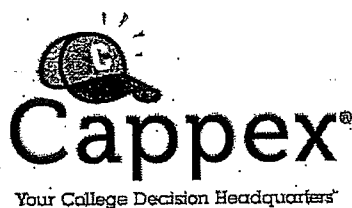




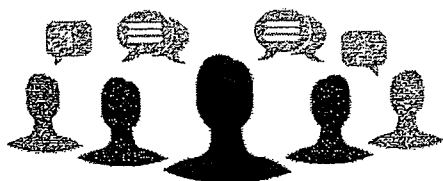
Your College Decision Headquarters™

# College Fit Kit

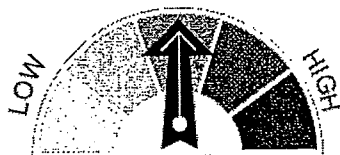


# Discover your ideal college

on Cappex.com



Get student reviews of  
3,000+ colleges



Discover your admission  
chances at any college with the  
What Are My Chances<sup>®</sup> Calculator



Find more than \$11 billion in  
national and local scholarships



Organize your search with  
deadline tools, college comparison  
features and more

## COLLEGE SEARCH TIPS

### 1. Know your strengths.

Think about what classes and activities you excel in, and how your friends describe you.

### 2. Visit colleges you are interested in when possible.

There's no substitute for experiencing a campus firsthand.

### 3. Map out a plan for narrowing down which colleges you'll apply to.

Look at the majors offered, net price, student body and how far from home you want to be.

### 4. Decide who you'll ask for recommendations.

Some colleges will ask for recommendations from a teacher or mentor who knows you well, and it's best to request them as early as possible.

### 5. Be smart about your scholarship search.

Start by researching scholarships in your community—those typically have the best odds!

### 6. Fill out the FAFSA early.

You can complete it starting on January 1st, and the earlier you complete it the better your chance of receiving financial aid from the colleges to which you apply.

### 7. Don't be discouraged by a college's "sticker price."

Use a college's Net Price Calculator to get a more accurate idea of what you would actually end up paying.

**IT'S FREE.**

# What Sets You Apart?

PREPARE

Fill this out before you begin your college search to get an idea of your accomplishments and what you want out of college. Bring this to your counselor to start a discussion.

Name

GPA

SAT Score

ACT Score

My Academic Strengths Are \_\_\_\_\_

☐ Science ☐ Math ☐ English ☐ Foreign Language ☐ History ☐ Technology ☐ Fine Arts

How would your best friends describe you?

What adjectives would you say best describe you?

What in-school activities do you enjoy most?

What activities do you enjoy least?

What out-of-school activities do you participate in? Volunteer work?

Which talents make you stand out?

Prior to graduation I hope to accomplish ...

After high school I hope to accomplish ...

Grades &  
Test Scores

High

1	2
3	4

Low

Standout Factor

High

## Directions

Make your mark on the chart where you think you fit based on your grades, test scores and Standout Factor. Your Standout Factor could be a number of things, and it may help you get into college. Standout students have something that separates them from the pack. Many high school students play soccer and are on the yearbook staff. Fewer high school students have a Standout Factor activity like starting and running a business or charity. Your Standout Factor may be who you are. For example, there are fewer male nursing students and female engineering students than their counterparts.

## If you are in...

**Box 1:** Many college doors will be open to you based solely on your grades and test scores. Smaller schools and state schools may have college scholarships designed for students like you. However, if you want to attend a competitive college you will need to find a way to stand out. There are thousands of high schools in this country, and each one has a top-ranked student. Many more thousands of students take AP classes and make mostly A's. What makes you different?

**Box 3:** Many colleges, even small state schools, have minimum GPA and test score requirements. If your grades trend upward toward the end of high school you might convince a school that your GPA is permanently on the rise. Taking a test-prep class or retaking the SAT or ACT may improve your scores. You may also consider attending a two-year community college before attending a four-year school. Community colleges will allow you to save money, earn credit and re-start your academic history. When you apply as a transfer student, colleges will be more interested in your recent grades rather than your high school GPA. If your grades and test scores remain low, try to increase your Standout Factor. If it's high enough you might catch a college's attention.

**Box 2:** You've got the grades and the X-factor that may make you attractive to the most competitive colleges. However, the competition can be fierce. Re-examine your interests and activities and see if they really separate you from the pack. You will also be an attractive student to state colleges and less competitive institutions. Competitive schools might accept you, but state schools might pay your way.

**Box 4:** There's good news and bad news here. The good news is you've got something that will make you attractive or stand out to colleges. The cold hard reality, though, is many colleges have minimum GPA and test score requirements. So even if you have a unique activity and bring diversity to campus you might not be able to get in. If you show that you finished high school with an upward-trending GPA, a college might bend their requirements. Others will not be so understanding. Seek extra help from teachers. Take a test prep class. If you increase your GPA enough, you could be in line for competitive schools or scholarship offers. Some colleges may be willing to bend entrance requirements for the right student.

Cappex Fit Fact: Eighty-eight percent of high school students go to college in their home state. Go to [Cappex.com](http://Cappex.com) now to get your college matches. It's free and easy!

# Your Standout Factor

PREPARE

There are more than 26,000 high schools in the United States. That means there are 26,000 football captains, 26,000 prom queens, 26,000 valedictorians and 26,000 yearbook editors. If you want to stand out to a college, you've got to really stand out.

There is a very powerful way to differentiate you from other students applying to college: Ensure you have a Standout Factor.

The most interesting Standout Factors are activities that are typically dominated by adults, or noteworthy tasks that no other high school student does. Either way, a Standout Factor will help you differentiate yourself from other applicants.

## How to Increase Your Standout Factor

It's simple. Do something that you wouldn't normally consider doing. Standout Factors are not run-of-the-mill activities. Participating on your school's yearbook staff, for example, is not a Standout Factor. In fact, every high school yearbook in the world is put together by students. It is a good learning experience, but it won't necessarily help you stand out.

Managing the yearbook staff will help you stand out because it shows leadership. But, taking it further will give you a true Standout Factor. Running a yearbook business will easily help you stand out from the crowd. Few high school students, if any, own yearbook production companies.

## How to Tell if it's a Standout Factor

If other high school students do it, it's not a Standout Factor. Also, the more positive impact your standout activity has on others, the better.

## Examples of Standout Factors

- Restore antique instruments
- Hike the Appalachian Trail
- Breed a special strain of flower and name it after your grandmother
- Make a movie and convince real theaters to show it
- Invent something
- Start a real business with customers and employees
- Help run a political campaign
- Start a community charity or volunteer organization

My Current Activities:

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Possible Standout Factors:

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Go for big impact with your Standout Factor. Make an impact in your community. Go to [Cappex.com](http://Cappex.com) now to get your college matches. It's free and easy!

# My College Search Calendar: **Junior Year**

PREPARE

## Summer

Notes

<b>JUN</b>	Be active; get a job, internship, or pursue a passion	
<b>JUL</b>	Talk with family about your college goals and college costs	
	Start visiting college campuses	
<b>AUG</b>	Create your free <a href="http://Cappex.com">Cappex.com</a> profile to start discovering your college matches	

## Back to School

Notes

<b>SEP</b>	Keep your grades up—admissions counselors look closely at your junior year grades	
<b>OCT</b>	Stay involved and take on leadership roles in your extracurricular activities	
<b>NOV</b>	Prep for ACT or SAT, and review winter/spring test dates at <a href="http://actstudent.org">actstudent.org</a> or <a href="http://sat.collegeboard.org">sat.collegeboard.org</a>	
	Think about teachers, coaches, community members or employers you can ask for recommendations in near future	
<b>DEC</b>	Meet with your school's college counselor to discuss your goals and make sure you're on track for graduation	
	Start building your college list on <a href="http://Cappex.com">Cappex.com</a>	

## After Winter Break

Notes

<b>JAN</b>	Update your college list and stay in touch with colleges through <a href="http://Cappex.com">Cappex.com</a>	
	Register for ACT or SAT (or both)	
<b>FEB</b>	Begin your scholarship search with <a href="http://Cappex.com">Cappex.com</a>	
	Attend college fairs	
<b>MAR</b>	Identify the factors in a college that are most important to you—location, cost, programs, public, private, religious affiliation, social environment, etc.	
<b>APR</b>	Visit convenient college campuses over Spring Break	
	Ask teachers, coaches, community members or employers to write your recommendation in the fall	
<b>MAY</b>	Make plans for a comprehensive summer college visit tour using the Cappex Campus Visit Planner™ ( <a href="http://Cappex.com/campusvisits">Cappex.com/campusvisits</a> )	
	End junior year strong!	

That's a lot of steps! Simplify your college search by making a free profile on [Cappex.com](http://Cappex.com) today.

# Your Application: Now and Then

PREPARE

## For Freshmen, Sophomores and Juniors

Fill out the information in the left column as you are now, as if you were applying to college today.

Think about what type of college you might want to attend. What are your college goals? Think about this and then fill in the information in the right column as you want to be by your senior year, when you will send out your college applications. Compare the two sides. What do you need to do now to get where you want to be tomorrow?

	As you are now	As you want to be when you apply
GPA:		
Academic honors or awards:		
Activities: extracurricular, personal, volunteer, school: Do you plan to participate in any of these in college?		
Sports: What sports do you play now? Do you want to play varsity sports in college? Club or intramural sports?		
Art/Music/Theater: Do you want to continue to study the arts in college? What does your portfolio include?		
Awards and honors from your activities: Do you plan to participate in any of these in college?		
Work experience: What job experience might help you learn about future majors or careers?		
What are the first words teachers might use to describe you:		

If you don't have all the answers now that's OK. You've got some exploring to do. Use this time to explore your interests. If you like something, stick with it! Keep this sheet and use it to set goals.



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Cappex Fit Fact: There are more than 26,000 high schools in the United States. If you want to stand out to a college you've got to really stand out. Kick-start your college search today at [Cappex.com](http://Cappex.com). It's free and easy!

# My College Search Calendar: Senior Year

PREPARE

## Summer

Notes

<b>JUN</b>	Take part in activities that continue to enhance your college and scholarship applications; i.e., volunteering, jobs, passion pursuits	
<b>JUL</b>	Narrow down your college list on <a href="http://Cappex.com">Cappex.com</a>	
<b>AUG</b>	Gather application materials from colleges	
	Get to work on admission essays	

## Back to School as a Senior!

Notes

<b>SEP</b>	Take charge in your extracurricular activities and continue to demonstrate leadership	
<b>OCT</b>	Check in with teachers, employers, community members or coaches you've asked for recommendations and provide them with materials and deadlines	
	Parents should prepare to complete the CSS/Profile® for financial aid as early as November if you plan on applying to private colleges	
<b>NOV</b>	Order and send official ACT or SAT scores and your high school transcript to all the colleges you're applying to	
<b>DEC</b>	Submit all application materials before deadlines	
	Confirm materials have been received by colleges, including letters of recommendation, official scores, transcripts, etc.	

## After Winter Break

Notes

<b>JAN</b>	Submit the Free Application for Federal Student Aid (FAFSA) on or after January 1 (the earlier, the better) at <a href="http://fafsa.ed.gov">fafsa.ed.gov</a>	
<b>FEB</b>	Apply to any additional colleges you're still considering	
	Continue to keep up your grades as you wait to hear decisions from schools	
<b>MAR</b>	Kick scholarship search into full gear	
<b>APR</b>	Visit colleges to which you've been accepted if you still need help making a decision	
	Keep an eye out for financial aid award letters around April and consider appealing if you have not been awarded a fair amount by a particular college	
<b>MAY</b>	Decide on a college and send the Enrollment Confirmation Form no later than May 1	

Best of luck on your college search and congratulations on graduation!



# Parent Quiz: What Kind of Helicopter Are You?

The term "helicopter parents" typically refers to parents who are intensely involved in their child's college search. But other types of helicopter parents exist, too. Answer these questions to see which kind of helicopter you might be.

**1. Your child has an interview with the admissions dean at a potential college. You:**

- A. Offer to ask sample interview questions and help with transportation.
- B. Sit next to your child during the interview and answer questions.
- C. Tell stories from your college days.
- D. Ride up to campus and take in a football game during the interview.

**2. The deadline for the college application essay is approaching. You:**

- A. Offer to proofread for spelling and grammar.
- B. Write the essay.
- C. Proofread, adding in a few paragraphs of your own because you are familiar with both the college and your child.
- D. Point out that there are pencils in the desk drawer.

**3. The best college for your child is:**

- A. Whichever school offers my child a chance to succeed in a comfortable yet challenging environment.
- B. Harvard.
- C. My alma mater.
- D. Whichever, as long as we can afford it.

**4. When do you think it is best to call the counselor at your school:**

- A. When the process appears to be stalled and deadlines are approaching.
- B. Daily.
- C. Whenever they suggest schools I don't approve of.
- D. I need the counselor's name.

**5. Discussions about paying for college include:**

- A. You provide your student with need-to-know information about expected family contributions and cost constraints, but allow your student to make final decisions.
- B. You plan to complete the financial aid and scholarship applications without your child's knowledge.
- C. Your child has no say in this process. You are the only voice to be heard or followed.
- D. You change the topic every time your child asks about family involvement in paying for college.

**6. When college information arrives in the mail what do you do?**

- A. Place it with other college mail on the child's desk.
- B. See which schools look promising, look them up online, request applications.
- C. Sort it, dropping unknown or unwanted colleges in the trash.
- D. Drop it on the kitchen table.

**7. Should you call the college president's office to discuss your student's application?**

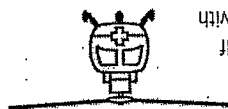
- A. No.
- B. Calls should be frequent.
- C. I donate money to the alumni club. I can talk to the president if I want.
- D. What application?

**8. What college search activities have you scheduled for your child?**

- A. Low-pressure chats about what my child needs, what we can afford and what might be a good fit.
- B. A 12-state, 54-school summer road trip. We'll hit Harvard twice.
- C. A tour of your former dorm.
- D. Watching college football on Saturdays.



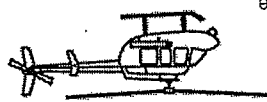
If you answered mostly C's: Police Chopper



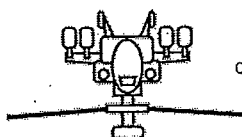
If you answered mostly D's: Air Ambulance

If you answered mostly C's: Police Chopper  
You enforce your college views on your child. You lay down the law making demands about where your child can apply and what's best. Have you thrown away brochures from schools because they're not on your list? Painted your living room the colors of your alma mater? The best college for you may not be the best for your child. Let your student's needs and desires dictate the college search.

If you answered mostly D's: Air Ambulance  
You're only around in life-threatening situations. During the college search your child will need your help and guidance. Get involved. If you don't know where to start, start small. Talk with your child about what he or she enjoys about high school, and what he or she might want to do afterwards.



If you answered mostly A's: Kiowa Recon Helicopter



If you answered mostly B's: Apache Helicopter

If you answered mostly B's: Apache Helicopter  
Aggressive and forceful, your actions can cause collateral damage that can negatively impact your child's college search. It's good to be involved, but you need to give your child some space and let him or her take charge of the college search. Your child should write his or her own essay, ask questions on college tours and be the only one to interview with the college. Do not call the college and ask to speak to the president.

If you answered mostly A's: Kiowa Recon Helicopter  
You play a supporting role providing information about the road ahead. You scout out potential pitfalls, and make sure your child is prepared for what lies ahead. You provide prep materials, deadline reminders and encouragement.

Your helicopter type:

Here are five thought-starters to help plan your campus visits!

## 1. When?

Look through your jam-packed calendar and mark off time for when you can travel.

**MARCH**

Spring Break

**JUNE**

Summer

(May not have campus activities of the normal school year)

**OCTOBER**

Fall

## 2. Where?

Is there a geographic "hot spot" with colleges you're interested in? Map together the schools you want to visit that are driving distance from each other:

College Group 1


College Group 2


College Group 3


Plan your route with the Campus Visit Planner at [Cappex.com/campusvisits](http://Cappex.com/campusvisits).

## 3. What?

The point of visiting schools is to experience the differences in each campus and the culture. Cappex's Campus Visit Planner will help you get the most out of your visit by helping you set up appointments.

☐ Participate in an Info Session

☐ Take a Campus Tour

☐ Set Up an Interview

☐ Meet With a Professor

☐ Sit in on a Class

☐ Stay in a Dorm

## 4. How?

Make the final arrangements.

Who will you go with? Travel with people who will want you to get the most out of your college visits.

Where will you stay? Make arrangements ahead of time before hotels are full and rates go up.

## 5. Pack & Go!

Besides the necessary items, bring along extra things to make a long road trip better:

☐ Your Music

☐ Snacks

☐ Camera/Video Camera

☐ Map/GPS

☐ Pillow

☐ Sunglasses & Sunscreen

☐ First Aid Kit

☐ Cappex Worksheets (to journal your experiences and compare campuses)

Make your college trip simple with Cappex's Campus Visit Planner. Start at [Cappex.com/campusvisits](http://Cappex.com/campusvisits).

# Speak the Language: College Admissions

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If you're not familiar with the college admissions process, it probably seems like it has a language all its own. To help you learn the lingo, here are definitions of some of the college admission terms you're likely to come across.

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**Acceptance Rate:** The percentage of applicants a college accepts for admission.

**Accreditation:** Certification that a college meets the standards of a state, regional or national association.

**Candidates Reply Date Agreement (CRDA):** This agreement, sponsored by the National Association for College Admission Counseling, states that in order to allow students to consider all their college options, students have until May 1 to accept any college's offer of admission.

**Common/Universal Application:** Standardized application forms accepted by many colleges. After you fill out the Common or Universal Application, you can send it to any college that accepts it as the institution's own application.

**Competitive College:** A college with a rigorous, highly selective admissions process. Competitive colleges typically admit fewer than 25 percent of applicants.

**Deferred Admission:** A student's option to defer an offer of admission for up to two years.

**Personal Statement:** Sometimes referred to as a college application essay, personal statements are essays that give admissions officers insights into your character, personality and motivation.

**Reach School:** A college where admission might be a stretch for you, based on the average GPA and test scores of accepted students and the college's overall admission requirements.

**Retention Rate:** The percentage of students who return to a college for their sophomore year. An indicator of student satisfaction.

**Safety School:** A college where, based on the average GPA and test scores of accepted students, you have a high likelihood of being admitted.

**Student-Faculty Ratio:** The number of students at a college compared to the number of faculty. Some colleges see this as an indicator of class size and professor accessibility, but a lower ratio doesn't guarantee either. For a true indication of class size and professor accessibility, speak with students and professors at a college.

**Supplemental Material:** Items you include with your college application to provide more information about your talents, experiences and goals. Materials could include work samples, additional essays, newspaper clippings, music CDs or art slides. Verify if a college welcomes (or requests) these materials before sending.

**Transcript:** An official record of classes you have taken and the grades you received. Usually you must provide a high school transcript with your college application.

**Waitlist:** A list of students a college may eventually decide to admit if space becomes available.

**Yield:** The percentage of accepted students who go on to enroll at that college. Competitive colleges have high yield rates.

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**Cappex Fit Fact:** More than half of all students enrolling said a "very important reason" for going to college was "to find my purpose in life." Go to [Cappex.com](http://Cappex.com) today to see which colleges match your fit factors. It's free and easy!

# Choosing Your Team

Getting into college is a team effort. You are the captain of your application team, but you will need to surround yourself with individuals who can help make your college application shine. Like any ace squadron, your team needs members with different skills. Your team should include:

## Counselors

**They should bring:** College information. Counselors are great sources of information, and can open your eyes to college possibilities. Don't be afraid to pick their brains about potential schools and if you might be a good fit. Nobody knows more about this subject than your counselor.

## Family Members

**They should bring:** Support and guidance. The best thing your parents can do is help you complete your application, make sure you hit deadlines and offer the encouragement you need during this stressful time. They should also support you in your college decision.

**They should avoid:** Running your college search. The right school for mom and dad may not be the right place for you. Also, your parents should not be attending your college interview, calling professors or writing your essays. They may want to help, but these actions could hurt your chances of being admitted.

## Friends

**They should bring:** Support. Applying to college can be stressful. Lean on your friends for support, understanding and stress relief because they're probably going through the same process. They can help you check applications and essays for errors, or just be there for a coffee run when you get bleary-eyed from writing your essay. Be cautious of turning too much of your search over to friends.

**They should avoid:** Running your college search. The best college for your best friend may not be a good fit for you. Keep your college search about you.

## References

**They should bring:** The ability to positively speak not just about your accomplishments, but about your passions and potential. These can be teachers or other adults who know you well. A reference might be someone you worked with on a volunteer project, an employer or church leader. They should be willing to contact a potential college on your behalf. Most colleges require letters of recommendation from at least one teacher, so it pays to be in good standing. Do you have a class you like or a teacher who is particularly engaging? A good relationship with a teacher can lead to a good recommendation, and this can help open college doors for you.

## My Team

School/College Counselor

References

Friends & Family

Don't forget: Send thank you notes to everyone on your team!

**Cappex Fit Fact:** Get to know your teachers. If you know your teachers they will be better equipped to write your recommendations. Now, find out which colleges want you at [Cappex.com](http://Cappex.com). It's free and easy!

# College Net Price Calculators

## WHAT ARE THEY AND WHY ARE THEY IMPORTANT?

It's no secret that college can be expensive. But cost can be a lot more complicated than the sticker price on a college's website. Oftentimes, students apply to colleges that they think are in a certain price range, but are shocked when they find out how little, or how much, financial aid they are offered from the schools that admit them.

One of the best ways to reduce the college cost shock factor is by using colleges' Net Price Calculators. They are provided on every college's website and allow prospective students and their families to get a customized estimate of what their cost for that school will be after grants, scholarships and financial aid.

## Where can I find a college's Net Price Calculator?

You can visit [www.netpricecalculator.com](http://www.netpricecalculator.com) and type in the school you are looking for.

## What information will I need to use a Net Price Calculator?

Since each college has its own Net Price Calculator, some colleges may ask more questions or different questions than others. Typically, the more questions asked, the more accurate the results are likely to be. The most common information you may be asked about includes:

- ☐ Information about your parents' and your age, marital status, income and tax information
- ☐ Number of children in your household and how many of them are in college
- ☐ Whether your parents or siblings attended that college
- ☐ Your academic information such as standardized test scores, GPA and class rank
- ☐ Whether you plan to live on or off campus

## When should I use a Net Price Calculator?

- As a general rule, the closer you are to enrolling in a particular college, the more accurate the Net Price Calculator results will typically be.
- You may choose to use it before you apply to colleges, once you are deciding between the colleges that have accepted you or both.
- The most important thing to keep in mind is that this tool is meant to provide an estimate. Until you receive an official financial aid package from a college, there's no way to know for sure exactly what it will cost.

Did you know that typically more than 66% of undergraduate students receive some form of financial aid? Go to [Cappex.com](http://Cappex.com) to find your scholarship matches, merit aid opportunities and easy-to-use tools to help you estimate the financial aid you may receive.

# Getting Letters of Recommendation

PLAN

## 1. Ask the Right Teacher

Take the "Am I Asking the Right Teacher?" True or False Quiz! Fill each box with a "T" or "F":

☐ This teacher has taught me in a class junior or senior year.

☐ This teacher agreed to write my letter of recommendation without hesitation.

☐ This teacher can reflect on my intellectual growth.

☐ This teacher knows me outside the classroom.

☐ This teacher has taught me in a core academic discipline.

☐ This teacher can assess my academic and personal achievements and potential.

☐ This teacher would be able to tell a good story about me.

Did you have more than 3 "F's"? You may want to ask a different teacher who passes this test.

## 2. Make the Request Early

You can ask as early as junior year!

## 3. Give Your Teacher Some Direction

### A. Provide a Clear Deadline

The colleges you're applying to might have different deadlines, so give your teacher one deadline:

If X = \_\_\_\_\_, then \_\_\_\_\_ is the deadline you  
(your earliest application deadline) (a couple weeks before X) give your teachers.

B. Giving your teacher a bit of guidance on what they should express about you to admissions officers will only make their job easier. Name three qualities of yours that you'd want your recommendation to express:

For each quality, provide some proof! Remind your teacher with examples of how you exhibited these qualities. You can cite projects, papers, awards, honors or other accomplishments in or out of the classroom. Write your examples below each quality:

### C. Write Your Own Letter

In a thoughtful and concise letter to your teacher include what you brainstormed in section B and a brief summary of why you want to attend the colleges you're applying to.

## 4. Package it Nicely

After a teacher has agreed to write your recommendation, provide them with an organized folder that includes:

☐ A list of all the colleges that need recommendations

☐ Any forms for the recommendation from the college

☐ Addressed and stamped envelope(s) for each college

☐ A note with the deadline

☐ Your letter from section 3C

Helpful Tip: Clip the right forms to the right envelopes to keep it simple for your teacher to assemble and send.

## 5. Extra Tips Checklist

☐ Send a thank you note to your teacher.

☐ Double, triple and quadruple check the letter of recommendation guidelines for each application.

☐ To increase the credibility of the recommendation, waive your right to view the letter.

Keep your college search on track! Create your free [Cappex.com](http://Cappex.com) profile today.

# FAFSA: Why You Need It, How to Start

A WORKSHEET YOU CAN SHARE WITH YOUR PARENTS

PLAN

## How do I know if I should fill out the FAFSA?

Most college financial aid, of any type, requires the Free Application for Federal Student Aid (FAFSA) and many colleges and states require your FAFSA information to award their own grants and scholarships. Check any of the college financial aid you're interested in qualifying for:

- ☐ Need-based financial aid, such as government-funded Pell Grants, which you don't have to repay
- ☐ Merit aid, such as grants and scholarships from colleges, which you don't have to repay
- ☐ State-sponsored financial aid
- ☐ Student loans, such as Perkins and Stafford Loans, and PLUS Loans for parent borrowers
- ☐ Work-study programs (a job on campus while you attend)

If you placed a check mark next to any of these, you should definitely fill out the FAFSA.

Tip: Use the FAFSA4caster to estimate your eligibility for federal student aid. Simply go to [fafsa4caster.ed.gov](http://fafsa4caster.ed.gov).

## When should I fill out the FAFSA?

The FAFSA is available every year starting January 1st. You should start the application during your senior year as early as possible.

Why so early, you ask? The FAFSA takes time, and many colleges and states have their own varying deadlines, some as early as February 15. Check your state's deadline at [fafsa.ed.gov](http://fafsa.ed.gov).

## What things do I need to get ready to file?

Make sure you have:

- ☐ Your Social Security number, or if not a U.S. citizen, alien registration number or permanent residence card
- ☐ Your driver's license number
- ☐ Your parents' and your most recent tax return(s). Tip: If you file in January, you can estimate the most recent year's taxes; corrections to the estimates can be made later in February.
- ☐ Your parents' and your most recent bank statements
- ☐ Your parents' most recent business, mortgage and investment records

## Ready to start?

Go to [fafsa.ed.gov](http://fafsa.ed.gov) and click the "Start A New FAFSA" button. On that site, you will also need to establish a Federal Student Aid ID called a PIN.

Once you enter all of your information, double-check your work and print out a copy to keep for your records. After your FAFSA is filed, you can log on and check the status at any time. Note: Some private colleges also require the CSS Profile, found at [collegeboard.com](http://collegeboard.com), which is a separate financial aid form.

**Cappex Fit Fact:** Two-thirds of all undergraduate college students receive some type of financial aid. You can learn more about financial aid and merit scholarships at the colleges you're considering at [Cappex.com](http://Cappex.com).

# Speak the Language: Financial Assistance

When it comes to money, you don't need any misunderstandings. To help you navigate the waters of paying for college, here is a list of commonly used terms and what they mean.

**Award Letter:** Official notification of the type and amount of financial aid a college is offering you.

**Demonstrated Need:** The difference between what your family can contribute toward college expenses and the actual cost of attending college.

**Expected Family Contribution (EFC):** How much money you and your family are expected to contribute toward college expenses. EFC is based on your FAFSA application and a calculation by the federal government.

**Free Application for Federal Student Aid (FAFSA):** The federal application every student must submit in order to be eligible for federal financial aid. For more information and to complete the FAFSA visit [fafsa.ed.gov](http://fafsa.ed.gov).

**Grants:** Money for college that does not have to be repaid. Most grants are need-based and are awarded by the state or federal government.

**Institutional Aid (or Campus-Based Aid):** Financial assistance given by a college, typically either need-based or merit-based aid.

**Loans:** Money given to a student that must be paid back. There are several types of loans, including low- to zero-interest student loans given out by the federal government, like the Perkins and Stafford loans. These are the best options, since you don't have to pay back the money until you graduate. Private loans, offered through banks and credit unions, typically have higher interest rates.

**Merit Aid:** Financial aid awarded to you from a college based on your individual achievements and talents. For a full listing of what's available, visit [MeritAid.com](http://MeritAid.com).

**Need-Based Aid:** Financial aid given based on the ability of you and your family to pay for college.

**Scholarship:** Money for college that does not have to be paid back. Usually awarded based on specific criteria, such as your academic performance, extracurricular activities, college major, ethnic heritage or religious affiliation. Scholarships may be awarded by colleges, private groups or states.

**Student Aid Report (SAR):** After you file the Free Application for Federal Student Aid (FAFSA), you will receive a SAR stating your EFC (expected family contribution) and eligibility for financial aid. This report is also sent to the colleges you indicate on the FAFSA.

**Student Loan:** Financial aid that must be repaid. Student loan programs are available through the federal government and private lenders.

**Work-Study:** Financial aid given in exchange for work (typically at a job on campus). To qualify for the Federal Work Study (FWS) program, you must complete the FAFSA.

**Cappex Fit Fact:** There is more than \$11 billion in merit scholarships available to students. Many of these scholarships are renewable each year. Go to [MeritAid.com](http://MeritAid.com) today, and find out which scholarships fit you before you apply.



# 10 Things About Merit Aid Scholarships

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- 1.** More than \$11 billion in merit aid scholarships is available from colleges.
- 2.** Nearly all colleges offer merit aid scholarships. Both private and state colleges across the country offer merit aid.
- 3.** Good odds. On average, one in four undergraduates receives merit aid scholarships.
- 4.** Not just for “A” students. Students with a variety of GPAs may qualify. Many awards emphasize leadership or school involvement.
- 5.** The average merit scholarship award is \$5,000. And hundreds of thousands of students receive awards each year.
- 6.** Many awards can be renewed year after year. Sometimes the overall cost of attending a college can be reduced by 50 percent or more.
- 7.** Put many colleges in reach. Schools you may have thought were too expensive can be affordable with merit-based scholarships.
- 8.** Now they are easy to find on [MeritAid.com](http://MeritAid.com), the web's first comprehensive directory of merit-based scholarships, with awards from thousands of colleges. Since [MeritAid.com](http://MeritAid.com) is powered by Cappex, merit aid scholarships can also be viewed on [Cappex.com](http://Cappex.com) in each college's profile.
- 9.** Don't wait until you apply to colleges. Start looking now. [MeritAid.com](http://MeritAid.com) lets you find available merit aid scholarships before you apply.
- 10.** Visit [MeritAid.com](http://MeritAid.com) today. Nobody makes it easier to find merit scholarships and the colleges that offer them. Find your merit match today!



# Choosing Your College Priorities

DECIDE

Regardless of how prestigious a college is or how much it costs, college success is all about finding the right college fit. It won't matter if your parents graduated from there, or if all of your high school friends plan to enroll there in the fall, if the college isn't a good fit for you. This means finding a college that offers what you need in terms of academics, location, campus and social life. If these factors don't fit you, then little else will matter.

The chart below contains many college fit factors. Select the five that are the most important to you. What do you need most to be comfortable and succeed? Then, select five that are the least important to you. These are factors that, for you, don't matter as much if your other needs are met. Prioritizing what matters to you will help you add or eliminate potential schools from your college search.

Location	Academics
Distance from home Weather Off-campus setting Geography: beaches, mountains, etc.	Majors offered Academic reputation Teaching style Classes outside your major Class size
Campus	Social Life
Size Atmosphere Dorms Diversity Cost (tuition, room, board, fees) Financial aid	Clubs, sports and recreational opportunities Art scene Greek life Going to college with friends from high school

What is most important to me in a college?


What is least important to me in a college?


# Can You Afford Your College Choices?

DECIDE

Compare the cost of colleges along with your expected contributions to arrive at what's called your Unmet Need or Financial Gap. You can get Cost of Attendance factors for your college choices on [Cappex.com](http://Cappex.com).

	College 1	College 2	College 3
<b>College Details</b>			
College Name			
In State / Out of State			
<b>Total Cost of Attendance</b>			
Tuition & Fees +			
Room & Board +			
Books & Supplies +			
Travel to and from College +			
<b>A Total Cost of Attendance =</b>			
<b>Expected Family Contribution</b> (Calculate your EFC using the FAFSA4caster at <a href="http://fafsa4caster.ed.gov">fafsa4caster.ed.gov</a> )			
<b>B Expected Family Contribution =</b>			
<b>Scholarships</b>			
Projected Need-based Aid +			
Projected Merit Aid Scholarships +			
Private Scholarships +			
<b>C Total Scholarships =</b>			
<b>Federal Student Loans</b>			
<b>D Federal Student Loans =</b>			
<b>Work Study</b> (Financial aid given in exchange for working on campus)			
<b>E Work Study =</b>			
<b>Your Financial Gap</b> (To calculate this, subtract lines B, C, D, and E from line A.)			
<b>Unmet Need or Gap =</b>			
To make up this gap, you would either need to contribute more or take out a private loan.			

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**Cappex Fit Fact:** Sixty-three percent of all students receive some form of financial aid, be it grants, loans, scholarships or federal aid. For more tips on paying for college and to discover merit aid scholarships, go to [Cappex.com](http://Cappex.com).

# College Visit Checklist

DECIDE

To help you find the right college, fill out one of these forms each time you visit a school.

College Name

City

State

Size

Tuition

Room/Board

Financial Aid Options

## Admissions Contact

Name

Email

Phone

## To-Do Checklist

☐ Talk to professors

☐ Visit the library

☐ Tour campus

☐ Sit in on a class

☐ Eat at a cafeteria

☐ Talk to an admissions counselor

☐ Read the college newspaper

☐ Check out computer labs

☐ Talk to students

☐ Visit student housing

☐ Read bulletin boards

☐ Check out recreational facilities

☐ Check out student activities

☐ Tour the city around campus

☐ Eat at an off-campus student hang-out

☐ Picture yourself living here

## Rate It

On a scale of 1-5, 5 being the best, rate the following:

People \_\_\_\_\_

Social Life \_\_\_\_\_

Classrooms \_\_\_\_\_

Residence Halls \_\_\_\_\_

Town \_\_\_\_\_

Campus \_\_\_\_\_

Food \_\_\_\_\_

## Ask a Student

What is the best part about this college?

What is the worst part?

What is a typical day like?

What do the students do on the weekends?

How are classes structured?

Why did you choose this college?

## The Best Part About My Visit

## The Worst Part About My Visit

# 5<sup>th</sup> Steps to Writing a College Admissions Essay

## 1. Write in Your Own Voice

No matter what the essay question is, you can express who you are by answering in your voice. Avoid common tactics of trying to sound overly intellectual. Simply showing that you can use the English language, follow directions and articulate who you are will go far.

### 1½. Know What Your Voice Is

Your voice is distinctly yours. Recognize the qualities that distinguish you from others. What are three qualities that make you stand out from others?




## 2. Don't Repeat Yourself: Don't Be Repetitive

Your essay should tell admission representatives something they haven't already read in your application. What are three things the admission representatives won't know about you until they read your essay?




If any of these three things match any of the qualities in section 1½, that should tell you what you need to get across to the admission representative!

## 3. Give Yourself Enough Time to Write, Revise and Repeat

The writing process takes time, so give yourself enough of it. Before you even write, just brainstorm ideas. From there, craft an outline, and from there write a draft. Have someone like a parent, teacher or friend edit your essay. Take your editor's suggestions, make changes and rework the piece. Here's a checklist for writing your college admission essay:

☐ Brainstorm

☐ Edit

☐ Outline

☐ Revise

☐ Draft

## 4. Are You Answering the Right Question?

With the stress of writing an essay, a lot of times the main point of the essay goes out the window. Remember, you need to answer the question the college asked. Even if you have the most beautifully written essay on your ability to talk to dogs, are you sure it answers the question? For every essay you write, re-read the question and double check that you have provided an appropriate response.

## 5. Get Some Mileage Out of It

Essay questions may be different for each school, but in many cases you can use what you already have toward another question. It's not as simple as copy and paste, but you can repurpose parts of your essay to make sense with a new question. Still, remember section 4! Make sure that your repurposed essay answers the question. Also, avoid at all costs accidentally leaving the wrong college's name in your essay.

All of these steps take time. Do yourself a favor and start your essays early!

# College Application Checklist

APPLY

College

Address

## Admissions Contact

Name

Email

Phone

## Application Deadline

Application Fee

Date Application Sent

## Pre-Application

- ☐ Researched school online
- ☐ Discussed with parents
- ☐ Discussed with counselor
- ☐ Visited campus

## School Type

- ☐ Safety
- ☐ Likely
- ☐ Reach

## Costs

Tuition

Room & board +

Financial aid -

Total \$

## Financial Aid/Scholarships

Form

Deadline

Completed

FAFSA

College Financial Aid Application

(Other)

☐
☐
☐

## Application Materials

- ☐ Application proofread by you
- ☐ Application proofread by a friend
- ☐ Cover letter/personal statement

Essay/Personal Statement

- ☐ Written
- ☐ Proofread
- ☐ Proofread again

- ☐ Transcript sent
- ☐ Test scores sent
- ☐ Copy of application made & filed

## Letters of Recommendations

Requested From

Date

Sent


☐


☐


☐


☐

## Additional Information

- ☐ Portfolio (if required)
- ☐ Supplemental
- ☐ Housing forms

## College Website Password

Cappex Fit Fact: Put your name and College Application ID number (if applicable) on every page of application materials you send. Don't miss out on colleges that want you. Go to [Cappex.com](http://Cappex.com) now to get your college matches. It's free and easy!