

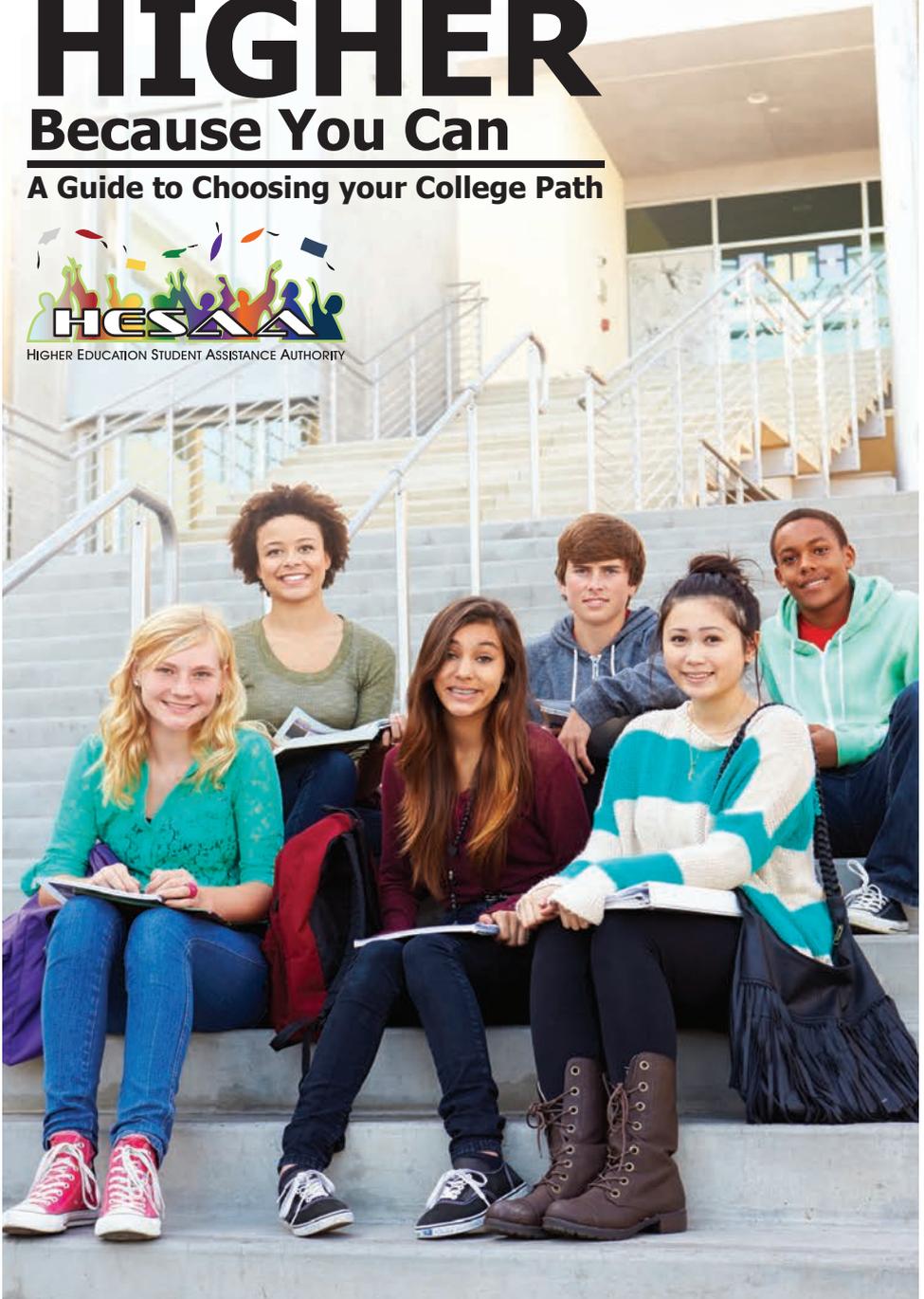
REACH HIGHER

Because You Can

A Guide to Choosing your College Path



HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY



Introduction

Has anyone ever asked you, “What do you want to be when you grow up?” Have you ever found yourself wondering what you will do once you have graduated from high school? Or, have you been concerned that going to college is an unrealistic dream? Finding the answers to these questions is something every adult has had to do at some point in their life. Making the decision to go to college is an important step to consider. At the NJ Higher Education Student Assistance Authority (HESAA), we believe that it’s never too early to start planning for your future! That’s why we created a step-by-step workbook that will provide you with the confidence and know-how to guide you in determining the right choice for you.



Section 1

Figure it Out

Q: What careers have you considered? (e.g. Agriculture/Food, Arts/Communications, Business Management, Education/Teaching, Engineering, Finance, Government, Health Care, Hospitality, Human Services, Information Technology, Law/Public Safety, Manufacturing, Marketing/Sales, Science and Technology, Transportation, etc.)

Prep

Deciding what you want to do is huge! Some ways to think it through are:

- **Talk about it:** Ask adults you know, such as your teacher or school counselor, or even your family and friends, what they like about their jobs, and what kind of education they needed in order to get it.
- **Get involved:** Your school and community offer tons of activities, which are great ways to explore your interests and learn new things!

For your career forecast try exploring the following websites:

- www.mynextmove.org
- www.bls.gov/k12/content/students/careers/career-exploration.htm
- careerconnections.nj.gov

Activity:

Let's say it is winter, 5 years after you graduated college. What does your life look like? Visualize and then write down what one day will look like 5 years post-graduation, IN DETAIL, from the time you wake up until you go back to sleep. Use the following page for your answer.



How well do you know yourself?

Below is a list of values (not a complete list, just a start). Use the list to help answer the questions in this section.

Authenticity	Creativity	Justice	Recognition
Achievement	Curiosity	Kindness	Reputation
Adventure	Determination	Knowledge	Respect
Authority	Fairness	Leadership	Responsibility
Autonomy	Faith	Learning	Security
Balance	Fame	Love	Self-Respect
Beauty	Friendship	Loyalty	Service
Boldness	Fun	Meaningful Work	Spirituality
Compassion	Growth	Openness	Stability
Challenge	Happiness	Optimism	Success
Citizenship	Honesty	Peace	Status
Community	Humor	Pleasure	Trustworthiness
Competency	Influence	Poise	Wealth
Contribution	Inner Harmony	Popularity	Wisdom

The things I place the most value upon (in any particular order are):

1. _____
2. _____
3. _____

I really enjoy the following subjects in school:

I love spending my free time doing:

My friends most describe me as:

I demonstrate leadership in the following ways:

I would like to improve myself in the following areas:

My biggest challenge(s) is/are:

What does it take?

Do you know what you want to do? Great! Now find out what it will take and what you can expect when you get there.

Begin With An End In Mind

What do you think your dream occupation will require, and what will it give back to you? Fill out the lines below with your best estimates:

Education: _____

Benefits: _____
(e.g. sense of accomplishment, time off/vacation, health insurance, etc.)

Pay: _____

This is the starting point of setting a goal. The next step is to help you figure out the path to realizing that goal. To further explore careers, visit www.bls.gov/K12/content/students/careers/career-exploration.htm or visit Careership at www.mappingyourfuture.org



Section 2

Goal Setting

Your journey towards college begins with a single step. Establish what you want and go for it! Along the way, careful planning will make your goal more possible. To begin your journey, first establish what type of career you would like to have in the future. Then, decide what type of education is required and what you will have to do in order to obtain it. The next step you can take is to speak with a teacher, parent, or another adult about possible mentors in the career of your choice.

A mentor or advisor is someone who can guide or advise you along your path towards reaching your goals. Having a mentor can keep you on track throughout your journey. In order to stay on track, you must begin to set goals!



My mentors/advisors are:

Inspiration in the Stars

Some of our brightest stars have recognized the value of a college education. Can you match these successful people with the schools they attended?

A. Kristen Bell - Actress	___ University of California
B. Denzel Washington - Actor	___ University of Tennessee
C. Oprah Winfrey - Media mogul	___ University of Kentucky
D. Josh Duhamel - Actor	___ Tennessee State University
E. Natalie Portman - Actress	___ University of Houston
F. Gabrielle Union - Actress	___ Minot State University
G. Derek Jeter - MLB, New York Yankees	___ Camden County College
H. Candace Nicole Parker - WNBA, Los Angeles Sparks	___ Tisch School of the Arts
I. Kelly Ripa - Talk Show Host, Producer	___ University of Michigan
J. Mayim Bialik - Actress	___ Fordham University
K. Jim Parsons - Actor	___ Harvard University
L. Frank Vogel - NBA Head Coach, Los Angeles Lakers	___ UCLA

To get more information about their colleges, visit the college websites with your parents or teachers. You can also visit HESAA at www.hesaa.org to request a free copy of “Going To College In New Jersey”, the magazine for college-bound students or visit www.gtcinj.com.

Answer Key: A. Tisch School of the Arts, B. Fordham University, C. Tennessee State University, D. Minot State University, E. Harvard University, F. UCLA, G. University of Michigan, H. University of Tennessee, I. Camden County College, J. University of California, K. University of Houston, L. University of Kentucky

Goal assessment

Goals - Things I would like to accomplish:	Time - I want to reach my goal by:	Steps to Reach - My Goal My plan is to:
<p>My Short-Term Goals: Goals I can achieve tomorrow, next week, or next month. Example: Get an A on my English paper</p> <p>1. _____</p> <p>2. _____</p>	<p>Date the paper is due</p>	<p>Do my research early, have my parents review my spelling and grammar, and turn the assignment in on time.</p>
<p>My Mid-Term Goals: Goals I can achieve within the next six months to a year. Example: Have a conversation with someone working in the career of my interest</p> <p>1. _____</p> <p>2. _____</p>	<p>The end of summer</p>	<p>First, identify plan to identify a possible future career. Next, I will ask my parent(s) and teachers if they know of anyone in this career.</p>
<p>My Long-Term Goals: Goals I can achieve in the next several years. Example: Go to college</p> <p>1. _____</p> <p>2. _____</p>	<p>The semester after I graduate from high school</p>	<p>Study hard and get good grades.</p>

Different types of goals

Types of goals are:

- Short-term Goals (goals that you can complete in the near future)
- Mid-term Goals (goals that you can complete within a few months)
- Long-term Goals (goals that you can complete over the next several years)

Keeping this in mind, write down some different goals that you would like to accomplish!

Short-Term Goals:

1. _____
2. _____
3. _____

Mid-Term Goals:

1. _____
2. _____
3. _____

Long-Term Goals:

1. _____
2. _____
3. _____

Section 3



What is college?

College is your opportunity to expand your ability to reach the goals you've set for yourself. It's a great place to build knowledge and learn new skills, explore career paths, and gain hands-on experience in your field through activities and internships. There are also lots of opportunities for making new friends through social activities and class projects.

What are your options?

College vs. University

Colleges and Universities both provide education beyond the 12th grade. Both may provide associate, baccalaureate or graduate programs. A university is often made up of several colleges and professional schools. Some universities include hospitals and research facilities.

Can you name a college or university?

Answer: _____

Public vs. Private

Public institutions are usually funded by the state, county or municipality. They are often less expensive and tuition is typically lower for in-state students than for out-of-state students. Private institutions are run by a Board of Trustees, and may be independent non-profit schools, religiously affiliated, or owned by a for-profit company. Private institutions are generally more expensive but may offer students greater amounts of financial aid.

Can you name a public college or university?

Answer: _____

OR

Can you name a private college or university?

Answer: _____

Two Year vs. Four Year

A two-year college is often called a community college. Students can earn an Associate of Arts, Associate of Science, or an Associate of Applied Science degree at these colleges. Admission at a two-year college is usually open, meaning that all high school graduates are accepted. Four-year schools may be General Baccalaureate Institutions, Liberal Arts Colleges, and Specialized Schools. They offer Bachelor degrees and most offer graduate degrees as well.

Can you name a two-year school?

Answer: _____

Can you name a four-year school?

Answer: _____

Nursing Schools

Nursing schools offer training leading to a state certification as a registered nurse (RN).

Career Schools

Career schools are generally private, non-college professional schools that offer specialized training for specific careers, such as culinary arts, music, video production, etc. Some schools offer specialized business training, while others emphasize technical programs, such as heating and refrigeration, automotive, etc. Career schools generally require one to three years of study and students earn certificates of completion.

Can you name a career school?

Answer: _____

Living on campus

By living in the college dorms, you can expect to be part of what is (hopefully) a vibrant college life and feel part of the college community more than you would if you commute to and from home and school. Living on campus may make it easier to get to those early classes on time without having to worry about finding a parking spot. Dorm living probably also means that you have a college meal plan so you would not have to worry about grocery shopping and preparing meals.

Being right in the midst of things certainly has its advantages, however, the advantages also come with drawbacks such as having to fight or wait your turn for the shower or bathroom not to mention that privacy is at a premium. Finally, there is the cost factor. College food and housing (sometimes called “room and board”) comes at a cost - literally!

Living off campus

Living in an apartment off campus can have the benefit of more privacy and space for yourself and your things. Having your own apartment also means that dorm rules, such as curfew, do not apply. So if independence is important to you, then this may be the better option.

On the flip side, living on your own comes with many more responsibilities than living on campus. You will have to pay your own bills, cook your food, and clean the apartment along with many more adult responsibilities.

Comprehensive vs. Specialized College

Before you attend a school that specializes in engineering or cartooning, you had better be certain that's what you wish to do. Most students enter college not knowing exactly what they want to do once they graduate. If that describes you, you may be better off at a comprehensive school that offers many possible programs of study, or "majors."

Be familiar with your college or university's traditions and history. It is important to know if your school is religiously affiliated as this may impact your daily life, especially if you will be living on campus. Additionally, students at religious institutions typically have to enroll in theology classes. Many universities have traditions. For instance, Rider University holds a Cranberry Fest each September to welcome everyone back to campus. First held on May 4, 1979, this event celebrates Andrew J. Rider, the founder and first president of the Trenton Business College.

Persistence rate and graduation rate

Persistence rate refers to the number of freshmen who continue on as sophomores. This number tells you a lot about how much support freshmen get and how well most freshmen are suited to the school. Equally important, the graduation rate is how many students graduate with an earned degree. Often, there will be multiple rates: how many students graduated on time and how many took extra years to finish. Remember: extra time = extra money.

Why is college important?

It is important that you visit your prospective colleges to make sure that what you think is a good fit – really is a good fit for you. You may want to ask a college representative during a campus tour or at a college fair.

1. **What makes your college unique?**
2. **How would you describe the students that attend here?**
3. **Where are most of them from?**
4. **What are the housing options for freshmen?**
5. **Do many students live off campus?**
6. **What's the security like on campus?**
7. **What support services are available (i.e. academic advisors, tutors, etc...)?**
8. **What is the faculty like? How accessible are they outside of class?**

Going to college will give you an introduction into the career you've chosen. Through a wide range of subjects, college expands your way of thinking and provides new opportunities for academic growth.

People who go to college:

- Have a wider range of job possibilities and options. Most jobs require education beyond high school. With a college education, you will have more jobs to choose from.
- Develop lifelong learning skills. College trains you to express your thoughts clearly, make informed decisions and use technology, which are all useful job and life skills.
- Are in a better position to help themselves, their families and their communities. A person who goes to college usually earns and is able to save more money than a person who doesn't.
- Broaden their thinking. Meeting other students from different backgrounds and cultures helps you to become more globally aware and to gain a fresh perspective on life.

What's Your Fit?

Below and on the following pages, place an (X) next to your preference in each of the following categories, or fill in the blanks:

Where would you like to spend the next few years of your life, understanding that attending school out of state may increase your overall college cost?

What's your fit?

Setting

- Urban (large city)
- Suburban (city outskirts)
- Rural (country setting)

Size

- Small (1,000-5,000 students)
- Medium (5,000-15,000 students)
- Large (15,000-25,000 students)
- Very Large (over 25,000 students)



Selectivity

- Most Competitive
- Highly Competitive
- Competitive
- Less Competitive
- Open

Campus Life

In what types of activities or extracurricular activities would you like to participate?

Answer: _____

Athletics

What intercollegiate, intramural or recreational sports would you like to play?

Answer: _____

Would you like to live:

- On campus
- Off campus independently
- At home with my parents

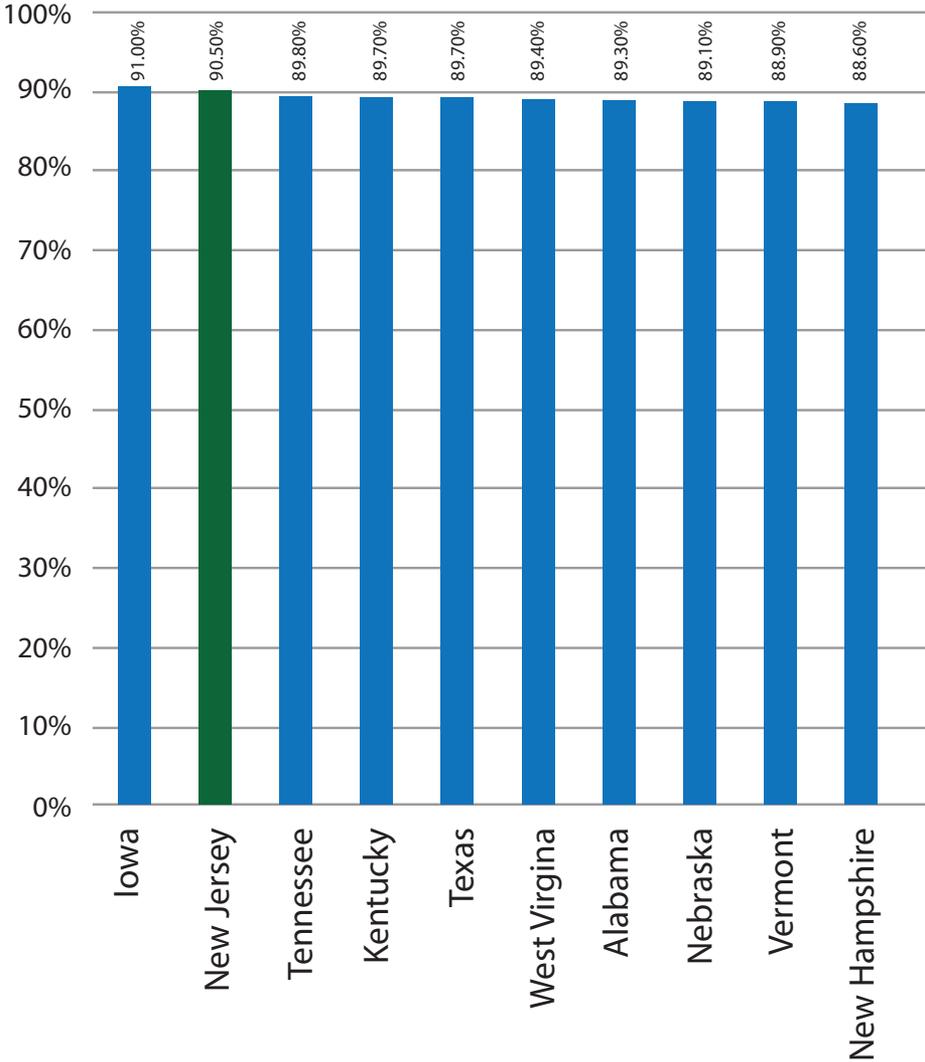




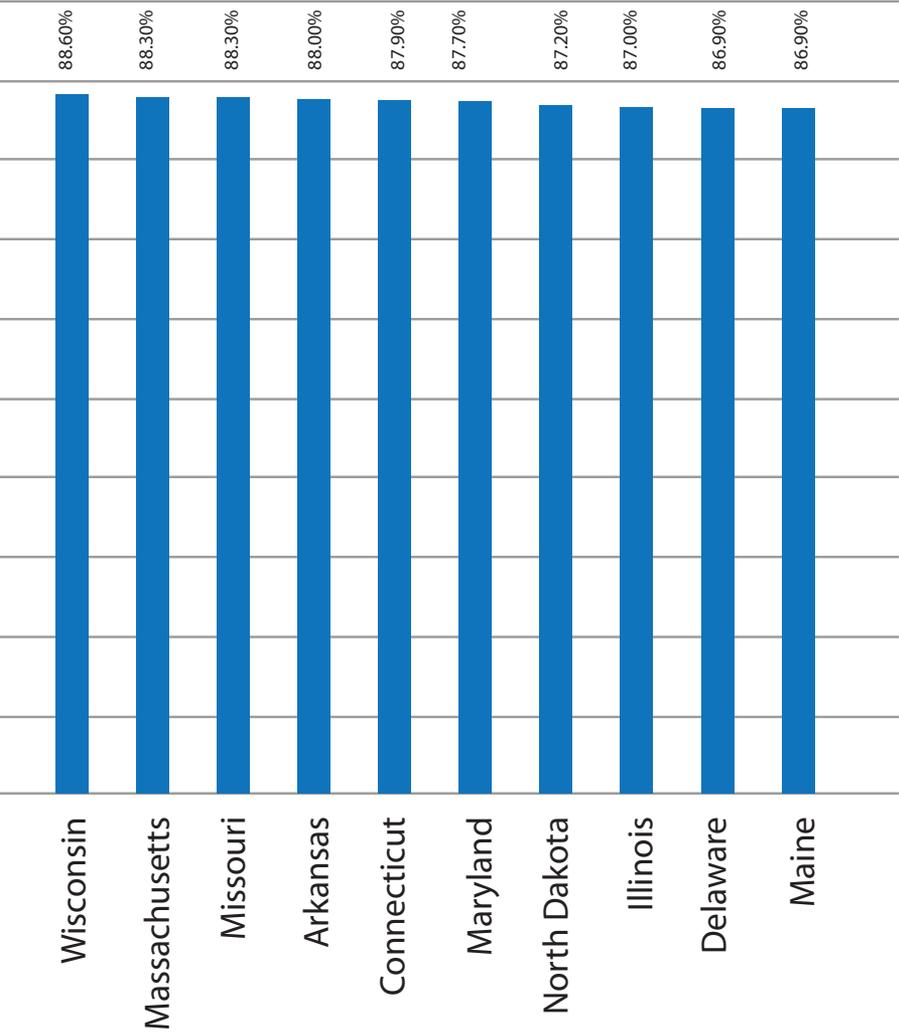
Don't forget to consider the cost of your selected school and try to visit the college before enrolling.

Plan ahead and notify the school in advance of your visit. Some colleges will help arrange for a prospective student to sit in on a class or for a family to have lunch in the dining hall. During the visit, take photos to remind you of your visual impression of the campus. Pick up a copy of the campus paper and don't be shy about asking questions.

New Jersey has the 2nd Highest Graduation Rate Among Four-Year Public Colleges



SOURCE: Education Week Research Center analysis of NCES data, 2019”
State by State 2016-17 Graduation Rates
www.edweek.org/ew/section/multimedia/data-us-graduation-rates-by-state-and.html



Section 4

College Planning

Classes You Will Need To Take While In High School

Subject Area	Current Minimum for NJ High School Graduation	Recommended For College Entrance	Types Of Courses To Take
English	4 years	4 years	Composition; American, English & World Literature
Math	3 years	4 years	Algebra I & II; Geometry; Trigonometry or Precalculus; Calculus
Science	3 years	4 years	Earth Science; Biology; Chemistry, Physics; electives like Physiology, Biochemistry, Anatomy or advanced courses in the basic sciences
History/ Social Sciences	3 years	3-4 years	World Civilization; US History I & II; Government; Politics
World Language	1 year	3-4 years	Concentration in one language preferred
Visual & Performing Arts/ Practical Arts	1 year	3+ years	Visual & Performing Arts (Art, Music, Theatre, Dance); Practical Arts (Career Education, Family & Consumer Science, Industrial Technology)
Economics & Financial Literacy	1/2 year	3 years	Business courses
Electives	1 year	3+ years	Academic rather than vocational electives, such as Economics, Psychology, Statistics, or Communications
Health & Physical Education	3 years	3 years	_____

NJ Department of Education Standards and Assessment for Student Achievement

ACT vs. SAT

Many colleges require students to provide scores on the SAT or ACT as part of the admissions process. These are entrance exams used by colleges and universities to make admissions decisions by measuring a high school student's readiness for college using a common data point—that can be used to compare all applicants.

	SAT	ACT
Why Take It	Colleges use ACT scores for admissions and merit-based scholarships.	Colleges use ACT scores for admissions and merit-based scholarships.
Test Structure	<ul style="list-style-type: none"> • Reading • Writing & Language • Math • Essay (optional) 	<ul style="list-style-type: none"> • English • Math • Reading • Science Reasoning • Essay (optional)
Length	<ul style="list-style-type: none"> • 3 hours (without essay) • 3 hours, 50 minutes (with essay) 	<ul style="list-style-type: none"> • 2 hours, 55 minutes (without essay) • 3 hours, 40 minutes (with essay)
Reading	5 reading passages	4 reading passages
Science	None	1 science section testing your critical thinking skills (not your specific science knowledge)
Math	Covers <ul style="list-style-type: none"> • Arithmetic • Algebra I & II • Geometry, Trigonometry and Data Analysis 	Covers <ul style="list-style-type: none"> • Arithmetic • Algebra I & II • Geometry, Trigonometry and Probability & Statistics
Calculator Policy	Some math questions don't allow you to use a calculator.	You can use a calculator on all math questions.
Essays	Optional. The essay will test your comprehension of a source text.	Optional. The essay will test how well you evaluate and analyze complex issues.
How It's Scored	Scored on a scale of 400-1600	Scored on a scale of 1-36

Get Ready

Schedule For College Planning

High School: First Year

- Meet with your Secondary School Counselor to choose College Preparatory courses.
- Establish strong study habits.
- Find a place in your home or at a library that is your study zone.
- Utilize time management techniques. “Prioritize and avoid procrastination.”
- Complete all homework assignments thoroughly and on time.
- Keep a clean, organized backpack and locker.
- Develop a reading plan that includes newspapers, magazines, books, and online resources.
- Work to enhance your writing abilities and vocabulary proficiency.
- Earn strong grades. Your first-year grades count in establishing your final grade point average.
- Meet with your counselor regularly to discuss your progress and plan your sophomore schedule. If you discover that you need help, don’t be afraid to ask.
- If you are excelling in subject areas, consider “moving up” to Honors or AP classes.
- Find an extracurricular activity to join and also begin to think about community service involvement.
- Think about your interests and how they might translate into future career options.
- Have a meaningful summer experience, such as employment, volunteering, travel or taking an enrichment class.
- Review information for future athletes at www.ncaa.org and make sure to complete the registration process if applicable.

High School: Sophomore Year

- Continue to earn strong grades.
- Continue to develop a reading plan.
- Improve upon your writing ability.
- In the Fall, take the PSAT or PreACT as practice for the official junior-year PSAT or PreACT test.

- Meet with your counselor for career exploration activities and to select your junior year classes.
- If you excel in a subject area, “move up” to Honors or AP courses.
- Become involved with additional extracurricular activities that meet your interest and begin to develop leadership skills.
- Begin to attend college representative meetings held at your high school.
- Become familiar with general college entrance requirements.
- Start to consider what qualities you are looking for in a college.
- Consider a meaningful summer experience such as employment, volunteer opportunity, travel or enrichment class.
- Be mindful of what you put on social media and know that colleges will see your posts, as will future employers.

• **High School: Junior Year**

September

- Give some serious thought to your reasons for wanting to attend college. Evaluate your goals, your values, your interests and your abilities.
- Meet with your school counselor to review your courses for junior year. Be certain you are carrying a solid college preparatory program.
- Make sure to give your school guidance counselor plenty of notice for things that you need from him or her for your college application process, and let them know the teachers and others from whom you will be requesting recommendations.
- Build a strong relationship with your counselor. The counselor shares critically important information about your strengths/weaknesses and your character with the colleges.

October

- Take the PSAT in preparation for SAT or PreACT in preparation for the ACT.

November

- Keep your grades strong.

December

- Receive results of PSAT or PreACT. Read material sent with your scores and consult your school counselor to determine how you might improve. Consider a test-prep course if necessary.

January

- Decide what type of college you are looking for (two year/four year, liberal arts/technical). Determine what factors are important to you (location, setting, size, etc.)
- Develop your individual SAT or ACT testing schedule with your counselor.

Remember to register at the appropriate time.

February/March

- Meet with your school counselor to begin preparing a list of colleges to explore. Use college guide books and computer software as resource material.
- Write, email or call colleges on your list to request materials such as applications, viewbooks, videos and catalogs.
- Keep building a strong relationship with your counselor. The counselor shares critically important information about your strengths/weaknesses and your character with the colleges.
- Take the SAT or ACT if fully prepared.

April

- Take ACT if offered and appropriate.
- Make visits to college campuses for tours, open houses, etc.

May

- SAT and SAT Subject Tests offered.
- Take Advanced Placement examinations if appropriate.

June

- SAT and ACT if offered and appropriate.
- Continue visits to colleges during breaks or in the summer.

July/August

- If your Spring SAT or ACT scores have revealed any weaknesses, plan a program of self-improvement.
- Visit colleges. Take tours and have interviews. Open communication lines with coaches and representatives of special talent areas, and visit the financial aid office.
- Continue to refine your potential college list.
- Review your testing plan for SAT or ACT. If appropriate, register for one or more test dates in the fall.
- Create your Activities Resumé and preview college application essay questions.
- Begin to search and apply for scholarships.
- Explore careers and maybe research shadowing someone in a career that you are interested in pursuing.

BONUS TIPS

- *Know what your class size is and class rank as far as GPA for your Junior year of High School.*
- *If there is a financial aid night scheduled at your high school, library, or some other local community site, be sure to attend with your parent(s) or guardian -- they offer valuable information!*
- *Get an idea of what you may be eligible for in Federal aid by completing a “pretend” FAFSA at <https://fafsa.ed.gov>*
- *Get an idea of what you may be eligible for in New Jersey State aid by completing the TAG estimator at <https://www.hesaa.org/tagestimator/current/studentstatus.asp>*

High School: Senior Year

September

- Review your complete high school transcript with your school counselor to check for accuracy of course, grades, rank in class, etc.
- Meet with your school counselor to be sure that the colleges remaining on your list are appropriate to your academic and personal record.
- Meet with the teachers of your choice to discuss letters of recommendation.
- Plan visits to college campuses if you didn't get to them during the summer, or if you want to return for a second time. Remember to visit

the financial aid office.

- Take ACT if offered and appropriate.
- Put together a calendar of college admissions and financial aid deadline dates of all colleges to which you are applying.

October

- Starting October 1 of your senior year, you can apply for federal financial aid online at www.fafsa.gov
- Continue to attend College Fairs to further investigate those colleges to which you will probably apply.
- Continue to apply for scholarships.
- If applying for early decision or early action, be aware of deadlines.
- Work hard, your first quarter of senior year grades are important.
- If you are applying to colleges that require the CSS profile form for financial aid, initiate this process now. Visit CSS at <https://collegescorecard.ed.gov/>

November

- Continue submitting applications to colleges. Be aware of deadline dates.
- Continue to meet with college representatives when they visit your school.
- Take SAT and SAT Subject Tests, ACT if appropriate.
- Attend financial aid sessions with your parent(s) or guardian.

BONUS TIPS

Frequently check the “To Do” list for items that need to be completed and/or the status of your NJ State financial aid by going to <https://njfams.hesaa.org> and creating a username and password. Upon completing your applications to college, don’t forget that your college essay is an opportunity to reveal yourself as a whole entire person, not just your grades or test scores. Following are a few tips from the National Association for College Admissions Counseling (NACAC):

1. *Be yourself – Try to keep the tone of the essay conversational not speech-like. Not that you shouldn’t pay attention to format, grammar and structure, but writing in a way that shows your personality is the most important.*

2. *Get a second opinion.*

- *Note that early action is not binding but an early decision is.*
- *Be aware that one can apply for admittance directly through the college or using the common application at <https://www.commonapp.org> to apply to multiple schools at once.*
- *80-85% of schools use a rolling admissions process, meaning that colleges respond to applicants as they come in, instead of waiting until after a particular deadline, which is a single admissions process. (schools in higher demand are usually single admission schools)*
- *If you are applying to any “reach” schools (schools where your academic qualifications are below the average accepted student), make sure to also include one or two safety schools (schools that you are virtually guaranteed to get into - i.e. a county college) or at least a school or two within your range.*

Consider using various college resource tools such as:

- www.collegeboard.com
- www.collegeconfidential.com
- www.princetonreview.com
- www.cappex.com

Selecting a college should not be based on the following reasons:

- *Getting as far away from home as possible*
- *The football team*
- *One’s boyfriend or girlfriend is attending that school or one nearby*
- *“Nameplate” or status chasing*

December

- *File your last college applications.*
- *Take SAT, SAT Subject Tests, ACT if appropriate.*
- *Apply to your colleges of choice by winter break.*
- *Attend financial aid sessions with your parent(s) or guardian.*
- *Be certain that your FAFSA and/or CSS Profile has been filed by this time if needed for financial aid.*

January

- Maintain strong grades in senior year.
- Attend financial aid information sessions.
- Check the Financial Aid deadline dates for the colleges to which you have applied.

February

- Monitor your college applications to be sure that materials are sent and received on time, especially your first semester grades.

March/April

- Continue monitoring your college applications.
- Attend Open House Programs on college campuses.
- You should begin to receive financial aid award notifications from colleges that have accepted your application for admissions.
- Decide on the college you will attend. Send in the required tuition deposit by May 1st.

May

- Write to colleges you have not selected to inform them that you plan to enroll elsewhere.
- Take Advanced Placement examinations if appropriate.

June

- Request that your school counselor send your final transcript to the college you will attend.

July/August

- Look for information from your new college on summer orientation, skills testing, course registration, etc.

When it comes to financial aid and college admissions -- just like adult life in general -- make sure that you read detailed instructions. You may not like to read details but do it anyway. Do not make decisions on what someone else tells you, or assume that your friends know what to do.

BONUS TIPS

Find out what your class size and rank is for your Senior year of High School

How to pay for it

What Is Financial Aid?

Financial aid helps students and families pay for college expenses, such as tuition, fees, food, and housing. Generally, there are three sources of funding for college: grants and scholarships, earnings from work, and educational loans.

Grants and Scholarships

Grants and scholarships are aid that you do not have to pay back. There are four basic types of scholarships and grants: Federal, State, Institutional, and Private. Visit www.njgrants.org for more information.

Work-Study Programs

The purpose of work-study programs is to provide students with part-time employment so they can use the money they earn at that job to help pay for college expenses and, if possible, provide work experience in a related field. There are generally two types of work-study programs:

- **Federal Work-Study:** This program is federally funded and need-based. Your eligibility is determined from information provided on your FAFSA.
- **Institutional Work-Study:** Some colleges offer work programs for students who are not eligible for the federal work-study program.

Student & Parent Loans

Loans are funds that you and/or your parent(s) can borrow to help pay for college expenses. Loans must be repaid, usually with interest. Loans also can be classified into four basic groups: Federal, State, Institutional and Private.

College Admission Glossary

ACT – A standardized college admission test. It features four main sections: English, math, reading and science – and an optional essay section.

Admission Tests – Also known as college entrance exams, these are tests designed to measure student’s skills and help colleges evaluate how ready students are for college – level work. The ACT and College Board’s SAT are two standardized admission tests used in the United States. The word “Standardized” means that the test measures the same thing in the same way for everyone who takes it.

Advanced Placement – Advanced placement program is offered in high schools and allows high school students to earn college credits before even stepping foot on a college campus.

Articulation Agreement – An agreement between two-year and four-year colleges that make it easier to transfer credits between them. It spells out which courses count for degree credit and the grades you need to earn to get credit.

Associate Degree – This two-year degree is an Associate of Arts (A.A.) or Associate of Science (A.S.). Some students who earn this degree transfer to a four-year program to earn a bachelor’s degree. Others complete associate degrees to prepare to go straight to work. Community colleges, career colleges and some four-year colleges offer these degrees.

Bachelor’s Degree – This degree requires completing a four- or five-year college program. Most students earn a Bachelor of Arts (B.A.) or Bachelor of Science degree (B.S.). Other types of bachelor’s degrees include the Bachelor of Fine Arts or Bachelor of Architecture degree.

Bursar – Person who manages the financial affairs of a college or university.

Candidates Reply Date Agreement (CRDA) – An agreement many colleges follow that give applicants until May 1 to accept or decline offers of admission. This agreement gives students time to get responses from most of the colleges they have applied to before deciding on one.

Class Rank – A measurement of how your academic achievement compares with that of other students in your grade. This number is usually determined by using a weighted GPA that takes into account both your grades and the difficulty of the courses you've taken.

College Essay – An essay that a college requires students to write and submit as part of their application. Some colleges offer applicants specific questions to answer, while others simply ask applicants to write about themselves. Colleges may refer to this as a “personal statement.”

College Credit – What you get when you successfully complete a college-level course. You need a certain number of credits to graduate with a degree. Colleges may also grant credit for scores on exams, such as those offered by College Board's AP programs and CLEP.

Common Application – A standard application form accepted by all colleges that are members of the common application association. You can fill out this application once and submit to any one or several of the more than 475 colleges that accept it.

Deferred Admission – Permission from a college that has accepted you to postpone enrolling in the college. The postponement is usually for up to one year.

Early Action (EA) – An option to submit your application before the regular deadlines. When you apply early action, you get admission decision from colleges earlier than usual. Early action plans are not binding, which means that you do not have to enroll in a college that accepts you via early action. Some colleges have an option called EA II, which has a later application deadline than their regular EA plans.

Early Decision (ED) – An option to submit an application to your first-choice college before the regular deadline. When you apply early

decision, you get an admission decision earlier than usual. Early decision plans are binding. You agree to enroll in the college if admitted and offered a financial aid package that meets your needs. If you are admitted ED, you also agree to withdraw any applications you submitted to other colleges. Some colleges have an early decision option called ED II, which has a later application deadline than their regular ED plans.

Expected Family Contribution (EFC) – A number calculated by the federal government that is used by a school to calculate how much financial aid you are eligible to receive, if any. It's based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). It's not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. The expected family contribution is reported to you on your Student Aid Report (SAR).

Financial Aid – Money provided to help students pay for college. Financial aid can come from federal and state governments, colleges and private organizations.

Grade Point Average (GPA) – A number that shows overall academic performance. It's calculated by assigning a point value to each grade you earn.

Graduation Rate – The percentage of students who graduate from an institution. This shows students who began their studies as first-time, full-time degree- or certificate-seeking students and completed their degree or certificate within 150 percent of "normal time." For schools that award predominately bachelor's (four-year) degrees, this is after six years, and for students seeking an associate's (two-year) degree, this is after three years. For students seeking a certificate, the length of time depends on the certificate sought, for example, for a one-year certificate, after 18 months. Additional information can be found at <https://collegescorecard.ed.gov/>.

Legacy Applicant – A college applicant with a relative (usually a parent or grandparent) who graduated from that college. Some colleges give preference to legacy applicants.

Loans – Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. You can find more information about federal loans at [StudentAid.gov](https://studentaid.gov).

Median Borrowing – The median federal student loan debt of undergraduate borrowers who completed. This figure includes only federal loans; it excludes private student loans and parent PLUS loans. It also indicates the monthly payments that an average student would pay on that amount using a 10-year repayment plan. Additional information can be found at <https://collegescorecard.ed.gov/>.

Need-Blind Admission – A policy of making admission decisions without considering the financial circumstances of applicants. Colleges that use this policy may not offer enough financial aid to meet student’s full need.

Open Admission – A policy of accepting any high school graduate, no matter what his or her grades are, until all spaces in the incoming class are filled. Almost all two-year community colleges have an open-admission policy. However, a college with a general open-admission policy may have admission requirements for certain programs.

Placement Tests – Tests that measure the academic skills needed for college-level work. They cover reading, writing, math and sometimes other subjects. Placement tests results help determine what courses you are ready for and whether you would benefit from remedial classes.

Priority Date or Deadline – The date by which your application - whether it’s for college admission, student housing or financial aid - must be received to be given the strongest consideration.

Registrar – The college official who registers students. The registrar may also be responsible for keeping permanent records and maintaining your student file.

Repayment Rate – The share of students who have repaid at least \$1 of the principal balance on their federal loans within 3 years of leaving school. Additional information can be found at <https://collegescorecard.ed.gov/>.

Rolling Admission – An admission policy of considering each application as soon as all required information (such as high school records and test scores) has been received, rather than setting an application deadline and reviewing applications in a batch. Colleges that use a rolling admission policy usually notify applicants of admission decision quickly.

Room & Board – Room & board refers to a shared or private room located on College campus along with some sort of a meal plan that entitles students to certain amount of meals. Costs for room & board vary.

SAT – The College Board's standardized college admission test. It features three main sections: math, reading and writing, which includes a written essay.

SAT Subject Tests – Hour long content-based college admission tests that allow you to showcase achievement in specific subject areas: English, history, math, science and languages. Some colleges use Subject Tests to place students into the appropriate courses as well as in admission decision. Based on your performance on the test(s), you could potentially fulfill basic requirements or earn credit for introductory-level courses.

Sophomore Standing – The status of a second-year student. A college may grant sophomore standing to an incoming first-year student who has earned college credits through courses, exams or other programs.

Student Loan Default Rate – The percentage of student borrowers – undergraduate and graduate – who have failed to repay their federal loans within three years of leaving a particular school. A low loan default rate could mean that the institution's students are earning enough income after leaving school to successfully repay their loans.

Total Cost of Attendance – The total amount (not including grants and scholarships) that it will cost you to go to school during the 2020-21 school year. Total Cost of Attendance includes tuition and fees; housing

and meals; and allowances for indirect expenses like books, supplies, transportation, loan fees, and dependent care. For students attending less than half-time, the Total Cost of Attendance includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

Total Grants and Scholarships Student – aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

Total Net Cost – An estimate of the actual costs that you or your family will need to pay during the 2020-21 school year to cover education expenses at a particular school. Net cost is determined by taking the institution's total cost of attendance and subtracting your grants and scholarships.

Transcript – The official record of your course work at a school or college. Your high school transcript is usually required for college admission and for some financial aid packages.

Transfer Student – A student who enrolls in a college after having attended another college.

Undergraduate – A college student who is working toward an associate or a bachelor's degree.

Waiting List – The list of applicants who may be admitted to a college if space becomes available. Colleges wait to hear if all the students they accepted decide to attend. If students don't enroll and there are empty spots, a college may fill them with student who are on the waiting list.

Weighted Grade Point Average (GPA) – A grade point average that's calculated using a system that assigns a higher point value to grades in more difficult classes. For example, some high schools assign the value of 5.0 (instead of the standard 4.0) for an A earned in an AP class. This policy may not offer enough financial aid to meet student's full need.

Work-Study – A student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses. Work-study aid is money that you earn by working.

Resources

NJ Higher Education Student Assistance Authority - www.hesaa.org

NJ Office of the Secretary of Higher Education
www.state.nj.us/highereducation

U.S. Department of Education - www.ed.gov

Federal Student Aid - www.fafsa.gov

College Board - www.collegeboard.org

Mapping Your Future - www.mappingyourfuture.org

Big Brothers/Big Sisters - www.bbbsnj.org

Student Aid on the Web - www.studentaid.ed.gov



www.hesaa.org

Phone 609-584-4480

Monday through Thursday 8 a.m. - 8 p.m.

Friday 8 a.m. - 5 p.m.