? In sports?
- How many classes are taught by teaching assistants? By professors?
- How does the academic advising process work?
- Does the school have internship programs? How do they work?
- What percentage of graduates find employment within six months of graduation?
- Are tutoring and other support services available?
- How close are the local movie theaters, stores, restaurants, and other services?

## They may want to ask you:

- Why are you interested in this particular college?
- What strengths could you add to our campus community?
- What are your career and personal goals?
- If you could read the evaluation your counselor has written about you, what might it say?
- How accurately do your grades and test scores reflect your true abilities?
- What do you do in your spare time?
- What have you read lately?

Don't be afraid to offer information about your strengths that will help the interviewer get to know you better!

**Be sure to write down your own questions too!**

# questions for the financial aid office

VSAAC

- What is the estimated cost of attending your college for one year?
- What other possible fees may we have to cover that aren't listed on your Web site?
- What is the expected increase in costs each year?
- Do you require information from both of my parents if they're divorced or separated?
- How will outside scholarships (such as ones I may get at high school graduation) affect aid I receive from your college?
- Will my financial aid needs have any effect on whether I'm admitted to your college?
- If I receive work-study as part of my financial aid, can I use these funds to help pay my bill?
- What happens if my family circumstances worsen after you award financial aid to me? Can my award be reconsidered based on a change in our situation?
- Can I expect a comparable award each year?
- How much of my need will be met with student loans?
- Are there any special scholarships or loan programs at your college that I may be eligible for, and do I need to file separate applications for them?

**Be sure to write down your own questions too!**



# recommendations request form

*To be completed by the student for the teacher*

*NOTE: Because many high schools use a specific form for teacher/counselor recommendations, you should check with your school counselor before using this form.*

Student's name: \_\_\_\_\_

Teacher's name: \_\_\_\_\_

## Colleges I'm applying to:

college: \_\_\_\_\_

address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

recommendation in a sealed envelope  
date needed by: \_\_\_\_\_

college: \_\_\_\_\_

address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

recommendation in a sealed envelope  
date needed by: \_\_\_\_\_

college: \_\_\_\_\_

address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

recommendation in a sealed envelope  
date needed by: \_\_\_\_\_

college: \_\_\_\_\_

address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

recommendation in a sealed envelope  
date needed by: \_\_\_\_\_

college: \_\_\_\_\_

address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

recommendation in a sealed envelope  
date needed by: \_\_\_\_\_

college: \_\_\_\_\_

address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

recommendation in a sealed envelope  
date needed by: \_\_\_\_\_



# college admissions checklist



Use this chart to keep track of deadlines and requirements for college admissions applications.

college application process	college name:	college name:	college name:	college name:
Application deadline				
Essay(s) completed				
Application fee amount: Cash or waiver available?*				
Transcript request from high school counseling office (parent signature may be required if student is under 18)				
Number of recommendations needed, and from whom				
Test scores required? (ACT, SAT, or SAT subject tests)				
Interview required/recommended? Interviewer				
Campus visit date Contact person				
Date application was sent				

*\*not available at all colleges; depends on your financial situation*

# financial aid timetable — senior year

## September

- Meet with your high school counselor to discuss your college options. Set up an October meeting to review college admissions and financial aid applications.
- Check with your high school guidance office or go to [www.vvac.org](http://www.vvac.org)/**schedule** to find out when a VSAC Paying for College presentation will be held at your high school.
- Review the “Pay” section at [www.vvacroadmaps.org](http://www.vvacroadmaps.org) to explore financial aid. Then use the FAFSA4caster at <https://studentaid.ed.gov/sa/fafsa/estimate> to get an estimate of eligibility for federal student aid and learn more about the financial aid process.
- Create two files to organize admissions and financial aid information. Review college catalogs or Web sites for instructions and deadlines!
- While finalizing your list of schools, use the net price calculator at each school’s Web site to start determining which schools you can afford. At [www.collegenavigator.gov](http://www.collegenavigator.gov), find links to every school’s calculator.

## October

- If you’re visiting colleges that interest you, schedule an appointment with someone in the financial aid office.
- If you want to apply for early admission to a particular college, check necessary deadlines and make sure you understand the school’s financial aid policies for early decision.
- Check with colleges to find out what forms (other than the FAFSA) may be required, and by when.
- Meet with your high school counselor. Review applications to understand what you’ll need to do.
- Complete your financial aid applications, including the FAFSA, available on October 1 at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Use estimated income figures, if necessary, to ensure that application deadlines are met. Keep copies of the forms you submit.
- Apply for a Vermont grant at [www.vvac.org/grants](http://www.vvac.org/grants). It’s free money that doesn’t need to be repaid, which is better than borrowing.

## November

- Begin to research scholarships at your high school, town offices, local library, and local businesses.
- Start reviewing VSAC’s scholarships booklet. Obtain a copy at your guidance office or e-mail [publications@vsac.org](mailto:publications@vsac.org) to request a copy. Begin gathering materials for all VSAC-assisted scholarships.
- Be aware of application deadlines for financial aid.

## December

- Pick up financial aid information (including details on applying for a Vermont grant) at your school counseling office.
- Gather family financial data needed for financial aid applications.

## January

- Start preparing supporting documents and the Unified Scholarship Application (USA) for all VSAC-assisted scholarships. **Note the deadlines: February 3, 2017**, for early birds (who will be entered in a drawing for one of three \$1,000 scholarships) and **March 3, 2017**, for those who don’t meet the early-bird date.

## February

- To be entered in a drawing for one of three \$1,000 scholarships, submit your Unified Scholarship Application (USA) and all supporting documents for VSAC-assisted scholarships by midnight, February 3, 2017.
- Look for your Student Aid Report (SAR) from the federal student aid programs (the report is generated after you’ve completed the FAFSA). Review the SAR for accuracy and follow instructions on the form if you need to make corrections. If changes are necessary, you can make them at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- Respond to requests from colleges and VSAC for additional information. Make and keep copies of all correspondence!

## March

- Submit your Unified Scholarship Application (USA) for all VSAC-assisted scholarships by midnight, **March 3, 2017**. Keep an eye on deadlines for other scholarships you may be applying for.
- Look for notification from the VSAC grant program confirming that your Vermont grant application is on file. Return with correction(s), if necessary.
- Go to your *myVSAC* account at [www.vvac.org](http://www.vvac.org) to check the status of your grant application to see if additional information is required.

## April

- Look for financial aid award notifications from colleges; then make comparisons to analyze your college options.
- Look for Vermont grant eligibility notification from VSAC.
- Contact each college to find out how outside aid (such as scholarships) will affect your financial aid award.
- Many schools require that students respond by May 1 with a deposit and commitment to attend. If you haven’t received all of your award letters, call admissions offices to ask for extensions. Then make certain you send your deposit to the college of your choice.

## May

- Contact the financial aid office to discuss payment options.
- Make certain you understand the process for obtaining federal education loans through your school. Contact the financial aid office to make sure everything is in order.
- Start thinking about ways to cover the difference between your total college costs and the financial aid you’ve received.
  - Be sure that you understand the process for obtaining federal education loans through your school, and read the fine print on your master promissory notes (MPNs). These are legal obligations.
  - Contact the financial aid office if you have questions about the details of your loans. **Before you sign**, make sure you understand how much you’re borrowing, how your interest will accrue, and what your payment terms will be.
  - Ask the school about tuition payment plans. Making monthly payments instead of one large payment each semester may allow you to use income as it becomes available.
  - Don’t think about using credit cards. It’ll take you 61 years to pay off a \$5,000 balance if you make only the minimum monthly payments (assuming a 14-percent interest rate and minimum payment requirement of 1.5 percent of the outstanding balance), and that’s if you never use the card again! Instead, consider a federal Direct PLUS loan for parents, VSAC’s Advantage loan for students, or part-time work.

# college financial aid checklist



financial aid process	college name:	college name:	college name:	college name:
College financial aid application deadline				
CSS Profile required?  Deadline  Date completed/sent				
Separate college financial aid application required?				
FAFSA deadline  Date FAFSA completed and sent				
Vermont grant application deadline  Date application completed and sent				
VSAC Unified Scholarship Application (USA) completed				
College scholarship applications completed				
HS & local scholarship applications completed				
Award letter received?  Date returned (if required)				
VSAC award letter received?  Date returned (if required)				

# password manager

## College Board

(SAT, AP & CSS Profile)

User name: \_\_\_\_\_

Password: \_\_\_\_\_

## ACT

User name: \_\_\_\_\_

Password: \_\_\_\_\_

## Common Application

User name: \_\_\_\_\_

Password: \_\_\_\_\_

## Other

User name: \_\_\_\_\_

Password: \_\_\_\_\_

## FAFSA

Student user name: \_\_\_\_\_

Student password: \_\_\_\_\_

Security question #1: \_\_\_\_\_

Security question #2: \_\_\_\_\_

Security question #3: \_\_\_\_\_

Security question #4: \_\_\_\_\_

Security question #5: \_\_\_\_\_

Parent user name: \_\_\_\_\_

Parent password: \_\_\_\_\_

Security question #1: \_\_\_\_\_

Security question #2: \_\_\_\_\_

Security question #3: \_\_\_\_\_

Security question #4: \_\_\_\_\_

Security question #5: \_\_\_\_\_

## Fastweb scholarship search

User name: \_\_\_\_\_

Password: \_\_\_\_\_

## myVSAC

User name: \_\_\_\_\_

Password: \_\_\_\_\_



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Assistance Corporation**

10 East Allen Street

PO Box 2000

Winooski, VT 05404

Toll-free **800-642-3177**

In the Burlington area **655-9602**

Visit our Web site at [www.vsac.org](http://www.vsac.org)

E-mail us at [info@vsac.org](mailto:info@vsac.org)

# online resources



## **VSAC's roadmap to college**

[www.vsacroadmaps.org](http://www.vsacroadmaps.org)

Sign up for timely info and reminders about free college planning events and important dates and deadlines. Also find information and links on:

### **applying to college**

- the application essay
- recommendations
- interviews & visits
- making your decision

### **paying for college**

- college costs & net price calculators
- the financial aid process
- grants & scholarships
- loans & education debt

## **VSAC's calendar of free events**

[www.vsac.org/schedule](http://www.vsac.org/schedule)

Find times and dates, and plan to attend:

- statewide Paying for College presentations throughout the fall
- financial aid forms workshops in the spring

## **Big Future**

<https://bigfuture.collegeboard.org/college-search>

On this college search engine, you can choose the following criteria and adjust your choices to customize a list that meets your needs and wants.

- test scores & selectivity
- type of school
- location
- campus & housing
- majors & learning environment
- sports & activities
- cost
- support services . . . and more

## **Khan Academy**

[www.khanacademy.org/sat](http://www.khanacademy.org/sat)

Students who now take any test in the SAT suite — or an official SAT Practice Test online through Khan Academy — have access to personalized SAT study resources based on their results. These resources are available now:

- Official full-length practice tests, plus study and test-taking tips
- Diagnostic quizzes to pinpoint your areas for practice
- Thousands of practice questions, video lessons, and hints
- Instant feedback and progress so you know where you stand

## **Number2.com**

[www.number2.com](http://www.number2.com)

Online test prep for the SAT, ACT, and GRE allows students to create customized courses that include:

- Tutorials adapted to personal skill level
- Practice sessions with immediate feedback on incorrect answers
- Customized vocabulary lists of challenging words

## **College Navigator**

[www.collegenavigator.gov](http://www.collegenavigator.gov)

- Search for colleges using the factors you choose.
- Build a list of schools using My Favorites for side-by-side comparisons.
- Use net price calculators to *estimate* costs for your family's circumstances.
- Find schools on interactive map and export results in a spreadsheet.