


CRESCENT SCHOOL

# Guide to College Admissions



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## 2021-2022

This guide is based on information from the following resources:

*College Board College Advising Essentials Volume 1, 2 & 3 (2020)*

*NACAC Guide to the College Admissions Process (2018)*

*Fastweb: College Admission and Application Glossary (2020)*

*Fastweb: July Checklist for Rising High School Juniors (2020)*

*The College Application Process: A Glossary of Terms by firstinthefamily.org*

*Federal Student Aid: [studentaid.gov](http://studentaid.gov)*



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## Introduction

Congratulations Crescent School Seniors!

You are entering an important period of your life. The transition from high school to college is filled with expectation, opportunity and big decisions. This can be both exciting and overwhelming.

The college admissions process, which involves applying to , gaining admission and finally enrolling in a college or university, is a months- long journey that can be challenging and confusing. However there will be a reward for your focus, effort and time over the next several months. In the end you will be able to chart your own future and begin to pursue your dreams.

College is a big investment of time and resources and it is important that you and your family are well informed about the choices, costs and opportunities. Crescent School staff and faculty are here to guide and support you and your family through each step of the admissions process.

Use this guide as a starting point to become familiar with the process. By design, it cannot include everything you will need to know but it should inspire you to ask questions and seek out more information. Knowledge is truly power when it comes to college admissions. The more you know about application requirements, deadlines, schools, financial aid and scholarships, the better you will be able to meet expectations and take advantage of opportunities.

## Begin with Self-Reflection

The process of selecting a college is very personal; it is about charting a course for ***your own future***. Naturally, it must begin with careful self-reflection and assessment. Consider your reasons for going to college. Identify your strengths, weaknesses and areas of interest. When you are thinking about yourself, be honest and be realistic.

Make a list of what's important to you and discuss it with your college counselor or advisor. Use these prompts to get started:

### ***Who am I as a person?:***

- What adjectives do I use to describe myself?
- How would my friends or family describe me?
- What do I choose to learn when I am on my own?
- What activities do I enjoy outside of the classroom?
- Which relationships are important to me? Why?
- How comfortable am I about making my own decisions?

### ***What kind of student am I?:***

- How would teachers describe me?
- What parts of school do I like the most and the least?
- What are my favorite or least favorite courses?
- What subjects do I find difficulty or easy?
- Do my grades and test scores reflect my ability and potential?
- What is the average number of hours I study each night?

### ***What are my goals and values?:***

- What are my expectations of myself?
- What does my family expect of me?
- Why do I want to go college? What are my long-term goals?
- What would I like to study or learn in college?
- What kind of student would I like to become?

## The College Search

There are thousands of colleges in the United States. Even if you focus only on the New York area-- you will still have hundreds of colleges to choose from. The average student applies to less than 10 schools. So how do you narrow the many possibilities to fewer than 10? You will need to ask the right questions and do some research to determine which colleges might be right for you.

Your mission is to find colleges that match your values, interests, resources and goals. Create a research list of schools that you will investigate and seriously consider for admissions. Your research list can be anywhere from 10-15 schools. Start with a list of schools that you are already familiar with. Include suggestions from your counselor, teachers, friends, family and even students who have already graduated from Crescent School. You can search for additional schools to add to your research list at the following websites:

1. [www.princetonreview.com/college-search](http://www.princetonreview.com/college-search)
2. [www.petersons.com](http://www.petersons.com)
3. [www.c3apply.org/](http://www.c3apply.org/)
4. [www.cappex.com/colleges](http://www.cappex.com/colleges)
5. <https://campustours.com/>
6. <https://www.ecampustours.com/>

These sites are useful because they filter choices based on your stated interests. Once you have identified what is important to you, it will help to narrow the list of schools that you will seriously consider.

When searching, start with the broad filter questions. Identify schools that meet these broad criteria and then begin to investigate them more. Every college has its own website that is dedicated to admissions. Visit the college website to get more information. See if they offer virtual tours and virtual information sessions. Gather information that will help you answer the questions in Step 2.

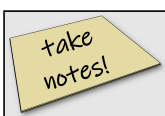
### **Step 1: Broad Filter-- What kind of school do I want to go to?**

- Am I interested in a liberal arts institution, or do I want to specialize in a career or major, such as business, engineering, or nursing?
- Do I want a two- or four-year institution?
- Do I want to go to a private or public institution?
- Do I want to go somewhere near?
- Do I want to live on campus or commute to school?
- Is it easy to commute to the school? How long will it take me to get there each day?
- Am I interested in places that are farther away-- how far upstate or even out of state?
- Am I interested in a certain area? Urban, small town, or rural?

- Do I want to attend a small or large institution? Am I interested in a diverse student body? Coed or single-sex school?
- Have my grades been good enough to be considered by a very selective school?

**Step 2** : Narrow Filter-- *What specific experiences, facilities and values do I want in a school?*

- Do I want a demanding academic environment?
- What are the average GPA and test scores for the student body? How does my profile compare?
- What are the academic facilities available on campus? Libraries, labs, technology etc
- Do my academic interests require specialized facilities?
- Do I prefer on- or off-campus housing?
- How important are intramural or intercollegiate athletics?
- Do I want a campus that regularly offers cultural events?
- Is the campus culturally and economically diverse?
- How important are fraternities, sororities on campus?
- How important will costs be in my final choice? What kind of financial assistance will I need?
- Does the school offer good financial aid?
- Are opportunities for part-time jobs important?
- Is there a special area of study that I'm particularly interested in, or do I want to pursue more general studies?
- What is the reputation of the school? Do I know anyone who has gone there? What is their opinion of the campus, classes and facilities?
- Does the school have strong support services in academics, personal wellbeing and career?



**College Research Tip:**

There is a lot of information available about each school. Keeping track of it in your head is impossible; the strengths, weaknesses and differences between schools will quickly become a blur.

1. Write down the list of colleges that you would like to research.
2. Use a notebook or document to record notes about each school you investigate.
3. Use your notes to compare, contrast and then finalize your college list.

Use this: [College Comparison Spreadsheet](#)

## Finalize Your College List

Your final college list should not be too long or too short. Admission into college is rarely ever guaranteed. That is why students should apply to a number of schools. On the other hand, college applications require time and money (application fees are \$35-\$90 per school!). Will you have time to prepare 15 application responses? Will your family be willing to pay for 15-20 applications? A happy medium is best and so most students choose 6-8 colleges for their final list. Even if you plan to apply early to one school, you should have a back-up list of additional schools just in case.

***Your final list should only consist of schools that you actually want to go to.*** Everyone expects to be happy at their first choice school, however the remaining choices need to be attractive as well.

Your final college choice list should be divided among ***safety schools, target schools*** and ***reach schools***.

1. **“Safety” schools** – are colleges that you are confident that you will gain admission to, based on the school’s admissions profile: Your GPA and test scores are at the high end of the school average or even surpass it and/ or the school has an acceptance rate well above 50%. You should have at least 2 safety schools.

2. **Target schools**-- also referred to as “match” schools, these are colleges that you will probably gain admission to, based on the admission profile: your GPA and test scores fall into the middle of the school average and the school has an acceptance rate above 30%. Most of your school choices should fall into this category. Aim for 3-4 target schools.

3. **“Reach” schools** –also referred to as “dream” schools are colleges you would be happy to get into, but are unsure that you will be accepted, based on the admission profile: At these schools, your GPA and test scores put you at the low end of the school average. Any school that has an acceptance rate lower than 15% is a reach school for everyone. Even with excellent grades and a strong profile, most students are rejected from these highly selective schools. However it doesn’t hurt to dream, if you are truly interested. It is okay to include 1 or 2 reach schools on your list.



## Surviving the Application Process

Applying to college is a complex process. During the application process you will be asked to provide information from many different sources. Colleges will look at your biographical information, academic record, extracurriculars and achievements, recommendations and your financial resources. You will need to collect information about yourself and your family as well as make requests for information from teachers and school staff. You will need to write a strong personal essay that goes through several drafts and many revisions. You will also need to perform well in your senior year courses and show commitment to activities outside of class. Finally you will need to make big decisions about finances and your academic career. **Wow! That's a lot!**

Ultimately applying to college is a test of your maturity and your readiness for college life. Are you ready? How can you manage the extra work and expectations while still doing well in school? There are three keys to success in the college admissions process:

- ❖ **Be responsible:** This is your future: own it. Your parents, teachers and counselors are certainly there to support you but you are in the driver's seat. No one should have to chase after you to complete tasks and meet deadlines.
- ❖ **Stay informed:** Information is key to making good decisions and seizing great opportunities. Ask questions, do your research, and pay attention to details.
- ❖ **Be organized** There is so much information in college admissions; it can be overwhelming to manage. Keep calendars, charts and checklists to help you stay on task and in control.

Notably these three habits, *responsibility, information and organization* are also key to success in college. Use the admissions process as a practice run for the kind of student and adult you want to be in college.

**Tip:** To make the college admission process less stressful and more manageable check out these additional tips: [College Application Tips](#)

## Making the Most of Your Senior Year

Senior year is not only a time to apply to colleges, it is also a time to prepare yourself for a successful college experience. Successful college students are studious, organized, responsible, reflective, goal-oriented and hardworking. Maybe you haven't been the best student in high school. Perhaps you didn't take notes, use a planner or were not very serious about studying or meeting deadlines. Don't expect to flip the switch overnight when you arrive on a college campus next fall. It takes time to get rid of bad habits and time to develop new positive habits. Senior year is your chance to transform yourself into the kind of college student you need to be. Are you developing the habits of mind for college success? Review the infographic [Am I on Track for College?](#) to evaluate yourself.

Use senior year to get yourself college ready:

- Develop effective learning and study habits
- Be organized about your time and your work
- Create a healthy balance between work, rest and fun
- Aim for high marks in all of your courses-(a strong academic performance will also help your application)
- Be serious about deadlines and due dates (professors are much less flexible in college)
- Set goals for yourself and work to accomplish them
- Work on being more independent, mature and responsible

## Starting Your Applications

### The Common Application

Start applying to colleges by opening a Common Application account at <https://www.commonapp.org/>. Common App is a free online application used by more than 700 colleges for admissions. The information you provide at this central location is then sent out to each college that you select. This streamlines the application process and allows students to easily apply to several schools.

The application for class of 2022, first years (that's you) will be available in the beginning of August. If you haven't already done so, open a common app account today and begin exploring its features. You will be visiting this portal almost daily over the next several months.

### Application Fees

Many colleges charge a fee for processing your admissions application. On average, application fees are about \$50 per school, although some elite colleges charge \$75-90 ! Application fees can add up to hundreds of dollars when you are applying to several schools.

### Common App fee waiver

Common App colleges want to make sure that application fees are not a barrier for students who want to apply. If you feel that your financial circumstances make application fees unaffordable, you can request a fee waiver in the Common App fee waiver section in the profile section. Communicate your request to your college counselor. Your counselor will be asked to complete a fee waiver form to affirm your request for a fee waiver.

### Fee Waiver Eligibility: *You can receive an application fee waiver if :*

- you have already received an ACT or SAT testing fee waiver
- you are enrolled in or eligible to participate in the federal free or reduced price lunch program (FRPL)
- your annual family income falls within the Income eligibility guidelines set by the USDA Food and Nutrition Service
- you are enrolled in a federal, state, or local program that aids students from low-income families (e.g., TRIO programs such as Upward Bound)
- your family receives public assistance
- you live in a federally subsidized public housing, a foster home or are homeless
- you are a ward of the state or an orphan
- You can provide a supporting statement from a school official, college access counselor, financial aid officer, or community leader



## Applying Early

**Are you considering applying early?** Some schools offer one or more early decision programs which allow students to apply months or weeks before the normal application deadlines. Early decision applications are usually due in early November and select students are offered admissions and financial aid by mid-December. Sometimes a college may delay a final decision about a student and *defer* them to the regular decision process in the Spring.

**Should you apply early?** Applying early decision or early action is a great option if you are a strong candidate who is passionate about a particular school. Applying early involves additional pressure as you must complete your entire application by early or mid November. However, there is a great reward and relief when you are accepted into college by mid- December instead of March.

**You should only apply early to a school if all of the following are true:**

- Your transcript and test scores are already above average for your college at the beginning of Senior year. (i.e. you don't need Fall grades to help to make your case)
  
- You are confident that you want to go to a particular school. Some early application decisions are binding (meaning you have to go to that school if you are accepted). If you are not sure, you should give yourself the flexibility of applying to several schools via regular decision.
  
- You can be disciplined about writing a great essay, maintaining good grades and completing a strong application by the November deadline.

## Admissions Terms to Know

**College Admission Calendar:** Many college admission timetables call for applications to be filed during the fall or early winter of a student's senior year. Supporting materials—including standardized test scores, high school records and recommendations—are sent to colleges. Members of the admission office or admission committee review the applications to make decisions. Students are informed of their status from early March to mid-April.

**Acceptance Rate:** the percentage of applicants that a college accepts each admission cycle. Any school with an acceptance rate below 60% is considered selective. Generally more prestigious and competitive schools tend to have a lower acceptance rate. The most selective schools can have rates as low as 5%.

**Admissions requirements:** the application materials (test scores, transcript, recommendations, essay, fees) and high school course requirements that are required by a college.

**Admissions tests:** any of a number of standardized tests which can demonstrate preparedness for college in general (SAT, ACT, TOEFL for international students) or in a particular subject area (SAT Subject tests or AP Exams). Some colleges require admissions tests as part of the application while a growing number of schools are test optional.

**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.

### **Rolling Admission:**

Candidates are invited to submit their applications to the university anytime within a large window. Applications are reviewed as soon as they are submitted and applicants are notified of decisions within several weeks. *Decisions are non-binding and students may apply to and consider other institutions.*

### **Candidates Reply Date Agreement (CRDA)**

An agreement many colleges follow that gives 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.

### **Non-Restrictive Application Plans:**

Students are not restricted from applying to other institutions and have until May 1 to consider their options and confirm enrollment.

### **Regular Decision:**

Students submit an application by a specified date and receive a decision in a clearly stated period of time. *Decisions are non-binding and students may apply to and consider other institutions.*



### **Early Action (EA):**

Students apply early and receive a decision well in advance of the institution's regular response date. *Decisions are non-binding and students may apply to and consider other institutions.*

### **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 immediately if admitted and offered a financial aid package that meets your needs. Some colleges have an early decision option called ED II, which has a later application deadline than their regular ED plan.

### **Restrictive Early Action (REA):**

Students apply to an institution of preference and receive a decision early. *They may be restricted from applying ED, EA or REA to other institutions. Decisions are non-binding.*

### **Deferred Enrollment**

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

### **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.

### **Deferred Application**

When students apply in the Early Action or Early Decision cycles, colleges may decide to accept, deny or defer. To defer is to delay an admission decision by placing the application to be reviewed in the regular decision application pool. The student still has the opportunity to be accepted and is notified along with other regular decision candidates.

### **Wait List**

An admission decision option utilized by institutions to protect against shortfalls in enrollment. Students on the waitlist 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 students who are on the waiting list.


## Covid Impact on College Admissions

The Covid-19 pandemic has created many disruptions in normal life over the last 6 months. Both colleges and K-12 schools were forced to go online for the 2020 spring semester. As a result, students and college administrators had to figure out a new “normal” for college admissions as offices, programs, testing and events were cancelled.

As we head into the Fall 2022 admissions cycle, Covid-19 is still active in many communities. Colleges are adapting the admissions process to meet the challenges of the pandemic.

- **College tours, visits and open houses are now virtual as many campuses are closed to visitors.** You can still gather information from these virtual events. Visit school websites for recordings or live sessions. Take advantage of live webinars or video sessions where you can ask questions in real time. You can also call or email admission offices with your questions or concerns.
- **Some colleges may continue to suspend their SAT/ ACT test requirement for this year.** CUNY has already announced that SAT/ACT scores will NOT be accepted in this application cycle while other schools will remain *test optional*. What does this mean? Colleges will not penalize students without test scores and will rely on grades, recommendations and extracurriculars to evaluate your application. If you have already taken the SAT or ACT and feel that your score adds to your application then you should include it. If you are still planning to take the SAT or ACT this Fall, you will have to think carefully about whether it is worth the time and effort.. ***Make sure you understand the testing policy for each school that you are interested in applying to.***
- **With the suspension of SAT/ ACT requirements, your grades are more important than ever.** Really apply yourself this Fall and aim for the best marks in all of your courses to show colleges your potential.
- **Sudden and widespread unemployment during the pandemic has meant a change in finances for many families.** The federal financial aid form, FAFSA, relies on tax returns of the previous year. Last year’s return may not reflect the current situation in your family. It is important to explain any extenuating circumstance in your financial forms so that you will get enough support to finance college.
- **A new question has been added to the Common App** asking students in 250 words or less to address the impact of Covid-19 on their lives. The question which is optional can be found in the additional information section of the Common App :





*Community disruptions such as COVID-19 and natural disasters can have deep and long-lasting impacts. If you need it, this space is yours to describe those impacts. Colleges care about the effects on your health and well-being, safety, family circumstances, future plans, and education, including access to reliable technology and quiet study spaces.*

*Do you wish to share anything on this topic? Y/N*

*Please use this space to describe how these events have impacted you.*

## Parts of Your Application

When you apply, the college collects a “folder” of information for admission officers to consider as they make a decision about you. There are five main areas of an applicant’s folder that are addressed in the Common App:

1. **Biographical Information:** You must submit personal information like your birthday, address, parents, and siblings .

2. **Academic Record:** The most important factor in an applicant’s folder is their academic record in secondary school, also called a **transcript**. *An official transcript is sent from the school office to your colleges.* Your curriculum, courses, grades, rank and GPA are reviewed by admission officers.

- ❖ When your record is compared with your classmates’ records, you may be assigned a high school **class rank**. Class rank shows the admission officer the level of competition you have encountered and how well you have achieved relative to that competition. Some high schools do not compute class rank for a variety of reasons.
- ❖ Your **transcript** may also display your **grade point average (GPA)**, a number that shows overall academic performance. It’s computed by assigning a point value to each grade you earn. Some schools use a **weighted grade point average (GPA)**. This is a grade point average that is 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.
- ❖ **Secondary School Report** Some colleges require a Secondary School Report form to be completed by a high school official, usually a school counselor, with information about the school, the graduating class, and specific information about you. *Your high school is responsible for sending this form to the college.*
- ❖ **Midyear Report**, like the secondary school report *this form is submitted by your high school*; it typically includes the fall semester grades of your senior year and updates to your spring semester schedule (if any apply). All colleges do not require this form.

3. **Test Scores:** Many schools like to see SAT, ACT, AP, Regents and other standardized measures to compare candidates since grades and curricula from high schools may vary widely. However standardized testing has under a great deal of criticism in recent years because of concerns of equity and whether they actually reflect student potential. Many colleges state that an applicant’s test results are only a small part of the entire

application package; some have even made submission of test scores optional. ***However Covid-19 has created many disruptions in the standardized testing process in 2020 and most schools are suspending SAT/ ACT testing requirements for the current application cycle.***

- ❖ *If you are including ACT or SAT scores in your application you must have an official score report sent to each school.*
- ❖ **4. Recommendations:** Your college counselor and teachers are asked to describe your performance and potential in terms that are not represented in your grades. Counselors discuss your personal strengths and your contribution to the school community, while teachers may comment on the type of contributions you make in class, the written and oral work you have presented, and your potential for studying at a particular college.
- ❖ *Make a polite and formal request to 2 teachers who you think can speak well of you from your junior or senior years. Ask them early; (September for early decision and October for regular decision)*
- ❖ *You must add your counselor and each recommending teacher to your Common App profile. They will receive an invitation that will allow them to add their recommendation letters to your application “folder.”*

**Tip:** Provide teachers and counselors with information about your goals, interests, activities and qualities so they can easily write your recommendation letter.

View more strategies for getting recommendations here: [Get-A- Recommendation Tips](#)

**5. Extracurriculars:** The Common App Activities section asks students to provide details about activities and interests outside of the classroom. Colleges want to see evidence of commitment, leadership, passion, creativity and responsibility. Hobbies, clubs, community service, academic competitions and athletics are all great ways to show your potential beyond academics. The activities section also includes categories for family responsibilities. Quality over quantity is appreciated here --- colleges prefer to see long term commitment to a small number of activities rather than a long list of things you have tried once.

**6. Essays and Written supplements.** Many colleges require an essay or a personal statement as part of your application. The Common App offers 7 prompts that you may answer for your college essay. One essay is sent to all of your college choices. The essay is a chance for you to give admission officers a better idea of your character and strengths. It should be finished and reviewed by others well before the deadlines.

Some schools may also ask you to write short responses or essays in addition to the main Common App essay. Check the application requirements for each school.


## The Essay

The college essay is the most important part of your application after your grades. Your essay is a chance for you to “talk” directly to the admissions committee. What do you want them to know about you? What do you want to accomplish at the next level? Why do you think this school is a good fit for you? These are all questions that can be answered in a good essay.

Your essay should be original --- a reflection of your efforts and thinking. Avoid flowery words that may seem borrowed from a thesaurus. Try to find something to write about that distinguishes you from other students. Make sure you stay within the limit of 650 words.

The Common App essay prompts have remained the same for the last several years :

1. Some students have a background, identity, interest, or talent so meaningful they believe their application would be incomplete without it. If this sounds like you, please share your story.
2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
4. Describe a problem you've solved or a problem you'd like to solve. It can be an intellectual challenge, a research query, an ethical dilemma — anything of personal importance, no matter the scale. Explain its significance to you and what steps you took or could be taken to identify a solution.
5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
6. Describe a topic, idea, or concept you find so engaging it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
7. Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.



**Follow these steps in preparing your essay:**

1. **Brainstorm:** think about the values, ideas or experiences that are most important to you. Which prompt will allow you to explore or highlight these topics?
2. **Draft :** Write a rough draft of the essay. Make sure your essay answers the questions posed, but interpret the topics in your own style.
3. **Revise, Revise, Revise:** Have others read and evaluate the essay many times. Make improvements until you are satisfied with the tone, quality and content of the essay.
4. **Proofread** your work before entering it on the application form.

[Additional Tips for the College Essay](#)

## Submitting Your Application

Give yourself several weeks to work on the different parts of your application. ***Finish at least a week ahead of the deadlines so that you have time to review your application closely.***

Your application is a reflection of you-- so you want to show excellence (not typos and missing information). Have a parent, older sibling or someone you trust read your essay and writing supplements. Make sure that you have completed all of the supplementary questions for each school. Use the following checklist before hitting the submit button for each school:

### Application Submission Checklist

- My personal information is accurate
- My essay has been proofread and is free of errors.
- All of the sections and supplements are answered and complete
- I have sent an SAT/ ACT score report to each school
- My transcript is correct and ready to be submitted
- I have viewed the preview of my application on Common App
- I have paid the application fee or gotten a fee waiver

## College Costs and Financial Aid

College is a major financial investment for a student and their family. As with any other investment, it is important to understand the costs and the benefits before making a big decision.

***Is College Even Worth It?*** Numerous studies show that college graduates earn significantly more than those without college. College graduates also have lower unemployment rates, higher job satisfaction, are more likely to have jobs with health insurance and, are more likely to exercise, vote, stay married and volunteer in their communities. The quality of life benefits seem attractive but college education comes with a big price tag. Every family has to decide if the associated costs are affordable and worthwhile.

***What Are College Costs?*** College costs include **tuition** ( the cost of the courses you take), **textbooks and school supplies** , **transportation**, **room & board** (housing and dining expenses), and **activities fees** ( fees for parking, gym access, health center and other student programs). Some schools may also require students to pay for health insurance, if they are not already covered by their parents. Tuition can be lower at some public schools for in state residents versus students who are coming from out of state. Travel, housing, dining expenses will vary depending on whether students stay at home, live off-campus or live in a dorm.

The **cost of attendance (COA)** is the sum of all of the expenses associated with attending a school full-time for an academic year. Your college search should include looking at and comparing the COA of each school.

Learn more about college expenses here :[What Are the Major Expenses for Students?](#)

***How Can I Afford College?*** College *is* expensive but there are a range of options for making it more affordable. Scholarships, grants, loans and work-study are forms of help that can reduce your out of pocket college costs. These programs are called **financial aid** and they are offered by the federal government, local governments, colleges, universities, and private organizations to help students pay for higher education.

- ***Remember to pick colleges with a range of costs, including some that are within your reach financially.***

- 
- ***Do not eliminate the most expensive schools simply because of the price tag; the most expensive schools actually often have the most aid to give.*** Schools with **need-blind admissions** accept candidates regardless of their financial resources and are committed to helping every accepted student in need.
  - ***Get educated about all of the financial resources that are available so that you can take advantage of them.***
  - Get an early estimate of your eligibility for federal financial aid by visiting the FAFSA4caster: [Estimate Federal Aid](#). This is a planning tool that gives you an idea of how much aid to expect. Get a quick estimate of your estimated family contribution (EFC) at [Finaid Quick EFC](#) or [Finaid EFC](#).
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## Financial Aid Terms to Know

**FAFSA:** Every student must complete the Free Application for Federal Student Aid (FAFSA). This is the only financial aid application required by many colleges, and should be filed as soon as possible after Oct. 1 of your senior year. As the name says, this is free! Get started at [fafsa.gov](http://fafsa.gov).

**Student Aid Report (SAR):** A report that summarizes the information in your submitted FAFSA. Your *Student Aid Report (SAR)* is a paper or electronic document that gives you some basic information about your eligibility for federal aid as well as listing your answers to the FAFSA® questions.

**CSS:** Some colleges and universities also require students to complete a financial aid form specific to the institution, or the College Scholarship Service (CSS) PROFILE application, which is offered through the College Board. There is a fee for this form, but fee waivers are available through school counseling and college financial aid offices.

**Estimated Family Contribution (EFC)--** this is the amount that students and their families are expected to pay based on their income and savings. The government and schools use the information in financial aid forms to calculate the EFC. The EFC is calculated using:

1. the amount the student's parents can pay from their income and assets
2. the amount the student can contribute from earnings, plus savings account(s)
3. any amount that is being contributed as a non-repayable gift from any source

**Financial Need:** is the amount of money that students will need beyond the family contribution in order to pay for college. Subtract the EFC from the cost of attendance (COA) and the remaining amount is the *demonstrated* need of a student. Schools then create a financial aid package that tries to meet this need.

### Types of Aid

**Grants:** Grants are also known as gift aid; they are based on need and do not have to be repaid. They come from the federal or state government or from the college itself. Grants are based on a student's financial need. Eligibility is determined by the FAFSA.

**Scholarships:** Money given to a student that is usually based on achievement or talent and does not need to be paid back. Scholarships can be provided by schools themselves or special public or private programs. These scholarships are often awarded based on particular abilities or skills in areas such as athletics, music, or academics. These scholarships are often renewable each school year, usually contingent on the student's continued engagement in the

activity that prompted the award, or, in the case of academic achievement, maintenance of a certain GPA. Find out more on the section dedicated to scholarships

**Loans:** These funds must be paid back, *usually with interest*. There are federal student loans, federal parent loans, and private loans. You must demonstrate financial need for some loans, like the Perkins Loan. With the Perkins Loan, no interest is accrued while the student is enrolled in college and until 9 months after graduation. Some loans are also subsidized by the government. This means that the government pays the interest on the loan while the student is in college. Unsubsidized student loans, parent loans and private loans begin to accrue interest from day one. Muslims should avoid paying interest whenever possible. Always read loan terms and conditions carefully. Talk with your counselor about strategies for avoiding loans or repaying loans before interest is due.

**Work Study:** Federal Work-study is another form of need-based financial aid that is sometimes combined with grants or loans. In this case, the student earns the money awarded, often working on campus in the bookstore, library, or dining hall. Students may be able to find employment related to community service or their studies. Recipients generally work 10 to 15 hours per week; the salary is often higher than minimum wage. Schools may also provide employment for students based on financial need, the student's job qualifications, or a combination of the two. In some cases, these positions may be related to the student's field of study. Contact the school's financial aid office to learn what types of student employment are available through the school.

**State Aid Programs** Various states have financial aid programs for their residents. These include scholarships, grants for attending school within the state.

- New York State has the *Excelsior Scholarship* which allows residents with family incomes of \$125,000 or less to attend SUNY and CUNY schools tuition free.
- *The New York State Tuition Assistance Program (TAP)* helps eligible New York residents pay tuition at approved schools in New York State. Depending on the academic year in which you begin study, an annual TAP award can be up to \$5,165. Because TAP is a grant, it does not have to be paid back.

To determine the New York State programs available to you, consult your college advisor or [NYS Pay for College Resources](#)

## Applying for Financial Aid

If you need financial aid to help pay for college, you must complete the *Free Application for Federal Student Aid* (FAFSA) form. The 2021–22 FAFSA form for your freshman year is available beginning Oct. 1, 2020. You should fill it out as soon as possible on or after Oct. 1 at the official government site, [fafsa.gov](https://fafsa.gov).

Early decision applicants must file FAFSA along with or soon after their application in November. Check with the school for financial aid deadlines. Regular decision candidates often file after January 1. However it is your advantage to complete the FAFSA sooner rather than later. Many schools have limited funds and distribute aid on a first come first serve basis.

To complete the *Free Application for Federal Student Aid* (FAFSA®), you will need:

- Your Social Security Number
- Your Alien Registration Number (if you are not a U.S. citizen)
- If you are dependent on your parents income , you will need your parents income tax returns, W-2s, and other records of money earned.
- Bank statements and records of investments (if applicable)
- Records of untaxed income (if applicable)
- Sign up for Federal Student Aid (FSA) account to get an FSA ID to sign your application <https://studentaid.gov/fsa-id/create-account/launch>
- A parent will also need to open a parent FSA account to get an FSA ID to sign the application: <https://studentaid.gov/fsa-id/create-account/launch>
- Identify the schools that will receive your FAFSA information

After you submit your FAFSA, you will receive the electronic Student Aid Report, which is a summary of FAFSA information. Review your report and make corrections if needed. Make sure all of your colleges are on the list to receive your report.

Filing the FAFSA may seem complicated but it is worth the time and effort. Many schools and aid programs rely on the FAFSA to distribute money to help students. Even if you are not interested in loans (which can always be declined), financial aid also makes you eligible for money from federal grants, scholarships and work-study programs.

There are many resources available to help you and your parents complete the FAFSA and other financial aid forms. You can also ask your counselor for help.

Learn about how to complete your FAFSA with these guides:

[Things You Need for FAFSA](https://studentaid.gov/resources)

[Video Instructions for Filing FAFSA](https://studentaid.gov/resources)

<https://studentaid.gov/resources>



### **CSS Profile Application**

Some schools and scholarship programs will also ask students to file a CSS application. The College Board's CSS Profile™ is an online application that is used primarily by private schools and some state universities to award institutional grants and scholarships. After you submit your application, the College Board sends the report to the colleges and scholarship programs you have chosen. While the FAFSA is free, the CSS Profile costs \$25 for the first report and \$16 for each additional school. Students can apply for a fee waiver if needed.

Information about how to file the CSS Profile can be found here: [How to Complete the CSS Profile](#)

### **Other Financial Aid Forms**

Some schools and scholarship programs may ask students to file a financial aid form specific to their institution. These forms help schools to distribute funds for special scholarships and grants within the school. If you need help with these forms, contact the financial aid office of the school.

Some state aid programs also have special applications in addition to the FAFSA. New York state offers a variety of grants and scholarships to state residents who enroll in schools within the state. Students can receive thousands of dollars in tuition support if they apply to these state programs: [Apply for NY State Aid](#)

## Scholarships

Scholarships deserve their own section because... well it's free money for college! Yes.. free money-- money that does not have to be repaid. There are thousands of scholarships provided by federal, state and local organizations, businesses and institutions. There are also competitions and contests which award scholarship prizes. There are scholarships for every type of interest and ability: art, athletics, academics, writing, STEM to name a few. There are even scholarships for cultural or religious groups, career interests, and particular social causes.

There are hundreds of millions of dollars in scholarships available to US students each year and yet a lot of the money goes unclaimed. Why? Students are ignorant of the opportunities and/or do not apply. Many students do not even complete the FAFSA-- which is free and common way that schools use to distribute scholarship money.

### How can you make the most of scholarship opportunities?

1. **Do Your Research:** Find out what scholarships you qualify for by using a scholarship search service. There are many free ones available on the web (see chart below).
2. **Determine the Requirements:** read carefully about the eligibility requirements, expectations and deadlines for the scholarship.
3. **Apply:** Submit your application on time so that you can have a chance at free money for college!

The Best College Scholarship Websites	
<a href="#">College Board Scholarship Search</a> <a href="#">Chegg Scholarships</a> <a href="#">Cappex Scholarships</a>	<a href="#">Fastweb Scholarship Search</a> <a href="#">Scholarships.com</a>

**Note:** *There are many FREE scholarship search portals online. You should never have to pay to get a list of scholarships*



## Acceptance Letters

Eventually schools will contact you by email with a response or they will direct you to a portal where you can read your admissions decision. If and when you receive an acceptance letter, be thankful and count your blessings. College is an opportunity that is an impossible dream for many; .

**Acceptance letters may come with a financial aid offer/award or the aid award follows soon after.** Look carefully at the aid offer and make sure it is something that your family can afford. Use the [College Board Compare Aid Calculator](#) to compare the cost of different schools. Remember that if you do not receive enough aid you can file an appeal. Contact the financial office of the school. Provide additional information to show that the award is insufficient. If you have better financial aid at another school, point out that another school has been more generous.

Make your final decision to accept or decline schools based on careful analysis of the benefits and costs of each school.

## Rejections and Waitlists

### Rejections

Acceptance letters are exciting but unfortunately, they are not the only kinds of responses in the college admissions process. In some cases, you may receive a denial and in others you will be put on a waitlist. You may be disappointed, but do not let admission decisions have a lasting negative impact on your life. There are lots of colleges and many paths leading to the same goal. The important thing is to set goals and work toward them. If you are denied admission to a college, don't take it personally or feel you have failed. Turn your attention to the other options available, and continue to pursue your educational dreams.

### Waitlists

If you are put on a waitlist, you must consider whether your chances of eventually being offered admission are realistic. Colleges simply cannot accept every qualified candidate that applies to their school. Some colleges put students on waitlists to protect against low enrollment numbers. Everyone does not accept an offer of admission and when those students say no, extra spots become available for people on the waitlist. But life on the waitlist is uncertain-- and involves more waiting. Waitlist students have to wait until at least late May and sometime as late as July for a potential admission offer, which of course complicates any kind of preparation and planning .

You have to decide if this uncertainty is really worth it. Find out how many people usually accept admission to the school. Also look at how many got off of the waitlist in recent years. Call the school admissions office to see if there is anything you can do to increase your chances (like submitting 3rd quarter grades or winning new awards or recognitions). However, it is usually better to go with confirmed acceptances than hold out hope for an offer that may never come.

## College Enrollment

**The Decision** :Once you have been offered admission to college, it is time to make your final choice. Even if you have multiple offers, you can only choose one. Take some time to think about your choice(s) from a personal, academic and financial perspective. Get some input from your counselor, family members or other people you trust. **Make a decision and then make *istikharah* about it.** This is an important decision in your life and you want it to be blessed.

**Enrollment:** Once you have selected your college you must notify them by the acceptance deadline (usually May 1). You should also formally decline the offers of other colleges. Most schools ask for a tuition deposit at the time of acceptance. Once you have submitted your response and the fee, you are officially enrolled as a college freshman!

**Registration:**Your new school will send you many paper or digital forms to complete regarding registration, housing, meals, and health services. This is the time for big and exciting decisions about classes and scheduling. Review the course listings carefully. Again, ask questions, do your research and pay attention to details about deadlines, workload and the reputation of certain classes and professors. This is a great time to ask friends and siblings at schools about the best and worst classes. Some academic programs will have **entrance exams** to see if students qualify for certain courses. Some courses may have **prerequisites** (*course work*), which have to be completed in order to register.

**Orientation:** Many colleges have an open house event or several days of activities geared towards incoming freshmen. Take advantage of these online or in-person events to learn about programs, resources and opportunities on your new campus.





## Graduation: The End and a New Beginning

Congratulations! Finishing high school is a major accomplishment and you should be proud of yourself. Graduation from high school marks the end of your secondary education and the beginning of your post secondary or higher education journey. Perhaps you will just get a bachelor's or eventually go on to a professional degree (law or medicine) or even a doctorate. The road is open and the future is bright on graduation day!

Reflect on the lessons you have learned from your high school experience and use them to guide you to success in college. College is a new landscape and you will have to make adjustments. One of the biggest adjustments is personal responsibility-- there will be no more parent-teacher conferences. Professors will interface with you alone as an adult. They will not chase you down and are unlikely to accept excuses. **You alone** will have to get information, ask questions, and when needed, ask for help. Colleges have many resources and opportunities for students but you have to seek them out. College really is what you make it; so make the most of this amazing opportunity.

May Allah bless you in your studies.

Don't forget to stay in touch with your Crescent School family!





Appendix A