

## INTRODUCTION

Each year millions of high school seniors make the decision to continue their education. Obtaining information as early as possible concerning the types of college, the admissions requirements, the academic and extracurricular offerings, as well as cost is invaluable for the student to make the best career and college choice. After careful consideration of the available information on a college, the student should feel comfortable in selecting the school that best meets his/her needs. Ideally, the senior should select colleges after carefully considering his/her own needs and preferences and the opportunities offered by individual colleges.

Students may choose from approximately 3000 two-and-four year post secondary institutions in the United States. Of these institutions, 50 private and public two-and-four year post secondary schools are located in South Carolina. Some of these colleges have more selective admissions requirements than others and the cost of attendance varies greatly.

Hopefully, the information outlined within this booklet will be helpful to high school seniors and their parents with this challenging decision-making process.

## SUBJECTIVE FACTORS TO CONSIDER

Each of you has abilities and interests that need to be analyzed during the college planning time. Answers to the questions listed below can be helpful in deciding the type of school and major academic area that best suits personal needs.

### Career Options

- ◆ What skills do I have and enjoy using?
- ◆ Of the courses I have taken in high school, which have I enjoyed?
- ◆ What courses have given me difficulty?
- ◆ What type of career appears interesting and challenging to me?
- ◆ Do I like to work with people, data, or ideas?

### School Alternatives

- ◆ Do I want to stay close to home or go far away?
- ◆ Do I prefer a small (100-2002), medium (2100-7000), or large (7100-and above) school?
- ◆ Do I want a small town or large city environment?
- ◆ Do I want to attend a coeducational or single sex institution?
- ◆ Do I want to live on campus?
- ◆ Do I want to play intercollegiate sports?
- ◆ Will I be eligible for an academic scholarship?
- ◆ How important is cost?

- ◆ Am I interested in developing technical skills?
- ◆ Will I be able to exempt credit by taking Advanced Placement Examinations?
- ◆ Do I want to alternate work with classes?

One of the main goals of this booklet is to offer helpful information on the college admissions process and to take the prospective college student through the process. The following questions will be covered:

1. What should you look for in the process of selecting a college?
2. What criteria do colleges use in selecting their applicants?
3. What are the various college tests - SAT 1, SAT 2, ACT?
4. How much do various colleges cost? How much will your family be expected to contribute? How do you obtain financial aid?

An additional factor to be considered as you and your parents read this guide is that college serves different purposes for each student. The sooner you can decide upon your goals, the more effectively you will be able to complete the college selection process. For some of you, college is viewed as the final educational experience; both you and your parents anticipate a meaningful and productive career immediately following graduation. For some of you who plan on continuing to graduate school for a medical, dental, law, or engineering degree, the undergraduate school is merely the first step in a long line of post high school learning experiences.

Results show that the more time and energy you have put into the process of selecting a college, the more satisfied you would be with the choice and the more meaningful the experience will be. Furthermore, with such thought and deliberation come a greater probability that the choice will adequately meet your goals and needs.

## **HOW TO BEGIN**

Choosing a college is a learning process - learning about yourself, learning about your options, learning about specific colleges, and then putting it all together and making the best possible choice. It is an important decision, but you have many people to assist you. The first person to consult is you.

### ⇒ **The Student**

Who am I? What are my educational goals?

How do I plan to reach them?

What are my strengths and weaknesses?

What type of college atmosphere is best for me?

These are some of the questions you should ask yourself. Not all of them may have immediate answers, but the answers will provide you with some outline for your thinking and planning.

Since you are the central figure, you must bear the greatest responsibility for your decision. Try to remember some of the ingredients that were discussed in earlier grades regarding the components of a decision.

⇒ **Your Parents**

Parents can be helpful in many ways. They certainly must be consulted about tuition costs and the college you will attend. They can assist you in clarifying your own ideas. No one has known you longer, or better, than your parents. They are the major resource in this important decision.

⇒ **Teachers**

Your teachers are also able to help you clarify your goal, explain fields of study, and explore career opportunities in their areas of specialization.

⇒ **College Students**

Students attending college will be able to give you current information about their colleges and may be willing to have you spend time with them on campus.

⇒ **Books**

Books can give you accurate information, but use several, for each emphasizes different aspects of college selection and college life. Always remember there is a lapse of time between the compilation of the material and its publication. The most accurate information can be found in the catalogues of the specific colleges in which you are interested.

⇒ **The Internet**

Almost all colleges can be accessed through the Internet. This information is constantly being updated. If you have a computer at home or use one in the library, you have a tremendous amount of material that can help you in your search for the college that is the right college of you. (College web sites can be found in The College Handbook in the guidance office.)

⇒ **College Representatives**

Admissions officers from nearby colleges sometimes visit high schools. These visitations will be announced in the Daily Bulletin on the Southside website and sometimes on the PA during the usual daily announcements.

⇒ **ED-OP Day**

College representatives will be at a College Fair at McAlister Square on Sunday, October 30th from 2 to 4 PM. Students, especially Seniors and their parents, will be expected to visit this event on their own.






## THE SENIOR YEAR APPLICATION PROCESS

When you have received your college application, you are ready to complete it. First of all, you should know that all college applications are not alike. Some may be a simple, objective form in which you list biographical data, and then your high school counselor sends your transcript directly. Other applications can be as long as 6-8 pages and require detailed background information, essays, and descriptions of all the extra-curricular activities in which you have participated. (NOTE: This type of application is typical of the more selective colleges.)

If you will stop for just a moment and turn to the page entitled STUDENT INFORMATION FORM, it will give you some idea of the most common types of information that will be requested by different colleges. You should complete this form in the next few days so that you will have it as you begin your applications. Not only do admissions applications require this type of detailed information but also many scholarship competitions, awards, etc. ask for the same type of data. Once you have completed this STUDENT INFORMATION FORM, you will be able to refer to it often.

### COLLEGE FILE

You should start a COLLEGE FILE. In this file you should keep all information relating to colleges, applications, scholarships, financial aid, etc. If you have sent any forms already, place a copy of them in your file. Also, be sure to include:

-  a copy of the STUDENT INFORMATION FORM
-  a copy of every college application you submit
-  a copy of the COLLEGE FLOWCHART
-  copies of each essay you have written for an application
-  copies of any financial aid information you submitted

If all of these items are kept together in one folder, you will find the process of completing applications much easier than you think.

## ADMISSIONS POLICIES/OPTIONS

Colleges have various admissions options or policies. It is your responsibility to study these practices and determine which policy utilized by a particular school is the best option for you. You will find this information in publications from the college. Most colleges fall into one of the following categories.

- Early Admission** refers to the admission of a student prior to graduation from high school (usually after the junior year).
- Early Decision** is the term used to describe the application process in which a

commitment is made by the student to the institution that if admitted, the student will enroll. This decision is binding!

- ☑ **Early Action** is the term used to describe the process which permits a student to make application to an institution of preference and receive a decision during the senior year, well in advance of the normal response dates in the spring. Many Ivy League schools use this policy.
- ☑ **Regular Decision** describes the process in which an institution reviews most of its applications prior to notifying the majority of its candidates.
- ☑ **Rolling Admission** is the process in which an institution reviews applications as they are received and offers decisions to students as applications are reviewed. Most of the colleges in South Carolina use this admissions policy.
- ☑ **Wait List** is the policy in which the college does not initially offer or deny admission, but extends to an applicant the possibility of admission in the future.
- ☑ **Deferred Admission** is the practice used by colleges that guarantees admission a year after graduation - usually the student will take courses at a two year college and then transfer to the college.
- ☑ **Open Admissions** permit all applicants to enroll in the institution.

## COLLEGE VISITATIONS

A valuable aspect of the college selection procedure is the campus visit. By actually visiting a college's campus, you will be provided a first-hand impression of the faculty, staff, students, facilities, and programs, but before your visit, you should take the following steps:

1. Request by phone or letter an appointment with the Admissions Office several weeks in advance. If unable to keep the appointment, inform the college representative immediately.
2. Make a list of questions to ask during the visit.
3. Arrive on time.

## THE ADMISSIONS PROCESS

The factors colleges most frequently indicate as playing an important role in the admissions decision are academic performance in high school (class rank and grade point average), strength of curriculum, standardized test scores (SAT 1 or ACT), and recommendations. Generally, colleges require the following to begin the admissions process:

- Application and application fee (varies from \$25 up)
- High school transcript
- Standardized test scores ( SAT 1 or ACT - some schools require the SAT 2)

- Recommendation from a guidance counselor (Some schools require recommendations from teachers)

Other requirements may include a personal interview, an audition or portfolio, or a personal essay or autobiographical statement including activities and awards. You should consult with the college to determine all credentials necessary for admission.

## COLLEGE APPLICATIONS

- ☐ **HIGH SCHOOL RECORD** - This is the single most important factor in the college application. Your high school record is judged by your academic performance in grades 9-12. Why is this the primary consideration? Past evidence has shown that high school grades have generally been the best indicator of college success. Actual courses taken are often evaluated in terms of their varying difficulty. You need to take college preparatory courses - not “easy” courses! Colleges vary in the amount of math, science, foreign language, etc. that they require. The more competitive the college is for admission, the greater the number of required courses. For example, if you plan to major in engineering, the college will expect you to have taken many mathematics courses as well as physics and chemistry.
- ☐ **TEST DATA** - It is wise to be aware that colleges evaluate test scores. Most colleges require either the SAT I or the ACT. The higher you score, the better your chances are for acceptance; however, you should remember that this is neither the only, nor the primary consideration. First is your overall high school record.
 

NOTE: Colleges see ALL the SAT I’s or ACT’s that you take, and they utilize them in various ways. All scores are forwarded to the colleges and they use one of the following methods:

  1. Some colleges accept the highest score - verbal and math - from various tests.
  2. Some colleges accept the score achieved on the latest test date, regardless of whether it is the highest or lowest, since they feel this most accurately reflects your actual ability immediately preceding admission to college.
  3. Many schools average all the SAT I’s or ACT’s you have taken.
- ☐ **RANK IN CLASS** - Many colleges describe their profile of incoming freshmen in terms of where they ranked within their graduating class. Rank can be particularly important when you apply for scholarships because many scholarships stipulate that you must rank in the top 10% (or 20%, 25%, etc.) of your class.
- ☐ **EXTRA-CURRICULAR ACTIVITIES** - Some colleges, especially selective ones, regard extra-curricular activities with some importance. These activities indicate your fields of interest and how actively you have pursued them. Also, they indicate the offices you have held in various organizations and show your leadership qualities. It is best to concentrate on activities in which you are interested and which are consistent with your abilities. Colleges tend to accept students who have taken part in meaningful outside activities.

☐ **RECOMMENDATIONS** - This area is constantly changing, as colleges vary significantly on their policies and the importance they place on recommendations; however, if a college does ask for them it means the college definitely wants them, reads them, and considers them significant when evaluating your application. It wants to know what your teachers, counselors, advisors, club sponsors, etc. have to say about you.

Are you ambitious, industrious, inquiring, honest, prompt with your work, athletic, self-motivated, well liked by your peers, respected, musical, etc.? Recommendations will address these traits and may be the only place in the application to indicate any unusual circumstances. Since some of the people whom you ask for recommendations may not know your interests away from school, it is a good idea to give each one a copy of the Student Information Form.

Have you considered how many applications you are planning to submit? You and your parents will determine the number, for there is no “right” or “wrong” number. It varies, not only according to each student, but also by the difficulty of being admitted to the various schools to which the student is applying. Hopefully, your first choice college will accept you. Admissions officers suggest that you apply to at least one safe school, which you will be willing to attend, if that is your only alternative.

### Steps to Submitting Applications to Colleges

1. Complete the application
2. Ask your teacher for a recommendation if your school requires one. If the college/university has a recommendation form, ask your teacher to bring it into the guidance office after completion so that all pieces of the application will arrive in one envelope at one time. If a form is not provided for that purpose, ask your teacher to write your recommendation and save it in a word processing file so that it can be pulled for subsequent recommendations for you. Again, ask him/her to return it in a sealed envelope to the guidance office so that your application will contain all pieces.
3. Attach your application fee (personal check or money order) made payable to the college/university to the inside of your application form.
4. Address the envelope to your school and place the stamp(s) on the envelope for mailing. Bring the completed envelope containing your application, check, recommendation (if your teacher has already given it to you), etc. **to your counselor. Applications must be signed in with Ms. King.** A regular business envelope requires one or two stamps; a larger brown mailer requires two or more.
5. Inform your counselor that you need a transcript if you apply on-line. Even though on-line is faster, the college/university still must

wait on the hard copy and scores from the College Board to make a decision on admission.

**The counselors require applications and scholarships to be in the guidance office at least two weeks prior to deadline. Applications with a deadline over Winter Break (i.e. January 1) must be turned in to Ms. King no later than Friday, December 2, 2005. Most of the time, the applications leave the guidance office within two to three days, but writing recommendations, testing and report card procedures sometimes cause delays. ALL SCHOLARSHIPS AND COLLEGE APPLICATIONS MUST BE MAILED BY THE COUNSELORS, WHO TAKE MAIL TO THE POST OFFICE DAILY. THERE WILL BE NO EXCEPTIONS TO THIS POLICY.**

## **TEST INFORMATION**

⇒ **SAT I** - The SAT I (Scholastic Assessment Test) is produced by the CEEB (College Entrance Examination Board). It is offered many times during each school year. You will be given a copy of the SAT I Student Bulletin which lists the test dates, locations, and costs. You should complete the registration form, attach a check for the test fee, and mail it before the deadline. **DO NOT** bring your form to Southside. You are registering with the College Board. (You may also register online at [www.collegeboard.org](http://www.collegeboard.org).) The SAT I is a three-hour test administered in the morning of each test date. It is required by many colleges and is used as one of the important factors in the admissions process. Scores for the verbal and math sections are reported on a 200-800 scale for each part. The national average is 1017. It is

important to remember that all SAT I scores are reported to your colleges, and, as stated earlier, colleges utilize these scores in various ways.

⇒ **ACT** - The ACT (American College Testing Program) is another test that is required by many colleges as a part of their admissions process. It, too, is a three-hour multiple choice test; however, it consists of sub-tests in English, mathematics, reading, and science. Each sub-test is scored on a scale of 1-36 as is the composite score that consists of the average of the sub-tests. The national average Composite score is 21. As with the SAT I, all scores are reported to your college, regardless of the number of times you take it.

**IMPORTANT NOTE:** To find out which of these tests is required by the colleges to which you are applying, check the admissions requirements of the specific college.

It is recommended that you take the SAT I or the ACT in the spring of your junior year and then again in the fall of your senior year. For more specific information, refer to the Student Bulletins of the SAT I and the ACT.

⇒ **SAT II** - Many of the colleges that require the SAT I require the SAT II (Achievement Tests). These tests are one-hour multiple-choice questions designed to measure your level of achievement in a particular subject area. The results of these tests are utilized primarily for college guidance and college placement in your freshman courses. The colleges that do require the SAT II tend to be selective schools; therefore, it is to your advantage to inquire as far in advance as possible whether or not you will need to take these tests. (An example of a college that requires the SAT II is Clemson University - it uses the Math Level II for placement in freshman mathematics courses.) Since you may not take the SAT II on the same day as the SAT I, it is important that you plan your test schedule.

## **TEST TAKING HINTS**

1. Arrive early for the test!
2. Know your social security number and your high school code number. Southside's code number for both the SAT and the ACT is 410906.
3. List the four colleges to receive your scores on your registration form. (You are not charged a fee if these schools are listed on the initial registration form; however, you will be charged after the initial form is sent.)
4. Take the SAT and ACT practice tests that you receive with the registration materials.
5. Enroll in Southside's SAT Preparation class or one of the tutorial programs conducted by Greenville Technical College or Furman University.

## NCAA REQUIREMENTS

Before you can play a sport or receive an athletic scholarship at a Division I or II College, you must meet specific academic criteria as set forth by the NCAA. You must have at least a 2.0 GPA (based on a 4.0 scale) in 14 core courses and achieve a minimum combined ACT score of 68 (sum of the 4 scores) or a combined SAT I score of 820. To be eligible at a Division I school, if you have a minimum GPA, you will need a higher test score; if you have a minimum test score, you will need a higher GPA.

You must take specific courses to meet NCAA eligibility requirements. These include a certain number of college preparatory English, mathematics, social studies, and science courses, with at least one year of algebra and one year of geometry. Because the NCAA has such specific requirements, it is important that you successfully complete courses that will satisfy NCAA requirements.

In order to initiate the eligibility process, you need to complete the NCAA Clearinghouse Student Release Form. You need to submit this form at the end of your junior year or the beginning of your senior year.

## COMPLETING YOUR COLLEGE APPLICATION

You have now received your application and are eager to complete it. Before you begin, however, read through the following hints and tips to make the process a success:

1. Make a copy of the application to use as a rough draft.
2. Make certain that you present yourself in the best possible light and include all achievements, activities, awards, etc.
3. Be specific when you describe your interests, abilities, and achievements.
4. Be thoughtful and organized if you are asked to write an essay. Do not use a style, phrase, or words that you think the admissions committee wants. Be yourself.
5. Answer all questions. Each of them is asked for a reason.
6. Check the rough draft to verify that the information is complete and accurate and that essays are well written, grammatically correct, thoughtful, logical, and organized.
7. Proofread again!
8. Complete the official application. If you can type it, do it. If you can not type, use black ink and write neatly and legibly. Do not use a bottle of whiteout if you make an error. Remember this application is your introduction to the admissions committee - be neat!
9. Request SAT/ACT scores from ETS. Colleges *require* that these scores come directly from the testing company to the college/university offices. If you did not request this at the time you took the test(s), pick up a card from your counselor and send a check with it to the testing center to request the scores to be sent to the college/university.

## FINANCIAL AID INFORMATION

Financial aid is money that is given, paid, or lent to help students pay for their education. Financial aid can often make it possible for you to attend colleges that you and your parents might otherwise think are too expensive.

There are basically four categories of financial aid:

- ◆ Grants - money that is given to you, usually because of financial need
- ◆ Scholarships - money that is awarded because of exceptional academic achievement, and outstanding talent or skill, and/or financial need
- ◆ College Work-Study - money you earn by working at a campus job 10-15 hours a week
- ◆ Loans - borrowed money that must be repaid

Grants and scholarships are basically “free money”; loans and college work-study are considered “self-help” programs.

Grants and scholarships are not paid back. Examples of federal and state programs are: Robert Byrd Honors Scholarship, Pell Grants, Supplemental Educational Opportunity Grants, South Carolina Tuition Grants, Vocational Rehabilitation Benefits.


Loans must be paid back. There are various types of loans available to you and your parents. Some of them are secured in your name, some in the name of your parents. Stafford Loans, South Carolina Teachers Loans, South Carolina Plus Loans, and Perkins Student Loans are some of the federal and state loans you might want to explore. Banks and insurance companies also offer various plans. Research all the facts about loans before you borrow!


Work-Study programs are based on financial need and are administered by each college financial aid office. The money you receive is applied toward tuition.

Generally, all financial aid is awarded in the form of a financial package. Your package, consisting of grants, scholarships, loans, and/or work-study, is pulled together by the college’s financial aid office. Your financial aid package will vary from college to college; therefore, **keeps all records you receive from each college**. Let your counselor know about your awards for the awards day ceremony!


## **FEDERAL STUDENT FINANCIAL AID PROGRAMS**

The U.S. Department of Education student financial aid programs are authorized by the Higher Education Act of 1965. The programs deliver billions of dollars each year to provide financial assistance for post secondary education.


 **FEDERAL PELL GRANT PROGRAM** - Federal Pell Grants are awarded according to rules set by Congress. If you are eligible on the basis of these rules, your college will grant you the Pell Grant and the Department of Education will reimburse the college.

 **The financial aid office at the school administers CAMPUS-BASED PROGRAMS --Campus-based programs.** The Department of Education funds participating schools annually at a specified level. The college then awards these funds to students following federal guidelines. When these funds are spent, no more campus-based aid is available at the college for the year; therefore the earlier you apply, the more likely you will receive campus-based aid. The campus-based programs consist of the following: 1. Federal Supplemental Educational Opportunity Grants

2. Federal Work-Study
3. Federal Perkins Loans

 **WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM** - This program enables eligible students and parents to borrow from the Department of Education instead of a bank or other lending institution. The Direct Loan Program offers a range of flexible repayment options to meet borrowers' varied financial circumstances. There are four types of Direct Loans:

- Federal Direct Stafford Loans (subsidized)
- Federal Direct Stafford Loans (unsubsidized)
- Federal Direct PLUS Loans (for parents)
- Federal Direct Consolidation Loans (to combine federal education loan debts)

 **FEDERAL FAMILY EDUCATION LOAN (FFEL) PROGRAM** - The funds lent under this program are provided by banks and other lenders, guaranteed by state agencies, and reinsured by the federal government. The FFEL Program also offers a variety of loan repayment options. There are four types of FFEL Loans:

- Federal Stafford Loans (subsidized)
- Federal Stafford Loans (unsubsidized)
- Federal PLUS Loans (for parents)
- Federal Consolidation Loans (to combine federal education loan debts)

The Direct Loan Program and the FFEL Program have subsidized and unsubsidized loans.

Subsidized loans are awarded to you on the basis of financial need. The federal government covers your interest during the time you are attending college, thereby “subsidizing” the loan.

Unsubsidized loans are not need-based; you are responsible for the interest throughout the life of the loan.


Both subsidized and unsubsidized loans are available to you; PLUS Loans, which are for parents, are always unsubsidized.

**NOTE:** You cannot borrow from both the FFEL Program and the Direct Loan Program at the same time for the same school year. Similarly, your parents cannot borrow from both programs at the same time for you. The college you plan to attend will tell you which program you can borrow from at the school.

 **LEVERAGING EDUCATIONAL ASSISTANCE PARTNERSHIP (LEAP) PROGRAM** - The LEAP Program, formerly known as the State Student Incentive


Grant (SSIG) Program, assists states in providing grants to eligible postsecondary students. Each state has its own name for this grant program, as well as its own award amounts and application procedures. Many of the eligibility criteria are established by the state agency administering the program, although LEAP recipients must also meet the same basic eligibility criteria that apply to other federal financial aid recipients. States may use a percentage of their LEAP funding to provide work-study assistance through community-service job programs. In South Carolina the LEAP Program is administered by

South Carolina Higher Education Tuition Grants Commission  
 P.O. Box 12159  
 Columbia, SC 29211  
 TEL: (803) 734- 1200

 **ROBERT C. BYRD HONORS SCHOLARSHIP PROGRAM** - Under the Byrd Program who recognizes and promotes student excellence and achievement, the Department of Education makes grants to states to provide scholarships to exceptionally able post secondary students. If you are interested in this program, you must follow the application procedures established by the sponsoring state education agency. Byrd Scholars are awarded an amount each year (not to exceed the cost of attendance) for each of the first four years of study at any college. In South Carolina the Byrd Program is administered by

South Carolina Department of Education  
 1100 Rutledge Building  
 1429 Senate Street  
 Columbia, SC 29201  
 TEL: (803) 734- 8116

(This scholarship is good for  
 in-state/out-of-state schools!)

 **VOCATIONAL REHABILITATION PROGRAM** - This program provides student aid for disabled persons through programs administered by state vocational rehabilitation agencies. You must meet state eligibility criteria for this program, and this aid must be coordinated with student aid from other sources to prevent duplicating benefits. You are most likely to receive the maximum assistance by contacting, as early as possible, the state agency and financial aid offices at the schools you plan to attend.

You can learn more information about these income tax credits by accessing the Internal Revenue Service's Web site at [www.irs.ustreas.gov](http://www.irs.ustreas.gov).

## FAFSA

You and your parents hold the primary responsibility for financing your college education; therefore, it is important that you agree on how much college you can afford.

The average annual college cost can range from \$10,000 (public) to over \$60,000 (private) and college costs continue to increase each year. Remember, the fees cited in many of the college catalogues and view books do not include the total cost - tuition, fees, books, supplies, room and board, transportation, and personal expenses. You and your parents need to explore all types of financial aid and the first place to investigate is the financial aid office at the college you are planning to attend. It is well worth your time to visit or to call because each college's financial aid office can administer funds from the federal and/or state governments and from scholarship and grant foundations.

Here are some steps to follow:

1. Obtain a Free Application for Federal Student Aid (FAFSA) from the guidance office in the fall of your senior year or register on-line. Your counselor will announce when the hard copies have arrived. Your parents will need to begin organizing their tax information as soon as possible.

**NOTE:** Completing a FAFSA is extremely important. You must submit a FAFSA in order to be considered for all federal financial aid and for most of the aid offered by individual states. Regardless of the number of colleges to which you apply, you need to complete only one FAFSA. The FAFSA is a federal form that asks for information on income and assets from both you and your parents. Approximately 3-9 weeks after you have mailed the completed FAFSA, you will receive a Student Aid Report (SAR). A copy of your SAR is also sent to the colleges you designated on your FAFSA. Your SAR will tell you if you are eligible for a Pell Grant and it will also inform you of your Estimated Family Contribution (EFC). The EFC is the amount that you and your parents can afford to pay for your education the next year. If the cost of the college is more than your EFC, you have a financial need and will be eligible for financial aid. This aid may come in the form of loans.

2. Complete the FAFSA as soon after January 1 as possible. Check all of your responses, for if there are any errors, your FAFSA will be returned to you. Aid is generally awarded on a first come, first served basis; therefore, it is important that you complete this form quickly. (Federal tax returns need to be completed but not necessarily filed before completing the FAFSA.) Even if you and your parents feel that you will not qualify for any need-based aid because of income, you probably should still complete the FAFSA. Many colleges and organizations often want it verified that students are ineligible for federal or state aid before they will award institutional and/or private funds. Some loan programs also require the FAFSA. Always make a copy of your completed FAFSA before you mail it.

3. Complete the PROFILE *if your college or scholarship program requires it*. The CSS/Financial Aid PROFILE is not an application, but a supplemental needs analysis document that is used to determine eligibility for private funds and institutional aid. You will receive a PROFILE acknowledgment once the College Scholarship Service (CSS) has processed your application. You can register for the PROFILE on-line or you can get a PROFILE from the guidance office or from your college's financial aid office.

After all of the forms have been submitted, the college's financial aid office will review the information from your FAFSA and will determine your eligibility for financial aid. It will then send you a financial award letter. If the college cost is still beyond your financial means, you may want to investigate loans. Lending institutions provide Stafford loans to students and PLUS loans to parents. Work-Study programs are also available. As stated earlier, financial aid packages can consist of a combination of grants, scholarships, loans, work-study, etc.

## **NONFEDERAL SOURCES OF FINANCIAL AID**

There are many nonfederal sources of financial aid information - state, private, and college. You should contact the South Carolina State agencies for information about state programs. You might also qualify for a private grant or scholarship for academic achievement, religious affiliation, ethnic or racial heritage, community activities, artistic talents, leadership potential, athletic ability, proposed field of study, or hobbies, and special interests.

You can get free scholarship and search services information at [www.finaid.org](http://www.finaid.org) and [college-scholarships.com/100college.htm](http://college-scholarships.com/100college.htm).

### **STATE FINANCIAL AID INFORMATION**

#### **THE SOUTH CAROLINA TUITION GRANTS PROGRAM**

The South Carolina Tuition Grants Program is administered by the SC Higher Education Tuition Grants Commission and is made possible through an annual appropriation by the South Carolina General Assembly. The purpose of the program is to provide undergraduate grant assistance to eligible SC residents attending, on a full-time basis, certain independent non-profit colleges located in the state. You apply for a SC Tuition Grant by completing the FAFSA. By submitting the FAFSA to the federal government's processor and by listing the SC independent college of your choice in the college choice section, the Tuition Grants Commission will be able to electronically receive your application information to calculate SC Tuition Grant eligibility. Be sure to accurately complete all questions on the FAFSA regarding state residency!

Financial need is a requirement to receive a SC Tuition Grant. To calculate financial need, the Commission considers family income, family assets, cost of selected college, number of family members in the household, and the number of household members attending college. In addition to financial need, academic merit is also required to receive a SC Tuition Grant.

#### **LIFE SCHOLARSHIP**

One of the goals of the Legislative Incentives for Future Excellence (LIFE) Scholarship Program is to increase SC students' access to higher education. The program provides

funding for scholarships in the amount of tuition, not to exceed \$4700 and \$300 book allowance to eligible students attending four-year public and independent colleges and universities in South Carolina, \$3,080 with \$300 book allowance to eligible students attending two-year public and independent colleges and universities in South Carolina, and scholarships in the amount equal to full tuition and \$300 book allowance to eligible students attending technical colleges.

For a student entering as college freshman in the years 2005 and 2006, LIFE Scholarship requirements are that a student must meet 2 of the following 3 criteria: 1100 SAT (24 ACT), a 3.0 GPA, and rank in the top 30% of the class.

The SAT/ACT score is not required for students attending two-year or technical colleges. If you attend a four-year college or university, it is permissible to select verbal and math scores from different test administrations. In addition, you must enter college within 2 years and 3 months of your high school graduation. If you enter college in a year other than your graduation year, you will be required to meet the required SAT/ACT score the year you enter college, not the year of your high school graduation.

### **PALMETTO FELLOWS SCHOLARSHIP**

In order to be eligible to apply for a Palmetto Fellows Scholarship, you must have made a 1200 on the SAT or 27 on the ACT by no later than the application deadline (January 15); earn a 3.5 GPA on a 4.0 scale at the end of the junior year; and rank in the top six percent of the class at the end of either the sophomore or junior year. The SAT score may be obtained by combining the highest math and the highest verbal scores. You must also be a resident of South Carolina.

If you are selected to receive a Palmetto Fellows Scholarship, you can be awarded up to \$6700 to pursue a baccalaureate degree at a participating institution in South Carolina. Once the scholarship has been reserved at a college, the scholarship cannot be transferred between different types of institutions (public to private or private to public).

### **NEED-BASED GRANTS**

South Carolina Need-Based Grants are available to students who are designated as needy based on Federal Financial Aid Guidelines determined through FAFSA. Need-Based Grants funds for private colleges and universities are transferred to the SC Tuition Grants Commission and incorporated into the Tuition Grants Program. For students attending public colleges and universities in SC, the Need-Based Grants Program is campus-administered. For initial and continued eligibility, you must be enrolled in an eligible program of study and be a resident of South Carolina.

**\$\$ SC HOPE** Scholarship is a merit-based scholarship created for students who do not qualify for LIFE or Palmetto Fellows created by the SC Lottery for education. This program is to increase SC students' access to higher education. The program provides funding for scholarships in the amount of up to \$2650 (including a \$150 book allowance) to eligible students attending four-year public and independent colleges and universities in South Carolina *for the first year only*. Requirements are based on the fact that a

student must earn a 3.0 GPA on the uniform grading scale.

You can learn more about South Carolina financial aid information by visiting the web site of the South Carolina Association of Student Financial Aid Administrators at [www.clemson.edu/SCASFAA](http://www.clemson.edu/SCASFAA).

## **OTHER FINANCIAL AID SOURCES**

- ✓ SCOIS is a computer program located in the library that provides information about financial aid opportunities.
- ✓ The Greenville County Library and Southside's library have books with various scholarship and grants listed.
- ✓ Many businesses and industries offer scholarships to children of employees. Check out these scholarships in the Human Resources office.
- ✓ If you have a part-time job, check with your employer. There may be scholarships available.
- ✓ Civic clubs, fraternities, sororities, foundations, and churches may offer scholarships. Check with your local newspaper, grocery store bulletin boards, church secretaries, etc.
- ✓ Uncle Sam may be another option. You may want him as much as he wants you! Check with your local recruitment offices.
- ✓ College financial aid officers. They are the authorities on financial aid at their particular institutions. Discuss your financial situation with them. Scholarship information that is sent to the senior guidance counselor will be publicized through your senior newsletter, which will be issued every other week and distributed to you in homeroom. This information will be posted in senior homerooms, senior English classes, and in the Guidance Office.

## **FINANCIAL AID HINTS**

The best financial aid information and programs are usually free. You should not buy expensive books that promise to lead you to financial aid, especially scholarship assistance. Nor should you pay an application fee to a scholarship program or scholarship search service.

Investigate all federal and state government programs. Never assume that your income and your parents' income will make you ineligible for aid.

Greenville County students may apply for the J.E. Sirrinc Scholarship Program. In addition to the scholarship application, a financial aid form must be completed. The scholarship is based on need and merit. You can pick up an application in Guidance after January 15. You must either complete the PROFILE or send a copy of your SAR to the Sirrinc Scholarship Office.

The School District of Greenville County offers financial aid workshops at various high schools in February of each year. You and your parents may attend any of these

workshops. The dates will be announced as soon as they are set and printed in the PTSA newsletter and in the Greenville News.

## **SCHOLARSHIPS**

You may have heard people say that there are millions of scholarship dollars that go unclaimed each year. There are, in fact, many scholarships, but many of these scholarships have specific qualifications such as a certain (usually high) GPA, a rank that is in the top 5% of the class, a specific SAT or ACT score (again, usually high), a specific ethnic or religious group, a particular college major, outstanding leadership skills, talent, athletic ability, etc.

Academic scholarships generally will require you to have a high GPA (3.5 or higher), high test scores (SAT 1200+ or ACT 27+), high rank in class (5-10%), outstanding recommendations, various extracurricular activities and/or community service.

## **COST OF EDUCATION AT A COLLEGE MINUS FAMILY CONTRIBUTION EQUALS FINANCIAL NEED**

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### **TEST DATES 2005-2006**

#### **SAT I**

<b>DATE</b>	<b>REGULAR DEADLINE</b>	<b>LATE DEADLINE</b>
October 8, 2005	September 7, 2005	September 14, 2005
November 5, 2005	September 30, 2005	October 12, 2005
December 3, 2005	October 28, 2005	November 9, 2005
January 28, 2006	December 22, 2005	January 4, 2006
April 1, 2006	February 24, 2006	March 8, 2006
May 6, 2006	April 3, 2006	April 12, 2006
June 3, 2006	April 28, 2006	May 10, 2006

**Southside High School's Code Number = 410906**

## ACT

TEST DATE	REGULAR DEADLINE	LATE DEADLINE
September 24, 2005	August 19, 2005	September 2, 2005
October 22, 2005	September 16, 2005	September 30, 2005
December 10, 2005	November 4, 2005	November 17, 2005
February 11, 2006	January 6, 2006	January 20, 2006
April 8, 2006	March 3, 2006	March 17, 2006
June 10, 2006	May 5, 2006	May 19, 2006

**Southside High School's Code Number = 410906**

### SOURCES OF ADDITIONAL INFORMATION










For information on any federal student financial aid program, you may call:

Federal Student Aid Information Center (FSAIC)

**1-800-4-FED-AID (1-800-433-3243)** - a toll-free number

TDD (**1-800-730-8913**) - a toll-free number for the hearing impaired  
8 AM to 8 PM (Eastern Time), Monday through Friday

The FSAIC provides the following services:

-  helping complete the FAFSA
-  explaining the SAR produced from the FAFSA and how to make corrections
-  checking on the processing of the FAFSA
-  requesting a duplicate SAR
-  checking on whether a college participates in federal student aid programs
-  explaining who is eligible for federal student aid
-  explaining how federal student aid is awarded and paid
-  explaining the “verification” process
-  mailing requested publications

Please note that the FSAIC cannot accept collect calls.

The FSAIC is NOT able to:

- make policy
- expedite the federal student aid application process
- discuss your federal student aid file with an unauthorized person
- change your file without written, signed authorization
- influence an individual college's financial aid policies

Your best sources of information on federal student aid are the notes in the FAFSA, the booklet *Funding Your Education*, and college financial aid officers.

## WEB SITES

If you have Internet access to the World Wide Web (WWW), you can access the U.S. Department of Education's (ED's) Web site. This site provides general information about ED and federal student financial aid, as well as access to some of ED's publications.

- ◆ The main site address for information about ED's financial aid programs and publications is **<http://www.ed.gov/studentaid>**
- ◆ The most current version of *Funding Your Education* is available through the main address and **[http://www.ed.gov/prog\\_info/SFA/FYE/](http://www.ed.gov/prog_info/SFA/FYE/)**
- ◆ Federal school codes (to be entered on the FAFSA) can be found through the main address and **<http://www.ed.gov/offices/OPE>**
- ◆ The most current version of the *Student Guide* is available through the main address and **[http://www.ed.gov/prog\\_info/SFA/StudentGuide/](http://www.ed.gov/prog_info/SFA/StudentGuide/)**
- ◆ The Think College Web Site - A Web site designed to provide publications and information on postsecondary opportunities for people of all ages. It contains links to *Think College Early* (middle school students), *High School and Beyond* (high school students), and *Returning to School* (adults). It can be accessed at **<http://www.ed.gov/thinkcollege>**