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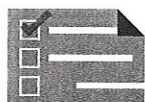
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Organize your search with  
deadline tools, college comparison  
features and more

## COLLEGE SEARCH TIPS

### 1. Know your strengths.

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

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

There's no substitute for experiencing a campus firsthand.

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

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

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

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

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

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

### 6. Fill out the FAFSA early.

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

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

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

**GO TO CAPPEX.COM  
TO GET STARTED TODAY.**

**IT'S FREE.**

# What Sets You Apart?

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

Name \_\_\_\_\_ GPA \_\_\_\_\_ SAT Score \_\_\_\_\_ ACT Score \_\_\_\_\_

## My Academic Strengths Are

Science    Math    English    Foreign Language    History    Technology    Fine Arts

How would your best friends describe you?

What adjectives would you say best describe you?

What in-school activities do you enjoy most?

What activities do you enjoy least?

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

Which talents make you stand out?

Prior to graduation I hope to accomplish ...

After high school I hope to accomplish ...

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**Cappex Fit Fact:** Don't panic. Seventy percent of colleges accept 70 percent of their applicants. Kick-start your college search today at [Cappex.com](http://Cappex.com). It's free and easy!



1

2

## Grades & Test Scores

3

4

## Standout Factor

### Directions

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

### If you are in...

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

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

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

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

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

# Your Standout Factor

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

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

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

## How to Increase Your Standout Factor

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

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

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

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

## Examples of Standout Factors

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

My Current Activities:

Possible Standout Factors:

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

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

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## Summer

Notes

**JUN**

Be active; get a job, internship, or pursue a passion

**JUL**

Talk with family about your college goals and college costs

Start visiting college campuses

**AUG**

Create your free [Cappex.com](http://Cappex.com) profile to start discovering your college matches

## Back to School

Notes

**SEP**

Keep your grades up—admissions counselors look closely at your junior year grades

**OCT**

Stay involved and take on leadership roles in your extracurricular activities

**NOV**

Prep for ACT or SAT, and review winter/spring test dates at [actstudent.org](http://actstudent.org) or [sat.collegeboard.org](http://sat.collegeboard.org)

Think about teachers, coaches, community members or employers you can ask for recommendations in near future

**DEC**

Meet with your school's college counselor to discuss your goals and make sure you're on track for graduation

Start building your college list on [Cappex.com](http://Cappex.com)

## After Winter Break

Notes

**JAN**

Update your college list and stay in touch with colleges through [Cappex.com](http://Cappex.com)

Register for ACT or SAT (or both)

**FEB**

Begin your scholarship search with [Cappex.com](http://Cappex.com)

Attend college fairs

**MAR**

Identify the factors in a college that are most important to you—location, cost, programs, public, private, religious affiliation, social environment, etc.

**APR**

Visit convenient college campuses over Spring Break

Ask teachers, coaches, community members or employers to write your recommendation in the fall

**MAY**

Make plans for a comprehensive summer college visit tour using the Cappex Campus Visit Planner™ ([Cappex.com/campusvisits](http://Cappex.com/campusvisits))

End junior year strong!



# Your Application: Now and Then

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## For Freshmen, Sophomores and Juniors

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

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

As you are now

As you want to be when you apply

GPA:

Academic honors  
or awards:

Activities: extracurricular,  
personal, volunteer, school:

Do you plan to participate in  
any of these in college?

Sports: What sports do you  
play now? Do you want to play  
varsity sports in college? Club  
or intramural sports?

Art/Music/Theater:

Do you want to continue to  
study the arts in college? What  
does your portfolio include?

Awards and honors  
from your activities:

Do you plan to participate in  
any of these in college?

Work experience:

What job experience might help  
you learn about future majors or  
careers?

What are the first words  
teachers might use to  
describe you:

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

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

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

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## Summer

Notes

**JUN**

Take part in activities that continue to enhance your college and scholarship applications; i.e., volunteering, jobs, passion pursuits

**JUL**

Narrow down your college list on [Cappex.com](http://Cappex.com)

**AUG**

Gather application materials from colleges

Get to work on admission essays

## Back to School as a Senior!

Notes

**SEP**

Take charge in your extracurricular activities and continue to demonstrate leadership

**OCT**

Check in with teachers, employers, community members or coaches you've asked for recommendations and provide them with materials and deadlines

Parents should prepare to complete the CSS/Profile® for financial aid as early as November if you plan on applying to private colleges

**NOV**

Order and send official ACT or SAT scores and your high school transcript to all the colleges you're applying to

**DEC**

Submit all application materials before deadlines

Confirm materials have been received by colleges, including letters of recommendation, official scores, transcripts, etc.

## After Winter Break

Notes

**JAN**

Submit the Free Application for Federal Student Aid (FAFSA) on or after January 1 (the earlier, the better) at [fafsa.ed.gov](http://fafsa.ed.gov)

**FEB**

Apply to any additional colleges you're still considering

Continue to keep up your grades as you wait to hear decisions from schools

**MAR**

Kick scholarship search into full gear

**APR**

Visit colleges to which you've been accepted if you still need help making a decision

Keep an eye out for financial aid award letters around April and consider appealing if you have not been awarded a fair amount by a particular college

**MAY**

Decide on a college and send the Enrollment Confirmation Form no later than May 1

# 10 Things About Merit Aid Scholarships

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

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**Cappex Fit Fact:** You might be surprised how many different types of merit scholarships are offered by colleges. Seton Hall University offers a scholarship to students who join their pep band, and Loyola University has a scholarship available for any student with the last name “Zoip.” Go to [MeritAid.com](http://MeritAid.com) to find your merit scholarship matches today!



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

## 1. When?

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

<b>MARCH</b>	<b>JUNE</b>	<b>OCTOBER</b>
Spring Break	Summer <small>(May not have campus activities of the normal school year)</small>	Fall

## 2. Where?

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

College Group 1

College Group 2

College Group 3

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

## 3. What?

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

Participate in an Info Session

Take a Campus Tour

Set Up an Interview

Meet With a Professor

Sit in on a Class

Stay in a Dorm

## 4. How?

Make the final arrangements.

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

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

## 5. Pack & Go!

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

Your Music

Snacks

Camera/Video Camera

Map/GPS

Pillow

Sunglasses & Sunscreen

First Aid Kit

Cappex Worksheets (to journal your experiences and compare campuses)

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

# College Net Price Calculators

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## WHAT ARE THEY AND WHY ARE THEY IMPORTANT?

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

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

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

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

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

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

Information about your parents' and your age, marital status, income and tax information

Number of children in your household and how many of them are in college

Whether your parents or siblings attended that college

Your academic information such as standardized test scores, GPA and class rank

Whether you plan to live on or off campus

## When should I use a Net Price Calculator?

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

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



# Speak the Language: College Admissions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



# Speak the Language: Financial Assistance

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# Choosing Your Team

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

## Counselors

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

## Family Members

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

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

## Friends

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

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

## References

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

## My Team

School/College Counselor

Friends & Family

References

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

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



# Getting Letters of Recommendation

## 1. Ask the Right Teacher

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

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

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

This teacher can reflect on my intellectual growth.

This teacher knows me outside the classroom.

This teacher has taught me in a core academic discipline.

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

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

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

## 2. Make the Request Early

You can ask as early as junior year!

## 3. Give Your Teacher Some Direction

### A. Provide a Clear Deadline

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

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

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

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

### C. Write Your Own Letter

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

## 4. Package it Nicely

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

A list of all the colleges that need recommendations

Any forms for the recommendation from the college

Addressed and stamped envelope(s) for each college

A note with the deadline

Your letter from section 3C

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

## 5. Extra Tips Checklist

Send a thank you note to your teacher.

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

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

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



# FAFSA: Why You Need It, How to Start

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A WORKSHEET YOU CAN SHARE WITH YOUR PARENTS

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

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

Need-based financial aid, such as government-funded Pell Grants, which you don't have to repay

Merit aid, such as grants and scholarships from colleges, which you don't have to repay

State-sponsored financial aid

Student loans, such as Perkins and Stafford Loans, and PLUS Loans for parent borrowers

Work-study programs (a job on campus while you attend)

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

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

## When should I fill out the FAFSA?

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

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

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

### Make sure you have:

Your Social Security number, or if not a U.S. citizen, alien registration number or permanent residence card

Your driver's license number

Your parents' and your most recent tax return(s). Tip: If you file in January, you can estimate the most recent year's taxes; corrections to the estimates can be made later in February.

Your parents' and your most recent bank statements

Your parents' most recent business, mortgage and investment records

## Ready to start?

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

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

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

# 5<sup>1/2</sup> Steps to Writing a College Admissions Essay

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## 1. Write in Your Own Voice

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

### 1½. Know What Your Voice Is

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

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

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

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

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

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

Brainstorm	Edit
Outline	Revise
Draft	

## 4. Are You Answering the Right Question?

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

## 5. Get Some Mileage Out of It

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

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

# Can You Afford Your College Choices?

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

College 1

College 2

College 3

## College Details

College Name

In State / Out of State

## Total Cost of Attendance

Tuition & Fees +

Room & Board +

Books & Supplies +

Travel to and from College +

**A Total Cost of Attendance =**

Expected Family Contribution *(Calculate your EFC using the FAFSA4caster at [fafsa4caster.ed.gov](http://fafsa4caster.ed.gov))*

**B Expected Family Contribution =**

## Scholarships

Projected Need-based Aid +

Projected Merit Aid Scholarships +

Private Scholarships +

**C Total Scholarships =**

## Federal Student Loans

**D Federal Student Loans =**

Work Study *(Financial aid given in exchange for working on campus)*

**E Work Study =**

Your Financial Gap *(To calculate this, subtract lines B, C, D, and E from line A.)*

**Unmet Need or Gap =**

To make up this gap, you would either need to contribute more or take out a private loan.



# Choosing Your College Priorities

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

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

## Location

- Distance from home
- Weather
- Off-campus setting
- Geography: beaches, mountains, etc.

## Academics

- Majors offered
- Academic reputation
- Teaching style
- Classes outside your major
- Class size

## Campus

- Size
- Atmosphere
- Dorms
- Diversity
- Cost (tuition, room, board, fees)
- Financial aid

## Social Life

- Clubs, sports and recreational opportunities
- Art scene
- Greek life
- Going to college with friends from high school

What is most important to me in a college?

What is least important to me in a college?





