

Only Straight "A" Students Get Financial Aid And Other Myths

Myth: College is just too expensive for my family.

Reality: It's true that the cost of college increases every year; however, 8 in 10 college students receive some form of financial aid. From 2005-2006, there was over \$134 billion in student financial aid. That's a ton of money!!!

Myth: You must have high grades to get financial aid.

Reality: Most financial aid is awarded to students based on a family's calculated financial need, not on their grades. However, high grades can open opportunities for more scholarships and fewer loans.

Myth: I plan on paying for college by getting an athletic scholarship.

Reality: Only 1% of all financial aid funds awarded to undergraduates were athletic scholarships.

Myth: Private colleges are always more expensive.

Reality: It is true that private colleges are often more expensive; however, private colleges often have more funds available to offer to students.

Financial Aid – money to assist with the cost of college

Grants – Given to those who have financial need and are not repaid.

Scholarships - Based on need and/or something else – say, good high school grades.

Work Study Jobs – Campus jobs given by colleges to students with financial need.

Loans – From banks, the government, or colleges. Must be repaid after you graduate or leave school.

SCHOLARSHIP WEBSITES:

www.blackexcel.org
www.hesc.org
www.scholaraid.com
www.srnexpress.com
www.finaid.org
www.collegedata.com
www.fastweb.com



There are over
260
colleges in
New York State.
Start visiting
them today!

SCHOOLS THAT ARE WITHIN A 2 HOURS DRIVE:

Manhattan College
Fordham University
Columbia University
Pace University
CUNY- Lehman College
Vassar College
The New School
SUNY Albany

HERE ARE SOME HELPFUL SITES:

www.nymentor.com
www.princetonreview.com
www.collegeboard.com
www.nycolleges.org
www.KnowHow2Go.org

DID YOU KNOW...

There are over 4,200 colleges and universities in the United States? You'll find one for you!

Pathway to College

The Bronx Institute of Lehman College

Quick Guide for GEAR UP Students



Contact your school GEAR UP Representative or Dora Padilla at (718) 960-8615
Dora.Padilla@lehman.cuny.edu

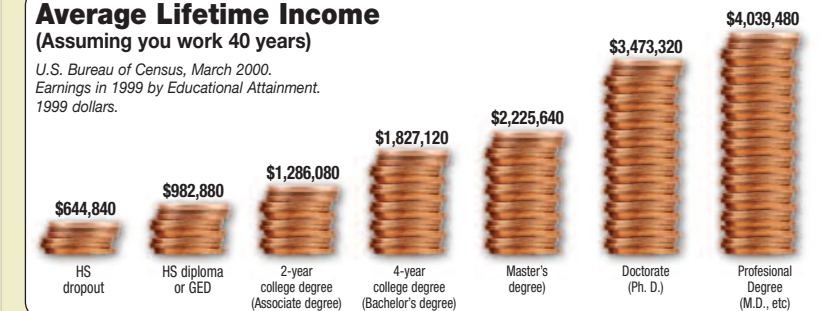


Why College?

Whether you know what your dream job will be or have no idea, college is your key to success. College is an opportunity for you to discover and explore who you are and your interests. You'll meet people from all over the world and professors who are experts in every field imaginable. You get to choose what you want to learn and you'll gain essential job skills. It's never too early or too late to think about college. Look inside to see where you need to start!

Average Lifetime Income (Assuming you work 40 years)

U.S. Bureau of Census, March 2000.
Earnings in 1999 by Educational Attainment.
1999 dollars.



What kind of Degree do I need?

Four Year Colleges and Universities – Four-year colleges and universities offer Bachelor's and Master's Degrees in a variety of fields of study.

Community or Junior Colleges – Community colleges offer a two year degree that prepare you for immediate entry into the job market.

Agricultural, Technical, and Specialized Colleges – Have you made a clear decision about what you want to do with your life? Specialized colleges emphasize preparation for specific careers such as art/music, business, Health Science, and Teaching.

DID YOU KNOW...

According to the US Bureau of Labor Statistics, two in every five jobs created in the coming decade will require a college degree.

I'm in High School Now. What's Next?

- Starting with your first day of high school find out what classes you need to take to meet high school graduation and college entrance requirements.
- Take school seriously, study hard and complete all assignments on time to earn good grades.
- Explore and participate in different clubs, sport teams, civic projects to acquire a well-rounded education.
- Articulate your interest, strengths but also and areas of weakness.

LIBERAL ARTS COLLEGE:

Smaller colleges that focus on the humanities such as history, languages, philosophy, fine arts, mathematics, and natural sciences.

What classes do I need to take?

Colleges are looking for students with a solid foundation in reading, writing, math, science, and reasoning. Take at least 5 academic classes every semester to build your skills! Challenge yourself and meet the requirements of the State University of New York (SUNY) with the following classes:

- 4 years of English
- 3 or more years of math (including Algebra I, Geometry, Algebra II and Trigonometry)
- 3 or more years of laboratory science (Earth Science, Biology, Chemistry and Physics)
- 4 years of social studies
- 2-3 years of the same foreign language
- 1 year of Art, Music, Theatre
- Challenging Elective courses
- AP or Honors courses if they are available

DID YOU KNOW...

Studies show that the more math courses students take in high school, the more likely they are to graduate from college.

» Pathway to College «

9th Grade

- Get on track with your classes!**
Talk with your guidance counselor, learn what classes will get you an Advanced regents diploma. Make sure you are taking the MOST challenging classes.
- Be Active!**
Volunteer, join a club, sports team or after school activity.
- Make the most of your summer!**
Ask your GEAR UP Counselor about cool summer opportunities at local colleges and around the world.

Before you move up to the 10th grade you should complete:

- ✓ A Math Regents
- ✓ A Lab Science Regents

PSAT/NMSQT:

The preliminary SAT/National Scholarship Qualifying Test is a standardized exam that can qualify you for national merit-based scholarship programs!

10th Grade

- Check your progress!**
Are you in Global Studies? Have you moved up to a more challenging math class? Are you in a lab science?
- Study for your October PSAT!**
It will give you practice for the SAT and connect you with valuable college resources and scholarships.
- Stay Involved!**
Continue your extra curricular activities at school. Try to take leadership roles in clubs and teams.

Before you move up to the 11th grade you should complete:

- ✓ A 2nd Math Regents
- ✓ A 2nd Lab Science Regents
- ✓ A Social Studies Regents
- ✓ PSAT

11th Grade

- Still on the path to college?**
US History or Global Studies, Algebra II, and a lab science should be in your program.
- This is the year of Exams!**
Ask your guidance counselor which ones you should be taking: PSAT/NMSQT, SAT, SAT Subject Tests, ACT, and/or AP exams. Don't miss the deadlines! Find the schedules at www.collegeboard.com or www.actstudent.org.
- Where does your path lead?**
Start researching colleges that match your interest and your GPA. Go on virtual college tours and visit local campuses. Flip through college brochures for ideas on where to start.
- Practice! Practice! Practice!**
Use your summer to get familiar with the Common Application. Write a first draft of your personal statement. Don't be afraid to get feedback from friends, family, and teachers!

In order to move up to the 12th grade you must complete:

- ✓ A 3rd Lab Science Regents
- ✓ A 3rd Math Regents
- ✓ An English Regents
- ✓ A Social Studies Regents
- ✓ A Foreign Language Regents
- ✓ PSAT and SAT
- ✓ AP Course exams

COMMON APPLICATION:

A standard application form accepted by about 300 selective colleges in lieu of their own form.
www.commonapp.org

12th Grade

- Keep pushing yourself!**
Take challenging courses to show colleges that you're prepared for college level coursework. It may help them decide to accept you.
- Is your guidance counselor your best friend yet?**
Talk to your counselor to make sure you're on track to fulfill all of your graduation requirements.
- September:**
Register for the October/November SAT, SAT II, and/or ACT exams. Apply for scholarships! Talk to your guidance counselor for more information. (Check out: www.fastweb.com)
- Give recommendation forms to teachers or counselors who know you well. Ask them to complete the recommendations as early as possible!
- November:**
Start submitting your college applications! Some schools, like SUNY schools, have rolling deadlines so the sooner you get in your application, the better.
- January – March:**
Apply for Financial Aid (www.fafsa.ed.gov). The earlier you apply, the more aid you are eligible for. File your TAP application if you're applying to a NY state school.
- May:**
Take AP exams. Remember, if you do well, you can receive college credit and thus, save money!

FAFSA:

Free Application for Federal Student Aid. A free form you fill out to see your eligibility for federal financial aid.

Check out www.fafsa.ed.gov to apply online

TAP:

Tuition Assistance Program is the New York State's largest grant program. TAP helps eligible NY residents attending in state colleges pay for tuition

Parents

- Encourage your child to take challenging courses.
- Suggest participation in after school activities.
- Visit colleges in your area.
- Keep in touch with your child's counselor.
- Save money to help pay for college.