

College & Future Planning Handbook



Class of 2027

Table of Contents

1. Future Planning: A Partnership	Page 2
2. Self-Assessment	Page 3
3. College Research	Pages 4 - 7
a. Research Tips	
b. Visiting Colleges	
c. Preparing for Interviews	
d. NCAA and Athletic Recruitment	
e. Military Academies and ROTC Programs	
4. College Applications	Pages 7 - 12
a. Basic Application Timeline	
b. General Application Items	
c. Application Plans	
d. Testing: SAT, ACT, and Beyond	
e. Personal Essay Tips	
f. Anticipated Common Application Essay Topics: 2020-2021	
g. Teacher Recommendations	
h. Application Deposits	
5. Financial Aid	Pages 12 - 14
a. Types of Aid	
b. Family Conversations	
c. Common Financial Aid Forms	
d. Financial Aid From Colleges	
e. Scholarships	
f. Resources	
6. Alternative to a Four-Year College	Pages 14 - 17
a. Two-Year Colleges	
b. Careers and Vocational Programs	
c. Gap Year and Post-Graduate Programs	
d. Military Enlistment	
e. Online Degree Programs	
7. Appendix	
a. Junior Future Planning Timeline	
b. SAT and ACT Registration Guide	
c. Transition Planning Tips for Students with IEPs	

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 attainable as possible. Identify your support network and how they might be able to guide 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 if 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 college recommendation letters or be references for job 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

Dr. Fisher serves 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 Academic Support
- Notify you of virtual, 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
- Send your transcripts and other documents to colleges
- 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

The college and career planning process should be a process of self-reflection and evaluation of personal goals. 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 pathways. To find an appropriate match, you must first understand *why* you want to attend college, enlist, enter a career, take a gap year, etc.

Questions to ask yourself throughout the future planning process:

- What skills do I have and enjoy using or what skills do I hope to develop?
- What are your areas of strength and areas of challenge?
- 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 decision 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](#)
- Values Assessment: Visit masscis.intocareers.org > Assessments > [Values](#)
- Learning Styles: Visit masscis.intocareers.org > Assessments > [Learning Styles](#)
- Personality Test: openpsychometrics.org/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 might 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:** [Big Future](#), [College Scorecard](#), [MEFA Pathway](#), [Colleges That Change Lives](#)
 - **Tried and True:** [College Navigator](#), [Niche](#), [Appily](#)
 - **Other: Less reliable:** Be wary of any blogs or websites where the “data” comes only from individuals who choose to report their experiences. There’s a lot of inaccurate information out there that is based on opinion and limited experiences.
 - **Special Programs:** [Questbridge](#) is a competitive program that admits lower income students to compete for full scholarships at prestigious universities. Deadlines are very early in the fall. [ScholarMatch](#) search tool for families earning less than \$50K/yr.
- Explore majors and program pathways on [MassCIS](#), [MEFA Pathway](#), and 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 Dr. Fisher for help finding and comparing schools

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

- [College List Template](#)
- **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; historically black

Visiting College Campuses

Visiting a college is often the best way to determine whether it is the right fit. Even if you aren’t able to visit in person, many colleges will offer virtual tours and meetings. Below are some tips for making the most of your in-person or virtual visits:

- Campus Visit Resources: bigfuture.collegeboard.org/find-colleges/campus-visit-guide
- You can be excused for college visits up to two days per semester, starting in the spring of junior year. Email Dr. Fisher or Ms. Luciana for details.
- Whether in-person or virtual, it’s best to register in advance for a tour, information session, and/or open house.

- When campuses are open, some colleges will also offer overnight visits, shadow days, or other unique visit programs.
- Do some research on the college's website before your visit and prepare a list of questions to ask of the staff or students you'll meet.
- Sign up for a college's mailing list and follow them on social media to receive the most up-to-date information about their admissions processes and campus news.
- **Take notes! Start a Google doc to keep your notes in one place. Write down what you liked and disliked while it's fresh in your memory. Include academic, facilities and cultural/vibe information, and some specific examples. (This will come in handy for supplemental essays about why you're applying to that college.)**

Many colleges look favorably on expressions of interest by a student (i.e. "Demonstrated Interest") 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), and campuses are open for visitors, it's in your best interest to visit. If cost is prohibitive, connect with colleges in other ways, including at college fairs, virtual 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 most often treated as an informative conversation, and are usually considered as "added value" rather than as an "evaluation". 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 this school's 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 these items can provide helpful talking points or allow you to gain 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 accomplishments to leave a lasting impression, not your outfit.
- 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 and Mr. Holdgate, 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 Dr. Fisher 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 (in our case, Congressman Keating, Senator Warren, and/or Senator Markey), which is why it is important to start the process in your junior year.

Nomination forms are due in October of a student's senior 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:

- Keating: keating.house.gov/serving-you/military-academy-nominations
- Warren: warren.senate.gov/services/academynominations
- Markey: markey.senate.gov/services/academy
- Service Academy and Military College Information: todaysmilitary.com/education-training/military-schools

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. See page 17 for details about military enlistment.

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

College Applications

Typical Application Timeline

- Junior Year
 - October: Take the PSAT/NMSQT.
 - May & June: Ask teachers for letters of recommendation.
 - Spring: Start to build a college list. Visit some colleges in person or virtually.
 - Summer: Stay active (activities, jobs, etc). Write drafts of your college essays.
 - August: Attend Common App Workshop.
 - August: Complete the first portion of the Common App and any other applications.
- Senior Year
 - August - December: Take the SAT or ACT
 - September: Finalize your college list and your main essay. Send your final college list and timeline to your teacher recommenders and Dr. Fisher.
 - October: Finalize your supplemental essays. Submit early applications. File FAFSA & CSS Profile.
 - November - June: Search and apply for scholarships. Submit additional tax forms to financial aid offices.
 - December & January: Early application decisions are released by colleges. Complete and submit regular decision applications.
 - January - March: Admission and financial aid decisions are released by colleges. Review and appeal financial aid packages.
 - May 1st: National Candidate Reply Date (see page 12 for details).
 - June: Graduation!

General Application Items

Below are the most common items that you will need to send. Requirements can vary.

- Application Form - You will usually choose one of the following:
 - [Common Application](#): Preferred, when possible, as it is the easiest way for you, your recommenders, and Dr. Fisher to track what has been submitted.
 - Institutional Application: Some colleges and universities have their own application portals and do *not* use the Common App. Recommendations and documents must be sent to these institutions directly.
- Official Transcript - Class of 2027
 - The transcript sent as part of your college application in the fall includes final grades (A-F scale) from your 9th-11th grade years.
 - Colleges also receive your first and second term 12th grade grades (A-F scale).
 - Make sure that the courses you list on your application match those listed on your transcript. Dr. Fisher can provide you with a copy as needed.

- Transcripts are sent directly to colleges by Dr. Fisher.
- Many colleges will recalculate GPAs to focus on “core academics” which may or may not include arts or some elective courses.
- GPAs are unweighted (4.0 scale) and students at Rising Tide are not ranked.
- Test Scores: SAT, ACT, and/or SAT Subject Tests (See page 10 and Appendix A (page 19))
- Personal Essay (See page 11 for more details)
- Teacher Recommendations (See page 12 for more details)
- Counselor Recommendation
 - Dr. Fisher writes a recommendation for every senior applying to college. Please help him help you by scheduling a meeting, completing your “brag sheet”, and staying in touch.
 - Counselor recommendations are comprehensive, presenting the total picture of you as a student and a member of the Rising Tide community.
 - The information from Dr. Fisher 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 type of 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 Dr. Fisher or the appropriate visual or performance arts instructor at Rising Tide for help presenting yourself and your work.

Application Plans

Many colleges offer some combination of the programs below.

	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 one 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 almost all most colleges	Offered by some colleges

*See page 12 for more information about application deposits.

While Early Decision may be restrictive, students may significantly enhance their admissions chances applying ED compared to RD depending on the school; each school's ED and RD acceptance rates are publicly available data.

You may come across a few other application plans:

- Restrictive Early Action (REA) is offered as an alternative to Early Decision by some colleges, often those that are highly competitive. REA allows students to apply early to that school and one public in-state college or university (e.g., Princeton and UMass Amherst). If admitted, you are not required to commit until May 1st.
- Open Enrollment is commonly found at community colleges 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: [SAT/ACT Score Comparison Table](#)
 - Test Optional or Test Flexible: There are over 1,400 colleges that are offering test optional or flexible test policies. Some have offered this option prior to the pandemic; others found themselves adopting test-optional due to the pandemic and will keep the program in place for a few years. 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.
 - When Test Optional is NOT Optional: Some schools have merit scholarships that do require you to submit test scores. Double-check your school's testing requirements on the financial aid web pages.
 - [Fairtest.org](#) offers the most up-to-date list.
 - 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 can be at highly selective schools. Additionally, 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 English as a Foreign Language, or TOEFL.
- **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 Dr. Fisher to receive a waiver code before you register for one of these tests.

Please refer to the SAT/ACT Guide in the supplemental section of this handbook for additional information.

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. 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 has 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 prompt and edit for typos, grammar, and spelling.
- Excellent resource for all things essay related: collegeessayguy.com

Common Application Essay Topics: 2026-2027

If you complete the Common Application next year, you would need to choose one of the following topics for your personal essay. 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. 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 you lose track of time. Why does it captivate you? What/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.

The Common App also provides two **optional** writing sections in **Additional Information**:

- Would you like to share any details about challenges or other circumstances you’ve experienced? Please describe the challenges or circumstances and how they have impacted you.
- Would you like to share any additional details or qualifications not reflected in the application? Please provide any additional information you wish to share.

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:

- The number of teacher recommendations you will need may vary from college to college. Most require two, some just one and a few accept three or four.
- You should think about which teachers to ask for a letter of recommendation in April of junior year and then make a formal request to at least two teachers in May or June before summer vacation.
- 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 are applying to a visual or performance arts-focused program, you should ask an appropriate arts teacher for a recommendation.
 - If you are applying to a liberal arts program, it is best to have one recommendation from a STEM (science, technology, engineering or math) teacher and another from a humanities (English, foreign language, history or social studies) teacher.
- Recommendations from teachers you have had in your junior year tend to be the most impactful as it will reflect higher level work than freshman and sophomore years. You may also consider senior year teachers you had in freshman or sophomore year classes. Be sure to approach the teachers you want to write a recommendation for you no later than September of senior year.
- Recommendations don’t always need to be from the teachers of classes in which you have your highest grades. Sometimes the teacher of a class in which you have struggled can share more insightful information about how you handle challenges and work to improve.

Application Deposits

May 1st is known as the **National 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.
- If you plan to live on campus, you are asked to submit two deposits: one for tuition, and one for housing. Both are applied to your bill, which 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 is enough to hold your spot until May 1st.

- If the college does not guarantee housing for first-year students, however, 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 or family's income and resources (need-based aid) and a student's academic achievement or extracurricular involvement (merit-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.
 - Parent/PLUS Loans: Taken in a parents name and subject to credit approval
- Work Study: Allowing students the opportunity to have paid on-campus jobs.

Family Conversations

College will be one of the largest financial investments you make in your life. Planning for college 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 Dr. Fisher 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 Student Aid Index, or SAI (formerly, Estimated Family Contribution, or EFC), or an estimation of your family's aid eligibility. The SAI 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 2027 (using the 2027-2028 FAFSA) will be using 2025 tax information. FAFSA now has a retrieval tool that allows you to import your IRS info directly into the form. The FAFSA becomes available in October of the student's senior year and must be re-filed each year.
- [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 as it 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.

- **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 (Institutional Aid)

When researching colleges it's important to consider "net price"--not just the cost of tuition, fees, and room and board but also what financial aid they may be able to offer to offset their "sticker price" cost. While state colleges and universities offer lower tuition rates than most private colleges and universities, the private schools are often more likely to offer additional 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. Find a calculator: collegecost.ed.gov/net-price
- [CollegeScorecard](https://collegescorecard.ed.gov/) (managed by the U.S. Department of Education) provides in-depth information about the level of financial aid that individual schools tend to offer to families according to income level.
- Does the college have a need blind (they do not consider a family's financial situation) or a 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 big 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. Nearly all scholarship search sites are free; you should *never* pay for the opportunity to search for scholarships:

- | | |
|--|---|
| ● Raise.me | ● Scholarships.com |
| ● Fastweb.com | ● Petersons.com |
| ● Niche.com | ● Bigfuture.collegeboard.org |
| ● Unigo.com | ● Goodcall.com/scholarships |

Resources

There are many free resources to help you explore and plan your college financing options:

- Net Price Calculators: collegecost.ed.gov/net-price
- 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 various events throughout the year to guide families through the financial aid applications and decision making process.

- Kent & Levy's [annually updated spreadsheet](#) that includes data for many schools on percentage of need met, average merit aid grants, etc. Well worth spending time with this resource.

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/them achieve their post-secondary goals. While most Rising Tide graduates have gone on to pursue four-year college paths, students have also 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; and Massachusetts has made all community college *tuition free* for residents without a Bachelor's degree. 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 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 what credits are 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 retire. These jobs, while sometimes 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 for students who have already received a high school diploma. Two-year colleges, such as Cape Cod Community College and Quincy College, also offer certificate or job training programs. If you prefer to learn while on the job, Massachusetts has 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 Dr. Fisher to hone your resume and cover letter skills and identify appropriate job search resources.

Resources:

- MassHire Regional Workforce Development Offices: mass.gov/topics/masshire
- MA Office of Labor and Workforce Development: mass.gov/lwd
- MA Apprenticeships: mass.gov/topics/apprenticeships
- Building Trades: massbuildingtrades.org/directory-of-apprenticeship
- MA Vocational Technical Education: doe.mass.edu/ccte/cvte
- MA Career Information System (MassCIS): 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, Dr. Fisher, etc.) are easily accessible.
- Have a plan for your gap year. Some popular options tend to be:
 - Structured community service programs, such as [City Year](#) or [AmeriCorps](#).
 - Programs abroad to teach English, study a language, or explore new cultures.
 - Internships such as those coordinated [Gap Year Internships](#)
 - 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.
- 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 postgraduate (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
- Go Overseas Gap Year Resources: gooverseas.com/gap-year

- Guide to Gap Year Programs: guides.teenlife.com/gap-year-programs
- 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. 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 and the jobs they offer match 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.
 - The ASVAB is offered at Rising Tide twice a year. See school calendar for dates.

Resources:

- My Future: myfuture.com/military/articles-advice/enlisting-in-the-military
- Today's Military: todaysmilitary.com/how-to-join/enlisting-military
- ASVAB: todaysmilitary.com/how-to-join/asvab-test
- Military Careers: todaysmilitary.com/careers-benefits/explore-careers

Online Degree Programs

More and more colleges are offering online courses and degree programs that provide students with more flexibility. This has been especially true during the pandemic. 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 license to practice after you graduate.

Resources:

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

Appendix

- A. Junior Future Planning Timeline
- B. SAT and ACT Registration & Preparation Guide
- C. Transition Planning & Support Services (IEP, 504)

A. Junior Year Future Planning Timeline: 2026-2027

September, October, & November:

- ❑ Take the PSAT/NMSQT at Rising Tide in October.
- ❑ Self-reflections: Take interest, skills, and personality assessments. Make lists of your abilities, personal qualities, and goals. Consider the type of college or working environment you prefer. See page 3 for links to assessments.

December & January:

- ❑ Create a binder and/or online folder to save links and documents related to your future planning. Keep track of the email address or login credentials for your online accounts.
 - ❑ [College List Template](#)
- ❑ Discuss college costs and your financial aid options with your family.
 - ❑ Familiarize yourself 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/college-and-future-planning-resources
- ❑ Review your PSAT scores and [link them to a Khan Academy](#) account for customized test prep.

February, March & April: Research & Preparation

- ❑ If you plan to attend a traditional 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 work-in-progress 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.
 - ❑ Review the course offerings for your intended major(s) at various colleges.
 - ❑ Possible Majors: Visit [MassCIS](#), [MEFA Pathway](#)
 - ❑ College search & profiles: See page 4 for links
- ❑ Not sure about taking a 4-year college path? Consider the many alternatives:
 - ❑ 2-Year College & Transfer Programs (e.g., Mass Transfer: mass.edu/masstransfer)
 - ❑ Gap Years: gapyearassociation.org & gooverseas.com/gap-year/usa-fairs
 - ❑ 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
 - ❑ Enlisting in the military: Visit masscis.intocareers.org > Occupations > [Military](#)
 - ❑ Employment: Visit masscis.intocareers.org > Occupations > [Choosing Occupations](#)
- ❑ Register to take the assessments that fit your future plans.
 - ❑ SAT, ACT, and/or SAT Subject Tests
 - ❑ Armed Services Vocational Aptitude Battery (ASVAB): official-asvab.com
 - ❑ Test-optional colleges (includes 70+ in MA): fairtest.org/university/optional
- ❑ Register for senior year courses that will challenge you, reflect your future plans, and/or allow you to continue exploring areas of interest.

April vacation, May, & June: Action Steps

- ❑ Attend College Fair and Open House events, even virtually. Visit a mix of 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.
- ❑ Have conversations with teachers who would be able to write you strong recommendation letters or be a job reference. Provide teachers who agree to write a letter for you with a copy of your resume and a completed Teacher Recommendation Request Form.
- ❑ Scan local newspapers and take note of 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 about how to showcase your talents.
- ❑ If you're interested in playing a varsity sport in college, contact college coaches about recruitment timelines. Talk to your current coach and/or Ms. Kincade/Mr. Holdgate about the process.
- ❑ If you plan to enter the military, take the Armed Services Vocational Aptitude Battery (ASVAB). Check with local recruiters for details.
- ❑ 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, even virtually. Talk to admissions staff, professors, and students when possible. Schedule appointments for interviews in the fall, if offered (the colleges that do offer them typically make them available virtually or in-person with local alums).
- ❑ Create accounts for online applications. Many private and UMass colleges are on the Common Application. Some others have their own forms. Make a list of the application requirements and deadlines for each school on your list
 - ❑ Review the options for your personal essays and supplemental essays. Write drafts and get feedback from family, friends, and teachers. Do not wait until the fall!
- ❑ Start to gather documents and create accounts for financial aid forms.
 - ❑ Keep your family's 2021 tax returns handy and request full tax transcripts from the IRS.
 - ❑ Prepare for the FAFSA and get a 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

- ❑ Meet one-on-one with Dr. Fisher, regularly or as needed. Your family is welcome to join you or meet separately. Schedule a meeting here: <https://calendly.com/itrauttmansdorff/meeting>
- ❑ Check the Advisory/Future Planning Google Classroom for resources and updates.

B.SAT & ACT Registration and Preparation Guide

Upcoming Test Dates

<u>SAT</u>		<u>ACT</u>	
Test Date (Saturdays)	Registration Deadline	Test Date (Saturdays)	Registration Deadline
August 22, 2026	August 7, 2026	September 19, 2026	August 14, 2026
September 12, 2026	August 28, 2026	October 14, 2026	September 11, 2026
October 3, 2026	September 18, 2026	December 12, 2026	November 6, 2026
November 7, 2026	October 27, 2026	February 27, 2027	January 22, 2027
December 5, 2026	November 24, 2026	April 10, 2027	March 5, 2027
March 6, 2027	February 19, 2027	June 12, 2027	May 7, 2027

Step-by-Step Guide

Step 1: Understand Your Options

- There are a few testing options that you'll encounter:
 - [SAT](#) and [ACT](#)

Step 2: Review College Testing Requirements and Policies

- Review the undergraduate admission requirements for colleges of interest to you.
- Most colleges are now [test optional](#). You should nonetheless consider taking the SAT or ACT test as strong scores might help bolster your acceptance chances. [Many colleges](#) will "superscore" which means they consider your highest section scores across all testing dates, forming the highest possible total 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.com offers a helpful comparison](#)
 - [Take Far Wiser's SAT vs ACT quiz](#)
 - [UES Education offers a longer diagnostic test](#)
- Aim to take the SAT or ACT more than once (e.g., once in the spring/summer, once in the fall).

Step 4: Register for Tests

- Unlike with the PSAT, you MUST register online for the SAT or ACT. Dr. Fisher can walk you through the steps if you're unsure.
- Also unlike the PSAT, we do not offer the Saturday SATs or ACTs at Rising Tide. You will be able to choose your testing center when you register; some centers fill up quickly.
- Check with Dr. Fisher about whether or not you qualify for fee waivers.
 - If you receive free or reduced price lunch at school and/or if your family has received income assistance, you usually qualify for a fee waiver
 - Fee waivers allow you to take the test for free, send free score reports to colleges, and also include college application waivers

- Review upcoming dates for the [SAT](#) and [ACT](#) (see above) and register by the deadline to avoid additional fees.

Step 5: Prepare, Prepare, Prepare!

- Your time and money are precious - don't waste them by going in unprepared.
 - According to the SAT, students who spend 20 hours on prep will see a 115 point average increase. (6-8 hours of prep correlates to a 90 point average increase.)
- Test prep courses can be costly, so be sure to do your research before committing to a program. Dr. Fisher can help you evaluate options.
- SAT: [Official SAT Prep](#) & [Khan Academy SAT Prep](#) on the College Board site (all free)
- ACT: [ACT Academy](#) & [Testive](#)'s Rising Tide specific ACT prep
- Free Resources:
 - [PrepFactory.com](#)
 - [PowerScore.com](#)
- Fee-Based Resources (some offer free "bootcamp" programs):
 - [South Shore Learning Lab](#) (Norwell)
 - [Sylvan Learning Center](#) (Weymouth)
 - Kaplan [SAT](#) or [ACT](#) Prep (Locations Vary)
 - [Method Test Prep](#) (Online)
 - [Compass Test Prep](#) (Online)
 - [CollegeThoughts](#) (online, one-on-one coaching)
 - [TestInnovators](#) (online, personalized/data-based)

Step 6: Take the Test

- Sleep well the night before and have a hearty breakfast the morning of the test
- Print your admission ticket and have a [photo ID](#) ready (license, passport, school ID)
 - Bring a backup if possible. If you do NOT have an ID, let Ms. Trauttmansdorff know.
- Pack several pencils, an [approved calculator](#), water, and a snack for breaks
- Arrive to your testing center a little bit early to find your room and get settled
- [Breathe!](#)

After the Test

- You will receive an email when your scores are available (2-3 weeks after the test)
- Send your scores to colleges using your [College Board](#) or [ACT](#) account

C.College Transition Planning and Support Services

The Americans with Disabilities Act (ADA) requires all educational institutions to provide students equal access to their programs, services, and facilities. While the expectations for K-12 institutions differ from colleges, you will find that many colleges will offer services similar to those you have received in high school. Use the resources below for tips on finding, applying to, and enrolling at colleges that will offer you the support you need.

The Services

While all colleges must comply with the ADA, some offer more support than others. Talk with your support team (family, teachers, counselors, etc.) about what level of services you should seek in a college program. All colleges will offer some level of free support for students, usually through their disability services office. Some colleges will offer more intensive or one-to-one service programs, such as the Program for Advanced Learning (PAL) at Curry College, that may charge an additional fee and may also require an additional application.

Common services provided by colleges

- Extra time on tests or assignments
- Modified test settings
- Notetakers, readers, and/or recordings of lectures
- Peer or professional tutoring
- Reduced course load or adapted degree requirements
- Individual meetings with educators and/or learning specialists
- Transitional summer programs
- Weekly meetings with a counselor

The Search

Most college search tools, such as Big Future, offer search options for student support programs but you will need to do more research to uncover which schools offer the best services for your needs. The lists below are helpful but not exhaustive. Remember, all colleges will offer some level of support.

- 18 Best Colleges for Students with Learning Disabilities:
blog.prepscholar.com/the-18-best-colleges-for-students-with-learning-disabilities
- 20 Best Value Colleges for Students with Learning Disabilities:
bestvalueschools.com/rankings/students-with-learning-disabilities
- Fiske's List of Colleges with Good Learning Disability Support:
collegecountdown.com/choosing-the-right-college-for-you/fiskes-list-of-colleges-with-good-learning-disability-support.html

The Visit

The best way to determine if a school will be a good fit is to visit (in person or virtually) or chat with a representative on the phone. You can contact the college's support program directly or ask the admissions office to help you get in touch. This type of meeting is not always listed as an option on the visit website. If possible, have a copy of your IEP, 504, and/or testing documentation on hand to discuss with the disability services or program representative. Contact Dr. Fisher or Ms. Macpherson for copies, if needed.

Questions to Ask of Admissions or Disability Services Staff

- What services can I expect to receive at this college? How might they differ from the services I currently receive?
- Am I assigned to work with a specific disability services staff member?
- Does the disability services team reach out to me to determine my accommodations for each course?
- How supportive are the professors of students receiving services?
- What communication, if any, does the disability services office provide to families or those supporting the student?
- Does this college offer an intensive program for students with learning disabilities? If so, how do these services differ from those offered by disability services? Is there a separate application or additional fee?
- If submitted with my application, how is my documentation reviewed in the admissions process? Is the admission staff trained to review support documents?
- What new or additional supports has your college implemented for remote learning?

The Application

Unless you are applying to a college that provides more intensive support, you will not be required to submit your IEP, 504, or testing documentation for review in the admissions process. You can, however, choose to send this information to any college to which you apply. Each college will review these items differently, so be sure you ask colleges on your list about their documentation review process.

- Documentation of services you have received will not be sent to colleges without your written approval. Dr. Fisher can send your documentation with your transcript.
- In some cases, a college can waive other admission requirements, such as SAT or ACT scores, if you have a documented learning disability.

The Decision

Once you have applied, been admitted, and decided where you want to go to college, you can contact the disabilities services office or support program to begin getting your services in place. Some colleges will also offer summer transitional programs to help you acclimate to the campus and college-level coursework. Finally, search for scholarships for students with documented learning disabilities that can help defray the costs of intensive programs.

- [National Center for Learning Disabilities](#)
- [Rise Scholarship Foundation](#)