

College & Future Planning Handbook



Class of 2018

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Future Planning: A Partnership

The Role of...The Student

You drive this process and are ultimately in charge of your future. Some of you may be eager to start thinking about the next stage in your life, and others may need more time. Regardless of the work you may need to do to analyze yourself, your goals, and your options, you have many people in your life who are willing to help you sift through the results and ensure your goals are as clear and attainable as possible. Identify your support network and how they might be able to support you throughout this process.

The Role of...Parents and Family Members

Your parents, guardians, and/or close family members can provide valuable input about your future options. They can be your cheerleaders, advisors, administrative assistants, and the people who help you keep things in perspective. In return, give your family some guidance about what you need. Be honest about your ideas and goals, even you're not sure they match the future your family hopes you will pursue. You will have a number of eye-opening and sometimes challenging conversations. Remember that, in the end, your family wants you to be informed, happy, and secure in your future plans.

The Role of...Teachers, Advisors, and Coaches

Many teachers provide valuable mentorship and support and your Advisors can be particularly helpful resources in the future planning process. Teachers can:

- Recommend courses or course sequences that support your future goals
- Write recommendation letters or be references for applications
- Review drafts of your resume or college essays
- Share their own experience or the experiences of past Rising Tide graduates
- Connect you with other professionals within related fields

The Role of...The College Counselor

Your College and Future Planning Counselor (Ms. Foster) should serve as your primary resource for post-secondary planning and will:

- Meet with you one-on-one with you (and your family, as needed) to explore your interests and goals and create a plan for achieving your goals
- Plan self and career exploration activities for you to complete in Advisory
- Coordinate on and off-site events with college and career representatives
- Recommend courses or course sequences that support your future goals
- Guide you through all aspects of the college search and application process
- Write a college recommendation that summarizes your high school experience
- Help you identify and utilize reliable resources

Your support network may not be limited to the people listed above. Who else could you reach out to for support or advice throughout the future planning process?

Self-Assessment

Fred Hargadon, the former Dean of Admissions at Princeton University, believed that the college discussion should progress in the following order:

1. Why do you want to go to college?
2. When do you want to go to college?
3. Where do you want to go to college?

Too often we begin this discussion at the end, even if we substitute “college” for other paths. To find an appropriate match, you must first understand why it is you want to attend college, enlist, enter a career, take a gap year, etc.

Questions to ask yourself throughout the future planning process:

- What are your areas of strength and weakness?
- In which subjects or learning areas are you most successful or engaged?
- What is your learning style? Do you prefer discussion or lecture-based classes? Are you a visual learner or do you learn best by listening?
- What activities outside of the classroom do you most enjoy?
- Do you have a particular career interest?
- How do you prefer to work: independently, collaboratively? Do you prefer to work with theories or ideas or would you rather work with something more tangible?
- How independent are you? How well do you adjust to new situations?
- Do you have good self-advocacy skills? Do you ask for help when you have a problem?
- How do you define success? Is success defined by your grade or how much you feel you have learned? How will you measure your future success?
- Why do you want to go to take the path you have chosen to pursue (college, military, career, etc)? Is this your decisions or that of your family or friends? What excites you about this decision? What questions remain?

Self-Assessment Tools

- Interest Profiler: Visit masscis.intocareers.org > Assessments > Interest Profiler
- Skills Assessment: Visit masscis.intocareers.org > Assessments > Skills
- Learning Styles: Visit masscis.intocareers.org > Assessments > Learning Styles
- Personality Test: personality-testing.info/tests/OEJTS

Activities

Participating in extracurricular activities can also help you gain a better understanding of your interests, develop new skills, and discover new opportunities. These activities could include clubs, sports, community service, religious groups, part-time jobs, or internships.

How did the people in your support network uncover their interests and skills? How did they connect them to a college major or career path?

College Research

If you have established that college is your goal and you have thought about what you need in a college, there are many ways to learn about specific schools:

- Do research online
 - Favorites: [College Scorecard](#) and [Big Future](#)
 - Tried and True: Cappex, Niche, Zinch, Unigo
 - More Options: blog.prepscholar.com/the-best-college-search-websites
- Explore majors and program pathways on [MassCIS](#) and on college websites
- Talk to friends or family members in college about their experiences
- Attend college fairs to collect information and meet representatives
- Visit college campus for tours, information sessions, and open house events
- Meet one-on-one with Ms. Foster for help finding and comparing schools

You may want to consider the following criteria in your search:

- College List Template: goo.gl/o6Nb6q
- Type of institution: Public or private; two-year or four-year; college or university
- Cost & financial aid: Percentage of students receiving aid, percentage of need met
- Student population: Size (small, medium, large); diversity; undergraduate vs graduate
- Location: Distance from home; urban, suburban, or rural;
- Selectivity: Percentage of students admitted, average GPA, average test scores
- Academic strengths: Percentage of students within your intended major; Opportunities for undergraduate research; graduation rate
- Housing: Availability over all four years; percentage of students living on campus
- Student life: Variety of campus activities, role of Greek life (fraternities/sororities)
- Special Characteristics: Religious affiliation; single gender

Visiting College Campuses

Visiting a college is often the best way to determine whether it is the right fit. Below are some tips for making the most of your time on campus:

- Campus Visit Resources: bigfuture.collegeboard.org/find-colleges/campus-visit-guide
- Students at Rising Tide can be excused for college visits up to two days per semester, starting in the spring of their junior year. Excused absence forms are available at the front desk.
- Some of the best times to visit are during February and April vacations of your junior year and during the fall of your senior year, before you apply. Summer visits work well as long as you remember that you aren't seeing the campus at full capacity.
- It's best to register in advance for a tour, information session, and/or open house, especially if you plan to visit over a school break - visits can fill up quickly.
 - Some colleges will also offer overnight visits, shadow days, or other programs
- Do some research on the college's website before your visit and prepare a list of *specific* questions to ask of the staff and students you'll meet.

- Talk to students outside of the admissions office to get other points of view
- Make sure that you always check in at the admissions office or visitor’s center to fill out an interest card, even if you decide to take an informal tour of campus.
- Take notes! Write down what you liked and disliked while it’s fresh in your memory.

Many colleges look favorably on expressions of interest by a student but this does not necessarily need to be achieved by a visit. If you live within a few hours of a college (for us, most New England colleges), it’s in your best interest to visit. If cost is prohibitive, connect with colleges in other ways, including at college fairs, regional alumni interviews, speaking with an admissions representative over the phone or via email, or engaging with their admissions office via social media.

Preparing for Interviews

Not all colleges will offer interviews and, if they do, they may or may not be a required part of the admissions process. If interviews are available, it is in your best interest to take advantage. They are rarely evaluative and are most often treated as an informative conversation. Here are some things to keep in mind:

- Interviews can be conducted by admissions staff, faculty members, students, or alumni. When making your appointment, ask who you can expect to meet with.
- Your interviewer’s notes will likely be added to your application file and can be a great way to help add details and context about your activities, interests, and goals.
- Come prepared with informed questions. Avoid those that can be easily answered by browsing the college’s website or questions that put your interviewer on the spot.
 - Avoid: What’s your average GPA? Do you think I’ll get in?
 - Ask: What are some of the research or internship opportunities for students in my intended major? What’s a treasured campus tradition?
- It is appropriate to bring items such as your resume, transcript, or an example of your work. Your interviewer may not be able to keep them for your application file but they can provide helpful talking points and/or allow you to gain helpful feedback.
- Dress appropriately. When in doubt, follow the Rising Tide dress code. A full suit or your fanciest dress might be overdoing things. You want your interviewer to think “I cannot wait to admit this student!” not “What is this person wearing?”
- In most cases, especially when you’re able to interview with an admissions staff member, an interview can be a good time to discuss a challenging experience you’ve encountered that may have impacted your success in high school.
 - If you aren’t comfortable doing this in person, application forms will also provide you with the opportunity to add context to your experience.

NCAA and Athletic Recruitment

One of the many additional factors you may want to consider in your search is the ability to play college-level sports. If you do, you will also need to decide whether you hope to play at the NCAA Division I, II, or III level or at the club and intramural levels. Maintain an open dialogue with your current coaches, who can provide you with an honest assessment of your

skills and the likelihood of playing at a more competitive level. Regardless of your plans as an athlete, avoid choosing a college based purely on athletics. If you are injured or lose interest in your sport, you want to ensure you are still happy with the rest of your experience.

Division I (DI) and Division II (DII) colleges may offer athletic scholarships; Division III (DIII) colleges cannot offer athletic scholarships but they may factor your athletic accomplishments into other merit-based awards, much as they would for your involvement in other activities. To play at the DI or DII level, you must register with the fee-based NCAA Eligibility Center (eligibilitycenter.org), which you can do as early as your sophomore year. The NCAA mandates the recruitment guidelines for both students and coaches and it is important to review the rules and restrictions with your family.

If you are unsure about pursuing athletics at the college level, talk with Ms. Foster and refer to the NCAA's [Guide for the College-Bound Student Athlete](#), available on their website.

Military Academies and ROTC Programs

The admission process to attend the highly competitive military service academies begins earlier than traditional colleges. If admitted, there is no cost to attend any of the five academies. Service academy graduates are required to give at least five years of active duty service and three years of service in the reserves. The academies include:

- The United States Military Academy (Army) in West Point, NY
- The United States Naval Academy (Navy and Marines) in Annapolis, MD
- The United States Air Force Academy in Colorado Springs, CO
- The United States Coast Guard Academy in New London, CT
- The United States Merchant Marine Academy in Kings Point, NY

With the exception of the Coast Guard Academy, students must receive a letter of nomination from a member of Congress, which is why it is important to start the process in your junior year. Note that the senior military colleges (The Citadel, Texas A&M, Norwich, Virginia Military Institute, Virginia Tech, and the University of North Georgia) do not fall into this category.

Resources:

- Nominations: keating.house.gov/serving-you/military-academy-nominations
- Service Academy and Military College Information: usa.gov/military-colleges

Reserve Officers Training Corps (ROTC) Programs are college-based military training programs offered at over 1000 campuses. Academic scholarships and aid are offered to students in exchange for military service after they complete their college degree. For more details, it is best to contact the ROTC representatives at specific colleges.

Resources:

- Understanding ROTC Programs: bestcolleges.com/resources/rotc-programs

College Applications

Basic Application Timeline

- Junior Year
 - October: Take the PSAT/NMSQT.
 - March - June: Take the SAT, ACT, and/or SAT Subject Tests.
 - May & June: Ask teachers for letters of recommendation.
 - Spring: Build a college list. Visit colleges and/or attend college fairs.
 - Summer: Stay active (activities, jobs, etc). Write a draft of your college essay. Begin filling out applications.
- Senior Year
 - August - December: Take or retake the SAT, ACT, and/or SAT Subject Tests.
 - September: Finalize your college list and your essay. Confirm your college list and timeline with your recommenders.
 - October: Complete early applications. File your financial aid forms.
 - November - June: Review and apply for scholarships.
 - December: Early application decisions are mailed by colleges.
 - December & January: Complete regular decision applications.
 - January - March: Admission and financial aid decisions are mailed by colleges.
 - May 1st: Candidate Reply Date (see page 12 for details).

General Application Items

While application requirements can vary slightly from college to college, below are the most common items that you will encounter and should prepare to send:

- Application Form - You will choose one of the following:
 - [Common Application](#): Preferred, when possible, as it is the easiest way for you, your recommenders, and Ms. Foster to track what has been submitted. It is accepted by over 700 colleges and universities.
 - [Coalition Application](#): An alternative to the Common App but still relatively new. As of spring 2017, 90 schools use the Coalition Application, often in addition to the Common Application.
 - Institutional Application: Aside from the UMass campuses, most state universities have their own application portals do not use the Common App.
- Official Transcript
 - Your transcript will include your final grades from your freshman, sophomore, and junior years. Colleges also receive your first and second term senior grades.
 - Make sure that the courses you list on your application match those listed on your transcript. Ms. Foster can provide you with an unofficial copy as needed.
 - Transcripts are sent directly to colleges by Ms. Foster.
 - Your GPA is calculated at the end of junior year. Many colleges will recalculate GPAs to focus on “core academics” which may or may not include arts courses.
 - Students at Rising Tide are not ranked.

- Test Scores: SAT, ACT, and/or SAT Subject Tests (See page 10 for more details)
- Personal Essay (See page 11 for more details)
- Teacher Recommendations (See page 12 for more details)
- Counselor Recommendation
 - Ms. Foster provides a counselor recommendation for every Rising Tide senior.
 - Counselor recommendations are comprehensive, presenting the total picture of you as a student and a member of the Rising Tide community.
 - The information from Ms. Foster also includes a school profile, which outlines the curriculum and activities offered at Rising Tide.
- Optional or Program-Specific Items
 - Resume: While applications provide space for you to list your activities, a resume allows you to provide additional information. Some programs may require a specific resume (e.g. visual arts or dance programs).
 - Portfolio or video audition: Some, but not all, arts programs may require you to submit a portfolio. Check with Ms. Foster or the appropriate arts instructor at Rising Tide for help presenting yourself and your work.

Application Plans

Many colleges will offer a several application plans and deadlines:

	Early Action (EA)	Early Decision (ED) I & II	Regular Decision (RD)	Rolling Admission (RA)
Application Timeline	November, December	ED I: November, ED II: January	Varies - usually January/February	Varies
Decision Timeline	December, January	ED I: December; ED II: February	Sent in batches, usually in March	Sent as they are made
Deposit Date*	May 1st	At the time of admission	May 1st	May 1st
Binding Attendance	No	Yes, if admitted	No	No
Limits Other Apps	No - you can apply to multiple schools via EA	Yes - you can only apply to one school via ED I and only one school via ED II	No - you can apply to multiple schools via RD	No - you can apply to multiple schools via RA
Availability	Not offered by all colleges	Not offered by all colleges	Offered by most colleges, usually in addition to EA or ED	Offered by some colleges, perhaps in addition to EA or ED

*See page 12 for more information about application deposits.

While Early Decision may be restrictive, there are some cases where students are more likely to be admitted ED than they would be in the Regular Decision pool. Jennie Kent and Jeff Levy, a pair of dedicated independent counselors, compile ED vs RD comparison data each year:

- [Early Decision vs Regular Decision Acceptance Rates](#)

You may come across a few other application plans:

- Open Enrollment is commonly found at community college and two-year colleges. It essentially means that once you have a high school diploma, you can enroll in courses. You are required to submit an application, which is usually one or two pages long and does not require essays, test scores, or recommendation letters. While deadlines are flexible, it is best to submit an application and your FAFSA by March 1st to ensure you can obtain financial aid and a good position for course registration.
- You may receive emails or mailings about a “priority application” from some colleges. These applications are often free to submit and may waive the college’s usual essay or recommendation requirements. While these applications are legitimate, be sure you keep your overall application in mind. If adding an essay or recommendation letter would help to balance out a few low grades or test scores, consider sending the waived information as it may help you when the college begins awarding scholarships.

Testing: SAT, ACT, and Beyond

You’ll encounter several testing options and terms throughout the application process:

- PSAT/NMSQT: A practice test for the SAT and the qualifying test for the National Merit Scholarship program. Most students will take this exam in the fall of their junior year.
- SAT or ACT: If a college requires testing, it means that they will need your scores from one of these tests. They’re used interchangeably; colleges do not have a preference.
 - Compare and contrast: magoosh.com/hs/act/2016/act-vs-sat-infographic/
- SAT Subject Tests: Some colleges, particularly those that are most competitive for admission, will also require two or more SAT Subject Tests. These one-hour tests measure your knowledge of a specific field (e.g. Biology, World History, Spanish). Aim to take Subject Tests in May or June of your junior year, when your knowledge is fresh.
- Test Optional or Test Flexible: There are over 900 colleges that offer test optional or flexible test policies. Test optional schools do not require you to submit test scores to gain admission. Test flexible schools may require scores for specific programs (e.g. nursing or engineering) or if your GPA falls below a certain threshold.
 - Fairtest.org offers the most up-to-date list: fairtest.org/university/optional
- AP Exams: Rising Tide does not offer AP courses but you do have the option to take AP exams at the end of your junior or senior year. These scores are not usually factored into the admission process but high AP scores could convert into college credits.
- TOEFL: If your native language is not English, you may want to consider taking the Test of the English as a Foreign Language, or TOEFL. Check with specific colleges to understand their requirements.
- Fee Waivers: Students who receive free or reduced price lunch at Rising Tide qualify for fee waivers for the PSAT/NMSQT, SAT, ACT, SAT Subject Tests. Please see Ms. Foster to receive a waiver code before you register for one of these tests.

Personal Essay Tips

Your college essay is an opportunity for you to share something about yourself that the admissions office would not be able to glean from other parts of your application. Most applications offer several essay topics from which to choose. Here are some tips from making the most of this brief but important piece of writing:

- Choose a topic to which you feel connected. Start by writing notes related to each possible topic to see which engages you the most.
- Be yourself. If you're a humorous writer, be funny. If not, it isn't the best time to try.
- Ask teachers, friends, and family members to review your essay. They'll catch errors you might not see and let you know if the essay is in your authentic voice.
- Use anecdotes to illustrate your points and bring your story to life. Show, don't tell.
- Remember: the essay is about you and your experiences. If you're writing about someone who had influenced you, make sure the essay is still about YOU.
- If writing about challenges you have faced, discuss how you have grown as a result.
- Make sure you answer the question asked and review your essay for typos, grammatical errors, and correct spelling.

Common Application Essay Topics: 2017-2018

If you complete the Common Application next year, you would need to choose one of the following topics for your personal essay. Keep in mind that if a college does not use the Common App, their topics will be different. Some colleges using the Common App will also choose to add additional essay requirements. Regardless of the application you use, the topics below should provide a starting point for brainstorming ideas.

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. 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 that is 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 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.

Teacher Recommendations

Recommendations from your teachers provide insight into your student habits and add context to the grades on your transcript. Here's what to keep in mind:

- While it is rarely ever too early in your junior year to approach a teacher about writing you a letter of recommendation, many will expect to receive a formal request from you before summer vacation (May or June).
- The number of teacher recommendations you will need may vary from college to college. You should aim to request at least two and no more than three or four.
- At least one of your recommendations should be from a “core” academic teacher: English, science, math, social studies, or a modern language. Many colleges differ from Rising Tide and do not count the arts as a “core” subject.
 - If you have had a particularly strong connection with an arts teacher it is always a good idea to ask him or her for a letter.
 - This can vary if you are applying to an art-focused program.
- Recommendations from teachers you have had in your junior year tend to be the most impactful as their experience with you is fresh in their mind.
 - As such, teachers whose classes include a high number of juniors and/or who advise juniors (Dr. Shara, Dr. Schoener, Mr. Spalletta, Ms. Staples, Mr. Diamond, Mr. Roth-Katz, and Ms. Fierst, to name a few) will often receive a large number of recommendation requests. If you plan to ask one of these teachers, it is best to do so early - certainly by October 1st of your senior year.
- Recommendations don't always need to be from the teacher of the subject in which you do well. Sometimes the teacher of a subject in which you have struggled can share more insightful information about how you deal with a challenge.

Application Deposits

May 1st is known as the **Candidate Reply Date**, or the date by which students must notify the colleges to which they were accepted of their intent to enroll.

- The only time you can be required to submit a deposit before May 1st is if you are admitted to a college via Early Decision I or II.
- You are usually asked to submit two deposits, if you plan to live on campus: one for tuition, and one for housing. Both are applied to your bill, which usually arrives in July or August.
- Some colleges may try to pressure you to “hold your spot” and send your deposit in before 5/01. In most cases, this is in the college's best interest, not yours. Your offer of admission holds your spot until May 1st.
 - If the college does not guarantee housing for first-year students, it may be helpful to submit your deposit before May 1st. Even then, the college will return your deposit if you request to withdraw it before May 1st (again, unless you had been accepted via Early Decision I or II).

Financial Aid

Most students will apply for some form of financial aid and this usually requires filing application forms for assistance from the federal government and colleges. You may also apply for private scholarships from local, state, and national organizations. Financial awards are based on a wide range of factors, including a student's academic achievement or extracurricular involvement (merit-based aid) or a student or family's income and resources (need-based aid). Financial aid is usually awarded in the following forms:

- Scholarships/grants: Gift aid that does not need to be repaid.
- Loans: Aid that needs to be repaid. Federal loans are broken down into:
 - Subsidized Loans: Will not accrue interest while a student is enrolled full-time.
 - Unsubsidized Loans: Accrues interest while a student is enrolled.
- Work Study: A grant that provides students the opportunity to pursue on-campus jobs.

Family Conversations

This may be one of the first times that you have had to talk seriously about finances with your family and it can be overwhelming. Start having conversations early and encourage an open and honest dialogue. You may need to compromise or offer to help in new ways (finding a part-time job to help defray college costs, agreeing to pursue a certain amount in outside scholarships, etc). Also, do not assume that, based on your family income, you will be ineligible for financial aid or that college costs are completely out of reach. When in doubt, talk to Ms. Foster or college financial aid officers to discuss your options before applying.

Common Financial Aid Forms

- **FAFSA:** The Free Application for Federal Financial Aid, or FAFSA, is required by most colleges to be eligible for need-based aid. It is used to determine your financial need by calculating your Expected Family Contribution (EFC), or the amount you and your family is expected to contribute to college each year. The EFC is based on federal tax information and is used to determine federal, state, and some college-level grants and loans. Students applying to start college in fall 2018 will be using 2016 tax information on their FAFSA. The FAFSA becomes available in October of the student's senior year and must be re-filed each year. Website: fafsa.ed.gov
 - Note: In some cases, male students who fail to register with the Selective Service will be ineligible for federal aid and it may hold up FAFSA processing.
- **CSS Profile:** The College Board's Profile is used by a number of private colleges and scholarship programs to award institutional (non-governmental) aid. It's best to file the Profile at the same time as the FAFSA and usually requires a mix of tax information and other family financial details. Unlike the FAFSA, which is free to file, there is a fee to submit the Profile. Website: student.collegeboard.org/css-financial-aid-profile
- **Institutional Forms:** Some colleges have their own financial aid forms, often used in addition to the FAFSA and CSS Profile. Deadlines for these forms can vary and some may only be required to report unique financial circumstances.

Financial Aid from Colleges

When researching colleges it's important to consider the cost of tuition, fees, and room and board but it is also important to consider what financial aid they may be able to offer. While state colleges and universities offer lower tuition rates than most private colleges and universities, the private schools are more likely to offer scholarships and grants. You may want to consider the following information when researching colleges:

- Use Net Price or Financial Aid calculators. All U.S. colleges are legally required to include cost calculators on their financial aid and/or admissions websites.
- Does the college have need blind (they do not consider a family's financial situation) or need aware (a family's financial situation is considered) admissions process?
- What percentage of a student's financial need is a college likely to meet?
- What percentage of students receive financial aid awards?
- What scholarship resources are available? Are the scholarships renewable?

Scholarships

With so many scholarship opportunities available, it can be difficult to know where to look. Always begin with local scholarships as your chances of being selected are higher. Remember that even small award amounts can add up to make a bit impact. Rising Tide maintains a list of local scholarships (available via your Future Planning Google Classroom) but you can also check with your local library. You and your family should also check with your employers, religious, and cultural organizations for additional options. For state and national scholarships, try using the following websites:

- [Raise.me](https://www.raise.me)
- [Fastweb.com](https://www.fastweb.com)
- [Niche.com](https://www.niche.com)
- [Unigo.com](https://www.unigo.com)
- [Scholarships.com](https://www.scholarships.com)
- [Petersons.com](https://www.petersons.com)
- [Bigfuture.collegeboard.org](https://bigfuture.collegeboard.org)
- [Goodcall.com/scholarships](https://www.goodcall.com/scholarships)

Resources

You should never have to pay to get money for college as there are many free resources:

- Net Price Calculators: collegecost.ed.gov/netpricecenter.aspx
- Cost Calculators: bigfuture.collegeboard.org/pay-for-college/tools-calculators
- Federal Aid Resources: studentaid.ed.gov
- Massachusetts Office of Student Financial Assistance: mass.edu/osfa
- The Massachusetts Educational Financing Authority: mefa.org
 - MEFA also hosts the annual Financial Aid Night at Rising Tide each October.
- American Student Assistance: asa.org
 - ASA also sponsors College Planning Centers in Boston and Brockton where you can meet with financial aid advisors 1:1: asa.org/for-students/college-planning

Alternatives to a Four Year College

While Rising Tide is a college preparatory public school, we know that this will not be the ideal path for all students. Students are expected to engage in self-assessment throughout the future planning process and set clear and achievable short- and long-term goals. We aim to ensure that, upon graduation from Rising Tide, each student is prepared to embark on a path that will help him/her achieve his/her post-secondary goals. While most Rising Tide graduates have gone on to pursue four-year college paths, students who have pursued the following:

Two-Year Colleges

As the costs at four-year colleges continue to rise, less expensive two-year colleges are becoming increasingly attractive to students. In fact, according to the College Board, roughly 40% of all U.S. undergraduates are currently enrolled at community colleges. There are a number of public community colleges and private colleges in Massachusetts that offer strong two-year programs. By starting at a MA community college (Massasoit, Cape Cod, etc) and earning your associate's degree while maintaining a 2.0 GPA, you can guarantee that your credits will transfer to an in-state four year university as part of the Mass Transfer program. Quincy College, a private two-year college, also offers a students an inexpensive and flexible local alternative to a four-year path. Some colleges that offer four-year degrees, such as Dean, Fisher, and Bay State, also offer two-year programs.

While community college to public university pathways within Massachusetts are often well articulated, be mindful that transfer policies at private colleges or out-of-state public universities may be different. Many four-year colleges will often help you review your two-year college coursework ahead of time to let you know is likely to transfer. Some four-year colleges may also have different financial aid offerings for transfer students than they do for first-year applicants. Do not assume that the scholarships you receive when you apply in your senior year will be the same as those you could receive as a transfer student.

Resources:

- MA Community Colleges: masscc.org
- Mass Transfer: mass.edu/masstransfer
- Commonwealth Commitment: mass.edu/masstransfer/macomcom

Careers and Vocational Programs

The need for skilled laborers is expected to increase as older generations prepare to retire and few students graduating high school feel the pull to enter a trade. These jobs, while often physically demanding, often offer competitive pay and great opportunities for on-the-job training. There are a number of ways to enter these career paths, including vocational and certificate programs, apprenticeships, and two-year associate's degree programs. Some vocational high schools, such as Upper Cape Tech and Bristol-Plymouth Tech, will offer post-secondary programs specifically for students who have already received a high school diploma. Most two-year colleges, such as Cape Cod Community College and Quincy College,

will offer certificate or job training programs. If you prefer to learn while on the job, Massachusetts offers a well-structured apprenticeship program with over 850 career pathways.

If you are not yet sure what field interests you and you hope to explore the working world after graduating from Rising Tide, plan to meet with Ms. Foster to hone your resume and cover letter skills and identify appropriate job search resources.

Resources:

- Search for jobs & training programs: jobquest.detma.org
- MA Office of Labor and Workforce Development: mass.gov/lwd
- MA Apprenticeships: mass.gov/lwd/labor-standards/das/apprenticeship-program
- MA Vocational Technical Education: doe.mass.edu/cte/programs/directory.pdf
- MA Career Information System: masscis.intocareers.org

Gap Year and Post-Graduate Programs

Some students choose to take a semester or year off before attending college, often called a gap year. Taking a gap year can be a positive experience for students who do not feel quite ready for college. If you are thinking about taking a gap year, consider the following:

- Plan on applying to colleges in your senior year. Once you receive your acceptances and choose a college, you can ask the college to defer your acceptance for a year. You may need to provide a deposit to hold your space. This ensures that if you change your mind about your gap year, you will not miss out on college application deadlines. It also ensures that you complete the college application process while your resources (teachers, Advisor, Ms. Foster, etc) are easily accessible.
- Have a plan for your gap year. Some popular options tend to be:
 - Taking college courses as a non-matriculated or non-degree student. Policies vary widely, however, about how many courses you can take before being considered a transfer student. Be sure to do your research ahead of time.
 - Structured community service programs, such as City Year or AmeriCorps.
 - Programs abroad to teach English, study a language, or explore new cultures.
- Not all gap year paths are expensive but be mindful of costs and gap year scholarship options. Some may provide students with housing and stipends to work for the year and other programs may provide enough flexibility for students to work part-time.

Other students choose to pursue a post-graduate (PG) year, usually at a private high school. PG years are viewed as a fifth year of high school and can be helpful if you want more time to improve your study skills or want another year to prove your academic potential. In some cases students will pursue a PG year to further develop athletic skills in hopes of competing in DI or DII athletics in college. The application process is similar to the college process but deadlines and requirements tend to vary. It is fine to apply to both PG programs and colleges in your senior year and then decide what best suits your goals.

Resources:

- American Gap Association: americangap.org
- Guide to Gap Year Programs: eguides.teenlife.com/gap
- Post-Graduate: boardingschools.com/find-a-school/quick-lists/post-graduate

Military Enlistment

There are two main ways to join the Military: enlisting directly after high school or finishing college and joining as a commissioned officer, often via ROTC programs. Enlisted members make up approximately 83 percent of the overall active-duty military workforce and are employed in a wide variety of military careers, often in hands-on roles. Officers are more likely to hold managerial or specialized roles and there are opportunities for enlisted members to advance up the ranks. When you are considering enlisting, keep the following in mind:

- Do your research.
 - Talk to friends, family members, or teachers who have military experience. What worked for them? What would they have done differently?
 - Understand the branches and the jobs available within each. What are the pathways from enlistment to the job you hope to have? How many jobs are available each year in your intended career?
- Talk to a recruiter.
 - Come prepared with questions and bring family members or friends with you to ensure you all get the information you need.
 - Beware of being dazzled by enlistment bonuses or other short-term perks! Focus on whether this branch or enlisting as a whole are the right fit for your goals.
- Take the Armed Services Vocational Aptitude Battery (ASVAB).
 - The ASVAB will help to determine your fit for certain branches or careers and helps you to have honest conversations with your recruiter about your plans.

Resources:

- My Future: myfuture.com/military/articles-advice/enlisting-in-the-military
- Today's Military: todaysmilitary.com/joining/enlisting-in-the-military
- ASVAB: todaysmilitary.com/joining/asvab-test
- Military Careers: todaysmilitary.com/working/career-fields-and-profiles

Online Degree Programs

More and more colleges are offering online courses and degree programs that provide students with more flexibility. While many online programs are financially appealing, it is important to keep in mind, however, the source of the degree. It is best to opt for a program that is offered by a not-for-profit college or university, ideally one that also has a brick-and-mortar campus, such as Southern New Hampshire University or New England College. These colleges are often held to stricter standards than for-profit schools, which helps to ensure that you will receive appropriate academic and financial advising. You should also check to ensure that your program has the appropriate accreditations, especially if you are pursuing a degree in fields such as nursing or education that requires you to obtain a licence to practice after you graduate.

Resources:

- Program Search: guidetoonschools.com/online-schools/non-profit

Appendix

1. SAT and ACT Registration Guide
2. Detailed Junior Year Timeline
3. Massachusetts Department of Higher Education: Minimum Admission Standards for State Universities and UMass Campuses
4. College Board Campus Visit Checklist and Journal

SAT & ACT Registration and Preparation Guide

The time has come to begin registering for the SAT and/or ACT!
Here's how to make your way to test day:

Step 1: Understand Your Options

- There are a few testing options that you'll encounter:
 - [SAT](#) and [ACT](#) (without essays)
 - [SAT with Essay](#) or [ACT with Writing](#)
 - [SAT Subject Tests](#)

Step 2: Review College Testing Requirements and Policies

- Have a sense of requirements for the colleges on your list or for a range of colleges
- [Some colleges](#) will require you to take the SAT or ACT with an essay or writing
- [Many competitive colleges](#) tend to require SAT Subject Tests
- It is rare that every college on your list will be [test optional](#)
- [Many colleges](#) will “superscore” which means they consider your highest section scores across all testing dates, forming the highest possible composite score.

Step 3: Decide Which Test(s) To Take - and When

- Colleges view the SAT and ACT equally, so it really comes down to which is the best fit for your learning and testing style
 - [Magoosh offers a helpful comparison](#)
- The earliest recommended dates would be March or April, but ONLY if you completed Algebra II before your junior year. The latest would be November or December.
- Aim to take the SAT or ACT more than once (e.g., once in the spring, once in the fall)
- If you need to take SAT Subject Tests, try to take them in May or June. This will ensure the information is freshest in your mind and will give you time to re-take tests in the fall, if necessary.

Step 4: Register for Tests

- Check with Ms. Foster about whether or not you qualify for a fee waiver
- Upcoming Dates for the [SAT](#) and [ACT](#):
 - April: 4/08 ACT (Early Deadline has passed; accepting late registrations)
 - May: 5/06 SAT (4/07 Deadline)
 - June: 6/03 SAT (5/09 Deadline); 6/10 ACT (5/05 Deadline)
 - August: 8/26 SAT (Deadline TBD)
 - September: 9/09 ACT (Deadline TBD)
 - October: 10/07 SAT (Deadline TBD); 10/28 (Deadline TBD)
 - November: 11/04 (Deadline TBD)
 - December: 12/02 SAT (Deadline TBD); 12/09 (Deadline TBD)

Step 5: Prepare, Prepare, Prepare!

- Your time and money are precious - don't waste them on test day
- Test prep courses are not always worth the cost (\$1000, on average)
- [Official SAT Prep](#) & [Khan Academy](#) (free)
- [Official ACT Prep](#) (free and fee-based options)
- Free Resources:
 - [PrepFactory](#)
 - [PowerScore](#)
- Fee-Based Resources (some do offer free “bootcamp” programs):
 - [South Shore Learning Lab](#) (Norwell)
 - [Southcoast SAT Prep](#) (Marion)
 - [Sylvan Learning Center](#) (Weymouth)
 - Kaplan [SAT](#) or [ACT](#) Prep (Locations Vary)
 - [Method Test Prep](#) (Online)
 - [ScoreBeyond](#) (Online)

Junior Year Future Planning Timeline

February & March: Research & Preparation

- Start with you: Take interest, skills, and personality assessments. Make lists of your abilities and personal qualities. Consider the type of college or working environment you prefer.
 - Interest Profiler: Visit masscis.intocareers.org > Assessments > Interest Profiler
 - Skills Assessment: Visit masscis.intocareers.org > Assessments > Skills
 - Learning Styles: Visit masscis.intocareers.org > Assessments > Learning Styles
 - Personality Test: personality-testing.info/tests/OEJTS/

- Create a Google Doc and/or binder to save links and documents related to your future planning. Keep track of the email address or username for your online accounts.
 - College List Template: goo.gl/o6Nb6q

- If you're planning to attend a 4-year college, do your research.
 - Talk to your family, teachers, coaches, and recent grads about their paths.
 - Make a list of the "must have" criteria you're hoping to find in a college.
 - Develop a list of 15 or 20 colleges that are of interest to you. Stay open to all possibilities - look into public, private, in-state, and out-of-state schools.
 - Explore a variety of majors and pathways to your possible career.
 - Possible Majors: Visit masscis.intocareers.org > Education > Programs of Study
 - College search & profiles: bigfuture.collegeboard.org/college-search

- Not sure about a traditional 4-year college path? Consider the many alternatives:
 - 2-Year College & Transfer Programs: Cape Cod Community College, Massasoit Community College, Quincy College, Mass Transfer, Commonwealth Commitment
 - Gap Years: americangap.org
 - Apprenticeships & Technical Programs: dol.gov/featured/apprenticeship
 - Reserve Officer Training Corps (ROTC) Programs: todaysmilitary.com/training/rotc
 - Service Academies: Air Force, Coast Guard, Military, Naval
 - Enlist in the Military: Visit masscis.intocareers.org > Occupations > Military
 - Employment: Visit masscis.intocareers.org > Occupations > Choosing Occupations

- Discuss college costs and your financial aid options with your family.
 - Familiarize with financial aid terms and options: studentaid.ed.gov/sa/types
 - Use cost calculators to understand what you can afford: bigfuture.collegeboard.org/pay-for-college/tools-calculators
 - Begin to search for scholarships: risingtide.org/collegeadmissions.html

- Register to take the assessments that fit your future plans.
 - SAT, ACT, and/or SAT Subject Tests: goo.gl/QvxySs
 - Consider taking AP exams in May: apstudent.collegeboard.org/takingtheexam
 - Armed Services Vocational Aptitude Battery (ASVAB): official-asvab.com

- Register for senior year courses that will challenge you, reflect your future plans, and/or allow you to continue exploring areas of interest. Remember: Colleges will see your first term grades, second term grades, and final grades from senior year.

April, May, & June: Action Steps

- Attend College Fair and Open House events, especially over April break. Visit colleges – large, small, public, and private. Make a plan ahead of time to get the most from your visit.
 - Campus Visit Guide: bigfuture.collegeboard.org/find-colleges/campus-visit-guide
- Create a résumé – a record of your academic accomplishments, extracurricular activities, and work experiences since you started high school.
- Regardless of your future plans, have conversations with teachers who would be able to write you strong recommendation letters or be a reference. Provide each teacher with a copy of your resume and a completed “Teacher Recommendation Form” from Ms. Foster.
- Scan local newspapers to see which civic, cultural, and service organizations in your area are awarding financial aid to graduating seniors. Have your family members ask their employers and related groups (unions, churches, cultural, etc) about potential scholarships.
- If you’re interested in drama, music, art, dance, sports, etc, start to gather materials for a portfolio or auditions. Talk with your arts instructors in and outside of school about how to effectively showcase your talents.
- If you’re interested in playing a varsity sport in college, contact college coaches about the recruitment process and timelines.
- Make plans for the summer. Find a job, internship, summer camp, volunteer opportunities, or summer college program: blog.prepscholar.com/summer-activities-for-high-school-students

July & August: Getting a Head Start

- Visit colleges. While there, talk to admissions staff, professors, and students. Take campus tours, attend information sessions, and, if possible, make appointments for interviews.
- Create accounts for online applications. Most private and UMass colleges and are on the Common Application or Coalition Application. Most state universities have their own.
 - Make a list of the application requirements and deadlines for each school on your list
 - Review the options for your personal essay, write drafts, and get feedback from family, friends, and teachers.
- Start to gather documents and create accounts for financial aid forms.
 - Keep your 2016 tax returns handy - you’ll need them for the FAFSA
 - Get your Federal Student Aid ID (FSA ID): studentaid.gov/fsaid
 - Review additional financial aid requirements for each school on your list
- Register with the National Collegiate Athletic Association (NCAA) Eligibility Center if you plan to continue playing a varsity sport in college: eligibilitycenter.org

Throughout

- Make appointments to meet with Ms. Foster. Aim to meet once per month or whenever you have questions. Your family is welcome to join you or make separate appointments.