

Class of 2023

SENIOR College Planning Resources

In this handbook you will find:

- Checklists/ Calendars for senior year
- Graduation Requirements and SCHS Details
- SAT and ACT Information
- Networking Tips
- Factors for Admission Decisions
- Tips for Admission and Admissions Policies
- College Application Checklist
- Essay writing tips and prompts
- Common Application and Coalition
- Using Naviance
- Financial Aid



CEEB Code: 211005

The South Carroll Counseling Center

<https://sch.carrollk12.org/counseling/college-and-career-planning>



Senior Checklist in Approximate Order

Fall or Before

- ☐ Continue college discussion(s) with your parent(s).
- ☐ Do you have a file bin organized with folders for each?
- ☐ Have a final list of colleges where you will apply. 6 – 9 of them is plenty.
- ☐ Review your college plans with your counselor. Solidify your relationship.
- ☐ Will you take the SAT or ACT again? If so, register – watch deadlines.
- ☐ Be sure you have all your applications downloaded and essays in progress.
- ☐ Ask for your letters of recommendation and send thank-you's a bit later.
- ☐ Can you obtain any private interviews at your target colleges?
- ☐ Calendar deadlines for applications and financial aid. What forms are required when?
- ☐ Will you consider early decision or early action?
- ☐ File all applications and keep copies of each and certificates of mailing as needed.
- ☐ Be sure all transcripts, test scores and required forms are proofed and sent.
- ☐ Obtain your FAFSA ID at <https://fsaid.ed.gov/>.
- ☐ File the FAFSA in October.

Winter

- ☐ Have you filed your FAFSA?
- ☐ Do any colleges require a mid-year report? (first semester senior grades)
- ☐ Keep up your grades. No Senioritis.

Spring

- ☐ As you obtain acceptances, watch for financial aid letters and housing information.
- ☐ Register and take any AP tests needed.
- ☐ Carefully analyze financial aid offers. Compare and even consider appealing.
- ☐ Notify all colleges of your decision and accept one by May 1. Send applicable deposit.

Summer

- ☐ Fill out and send housing forms, roommate info and any other required paperwork.
- ☐ Study hard for senior finals. This is not a time to slip.
- ☐ Send final thank you's and notify anyone who helped you of your decision.
- ☐ Register for and attend any orientation programs at your college.
- ☐ Think about what you'll need at college: computer, phone, bike, etc.
- ☐ Consider a summer job to give you some college dollars.
- ☐ Relax and enjoy your summer. Congrats on a job well done!

Graduation Requirements

Subject	Required Credits	Required Courses
English	4	English 9, English 10, English 11 or AP Language and Composition, English 12 or AP Literature and Composition
Social Studies	3	-Government or AP United States Government and Politics -United States History or AP United States History -World History or AP World History: Modern
Science	3	-Biology *Conceptual Physics and Chemistry I are Prerequisites
Mathematics	3 All students shall enroll in a mathematics course each year of high school.	-Two credits of Algebra -One credit of Geometry The fourth course must be 1 credit in duration and may be selected from the Program of Studies Mathematics course offerings.
Physical Education	1	-Physical Education I (½ credit)
Health	½	-Health I
Fine Arts	1	Completed credit in any Fine Arts course may be applied to the Fine Arts Graduation requirements unless otherwise indicated.
Technology Education	1	-Foundations of Technology, Exploring Computer Science, Principles of Engineering (part of Project Lead the Way completer program), AP Computer Science Principles (not part of Project Lead the Way)
World Language	2	-Two credits of the same World Language
Or American Sign Language	2	-Sign Language I, II, III
Or Advanced Technology	2	-See Technology Courses
Or State Approved Career and Technology Completer Program	4-9	-See Completer Programs
Financial Literacy	½	-Financial Literacy or -Managing Personal Finances Using Excel (1credit)
Electives	6-12	
Total Credits Required	25	

NOTE: This chart will be subject to change pending any State action on graduation requirements.

Credit will be awarded for high school courses completed successfully in middle school.

Additional Requirements

- Four years of approved study beyond the eighth grade
- Four credits must be earned after the completion of grade 11
- State-mandated 75 hours of service-learning may be met by completing the course –related option and/or the exemplary service option. (see Service-Learning guidelines on p. 14)
- Students must meet the High School Assessment requirements for Algebra I, English 10, Biology, and Government. Testing requirements and passing scores vary based on the year of course completion. Details related to each content area are provided below.
- All students shall be assessed no later than 11th grade to determine if the student meets the Maryland State Department of Education criteria for College and Career Readiness in English Language Arts and Mathematics.
- Transition courses or other instructional opportunities will be delivered in the 12th grade to students who have not achieved College and Career Readiness by the end of the 11th grade.

❖ ***For individual student information and requirements, please refer to the Progress Letter you received with your report card.***

High School Details

CEEB Code: 211005

Graduation Date for Class of 2023: TBD

School Counselor Information:

Mr. Ed Wharton (A-E) ewwhart@carrollk12.org

Mr. Matt Schwarzenberg (F-La) mrschwa@carrollk12.org

Mrs. Jessica Quinn (Le-Re) jzquinn@carrollk12.org

Ms. Emily Wilcox (Rf-Z) eewilco@carrollk12.org

GPA Scale: Weighted

Course Scheduling System: Semester (block schedule)

Class Rank: Exact

Individual Student Information:

Transcripts can be seen in Home Access, but these are not official. Official copies of transcripts must be requested through the school counseling office (through Naviance). You can also request an unofficial copy for your records.

**As of today's date (check HAC for updated information during the school year):*

Class Rank	
GPA	
Service Hours	

For more resources and information, visit our school website:

<https://sch.carrollk12.org/counseling/college-and-career-planning>

➤ Look for Grade Specific Resources

SAT / ACT TESTING INFO

SCHS CEEB Code: 211005

Most students take the SAT/ACT during their Junior / Senior year in high school. At least half of all students take the SAT twice – in the spring of their Junior year and in the fall of their Senior year. Most students improve their score the second time around.

SAT- The SAT measures critical thinking skills you'll need for academic success in college. The SAT is typically taken by high school juniors and seniors. The test includes a critical reading, writing and language and a math section. The essay portion is optional. Each section is scored on a scale of 200 - 800. It is typically administered seven times a year. Scores are typically available two weeks after taking the test; however, the June test scores may take up to six weeks. Free practice is available through [Khan Academy](https://www.khanacademy.org/). (www.khanacademy.org/) For more information, testing dates, online sample questions, preparation materials, and to register for a test, go to www.collegeboard.org

ACT- The ACT is another widely accepted college entrance exam. It assesses high school students' general educational development and their ability to complete college-level work in the areas of English, math, reading, and science. There is also an optional writing test. Each section is scored from 1-36 and there is a composite score. It is typically offered six times a year. Free practice is available through ACT Academy on the [ACT website](https://www.actstudent.org). For more information and to register, go to www.actstudent.org

**** Please also note that some colleges will be Test Optional for the upcoming application cycle. Be sure to check with the colleges you are applying to for their most up to date policy. ****

Fee Waivers: Students may be eligible for fee waivers from the College Board or ACT based on family income. This is often determined by qualification for Free and Reduced Meals. *Please contact your counselor if you need a fee waiver.*

SAT TEST DATE www.collegeboard.org

August 27, 2022
October 1, 2022
November 5, 2022
December 3, 2022
March 11, 2023
May 6, 2023
June 3, 2023

ACT TEST DATE Act.org	REGISTRATION DEADLINE	LATE FEE REQUIRED
September 10, 2022	August 5, 2022	August 19, 2022
October 22, 2022	September 16, 2022	September 30, 2022
December 10, 2022	November 4, 2022	November 11, 2022
February 11, 2023	January 6, 2023	January 20, 2023
April 15, 2023	March 10, 2023	March 24, 2023
June 10, 2023	May 5, 2023	May 19, 2023
July 15, 2023	June 16, 2023	June 23, 2023

Updated 5/16/2022

Learn About the Importance of Career Networking



...Compassionate Eye Foundation / Getty Images

By [Alison Doyle](#) Updated April 11, 2018

https://www.thebalancecareers.com/top-career-networking-tips-2062604?utm_source=emailshare&utm_medium=social&utm_campaign=shareurlbuttons

The importance of career networking shouldn't be discounted when you are in the midst of a job search (*or applying for college or internships*). In fact, [career networking](#) should become a part of your daily work and career-related endeavors. Your career network should be in place for when you need it, both for [job searching](#) and for moving along the career ladder. Since you never know when you might need it, it makes sense to have an active career network, even if you don't need it today.

The Purpose of Career Networking

Career networking, or "professional" networking, involves using personal, professional, academic or familial contacts to assist with a job search, [achieve career goals](#), or learn more about your field, or another field you'd like to work in. Networking can be a good way to hear about job opportunities or get an "in" at the company you'd like to work in.

Why Spend Time on Career Networking

Networking can help you get hired and help you grow your career. [LinkedIn reports](#):

- 70 percent of people in 2016 were hired at a company where they had a connection.
- 80 percent of professionals consider professional networking to be important to career success.
- 35 percent of surveyed professional say that a casual conversation on LinkedIn Messaging has led to a new opportunity.
- 61 percent of professionals agree that regular online interaction with their professional network can lead to the way into possible job opportunities.

Who You Can Network With

- Past or present co-workers, colleagues, managers, supervisors or employees
- Past or present clients and customers
- Business associates
- Alumni of your undergraduate or graduate alma mater
- Acquaintances you know from your personal life
- Acquaintances you know through your spouse or your family
- People from your church, gym, yoga studio, or community organization

TABLE 7. PERCENTAGE OF COLLEGES ATTRIBUTING DIFFERENT LEVELS OF IMPORTANCE TO FACTORS IN ADMISSION DECISIONS: FIRST-TIME FRESHMEN, FALL 2017

Factor	N	Considerable Importance	Moderate Importance	Limited Importance	No Importance
Grades in All Courses	220	74.5	15.0	5.5	5.0
Grades in College Prep Courses	220	73.2	16.8	5.9	4.1
Strength of Curriculum	219	62.1	21.9	8.7	7.3
Admission Test Scores (SAT, ACT)	221	45.7	37.1	12.2	5.0
Essay or Writing Sample	220	23.2	33.2	24.1	19.5
Student's Demonstrated Interest	218	16.1	23.9	28.0	32.1
Counselor Recommendation	218	15.1	40.4	26.6	17.9
Teacher Recommendation	219	14.2	40.2	26.5	19.2
Class Rank	220	9.1	29.1	34.1	27.7
Extracurricular Activities	219	6.4	42.9	32.0	18.7
Portfolio	219	6.4	11.9	26.9	54.8
Subject Test Scores (AP, IB)	219	5.5	18.3	35.2	41.1
Interview	219	5.5	16.4	28.3	49.8
Work	217	4.1	28.6	36.9	30.4
State Graduation Exam Scores	218	2.3	8.7	18.8	70.2
SAT II Scores	216	1.9	5.6	14.8	77.8

SOURCE: NACAC Admission Trends Survey, 2018–19.

When a college has many more academically qualified applicants than places in the class, the emphasis in admission decisions often shifts to more subjective, personal factors. Your uniqueness as an individual has an impact on the admission decision. Activities, leadership experience, special talents, family traditions, or outstanding academic skills (in particular, good writing) may make an application stand out above others. Well-written essays that complement carefully prepared applications may improve your chances of receiving a favorable decision. As the degree of selectivity decreases, the admission criteria generally are geared toward whether or not the student can be successful. Large public institutions and community colleges are likely to have different admission policies.

Some—but not all—large schools determine admission by entering applicant data into a computer formula. The formula recommends which students to admit and deny based on data such as GPA, class rank, and test scores. The admission committee studies the applications and the computer recommendations before making a final decision. There may also be different admission standards for individual colleges within one university, in which case your application will be considered with others for the same college (i.e.: liberal arts, engineering, business, or nursing schools). Keep in mind that some schools give preference to state residents, and, in some cases, must admit qualified state residents if they apply by a certain date. Most community colleges have open admission; that is, any resident of the community college district and some out-of-district residents are able to attend. In these instances, the application process is relatively simple, usually including only biographical data. Some of these schools

have specific programs that practice selective admission and require test scores and essays. All programs require proof of high school graduation or its equivalent. Regardless of the type of college, admission offices have one thing in common: Each is charged with the responsibility of assessing whether an applicant's qualifications meet the institution's admission criteria. No one likes to think that someone doesn't want them, but a college's admission decisions are based on comparisons—of applicants with other applicants, and of applicants' qualifications with the college's needs. If your credentials satisfy a college's needs, you are usually admitted. In some cases, you may be disappointed, but don't let a college's admission decision have a negative impact on your life. There are lots of colleges and many paths leading to the same objective. 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've failed. Take a deep breath, turn your attention to the other options available, and get on with your education—your path to a rewarding life.

From the [NACAC Guide to the College Admission Process](#)

College Application Deadline Information

1. **Early Decision:** You can apply to one school early decision; if you're accepted, you must attend, so you should really want to go to this school. **These applications are typically due mid-October- early November.**
2. **Early Action:** You can apply to multiple schools early action; if you are accepted, you're not obligated to attend. **These applications are typically due on or around Nov. 1.**
3. **Priority Deadline:** Many schools use a priority deadline to encourage early applications. In fact, most schools that offer a priority deadline (**anywhere from mid-October to Nov. 1 or December 1**) accept the majority of their students at that time.
4. **Regular Decision:** You can apply to as many schools as you wish; if you are accepted, you're not obligated to attend. **These applications are due on or around Jan. 1 or 15.**
5. **Rolling Admission:** This means schools accept and review applications as they are sent in, as opposed to waiting to review all applications at one time. We recommend sending in your application as **soon as possible.**



Application Checklist

(for each of the colleges you are applying to, use the following checklist)

- ☐ Get on their mailing list
- ☐ Visit the campus and attend open house events
- ☐ Note the regular application deadline
- ☐ Note the early action/decision deadline
- ☐ Note the priority financial aid deadline
- ☐ Note the regular financial aid deadline
- ☐ Rank as Likely (Safe) Target (Match) or Reach (have some of each)
- ☐ Download a practice application, at least the Common App
- ☐ Brainstorm and develop essays
- ☐ Have others proof your essay - read it out loud
- ☐ Set up an interview if offered – at least with an alumni or representative
- ☐ Send thank-you note(s) to interviewers
- ☐ Submit the application, sign and pay fee
- ☐ Keep copies of everything and use certificates of mailing when needed
- ☐ Have high school transcript sent (form needed?)
- ☐ Ask for letters of recommendation
- ☐ Send thank-you's to letter writers
- ☐ Send test scores (SAT, ACT, AP, SAT Subject as applicable)
- ☐ Confirm receipt of all materials
- ☐ Send any supplemental materials (portfolios, etc. as required)
- ☐ Consider sending a resume with small picture if appropriate (most public schools will not want this – privates might)
- ☐ Be sure all financial aid forms are in (see financial aid checklist)
- ☐ Send mid-year report (first semester senior grades) if required
- ☐ Receive decision – read all information carefully
- ☐ Receive financial aid letter if accepted
- ☐ Notify schools of your decision by May 1 and send deposit if applicable
- ☐ Watch for housing forms and other information to follow

The College Essay



The college essay is your chance to use your voice to add to your college application. Many colleges require the essay as a way to hear from the student directly and to get a sense of who you are in your own words. It's a great opportunity to personalize your application beyond the grades, scores, and other information you've provided and can make a difference at decision time.

8 KEY POINTS THAT ADMISSION OFFICERS LOOK FOR:

- A command of the basics of good writing
- A direct answer to the essay question
- A strong opening paragraph that captures the reader's interest
- A comprehensive argument or narrative—make your point and stick to it
- A style that is comfortable for you and that is appropriate for the subject matter
- Correct grammar, punctuation, and spelling
- Correct data—check your facts, dates, and names
- Succinctness—pay attention to the recommended length

WHAT THE ESSAY CAN DO FOR YOUR APPLICATION:

- Demonstrate your writing ability, a key component of success in college.
- Show that you have thought carefully about where you are applying and why you are a good match for the college, in your own words.
- Explain your commitment to learning and that you are willing and able to be a contributing member to the college community.
- Draw distinctions between you and other applicants, something that selective colleges especially rely on.

An essay will rarely take an applicant out of consideration at a college, but it certainly can elevate an applicant in an admission committee's eyes.

MAKE IT PERSONAL:

- Often you will be asked to write about a personal experience, an achievement, or a person who has been significant to you. Go beyond the what or the who and dig into the how and the why.
- If you write about a trip or event, describe how this experience affected you and is meaningful to you.
- If you are writing about a person in your life, be personal and specific, not just sentimental. Explain how or what this person did for you that is important to you.

THINGS TO KEEP IN MIND

Revise, revise, revise. Take the time to reread and revise. This process will help you develop a strong opening and a solid direction, and refine what you are trying to express.

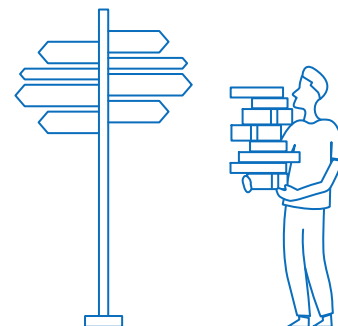
Show, don't tell. Give readers such convincing evidence that they will come to the conclusion that you want. Provide detailed examples instead of providing a list of things.

Be authentic. Don't stress trying to write what you think they are looking for—just showcase who you are!

Just get started! Writing something meaningful can be a long process, so get started right away to allow for time to draft and revise. Be sure to write your essay long before the deadline.

Gather Your Materials

Use this checklist to help you gather the information you'll need as you fill out your Common App.



- **High school information**

You'll need to know things like your high school's CEEB code, GPA scale, and class rank reporting. Check in with your counselor for more details about this information. Ask them for the High School Details Information Sheet! (Download it at commonapp.org/ready)

- **An unofficial copy of your high school transcript**

You'll be asked to list the courses you're taking this academic year.

Some colleges ask applicants to self-report their full academic record in the Courses & Grades



section. If you have a college on your list that requires Courses & Grades, you'll need your transcript to complete this section.

- **A copy of your test scores and dates**

You have the option to enter scores for standardized exams like the ACT and SAT that you have taken and/or plan to take. Don't forget, you'll still need to send official score reports to colleges that require them.

- **Citizenship information**

Social Security Number, if you intend to apply for financial aid via FAFSA (For U.S. citizens, U.S. nationals, U.S. dual citizens, U.S. permanent residents, U.S. refugees, and U.S. asylees).

For Permanent Residents: A copy of your green card.

For non-U.S. citizens: U.S. visa type, number, and date issued. If you do not yet have a U.S. visa but intend to apply for one, you can indicate that in the application.

- **State of residence information**

If you think you qualify for in-state tuition for a school you might be asked to share more information about your residence in that state.



○ **Parent information**

You'll be asked to share some basic information about one or more parents, including your parent's occupation and job title, and the education level they received. If your parent attended college, you'll need to know the name and location of the college they attended, as well as what degree they received and when.

○ **A list of academic honors**

You can include up to 5 academic honors you received during high school. You'll need to include the honor's title, when you received it, and the level of recognition you received (regional or national, for example).

○ **A list of your activities**

You have the option to enter up to 10 activities you participated in during high school. These activities might include family responsibilities, jobs, volunteer work, clubs, sports, hobbies, and more.

For each activity you'll list: the years of participation, hours per week and weeks per year spent on the activity, position/leadership held, and a brief description.

Parent information

Occupation

Job title

Education level

Name of college(s) attended

College location

Degree earned

Year degree earned

Use this space to jot down a few activities you want to report in your application.

1. _____
2. _____
3. _____
4. _____
5. _____

Common Application Essay Prompts *(as of May 15, 2022)*

<https://www.commonapp.org/>

1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then 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. Reflect on something that someone has done for you that has made you happy or thankful in a surprising way. How has this gratitude affected or motivated you?
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 that 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.

Coalition for Access, Affordability, & Success- Essay Prompts

<http://www.coalitionforcollegeaccess.org/>

1. Tell a story from your life, describing an experience that either demonstrates your character or helped to shape it.
2. What interests or excites you? How does it shape who you are now or who you might become in the future?
3. Describe a time when you had a positive impact on others. What were the challenges? What were the rewards?
4. Has there been a time when an idea or belief of yours was questioned? How did you respond? What did you learn?
5. What success have you achieved or obstacle have you faced? What advice would you give a sibling or friend going through a similar experience?
6. Submit an essay on a topic of your choice.

Tips for Coalition Applications

MyCoalition is made up of four parts.

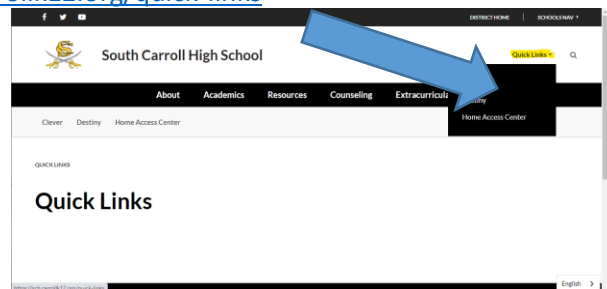
1. The **Locker** gives you private, unlimited digital space in which you can collect and organize important materials such as documents, photos, and videos, as a record of your high school experience. Items you store in your secure, cloud-based Locker can easily be submitted as part of your application to Coalition schools.
2. The **Collaboration Space** is a virtual area in which you can connect with trusted adults, like counselors, teachers and family members, and ask for their input on your college preparations. Here, you and your supporters can collaborate on things like college lists, essays, or applications.
3. The **Coalition Application** can be used to apply to all 140-plus Coalition member schools easily and efficiently.
4. My Coalition Counselor is a directory of information, articles, printables, and other valuable resources for college preparation. Here, you can find free, expert advice on such topics as financial aid, standardized tests, and college essays- great reads for students heading for college and their supporters alike.

Students will apply using the Coalition Application but it is not directly connected to Naviance, you must follow Naviance procedures to submit your transcript, letters of recommendation, etc.

Naviance

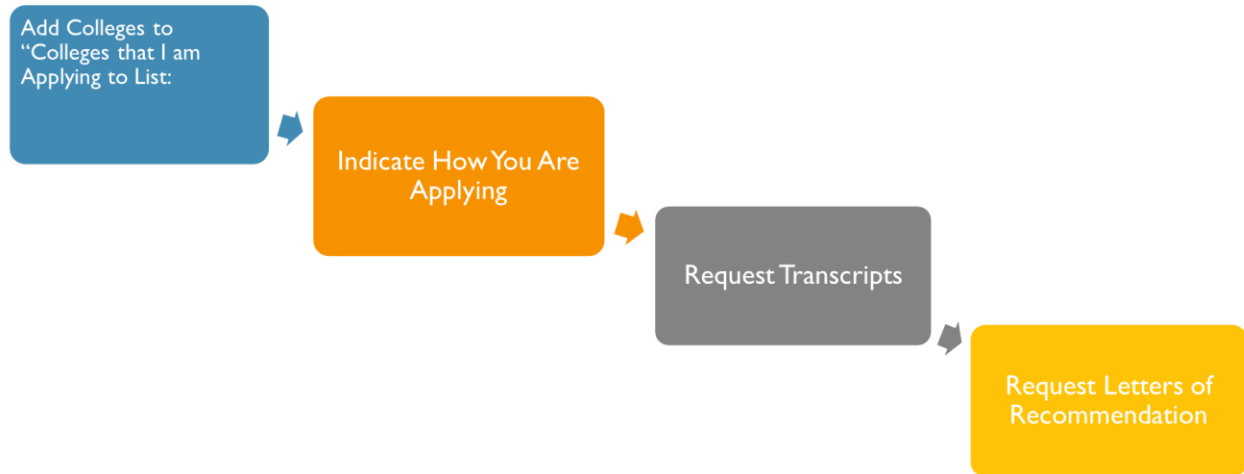
- All Carroll County High School students applying to college must use Naviance to request transcripts and letters of recommendation.
- Access your account through the Clever Portal using your CCPS Active Directory User Name and Password. Access Clever Portal from the Quick Links on the SCHS website.

<https://sch.carrollk12.org/quick-links>



- **College Visits-** see who is coming to visit or offering virtual information sessions! Look for information under the Welcome message on the main page of your Naviance account.

Using Naviance to Request Transcripts and Letters of Recommendation

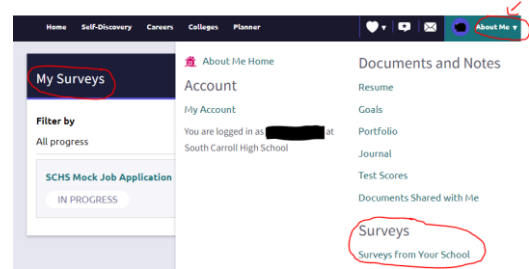
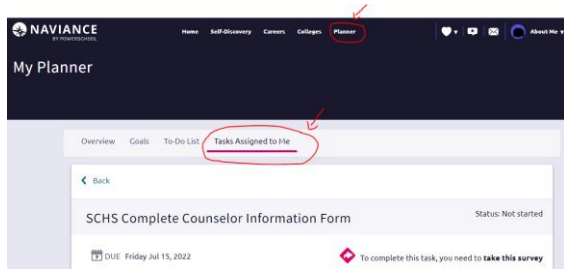


For more information about Naviance, see the PowerPoint covering topics such as:

- Matching the Common App to your account
 - You will apply to a college using Common App, Coalition or individual college applications available on their websites. Only the Common App is integrated with Naviance, so if you are applying with Common App, please follow those directions.
- Adding Colleges to “Colleges I am Applying to List”
- Requesting Transcripts
- Requesting Letters of Recommendation
 - *For Letters of Recommendation, you will be asked to complete a Senior Information Sheet which is under **Surveys in Naviance** as well as your resume in Naviance.*

Student Information Sheet for Letters of Recommendation (Complete in Naviance)

Find it 2 ways- under About Me or Under Planner



- What are your academic interests? Which specific major(s) might you like to study in college? What are your tentative career plans? What is your long range goal?
- What circumstances, if any, have interfered with your academic performance? Is your high school academic record an accurate measure of your ability and potential? Why or why not? Would you do anything differently if you were able to experience high school again?
- What circumstances, if any, have interfered with your academic performance? Is your high school academic record an accurate measure of your ability and potential? Why or why not? Would you do anything differently if you were able to experience high school again?
- Please list 3 adjectives that best describe your personality. Give an example to explain or illustrate why you chose these words.
- Please list 3 adjectives that best describe your personality. Give an example to explain or illustrate why you chose these words.
- Is there anything about your family (cultural background, shared interests, concerns, language, etc.) that has had a significant impact on you? If so, please explain.
- If you had a motto to live by, what would it be and why?
- Which activity, experience or accomplishment has been the most important to you and why? (You may choose a school-affiliated program or an independent one.) Why do you take pride in this?
- Is there something not shown in your application packet/resume that you want me to tell an admissions counselor? Please explain.
- What do you feel has been your greatest contribution to the Carroll County Community and/or your friends and family?
- Please list all school activities in which you've been involved (Grades 9-12)
- Please list all community activities in which you've been involved (Grades 9-12)
- Employment during grades 9-12
- Hobbies/ Interests
- Special Honors/ Awards (during high school)

Look for updated information in late summer/fall 2022.

2022–23 Federal Student Aid at a Glance

WHAT

is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study funds, and loans. Check with your school's financial aid office to find out which programs the school participates in.

WHO gets federal student aid?

Some of the most basic eligibility requirements for students are that you must

- demonstrate financial need (for most programs—to learn more about financial need, visit [StudentAid.gov/how-calculated](https://studentaid.gov/how-calculated));
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for most programs); and
- maintain satisfactory academic progress in college, career school, or graduate school.

See the full list of eligibility requirements at [StudentAid.gov/eligibility](https://studentaid.gov/eligibility).

Completing and submitting the FAFSA® form is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school—federal, state, and school sources. If you need a print-out of the FAFSA® PDF, call 1-800-4-FED-AID (1-800-433-3243) or 334-523-2691 (TTY for the deaf or hard of hearing 1-800-730-8913).

Federal Student Aid | [StudentAid.gov](https://studentaid.gov)

HOW do you apply for federal student aid?

1. **To apply for federal student aid, you must complete the *Free Application for Federal Student Aid* (FAFSA®) form at fafsa.gov.** The FAFSA form is available every Oct. 1 for the next school year. If you plan to attend college from *July 1, 2020–June 30, 2021*, submit a 2020–21 FAFSA form.

Fill it out as soon as possible to meet school and state deadlines. Schools and states often use FAFSA information to award nonfederal aid, but their deadlines vary. Check with the schools that you're interested in for their deadlines, and find state and federal FAFSA deadlines at [StudentAid.gov/fafsa](https://studentaid.gov/fafsa).

2. **Students and parents are required to use an FSA ID (an account username and password combination) to sign**

their FAFSA® form online and to access information about their financial aid on U.S. Department of Education websites.

Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. Your FSA ID has the same legal status as a written signature. Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you. To create an FSA ID, visit

StudentAid.gov/fsaid/create-account/launch.

3. After you apply, you'll receive a Student Aid Report, or SAR. Your SAR contains the information reported on your FAFSA form and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it's correct. The school(s) you list on your FAFSA® form will get your SAR data electronically.
4. **Contact the schools you might attend.** Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.

Federal Student Aid

Try **StudentAid.gov/scholarships** for tips on where to look and for a link to a free online scholarship.

Program	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant	For undergraduates with financial need who have not earned bachelor's or professional degrees. For details and updates, visit StudentAid.gov/pell-grant .	Amounts can change annually. For the 2020–21 award year, the award amount is up to \$6,345.
Federal Supplemental Educational Opportunity Grant (FSEOG)	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school. For details and updates, visit StudentAid.gov/fseog .	Up to \$4,000.
Teacher Education Assistance for College and Higher Education (TEACH) Grant	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn't complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit StudentAid.gov/teach .	Up to \$4,000.
Iraq and Afghanistan Service Grant	For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit StudentAid.gov/iraq-afghanistan .	The grant award can be equal to the maximum Federal Pell Grant amount (see above) but cannot exceed your cost of attending school.
Federal Work-Study	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school. our total work-study award depends on when you apply, your level or financial need, and your school's funding level. For details and updates, visit StudentAid.gov/workstudy .	No annual minimum or maximum amounts
Direct Subsidized Loan	For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rates for new Direct Subsidized Loans can change every year. Loans made to undergraduate students during the 2020–21 award year have a fixed interest rate of at 2.75% for the life of the loan. For details and updates, visit StudentAid.gov/sub-unsub .	Up to \$5,500 depending on grade level.
Direct Unsubsidized Loan	For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to undergraduate students during the 2020–21 award year have a fixed interest rate of 2.75% for the life of the loan. Loans made to graduate or professional students during the 2020–21 award year have the rate fixed at 4.30% for the life of the loan. For details and updates, visit StudentAid.gov/sub-unsub .	Up to \$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status.
Direct PLUS Loan	For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. Interest rates for new Direct PLUS Loans can change every year. Loans made during the 2020–21 award year have a fixed interest rate of at 5.30% for the life of the loan. For details and updates, visit StudentAid.gov/plus .	Maximum amount is the cost of attendance minus any other financial aid received.

September 2020

Additional Financial Aid Information

- **How to Fill Out the FAFSA-** [video link](#)
- **Estimate your aid (FAFSA4caster)-** Gives you a free estimate of your eligibility for federal student aid. You must use the [Free Application for Federal Student Aid \(FAFSA®\) form](#) to apply for aid once you've decided to apply for admission and attend college.
- **FSA ID-** The FSA ID is a username and password you use to log in to U.S. Department of Education (ED) online systems. The FSA ID is your legal signature
- **CSS Profile-** The CSS Profile is an online application that collects information used by nearly 400 colleges and scholarship programs to award non-federal aid. (For federal aid you must complete the FAFSA, available Oct. 1 at fafsa.ed.gov.)
- **Maryland Higher Education Commission-** Information for the Promise Scholarship, the Academic Common Market, and other Maryland scholarships.
 - The Promise Scholarship provides up to \$5,000 in tuition assistance to help eligible students attend one of Maryland's 16 public community colleges. As a "last dollar" scholarship, it covers any remaining tuition and mandatory fees after other grants and scholarships are applied.
 - The Academic Common Market is a tuition-savings program for college students in 15 SREB states, who want to pursue degrees that are not offered by their in-state institutions. Students can enroll in out-of-state institutions that offer their degree program and pay the institution's in-state tuition rates.
 - The MSFAA (Maryland State Financial Aid Application) is available to applicants who are ineligible to receive federal aid using the FAFSA. <https://mhec.maryland.gov/Pages/MSFAA-FAQS.aspx>
- Additional Scholarship Resources
 - [CCPS website](#)- under Student and Parent Resources
 - [SCHS website](#)- School Counseling, under College and Career Planning
 - Naviance- under the College tab, look for Scholarships and Money