

# THE ROAD TO YOUR FUTURE 2010-2011



Christian Academy of Indiana

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## **Purpose and Acknowledgments**

God has a plan and a purpose for all of us. The goal of this booklet is to provide helpful information to high school students and their parents as they make plans for the transition from high school to post secondary education. We appreciate our colleagues for their contributions.

Information for this college guide has been compiled primarily from *Futures*, a resource publication for counselors. Additional material was gathered from the following sources: Butler Traditional High School, Eastern High School, Louisville Male High School, Jeffersontown High School, Tates Creek High School, Jefferson County Public Schools Department of Student Services, Kentucky Council on Higher Education, American College Testing Service, The College Board, Western Kentucky University, Cumberland College, The Council on Christian Colleges and The Better Business Bureau.

This guide has been compiled to help you begin your academic journey. We hope this information will help make the process as smooth as possible and that it will enable you to enjoy many future opportunities.

This booklet includes the following areas:

- Graduation Requirements
- Employment
- Testing
- Planning for College
- Athletics and College
- Military Options
- Financial Aid, Scholarships and Educational Opportunities
- Careers and Resources

Please note that if you have any questions concerning any of this information, Mr. Wilson is available for individual appointments to discuss your options and opportunities. Mr. Wilson can be reached at phone extension 5024.

Happy Planning!

Kevin Wilson  
Director of Counseling Services  
Christian Academy of Indiana

# GRADUATION REQUIREMENTS



**EFFECTIVE BEGINNING WITH STUDENTS WHO ENTER HIGH SCHOOL IN 2007-2008**

Core 40

**Course and Credit Requirements**

English/Language Arts	<b>8 credits</b> Credits must include literature, composition, and speech
Mathematics	<b>6 credits (Must be earned in grades 9-12)</b> 2 credits: Algebra I 2 credits: Geometry 2 credits: Algebra II <small>*All students are required to take a math or physics course during their junior or senior year.</small>
Science	<b>6 credits</b> 2 credits: Biology I 2 credits: Chemistry I or Physics I or Integrated Chemistry-Physics 2 credits: any Core 40 science course
Social Studies	<b>6 credits</b> 2 credits: US History 1 credit: U.S. Government 1 credit: Economics 2 credits: World History/Civilization or Geography/History of the World
Directed Electives	<b>5 credits</b> World Languages Fine Arts Career/Technical
Physical Education	<b>2 credits</b>
Health and Wellness	<b>1 credit</b>
Electives	<b>6 credits</b>
Bible	<b>1 credit for each semester attending</b>
<b>48 Total Credits Required</b>	

## Core 40 with Academic Honors

(minimum 55 credits)

For the Core 40 with Academic Honors diploma, students must:

- Complete all requirements for Core 40.
- Earn 2 additional Core 40 math credits.
- Earn 6-8 Core 40 world language credits.
- Earn 2 Core 40 fine arts credits.
- Earn a grade of “C” or above in courses that will count toward the diploma.
- Have a grade point average of “B” or above.
- Complete one of the following:
  - A. Two Advanced Placement courses and corresponding AP exams
  - B. Academic, transferable dual high school/college courses resulting in 6 college credits
  - C. One Advanced Placement course and corresponding AP exam and academic transferable dual high school/college course(s) resulting in 3 college credits
  - D. Score 1200 or higher combined SAT math and critical reading\*
  - E. Score a 26 composite ACT
  - F. An International Baccalaureate Diploma

\*SAT requirements will be modified with the addition of the writing section.

## Core 40 with Technical Honors

(minimum 55 credits)

For the Core 40 with Technical Honors diploma, students must:

- Complete all requirements for Core 40
- Complete a career-technical program (related sequence of 8-10 career-technical credits)
- Earn a grade of “C” or above in courses that will count toward the diploma.
- Have a grade point average of “B” or above.
- Complete state recognized certification requirements by completing two of the options below, one of which must be A or B:
  - A. Take WorkKeys, an industry-driven assessment, and score at or above a designated level on each of the three core readiness subject areas (mathematical reasoning, reading for information, and locating information)
  - B. Technical, transferable dual high school/college credit courses resulting in 6 college credits\*
  - C. Professional career internship or cooperative education\*
  - D. A state approved industry recognized certification\*

\* Must be in the career-technical program area of study

Credits earned prior to grade 9 may count as elective credits only for the Core 40 Academic Honors Diploma and Technical Honors Diploma (with the exception of foreign language).

Students eligible for graduation must attend Commencement ceremonies, practices and meet all financial and service hour obligations. Seniors who fail to meet the requirements for graduation will be permitted to attend all senior activities leading up to the graduation ceremony, but may not be permitted to take part in the graduation ceremony. A CAI diploma will be awarded when the requirements are met. Administration reserves the right to review individual cases. All credit recovery and credit acceleration courses must have administrative approval before enrollment.

Seniors qualifying for graduation must comply with all clearances required for graduation (including all fees paid, locks returned, athletic uniforms turned in, etc.). A checklist will be provided.

CHRISTIAN ACADEMY OF INDIANA  
POLICY FOR DETERMINING VALEDICTORIAN/SALUTATORIAN

1. To be considered for Valedictorian or Salutatorian, the student must:

- (a) have attended CAI for 5 consecutive semesters immediately preceding graduation,
- (b) have been a full-time high school student (8 semesters),
- (c) have met all graduation requirements outlined by CAI and the Core 40 or Academic Honors Diploma,
- (d) have been a positive role model for the student body,
- (e) be approved by the Principal.

2. Determination of the Valedictorian and Salutatorian:

The Valedictorian shall have the highest Grade Point Average (GPA) and the Salutatorian shall have the second highest GPA.

The calculation of GPA for the purpose of determining the Valedictorian and Salutatorian will be based on grades in all courses taken. All grades will be converted to a 4.0 scale (A=4.0; B=3.0, etc.).

The GPA will be calculated to the 1/1000<sup>th</sup> of a point to differentiate between students. Students with the exact same GPA may share Valedictorian or Salutatorian honors.

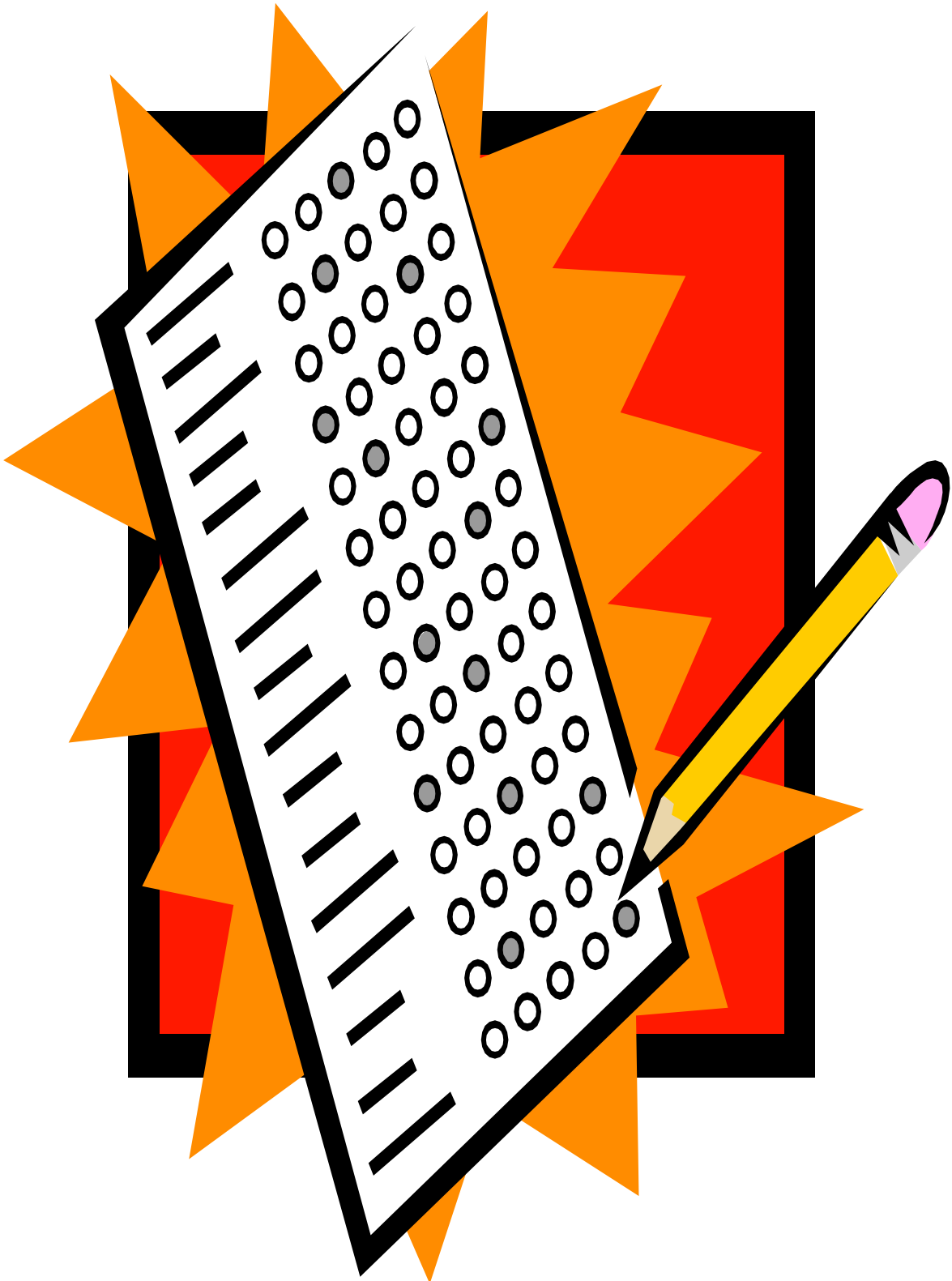
The determination of Valedictorian and Salutatorian shall be made at the end of the senior year (8<sup>th</sup> semester).

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A separate "Overall GPA" will be calculated based on grades on all weighted courses (5.0 scale) and un-weighted courses (4.0 scale). Students may report their Overall GPA on post-secondary education or employment applications, etc. However, the School will not use the Overall GPA to determine the Valedictorian or Salutatorian.

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# TESTING



# Testing Information

## Christian Academy's School Code for both ACT & SAT Testing and College Admissions is 152-504.

Christian Academy recommends you take the ACT and SAT tests twice. Testing should be done in the spring of your junior year and the fall of your senior year.

Statistics indicate that testing more than two times doesn't improve your scores.

You can check out information on these tests by visiting [www.actstudent.org](http://www.actstudent.org) for the ACT and [www.collegeboard.com](http://www.collegeboard.com) for the SAT.

<b>National Test Dates for the ACT</b>		
<b>2010-2011 Test Date</b>	<b>Regular Registration Postmark Deadline</b>	<b>Late Registration Postmark Deadline</b>
February 6, 2010	January 5, 2010	January 15, 2010
April 10, 2010	March 5, 2010	March 19, 2010
June 12, 2010	May 7, 2010	May 21, 2010
October 23, 2010	Not Available	Not Available
December 11, 2010	Not Available	Not Available
February 12, 2011	Not Available	Not Available
April 9, 2011	Not Available	Not Available
June 11, 2011	Not Available	Not Available

<b>2010-2011 SAT Program Test Dates (Saturdays)</b>		
<b>National Test Dates</b>	<b>Registration Deadlines</b>	<b>Late Registration Deadlines</b>
March 13, 2010	February 4, 2010	February 18, 2010
May 1, 2010	March 25, 2010	April 8, 2010
June 5, 2010	April 29, 2010	May 13, 2010
October 2010	Not Available	Not Available
November 2010	Not Available	Not Available
December 2010	Not Available	Not Available
January 2011	Not Available	Not Available
March 2011	Not Available	Not Available
May 2011	Not Available	Not Available
June 2011	Not Available	Not Available

## Tests and Testing

(Remember that test requirements vary among colleges)

### **The College Board**

*The College Board* is a non-profit organization governed by college and secondary school members. The College Board is the overseeing agency for many tests and services connected with the college admissions process.

### **ETS**

*Educational Testing Program:* This is a non-profit agency employed by The College Board to produce its tests.

### **PSAT/NMSQT**

*Preliminary Scholastic Aptitude Test and the National Merit Scholarship Qualifying Test:* The PSAT/NMSQT provides a practice test in October of the junior year in preparation for the SAT. The scores also are used in the selection of the top scholars in the country for the Award of Merit Scholarships. The PSAT scores are divided into two categories – as are SAT scores – verbal and mathematical. PSAT scores are reported in the range of 10 (low) to 80 (high). The NMSQT Selection Index (twice the verbal score of the PSAT plus the mathematics score) is determined annually, and the minimum score to receive national recognition varies from year to year. PSAT scores are not reported to the colleges. PSAT scores are also used in the selection of the Kentucky Governor's Scholars Program.

### **SAT I**

*Scholastic Aptitude Test:* The SAT I is usually taken in the junior year and again in the senior year and is a required test for admission to many colleges. Scored on the basis of 200 (low) to 800 (high), the SAT I is mostly a multiple-choice examination and is designed to test a student's aptitude for scholastic work (not intelligence). Low scores are not indicative that a student is unable to do competitive work in college, merely that someone with higher scores may be able to do the same work with more ease. Before you take the SAT I, you should read and study *The College Board book, Taking the SAT I*, available in the Guidance Office.

### **SAT II (Subject Tests)**

Often taken at the end of the junior year and possibly at the mid-point of the senior year, SAT II's are administered in a variety of academic subjects and are designed to test the level of knowledge of a student in particular academic disciplines in relation to other students throughout the country. SAT II's are scored on the same 200 to 800 basis as the SAT I. Some colleges use the SAT II's for placement in various levels of freshman courses; some use them as an additional indicator in the admissions process.

### **AP**

*Advanced Placement Tests:* These tests are designed for strong students who have completed college-level work in high school. AP's are given in specific subject areas and are used in determining whether or not a student may gain advanced standing in college. If you think that you may be interested in AP testing, see your guidance counselor.

### **CLEP**

*College Level Examination Program:* Somewhat like the SAT II and the AP, CLEP is designed primarily for the individual who has not been in school for some time but who may have acquired considerable knowledge through a job or experience. Some colleges have incorporated CLEP into testing programs for entering freshmen.

### **PLAN**

Given in November to sophomores, the PLAN is a pre-ACT test which includes a career planning component. Scores are not reported to colleges.

### **ACT**

*The American College Testing Program:* The ACT is the predominant test for college admission in the Midwest and some parts of the South. A multiple choice test, the ACT is scored on a 0 (low) to 36 (high) basis, and its scores are reported in four categories (English, Mathematics, Reading, and Science Reasoning) and a composite average of the four areas.

## ACT – SAT COMPARISON CHART

<b>ACT</b> If you scored...	<b>SAT</b> It's about the same as a ...
36	2400
35	2340
34	2260
33	2190
32	2130
31	2040
30	1980
29	1920
28	1860
27	1820
26	1760
25	1700
24	1650
23	1590
22	1530
21	1500
20	1410
19	1350
18	1290
17	1210
16	1140
15	1060
14	1000
13	900
12	780
11	750

# TESTS, THOSE DREADED TESTS!

## What is the ACT?

The ACT measures achievement in separate 35 – 50 minute tests for English, math, reading and science reasoning. Skills measured include, but are not limited to, solving problems, drawing conclusions from what you have read, interpreting charts or graphs, and making corrections on a draft form of an essay – not recalling specific facts, dates or definitions.

Each test is scored on a scale of 1 to 36; some have subscores that help you spot strengths and weaknesses; colleges may use subscores to help you decide what courses to take your first year. You will also get a Composite Score, an average of the four test scores. When most people talk about their “ACT score” they are talking about their Composite Score.

## When should you take the ACT?

As the ACT measures your ability to use the knowledge and skills you have acquired the whole time you have been in school, second semester of your junior year is a very good time to take the ACT. Most colleges want your scores early in your senior year; this would allow you to take the ACT again if you have not done as well as you hoped. If you take the ACT again, you should do some intensive studying between tests.

ACT research shows that students who have taken a full load of college preparatory courses in high school do much better on the ACT and in their college courses than those who have taken less. ACT recommends that you take four years of English, at least

Algebra I and II and Geometry; and at least three years of social studies and three years of science. The science should involve lab work, and you should take a strong math course your senior year. Though foreign language is not measured on the ACT, research done by ACT shows that students who complete at least two years of a foreign language do better in college.

## ACT REGISTRATION – MADE SIMPLE

Here are a few enhancements to the registration procedures for taking the ACT test:

- Students may log on to ACT's home page on the World Wide Web and register to take the ACT test.
- Instead of the World Wide Web, you may choose to register by using *College Connector*, ACT's computer-based college planning and admission application service.
- If you want to reregister, you may do so by telephone, electronically, or by filling in a few items on the standard registration form.
- You may revise information on your registration form (prior to reporting your score) by calling ACT.

ACT's Web Address is:

<http://www.act.org>

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Source: *Activity Reprint*, Spring 1997.  
(Volume 35 Number 2)

# Frequently Asked Questions About the ACT Writing Test

## **Q: What scores will be reported?**

A: Taking the ACT Writing Test will not affect scores on the multiple-choice tests in the ACT Assessment or the Composite score for those tests. Rather, in addition to these scores, students will receive:

1. A combined English/Writing score on a scale of 1 through 36. This score reflects performance on the multiple-choice English Test and the Writing Test.
2. A Writing Test subscore ranging from 2-12. Each essay is scored independently by two raters on a 6-point scale. The two raters' scores must be within one point of each other and the two scores are added for the subscore. Therefore, if a Writing Test subscore is "6," that means both raters scored the essay as "3." If the Writing Test subscore is "7," then one rater scored the essay as "3" and the other scored it as "4."
3. One to four descriptive comments selected by raters to identify some of the essay's relative strengths and weaknesses.

## **Q: Why is the ACT Writing Test optional?**

A: While it is very important that students are able to write well, there are many sound approaches to the assessment of writing, and they vary by institutional need and focus. The ACT multiple-choice English Test is designed to measure skills necessary for effective writing-including punctuation, grammar, sentence structure, organizing, and style. ACT is providing the Writing Test as an option so that colleges and universities have the flexibility to use it in ways that best meet their needs.

## **Q: Is the ACT Writing Test "coachable?"**

A: Preparation for all parts of the ACT Assessment should occur throughout high school. Effective writing instruction and extensive practice will help students do their best. The best way to help students prepare for the Writing Test is to advise them to budget time carefully, understand the question, plan and organize their ideas, and develop those ideas using specific reasons and examples. This advice is helpful and relevant to most of the writing students do in high school and college, and it is good advice for writers taking the ACT Writing Test. Preparation techniques that are not advisable include providing students with ways to pre-write their essays or with formulaic frameworks for their writing. These methods unlikely to help writers do well on the ACT Writing Test because of the critical thinking element of the evaluation and because of the specificity of the writing prompts.

**Q: How much will the Writing Test cost?**

A: Students will not have to pay the increased fee when the institutions they are considering do not require or use it. The ACT Assessment fee for 2009-2010 is \$32. The fee for the ACT Assessment with the Writing Test is \$47.

**Q: What advice should we give students about deciding whether to take the Writing Test?**

A: Students should decide whether to take the ACT Writing Test based on the admission policies of the postsecondary institutions in which they are interested and on the advice of their high schools. ACT will routinely list and update information on the ACT website about individual college policies—whether they require, recommend, or do not require the ACT Writing Test. Students should consult this list before registering.

**Q: Where can I get more information?**

A: ACT will periodically send all high schools updates on the development and introduction of the Writing Test and on preparation for it. ACT recommends that you bookmark and regularly visit [www.act.org/aap/writing](http://www.act.org/aap/writing) for the latest news.

**Q: Should I retake the ACT?**

A: Fifty-five percent of students who retake the ACT improve their scores.  
(Twenty-two percent scored the same and twenty-three percent saw their scores decrease.)

# SAT Reasoning Test

## SAT FAQs

### Why should I take the SAT?

The SAT Reasoning Test is a measure of the critical thinking skills you will need for academic success in college. The SAT assesses how well you analyze and solve problems – skills you learned in school that you will need in college.

### What is the SAT?

The three sections of the SAT are:

- Critical reading, which has sentence completion and passage-based questions.
- Math, which is based on the math that college-bound students typically learn during their first three years of high school.
- Writing, which has multiple – choice questions and a written essay.

### What do I need to know about the essay?

Colleges want to know not only how well you write, but also how well you express and then back up a point of view. You will have 25 minutes to write your essay, which will count for approximately 30% of the score for the writing section. The essay will be scored as a first draft, not as a polished piece of writing. The essay must be written with a No. 2 (soft-lead) pencil.

### How can I best prepare for the SAT?

- Take the PSAT/NMSQT. This test is given in high schools in October. Many students take it during their sophomore and junior years.
- Visit the SAT Preparation Center at [www.collegeboard.com](http://www.collegeboard.com).

### How should I get ready for test day?

- Make sure you have on hand all the materials you will need, such as a calculator, No. 2 pencils, your Admissions Ticket, and an official photo ID.
- Check out the route to the test center and know where the weekend entrances are located.
- Get a good night's sleep.
- Leave yourself plenty of time so you'll arrive at the test center a little early.

### What are the important points to know about the SAT?

- Get to know as much about the test as you can.
- Become familiar with the test directions.
- Become familiar with the answer sheet.
- Know what to expect from the test, the types of questions, and the number of questions.

### **How can I help myself feel as confident as possible?**

- Think positively.
- Stay focused.
- Concentrate only on what you are doing.
- Keep the test in perspective.
- Remember that you are in control.

### **Approaches to taking the SAT**

- Answer easy questions first. The easier questions are at the start of the section and the harder ones are at the end. The exception is in the critical reading section, where questions are ordered according to the logic and organization of each passage.
- Make educated guesses. If you can rule out one or more answer choices for multiple-choice questions, you have a better chance of guessing the right answer.
- Skip questions that you really can't answer. You can get an average score by answering about half of the questions correctly and skipping the remaining questions.
- Keep track of time. Don't spend too much time on any one section.

- Use your test booklet as scratch paper.
- Mark questions you skipped and want to return to.
- Check your answer sheet to make sure you are answering the right question.

*You have 3 hours and 45 minutes to complete the entire test.*

*All multiple-choice questions are scored the same way: one point for each correct answer, and one-quarter point subtracted for a wrong answer.*

*The SAT is one factor colleges look at when they consider your application.*

*You can always take the test again. One out of every two high school students takes the SAT at least twice.*

# ACT/SAT STUDY PREPARATION

- Educational Resources, 6500 Glenridge Park Place #1 (426-8002) – Patty Baker Weigel, Director
- Shirley Johnson, Ph.D., Educational Psychologist, (245-4219 or 551-8705)
- Carol Ann Nelson – [math@tutorplace.com](mailto:math@tutorplace.com); [www.tutorplace.com](http://www.tutorplace.com) (419-1985)
- Stanley H. Kaplan, Education Center, 420 S. Hurstbourne Pkwy, Suite 204 (339-8021)
- Sylvan Learning Center, 3 locations, call (423-0340) for New LaGrange Rd., or (944-6146) for Grant Line Rd. and (969-8383) for Fern Valley Rd.
- Huntington Learning Center, (425-4000)
- Jewish Family and Vocational Service, 3587 Dutchmans Lane, (452-6341).
- Princeton Review: 1-800-995-5565
- [lfpl.org](http://lfpl.org) - free sample tests and tutorial.
- ACT / SAT Prep classes are offered in both the spring and fall at Christian Academy. Information is available in the office.
- [www.testprep.com](http://www.testprep.com) – by Stanford Testing Systems
- [www.actstudent.org](http://www.actstudent.org) – online registration and prep for ACT
- [www.Number2.com](http://www.Number2.com) – free SAT coaching
- [www.cavhs.org](http://www.cavhs.org) and [www.uccp.org](http://www.uccp.org) (free prep)
- [www.revolutionprep.com](http://www.revolutionprep.com)
- [www.princetonreview.com](http://www.princetonreview.com)
- [www.kaplan.com](http://www.kaplan.com)
- [www.ivywest.com](http://www.ivywest.com)
- [www.collegeboard.com](http://www.collegeboard.com) (this is also where you register)
- [www.testu.com](http://www.testu.com) – free coaching for SAT
- [www.ets.org](http://www.ets.org) – Sample questions
- [www.fairtest.org](http://www.fairtest.org) – Fair Test site—information on testing
- [www.freevocabulary.com](http://www.freevocabulary.com) – 5000 vocabulary words that may be on SAT

Whether you take the SAT I and II or the ACT, it is your responsibility to insure that the scores are properly submitted to the colleges. Many colleges will accept a report of scores as they appear on your transcript; others require a report sent directly from the testing agency.

When you register to take one of these tests, you are allowed to request that your scores be sent directly to three or four colleges, without paying an additional fee. Later on, you will have to pay around \$9.00 per college.

# PREPARING FOR COLLEGE



# PREPARING FOR COLLEGE CALENDAR for JUNIORS

## **September**

- ✓ Inquire about PSAT/NMSQT (National Merit Scholarship Qualifying Test) test date, time and place in October.
- ✓ Meet with your school guidance counselor to review your courses for this year and plan for your senior year.

## **October**

- ✓ Take PSAT/NMSQT

## **December**

- ✓ Receive results of the PSAT/NMSQT. Read material sent with your scores and consult your guidance counselor to determine how you might improve. This can be excellent preparation for your SAT.

## **January**

- ✓ Begin to think about which college you'd like to explore.
- ✓ Sign up for March SAT.
- ✓ Get social security number if you don't have one (required on college applications).

## **February**

- ✓ Meet with your guidance counselor to begin preparing a list of colleges to explore.
- ✓ Begin to prepare for your SATs.

## **March**

- ✓ Write to colleges on your list and evaluate the literature sent to you.
- ✓ Sign up for the May/June ACH (Achievement) tests or the April ACT.

## **April**

- ✓ When selecting your senior courses, be sure to continue to challenge yourself.
- ✓ Take the ACT (double check date, time and place).
- ✓ Continue to evaluate colleges. Begin eliminating some choices from the original list.

## **May**

- ✓ Attend a College Fair to get more information about colleges on your list.
- ✓ Take ACH test (if appropriate).
- ✓ Look into summer jobs.
- ✓ Consider enrolling in an academic course at a local college, pursuing a summer school program, or working as a volunteer.

## **June**

- ✓ Plan visits to colleges during the summer.
- ✓ Take ACH tests (if appropriate).

## **July & August**

- ✓ Visit colleges. Take tours and have interviews.
- ✓ Continue to refine your college list.

# PREPARING FOR COLLEGE

## CALENDAR for SENIORS

### **September**

- ✓ Sign up for November SAT or October ACT.
- ✓ Meet with your guidance counselor to be sure that your list includes colleges appropriate to your academic and personal record.
- ✓ Review your personal records with your guidance counselor to ensure their accuracy.
- ✓ Write to the colleges still on your list and request applications.
- ✓ Plan visits to colleges (if you didn't get to them during the summer or if you want to return for a second visit).

### **October**

- ✓ Attend a Regional College Fair to investigate further those colleges to which you may apply.
- ✓ Begin to gather the information needed for applications.
- ✓ Line up your teacher recommendations.
- ✓ If applying for "early decision," send your application now. Also prepare applications for back-up schools.
- ✓ Start sending your applications.
- ✓ Sign up for December/January ACH tests or December ACT.
- ✓ Take the October ACT

### **November**

- ✓ Take SAT. Have scores sent to colleges on your list.
- ✓ Continue filing applications to colleges.
- ✓ If appropriate, obtain your Financial Aid Form or Family Financial Statement from your guidance office.

### **December**

- ✓ Take SAT or ACH or ACT test. Have scores sent to colleges on your list.
- ✓ File your last college application.
- ✓ Consult your guidance counselor again to review your final list of colleges. Be sure you have all bases covered.
- ✓ If you applied for "early decision," you should have an answer by now.

### **January**

- ✓ Keep working on your grades. Courses continue to count throughout your senior year.
- ✓ Take ACH tests. Send scores to colleges on your list.

### **February, March, April**

- ✓ Remember to monitor your applications to be sure that all materials are sent and received on time.
- ✓ Enjoy your final year in high school, but don't catch senioritis.

### **Before May 1**

- ✓ Decide on the one college that you will attend. Send your tuition deposit. Be proud – you've completed a difficult task.
- ✓ Notify the other colleges that accepted you that you have selected another college.

### **May**

- ✓ Take Advanced Placement exams.

### **June**

- ✓ Request that your counselor sends your final transcript to the college you will attend.
- ✓ Enjoy your graduation and look forward to college.

### **July**

- ✓ Look for information from the college about housing, roommates, orientation, course selection, etc.

### **August & September**

- ✓ Pack for college.
- ✓ Leave home for your new home and have a great year!

Source: Selecting the Right College, ATT

# Four-Year Colleges and Universities

If your idea of college includes not only planning to earn a bachelor's degree but also having a chance to live in a dorm and experience campus life (from ball games to social events), then a four-year college or university will appeal to you.

Colleges are institutions of higher learning that grant a bachelor's degree after four years of study. At most of the 1,700 colleges in the United States, you can earn either a baccalaureate or a Bachelor of Arts (B.A.) or a Bachelor of Science (B.S.) degree.

**Liberal Arts Colleges** offer B.A. and B.S. degree programs that combine a broad cultural education through four years of study covering the arts, sciences, humanities, and social sciences. During your third and fourth years, you would concentrate on your major field of study such as political science, literature, mathematics, or biology. Most of these colleges are independent (sometimes called private) colleges with fewer than 5,000 students.

**Specialized Colleges** or schools offer bachelor's degree programs that focus more on preparation for a specific career such as art, music, engineering, education, or business. Less emphasis is placed on the broad liberal arts education than is found within a large university.

**Universities** include a liberal arts college plus specialized colleges such as education or business. Each college may have entrance requirements in addition to those for admission to the university. Check the admission standards of the individual college offering the program you want before completing the general admission application. For example, if you want to major in engineering, see if the College of Engineering has additional requirements. Universities may offer graduate programs leading to a master's, doctorate, or a professional degree. Most are large institutions, often having 15,000 or more students.

## What are the Advantages?

- More areas of study will likely be offered at the four-year colleges and universities. These areas of study will offer you a greater choice of possible majors.
- The facilities at colleges and universities, from libraries to laboratories, generally will be more extensive and will offer a better opportunity for research.
- You will usually find more activities available at four-year colleges, from sports programs to special interest organizations. Most students will find a greater chance to participate in social activities at colleges and universities, if only because more students live on or near the campus.
- Many students will have a greater sense of independence at a four-year college. College students today have much freedom of choice. They also have the responsibility of making their own decisions. You may want that experience.

The Kentucky Council on Higher Education and Kentucky's Electric Cooperatives. *Futures: Your Guide to Life After High School*, Permission to copy.

# Community and Junior Colleges

Are you looking for a college that is convenient, economical, and open to any student who has graduated from high school or earned a GED? You might want to consider a two-year college or junior college. Today there are more than 1,400 two-year colleges in the country. The University of Kentucky Community College System, for example, has 14 community colleges conveniently located throughout the state. Public regional universities often have community college programs. Several independent junior colleges in Kentucky provide educational programs as well.

## TYPES OF COLLEGES

**Community colleges** are generally part of a state college system. They provide classes to meet the needs of a diverse group of students – from those taking a single course for career advancement to students beginning study for a four-year degree.

**Junior colleges**, often independent, church-related schools, usually offer associate degrees in arts or sciences that can be transferred to a four-year college.

## TYPES OF PROGRAMS

**Associate in Applied Science (A.A.S.)** degrees are terminal, or not transferable, and are meant to lead directly to employment in fields such as nursing, real estate, or engineering technology.

**Associate of Arts (A.A.)** and **Associate of Science (A.S.)** degrees provide the first two years of a four-year college degree and are intended for transfer to a four-year college or university. Check with the four-year college you plan to attend to be sure that your program will transfer.

**Certificate programs**, sometimes called career-oriented programs, are for students who want to seek employment after six months to two years of post-secondary education. Confusing? You bet! You need to ask careful questions from the beginning in order to avoid the frustration of taking courses that won't fit your goal.

**If you plan to transfer**, check with your four-year college about their departmental entrance requirements before planning your classes. Get in writing what classes and grades will transfer.

## What Are the Advantages?

You can't beat the community colleges for economy. Tuition and fees are typically one-half or less of the tuition of four-year colleges. Besides the convenience of community colleges, you can save on room and board by living at home. And, you can combine classes with working. Community colleges provide academic easy access. Any high school graduate or holder of a GED certificate is eligible to enroll. If your high school grades or scores on the ACT aren't the best, here's your chance to get into college and start moving in the right direction. With hard work, you can improve your grades. Your community college grades will be looked at as you apply for admission to a four-year college as a transfer student. Whatever your educational goals, community colleges may offer you a much-needed service.

A guide to planning community college classes to fit with specific majors at a four-year college or university is very helpful. It can make transferring a breeze! If you have transferring to a four-year college in mind, ask if that college has such a publication.

## FACTORS TO CONSIDER when choosing a college . . .

<b>Admission Requirements</b>	<ul style="list-style-type: none"> <li>• What high school courses are required? Are entrance tests required? Which one?</li> <li>• What scores are acceptable?</li> <li>• Is a certain grade point average or class rank required?</li> <li>• Will my activities and school involvement be considered?</li> <li>• Is there an essay on the application? Is it read?</li> <li>• Is there an early decision or early action plan?</li> <li>• On what basis are applicants accepted?</li> <li>• Are personal interviews or letters of recommendation required?</li> <li>• Do certain majors have special requirements?</li> <li>• What percent of applicants are accepted?</li> <li>• Can admission denials be appealed?</li> <li>• What are the application filing dates?</li> </ul>
<b>Academics</b>	<ul style="list-style-type: none"> <li>• What is the average class size? Largest? Smallest?</li> <li>• How many students in last year's freshman class returned for their sophomore year?</li> <li>• What was the grade point average for the freshman class last year?</li> <li>• What is the college's procedure for student orientation, class placement, and scheduling? Are classes guaranteed?</li> <li>• How is a faculty advisor assigned to students?</li> <li>• What services does the school offer for the student who is undecided about a major?</li> <li>• How many students complete a degree?</li> <li>• What are the most popular majors?</li> <li>• Are students taught by full-time faculty members, graduate assistants, or a combination of both?</li> <li>• What types of additional services are provided by their school at no additional cost to the student (e.g., tutoring, career and personal counseling, developmental reading and study-skills workshops, job placement)?</li> <li>• Is there an Honors Program? What are the qualifications for entry?</li> </ul>
<b>College Characteristics</b>	<ul style="list-style-type: none"> <li>• Where is the college located (city, suburb, small town, or rural setting)?</li> <li>• What is the surrounding community like?</li> <li>• Is the college public, private, or church affiliated?</li> <li>• What is the current student enrollment?</li> <li>• What special or unique programs are offered?</li> <li>• Does the college have general education or course distribution requirements?</li> <li>• What are they?</li> <li>• Does the college have special programs for transfer students?</li> <li>• What is the academic calendar (semesters or quarters)?</li> </ul>

<b>Cost</b>	<ul style="list-style-type: none"> <li>• What are the costs for tuition?</li> <li>• What are the costs for room and board? Are there other fees?</li> <li>• How much did costs increase from last year to this year?</li> <li>• Is there a difference in the costs for in-state and out-of-state students?</li> <li>• Are accepted students required to place deposits for tuition and housing? Are these refundable?</li> <li>• By when must accepted students decide whether they will attend?</li> <li>• Are deposits required each year for returning students?</li> <li>• When do the bills have to be paid?</li> </ul>
<b>Financial Aid</b>	<ul style="list-style-type: none"> <li>• What percent of students receive financial aid based on financial need?</li> <li>• What percent of students receive scholarships based on academic ability?</li> <li>• What would be a typical financial aid package for a freshman?</li> <li>• What percent of those who apply for financial aid receive it?</li> <li>• Will my financial aid be adjusted if my need increases?</li> <li>• What are the financial aid application procedures and deadlines?</li> <li>• When are financial aid applicants notified of their awards?</li> <li>• How long do they have to respond?</li> <li>• Is there a tuition payment plan?</li> <li>• Are there campus jobs available?</li> <li>• Are there off-campus jobs as well?</li> </ul>
<b>Social Life</b>	<ul style="list-style-type: none"> <li>• What is the average age of the student body?</li> <li>• What is the male-to-female ratio?</li> <li>• What percent of students reside on campus?</li> <li>• Are dorms co-ed or single sex?</li> <li>• Is it a “suitcase college” where all the students leave on the weekends?</li> <li>• What are the procedures for selecting a roommate?</li> <li>• What are some of the rules and regulations that govern campus and dormitory life?</li> </ul>
<b>Student Population</b>	<ul style="list-style-type: none"> <li>• Where do the majority of students come from?</li> <li>• Do most of the students commute or live on campus?</li> <li>• What types of student activities are there?</li> <li>• Are sororities and fraternities on campus?</li> <li>• What athletic programs are available?</li> <li>• Is the surrounding community supportive of the college?</li> <li>• Does the college have a campus visitation program?</li> <li>• Is housing available/guaranteed for freshmen?</li> <li>• Is housing available for all four years?</li> </ul>

\*Compiled from various sources by the National College Fairs staff

## The Steps in the Admission Process

1. The student decides whether he/she should attend college.
2. The candidate seeks information about college opportunities. Information is available in the Guidance Counseling office and from the College Fairs, college representatives, college visits, and students now attending colleges.
3. The candidate, with the help of the counselor, may go through the process of choosing a college.
4. The candidate requests application-related forms and any additional information needed from colleges he/she has selected – usually available after July 1.
5. The college supplies such Admission forms as:
  - a. an application form for the student
  - b. a transcript form for the school
  - c. a School Report form
  - d. a form or request for the principal's, teachers' and general letters of recommendation, if required.
  - e. financial-aid information
6. The candidate provides information to the college about himself/herself on the application form.
7. The school provides information about the candidate to the college:
  - a. Transcript (**requested in writing to counselor's office by student**). **Allow two weeks for processing.**
  - b. Teacher recommendation (by request of student). Please provide a stamped, addressed envelope for the teacher.
8. The candidate makes sure he/she has taken or will be able to take the tests required – usually SAT I or ACT (sometimes SAT II).
9. The testing agency provides information about the candidate's test performance to the college.
10. The parents provide financial information on the FAFSA after January 1, senior year.
11. The FAFSA provides information about the candidate's financial need to the college.
12. Others provide information to the college about the candidate:
  - a. admission office interviews
  - b. alumni representatives
  - c. employers, ministers, friends of the family, etc.
13. The college collects information from the candidate (#6), the school (#7), the testing agency (#9), the FAFSA (#10), and other sources (#12); operates on that information; and then makes a decision.
14. The college notifies the candidate of its decision.
15. The admitted candidate notifies the colleges of his/her decision.

## WHAT COUNTS WITH ADMISSIONS OFFICERS

<p><b>Your high school record</b></p>	<p>Your number one asset in applying to any college is your high school record. The college admissions staff will be scanning your transcript, looking at your grades, class rank and curriculum. To be prepared, you should start with the Pre-College Curriculum and fill in with strong academic courses. Take honors and AP classes whenever you can. Challenging electives will be essential, especially if you're interested in applying to a "selective" college.</p>
<p><b>Grade trends are important</b></p>	<p>What if you haven't exactly set any records in the ninth or tenth grade? Admissions people also look for trends in grades. If you are showing improvement over time – particularly in that all-important junior year – they'll take note.</p> <p>More than any other factor, admissions people are looking for students who are capable of handling strong academic courses. They want to admit students who can succeed at their school.</p>
<p><b>Entrance tests are a factor</b></p>	<p>Entrance tests like the ACT and the SAT (no, that doesn't stand for "suffering and trauma") are more than ways to lose a Saturday morning's sleep. Like it or not, you'll have to deal with tests and results.</p> <p>Schools usually give out an average score or range of scores for entrance tests of their accepted students. Don't be too concerned with the test scores you see reported in college guidebooks. Remember, the scores you read about are usually the mean scores. Half the people admitted were under that level, as well as above it.</p>
<p><b>Do colleges rely on test scores?</b></p>	<p>Admissions officers say that test scores are never the only factor in the admissions decision. The high school record and test scores are often listed as the first two factors considered, in that order. Still, you can't exactly brush the tests aside. In fact, you want to figure ways to give your best performance. What do you do?</p> <p>First, listen to your parents and get a good night's sleep before the exam! Seriously, that does help. So will taking a few practice tests. Your guidance counselor may have discussions on test-taking strategies and reviews which you won't want to miss. If your PSAT scores or your first efforts at the ACT or SAT leave something to be desired, you might consider review books, a computer software study aid or a commercial study program. Courses such as Stanley Kaplan and the Princeton Review have been around for several years. Their value in improving SAT scores is still hotly debated. Before writing a big check for a study course, talk to people who have completed the course. And remember that old standby at the library, <i>Reader's Guide to Periodical Literature</i>. It will lead you to articles, both for and against these courses, which you might want to read before you make up your mind. Look for articles listed under "SAT study courses."</p>
<p><b>Showing that extra something</b></p>	<p>Remember, you want to catch the eye of admissions counselors, so this is the time to show what makes you special. Talents, honors, awards – all need to be presented and explained if necessary. Lead with the most important items first, just in case you get a hurried reader. Something here might give you the winning edge!</p>

<b>Your after-school hours</b>	How have you spent your after-school hours? Your activities, either related or unrelated to school, need to be highlighted. If you are a person who has been willing to spend long hours at the school paper or in some community project, that suggests you would most likely be an asset at college as well. Keep in mind that a few activities, pursued over several years, may demonstrate more serious interests than a long list of groups in which you participate only a short time. If you have had an after-school or summer job, be sure to mention that experience, particularly if your activities were in any way unusual.
<b>The rest of the story</b>	<p>Some things in this life we cannot control – and a few of these factors mentioned in this section might influence your acceptance as a student at a particular school. Take heart though; they may work to your advantage instead of your disadvantage!</p> <p>Legacies, the children of a school’s alumni, often get special consideration at colleges. Did anyone in your family go to the school of your dreams? This can be a factor at public as well as independent colleges and universities. For example, some public universities accept only a limited percentage of students from out-of-state. However, children of alumni – no matter where they live – are sometimes considered in their “in-state” pool of applicants, meaning they qualify for lower, in-state tuition.</p> <p>Your family’s income level can also influence your eligibility for admission, as can your ethnic or racial background. Even geography can make a difference. For example, Berea College, an independent liberal arts college here in Kentucky, accepts primarily students with limited financial resources who live in the Appalachian Mountain region.</p>
<b>Wise words to wise applicants</b>	<p>Make your initial requests for information early. A college starts a file for you at that point and it never hurts to have shown interest at an early date, does it?</p> <p>Allow plenty of time for completing applications. Deadlines mean just that; be prepared to meet them. Remember to give yourself extra time if the school of your choice requires an essay. If you want that letter of acceptance, you can help yourself by putting together a first-class application.</p>

**Learning Disabilities and Related Programs**

Some of these schools do not have an L.D. program, but have been noted for their outstanding tutoring services, caring, etc. A parent needs to call the school and get specifics, as programs are subject to change.

Alabama  
 American (DC)  
 Baylor (TX)  
 Case Western (OH)  
 University of Cincinnati  
 Eastern KY University

Furman University (SC)  
 Indiana University  
 Indiana University, Indianapolis  
 Murray State University (KY)  
 Palm Beach Atlantic (FL)

For a complete list of schools, please see your counselor.

*RUGG’S Recommendations: Box 417, Fallbrook, CA 92088 760-728-4558*

# SELECTIVE COLLEGES' ADMISSION PROCEDURES

**A Word of Caution:** For years, admission officers have told counselors that they frown on students who take easy courses to raise their rank in class. Students, however, continue to “bail out” as they move toward the end of their high school careers. The quality of the academic program – the content of the students' courses throughout secondary school – will continue to be the first thing at which admission officers look when they review applications.

*How important are the ACT/SAT I tests?*

Tests are important, but they will control what colleges do only if an applicant's academic program is unchallenging and academic performance is poor or mediocre.

*How important is the interview?*

**Though often not a requirement for admission**, a visit to the campus for a personal interview is highly recommended. The college views such a visit as an indication of the extent of the candidate's interest in the school.

*When should you visit the college?*

Visit when the college is in session, preferably prior to the fall of your senior year. Prior to your visit, it is advisable to procure a high school transcript and test scores and to take a short résumé of your interests and achievements.

Be bold enough to ask each admission officer at the conclusion of your interview what he/she feels are your chances of being admitted.

## THE INTERVIEW

You may be asked the following questions:

1. **Tell me about yourself?** Try to say something memorable that really makes you different from other college applicants.
2. **Why are you interested in our college?** Be specific when answering this, and show that you've done your research.
3. **What can I tell you about our college?** Make sure you have some good questions about the college. Avoid questions like “when is the application deadline?” or “how many majors do you have?” This information is readily available on the school's webpage.
4. **Who in your life has most influenced you?** This can be an awkward question if you haven't thought about it, so spend a few minutes considering how you would answer.
5. **Why do you want to major in \_\_\_\_\_?** Realize that you don't need to have decided upon a major when you apply to college, and your interviewer will not be disappointed if you say you have many interests and you need to take more classes before choosing a major.
6. **What will you contribute to our campus community?** You will want to be specific when answering this question. An answer like “I'm hardworking” is rather bland and generic. Think about what it is that makes you uniquely you.
7. **Tell me about a challenge that you overcame.** This question is designed to see what kind of problem solver you are.
8. **What do you do for fun in your free time?** The admissions folks want students who will do interesting and productive things even when they aren't studying.

9. **What do you see yourself doing ten years from now?** You don't need to pretend that you have your life figured out if you get a question like this. Your interviewer is trying to see if you look ahead.
10. **Does your high school record accurately reflect your effort and ability?** If you really did have extenuating circumstances, let the college know.
11. **Recommend a good book to me.** The question asks whether or not you've actually read much and it asks you to apply some critical skills as you articulate *why* a book is worth reading.
12. **If you could do one thing in high school differently, what would it be?** A good answer shows that you didn't have the time in high school to explore everything that is of interest to you.

Whether you are shy or outgoing, the interview experience is something you will have to face throughout life. A good way to get used to it is to rehearse with your parents or a teacher. Your appearance, language, bearing, and conduct will be noted by the interviewer.

*What about extracurricular activities?*

Colleges are especially impressed by prospective applicants who give of themselves to other people, especially when that gift is inspired by another's economic need.

*Should you be concerned that you are undecided with respect to your academic interest and occupational goal?*

According to Henry S. Coleman, former dean of admissions and dean of students at Columbia, "Don't be afraid to admit that you are pre-nothing."

*What about the essay?*

An interesting, well-written essay **can very often tip the scales** in an applicant's favor. The reverse, however, is also true. A good place to start is with a significant personal experience and its effect on you.

Campus tour guides are not all alike: some are lively, interesting students who are reliable spokespersons for the school while others may not be as well-versed or informed. Don't judge a school solely by the one student tour guide. Meet many other students to get a true picture.

## **THE INTERVIEW**

The interview is primarily for you to learn about the college and what life would be like for you as a student on campus.

- Check to see which colleges require and which colleges only recommend an interview.
- Dress comfortably and neatly and relax.
- Know yourself. Going into an interview, it is essential that you have evaluated your personality, interests, abilities, skills, and values.

- Ask about your chances for admission: this is why it is important to bring a copy of your transcript or give the Admissions officer an accurate profile of your high school record and test scores. Most Admissions officers will be able to give you some idea of your chances of being admitted, but don't expect a definite answer. Usually that can only come later when the college has more complete information on you and its overall admission competition for the particular year.
- Don't write off a college because you had a bad interview. The interview can have a positive effect on your admission – rarely a negative one.

#### **AFTER YOUR VISIT**

- Make some notes on your reactions on the college. They may be helpful later when you're trying to remember and evaluate each institution.
- If questions come up after the visit, don't hesitate to contact the people you have met.
- If you're definitely interested in the college, follow through by filing your formal application as soon as possible. If you're not interested, don't consider your visit a waste of time. Chances are you will have learned about the kind of college you do want and about what other colleges are likely to expect from you.
- Send thank-you notes to those with whom you had appointments.

# College Application Procedures for Christian Academy of Indiana

1. Obtain a college application from one of the following places:
  - Call or write the college and ask them to send you one (phone numbers are in the counselor's office)
  - The internet
  - The Counselor's office has many college applications
2. Fill out the application with a black pen or type it. Neatness counts. Don't bend or fold!
3. Look for deadlines. In some cases, you may need to ask individual schools about early decision or early action.
4. If you need teacher references, ask them two weeks in advance. Talk to your counselor, **before** you ask a teacher. Give them a date when it needs to be turned into the counselor. Do not ask them to give you the recommendation unless it is given to you in a sealed envelope.
5. Give recommendation information forms (from senior counselor's packet) to your counselor before asking them to write you a recommendation. Your counselor needs **two weeks** to write a recommendation.
6. If needed, write essays. Ask your English teacher to check for errors. Give it to them at least a week or two in order to have time to make corrections.
7. Write check for deposit. *Staple* it to the front of the application.
8. Once you have *everything* together, turn it into your counselor in a large envelope. The envelope should be addressed to the college admissions office. It should be given to the counselor *no later* than one week before the deadline. We will supply postage.
9. If you have applied online you must tell your counselor. Usually the online application requires you to print off a counselor's form to mail with the transcript.
10. If complete, we will fill out the counselor's section and add an official transcript. If it is not complete, it will be returned to you. An *official* transcript is sealed and sent by the school, not given to the student. The transcript has all of your SAT and ACT test scores and your current GPA. We also include our school profile.
11. Many schools will ask for an updated transcript after the first semester of your senior year. We also will send a final transcript after graduation.

# GUIDE FOR A SUCCESSFUL COLLEGE SELECTION

## 1. A TIMETABLE FOR SUCCESS

### **Fall of Junior Year:**

- Take the PSAT test (if available)

### **Spring of Junior Year:**

- Take the ACT or SAT-I (you can retake it in the fall)
- Begin reading publications and college guides
- Prepare a working list of colleges of interest

### **Summer and Early Fall:**

- Call or e-mail schools you are interested in for information
- Visit websites of prospective schools
- Begin visiting college campuses
- Attend local college fairs and make contact with college representatives
- Get acquainted with your school guidance office
- Get organized: know application requirements and deadlines

### **September thru November of Senior Year:**

- Begin the admissions and housing application process at 3 – 6 of your top schools
- Start researching scholarship opportunities

### **Christmas of Senior Year:**

- Begin writing scholarship essays making sure to meet all deadlines

### **January thru February of Senior Year:**

- Turn in scholarship applications
- Begin the financial aid application process

### **Spring of Senior Year:**

- Narrow choices of 2 – 3 schools and research these thoroughly
- **Confirm your intention to enroll** and release space at any other school offering you admission
- Sit back and relax; it's over!

## **2. HOW DO I MAKE THE RIGHT COLLEGE CHOICE?**

- A. *Academic Program* – How strong is the school in your major? Become an expert on your major; know what a school should offer and see if this one does.
- B. *Curriculum* – How much depth and *diversity* is there? (Remember, two out of every three students change their major, so choose a school with several good programs.)
- C. *Size and Type* – How large of a school do you want to attend? Do you want a public, private, liberal arts, comprehensive, or a technical school?
- D. *Location/Setting* – Do you want to go to school in a city or small town, to a commuter school, or one with a fairly large on-campus population?
- E. *Student Body* – Do you think you will fit in comfortably at this school?
- F. *Resources/Faculty* – What types of educational resources are there and how available are they? How talented and accessible are the faculty members?
- G. *Extracurricular Life* – What is there to do outside of class?
- H. *Living Accommodations* – On and off-campus, where do students live?
- I. *Affordability* – Don't rule out a school because of finances, but look for 2 – 3 within your budget.

## **3. I LIKE THE SCHOOL, WHAT NEXT?**

- A. Find out about selective admission criteria – how to apply and what scores, tests, and grades you need for admissions.
- B. Do some housing research – find out when to apply (if possible) for on-campus housing, and if off-campus housing is available.
- C. Research your major – are there special admission requirements, minimum ACT/SAT scores, etc?
- D. Ask about scholarships, financial aid, and work – what is available and how do you apply.
- E. *MAKE A CAMPUS VISIT* – it is the only way to see if you truly like the school!

## **4. TIPS FROM THE OLD PROS IN ADMISSIONS**

- A. Apply to 3 – 6 schools – any less and you limit yourself too much, any more and the process may become too large to handle.
- B. Don't rule out a school because of finances until you have heard the final decision on all scholarships and financial aid.
- C. Don't be late! Make sure to meet all of your deadlines.
- D. Keep all correspondence from every school of interest and separate it into neat stacks. Remember, that letter you lose could be a scholarship notification!
- E. Get to know a college representative at your schools of interest. You need a contact person on campus, and you may need personalized help with problems or questions.
- F. Follow a college preparatory program in high school if at all possible.
- G. Talk to your parents – have a discussion regarding expectations, financial realities, and personal responsibility. Ultimately, college choice is a family decision.
- H. **MOST IMPORTANTLY:** Don't be afraid to ask questions! You are what makes a university tick. Be assertive, find out what you need to know and don't be afraid to ask tough questions.

# QUESTIONS TO ASK COLLEGE REPRESENTATIVES

## **ACADEMIC MATTERS**

What are the admissions requirements to your institution?

Does your college have a major in \_\_\_\_\_ ?

Does my major have specific admission requirements beyond what is required for admission to the institution?

What has been the success of your graduates in \_\_\_\_\_ ?

What courses are required for incoming freshmen?

How can I obtain a catalog for your college?

If I have an academic problem, what kind of help is available?

Do all students have faculty advisors? How are they assigned?

Is there an honors program, and how does a student get selected?

How does the honors program differ from the "regular" program?

What is the average student load per semester for a freshman?

What are the requirements for graduation? Two year? Four year?

What grade point average must a student maintain in order to remain in your college?

What are the policies concerning academic probation?

When should a student declare a major?

Can a student have two majors?

What is the policy for class attendance?

What is the average class size?

Do instructors keep office hours?

When do freshmen register for classes?

## **STUDENT LIFE**

What provisions are made to assure a safe campus?

Must all freshmen live in residence halls?

What are the housing exemptions?

How well are the residence halls supervised?

Please explain the visitation policy in the residence halls.

What other regulations exist in the residence halls?

How are roommates assigned, and how do I request a specific roommate?

What kind of telephone service is provided in the halls? How are long distance calls handled?

What other services are available in the residence halls?

Are all students allowed to operate cars on campus? Is a parking permit required?

What type of cultural programming outside of classroom activities does the University provide?

What Christian organizations are available on campus, and how many students participate?

What are the opportunities for social involvement?

Are there fraternities and sororities, and what impact do they have on campus life?

What professional organizations are represented on campus?

What types of meal plans are available?

What services are offered through the University Counseling Center?

Does your college help its graduates find employment?

Are there any special services for minority students?

What do students do on the weekends?

What intramural athletic opportunities are available, and how many students participate?

How can I try out for an intercollegiate sport?

When is the best time to visit your campus, and how do I arrange a visit?

## **FINANCIAL MATTERS**

What is the approximate cost of one academic year? What does this amount include?

What scholarship opportunities are available?

Are any fee increases predicted?

What does the registration fee cover?

When is the deadline to apply for financial aid and/or scholarships?

How can I find a job on campus?

# Wow! What An Essay!

## How to face a blank page without fear and trembling

Not every college asks for a personal essay but the most selective colleges and merit scholarship committees generally require them. Essays let you demonstrate your writing skills while presenting something of your real self. You can emerge as an imaginative, original person in your essay.

Why then, with this grand opportunity, does the sight of an empty page seem to strike fear and terror in the hearts of so many seniors?

In truth, you've got what it takes to write a winning essay. Your subjects are as close at hand as a picture in an album, a dog-eared favorite book, or the memory of a special person who has touched your life. So pick your topic and let's start at the beginning.

## Determine your audience

Imagine if you will, Mr. Jones, admissions counselor for Topnotch College, bleary-eyed, tie askew, pushing aside a cup of cold coffee to make room for the latest pile of applicant folders which he must read this afternoon before leaving for the weekend. The foot-high stack has 20 folders, and before he reaches yours, number 11, he will have read ten and have more to go before he finishes.

Mr. Jones is probably typical of admissions counselors during the hectic winter months when colleges receive and process hundreds of applications – tired, stressed, and overloaded. How then to catch his attention, to get him to sit up straight and to take notice?

## Off to a good start

Begin with a strong sentence or two, designed to “hook” your reader and you will have his attention. Read the beginning sentences of two essays on the same topic – dance as a favorite activity.

“The drums play louder and faster while we, exhausted but exhilarated, bend low to the ground and move our bodies to the rhythm. ‘AhhYEEEE!’ one woman calls out as she dances wildly. When this happens the movements become intense but natural; it feels like flying.” (The writer was describing an African dance class.)

Doesn't that make you want to know what happened next? Now look at a “ho-hum” beginning sentence.

“From kindergarten to my senior year, dance has been my favorite activity. I take dance classes whenever possible, and have done my share of ‘shuffle-ball-step’ in tape and pirouettes in ballet.”

You (and Mr. Jones) may be stifling a big yawn, not the response you want to your essay.

## **Avoid the superficial**

Avoid generalized, impersonal accounts of events in your life. Concentrate on developing one idea at some depth instead of reeling off a laundry list of interests or activities. Don't be afraid to write of your thoughts and feelings, for by sharing those you reveal the person you are.

## **Keep it simple but engaging**

Use short, clear sentences to express yourself in a natural way. A conversational tone, as one person talking to another, should be your aim. If you were writing a friend you would let your imagination and humor show, and you can do that in the essay too.

## **Essays can offset problem areas**

Suppose you have some explaining to do about a weak spot elsewhere in your application – for example, a sudden dip in your grades the first semester of your junior year. You might want to give a witty account of your slip-up. Consider this example:

*Life* is what I learned about as a first semester junior. I experienced the meaning of the old adage, 'life is full of the unexpected.' Who would have guessed that I would fall in and out of love, not once but twice, get my driver's license and the flu – all in a few short months?

I felt like a juggler trying to keep six plates in the air. Sometimes I kept things spinning pretty well, but in the end, a few did crash – namely, trigonometry and physics. Fortunately, with the help of a good tutor, I was able to piece those together, and get them back in the air by the end of the second semester . . . “

In summary, read and reread the essay question to make sure you understand what is being asked of you. Decide on your topic and your point of view. State your thesis, generally in the opening paragraph. Support your thesis in a few paragraphs, and write a conclusion which ties it all together. Your busy reader is likely to stop at the end of the first page; so should you.

After you've written a first draft, let the essay sit a day or two, then go back to revise and rewrite. At this point, you may want to have a teacher or counselor read and comment on the piece. As a final step, double-check your spelling, type your essay, have it proof-read (preferably by someone whose writing skills you trust) and make an extra copy to keep. Add the essay to the rest of your application, mail the package, and go *celebrate!* You deserve it!

## GETTING THE RECOMMENDATIONS YOU NEED

If your college application requires recommendations, you can help yourself get the kind of references you want and need.

- FIRST, make a short list of a few teachers who know you well.
- If you are looking for something more than “Joe’s a great student and should do well,” you’ll need a teacher who knows what you can do in a particular area. When you ask him/her to write for you, suggest that he/she concentrate on the specific area in which he/she knows you.
- Ask yourself if that teacher is likely to be a good writer. Will he/she be interested enough to do a good job? Does he/she have the time? Other students may give you insights about teachers who put effort into their recommendations.
- If you find yourself having to approach a teacher you’re not completely sure is “on your side” and can fully support you, just ask outright. You want that letter to be a good reflection on you.
- Be sure you make your request in plenty of time. Allow at least two weeks; four would be even better.
- When you take the recommendation forms, take along a copy of your high school data sheet, a quick reference to any honors and activities you’ve had since the ninth grade. Let the teacher know if there is something special you’d like highlighted. Remember, recommendations are requested to help colleges get to know you better. This isn’t the time to be shy about yourself.
- Make sure the form has the college’s name and address as well as your name. Take along a stamped, addressed envelope for the teacher’s use.
- To ensure a candid, honest assessment of you, consider signing the waiver saying that you will forfeit the right to look at the recommendation. Teachers may stick to a “nice” but bland description if you choose to see the recommendation after completion.

TO:

FROM:

DATE:

I appreciate your willingness to write a recommendation about me for my application to (insert name of college or university). The recommendation needs to be mailed by (insert deadline date).

An information letter about my high school years is attached along with a stamped envelope. I will be glad to answer any questions that might help you with the recommendation.

Thank you very much for this recommendation.

## CHECKLIST FOR A CAMPUS VISIT

A campus visit is highly recommended. Before you visit the campus, consider some of the options below. It is also important to develop a list of questions and plan specific activities in order to accomplish your goals.

- Meet with an admission officer.
- Verify admission requirements (tests and high school preparation).
- Discuss your chances for success in certain programs.
- Find out how to apply.
- Obtain a school calendar and a catalog.
- Determine college costs.
- Ask about financial aid opportunities, as well as deadlines, forms required, etc.
- Meet with faculty in the department of your intended major.
- Ask questions about academic requirements/offerings.
- Attend a class to get an idea of typical size, teaching style, academic atmosphere.
- Ask about the placement record for graduates in the field you might study.
- Identify career planning services for undergraduates.
- Tour the campus (be sure to check out the dorms, dining hall, library, etc.)
- Talk to students about the general academic environment and the amount and kind of study necessary for success.
- Find out what student activities (clubs, organizations, intramurals, etc.) are available and about campus life in terms of dating and social activities.
- Investigate transportation options.
- You have 10 absences a semester. College visits are included in this number.

# Top Ten College Application Mistakes

Senior year is hectic, but don't let it affect the quality of your college applications. Take your time, pay attention to detail and plan ahead so you can meet the deadlines. Following are some of the top responses from counselors and admissions staff who shared the most common mistakes on college applications.

1. **Misspellings and grammatical errors** - If you misspell on something as important as the application, it shows that either you don't care or you aren't good at spelling. Some students even misspell their intended major. But don't stop with a spell check. Proofread for grammatical errors too.
2. **Applying online, but the application isn't submitted** - If you apply online, you should receive confirmation that the college or university received it. Confirmation could be an email message, a Web page response or a credit card receipt. Follow through and make sure that your application has been received.
3. **Forgotten signatures** - Make sure you sign and date the application form. Often students overlook that part of the form if it's on the back. Check that all spaces are completed.
4. **Not reading carefully** - For example, if the form asks what County you live in, don't misread it as Country and write United States.
5. **Listing extracurricular activities that aren't** – Those that make the list include sports, the arts, formal organizations and volunteer work. Make sure your activity information is accurate. Colleges may check with your high school.
6. **Not telling your school counselors where you've applied** – Let your counselor know which colleges you're applying to, and ask him or her to review your high school transcript before sending it to colleges. Sometimes transcripts have errors.
7. **Writing illegibly** – First impressions count, so take your time and use your best handwriting. It will make a better impression.
8. **Using an email address that friends might laugh about, but colleges won't** – Select a professional email address. Keep your fun address for friends, but select an address using your name for college admissions.
9. **Not checking your email regularly** – If you've given an email address, the college will use it. You don't want to miss out on anything because you didn't read your email.
10. **Letting Mom or Dad help you fill out your application** – Admissions people know if your parents help, whether you have two different styles of handwriting or your admissions essay sounds more like a 45-year-old than a 17-year-old. It's fine to get advice, but do the work yourself.

# ALCOHOL, OTHER DRUGS, AND COLLEGE A PARENT'S GUIDE

So, your child is going off to college. This is a huge step for both of you, and you want to be sure your son or daughter chooses the "right" school. There are so many factors to consider: A large or small school? A rural or urban campus? How far from home? What majors are available? Cost?

As a parent you want to provide guidance in answering these questions. You will also have additional concerns that may not occur to your son or daughter. One important question is "What is the alcohol and other drug scene on campus?" Naturally, you will want your son or daughter to attend a college where he or she can focus on learning and enjoy a positive, healthy social life.

How can you tell whether a particular college is one where weekend alcohol-fueled partying regularly begins on Thursday night? Or where attendance is poor at Monday morning classes because too many students are hungover? Or where you son or daughter will have trouble studying or sleeping because of a roommate's involvement with high-risk drinking?

There are no guarantees, but there are ways you can learn about a school's efforts to prevent problems related to student alcohol and other drug use.

## ASK QUESTIONS!

You have a right to know that a college is serious in its efforts to address alcohol- and other drug-related problems. Here are questions you should expect college officials to answer, with hard evidence to support their claims.

- What steps has the college president taken to provide visible, consistent leadership on this issue?
- Does the college have a clearly defined alcohol and other drug policy? What is it? What are the consequences for infractions?
- Will the administration inform parents if a student is disciplined or arrested for alcohol- or other drug-related infractions, or hospitalized for drug or alcohol use?
- What percent of students join fraternities or sororities? What is the school doing to reduce alcohol use among these groups, whose members tend to drink more heavily than others?
- What proportion of the athletics budget comes from the alcohol industry? (Accepting such money sends a mixed message to students.)
- What training do residential advisors have in identifying and helping students who may have alcohol or other drug problems?
- What percent of students are involved in community service? (Students who are involved in such activities tend to have fewer alcohol- and other drug-related problems.)
- What treatment and other services are available for students who have alcohol- and other drug-related problems?

## VISIT THE CAMPUS

A visit to the campus is one of the best ways to find out about the alcohol and other drug scene. Be sure to discuss your concerns with your son or daughter before the visit. Help him or her understand why this issue is important.

**Talk to current students and residence hall advisors.** Ask what students do for fun on campus. Do many students participate in community service activities?

**Check out bulletin boards and campus newspapers.** Look for mention of alcohol and other drugs in notices, ads, articles, editorials, and letters to the editor.

### COLLEGE STUDENTS ENCOUNTER PROBLEMS WHEN OTHERS DRINK TOO MUCH

60.5%	had study or sleep interrupted
53.6%	had to take care of a drunken student
29.3%	had been insulted or humiliated
20.1%	experienced an unwanted sexual advance (women)
18.6%	had a serious argument or quarrel
13.6%	had property damaged
9.5%	had been pushed, hit, or assaulted
1.3%	had been a victim of sexual assault or date rape (women)

**Wander through the residence halls.** Notice how students decorate their rooms. Are there many alcohol-related posters or pyramids of beer cans? Are trash cans filled with beer cans or bottles?

**Talk to faculty members and campus security officers.** Do they feel the administration is committed to dealing with problems related to alcohol and other drugs? How serious do they think these problems are?

**Walk through the commercial neighborhoods near campus.** Do bars and liquor stores seem to target students? Do they offer low-price “specials” that encourage drinking?

### TALK WITH YOUR SON OR DAUGHTER

Campus climate is important, but ultimately it is up to your son or daughter to make responsible choices. Studies show that parents remain a key influence on college students. Your opinions and guidance can make a difference!

**Listen.** You won’t get far by lecturing. Ask your child to talk about alcohol and other drugs. Find out what concerns he or she has.

**Make your expectations clear.** College is a huge investment of time and money. Set clear expectations that your son or daughter will focus on academic work and personal development. Underage alcohol consumption and alcohol-impaired driving are illegal. Make it clear that you do not condone breaking the law.

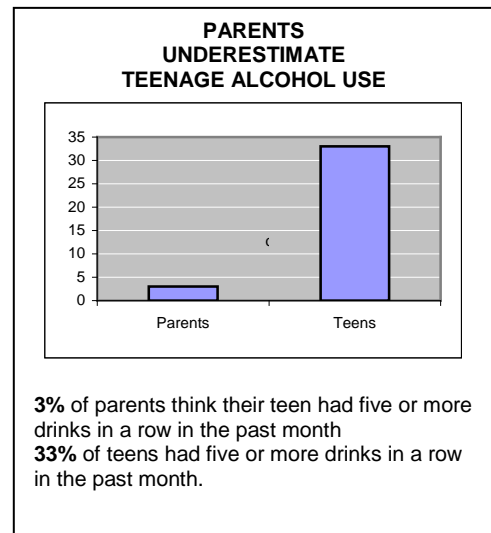
**Offer information.** Alcohol is toxic. Far too many students die every year from alcohol poisoning. Discourage dangerous drinking such as drinking games or fraternity or athletic hazing. Encourage your son or daughter to have the courage to intervene when someone else is engaging in dangerous drinking.

**Help them take a stand.** Every student has the right to a safe academic and living environment. Discuss ways to handle situations ranging from interrupted study time to assault or unwanted sexual advances. Help your son or daughter think about whether to approach the offender directly or whether to notify residence hall staff or other college or law enforcement officials.

**Get and share the facts.** Students grossly overestimate the use of alcohol and other drugs by their peers. Young adults are highly influenced by peers and tend to drink in amounts they perceive to be the norm. You can play a vital role in providing accurate information.

**Encourage community service.** Students who volunteer are less likely to abuse alcohol and other drugs. Point out the benefits of volunteer work – forming friendships, developing job-related skills, and knowing the satisfaction of helping others.

**Be a good role model.** Evaluate your own use of alcohol, tobacco, prescription medicines, and even over-the-counter drugs. Consider how your attitudes and actions may be shaping your son or daughter’s choice about whether or not to use alcohol or other drugs.



This guide is available on the Web at [www.edc.org/hec](http://www.edc.org/hec). For more information about alcohol, other drug, and violence protection on college campuses, contact:

**U.S. Department of Education**  
Safe and Drug-Free Schools Program  
[www.ed.gov/offices/OESE/SDFS/](http://www.ed.gov/offices/OESE/SDFS/)

**The Higher Education Center for Alcohol  
And Other Drug Prevention**  
[www.edc.org/hec/](http://www.edc.org/hec/)

# COLLEGE AND YOUR FAITH



# Choosing a Christian College

**Your commitment to Jesus Christ is the most important part of your life . . . and you've decided to go to college.** And now you're surrounded by viewbooks and videos and posters and long letters from directors of admissions.

Maybe you've already visited some campuses, attended classes, even spent the night. And everyone – your parents, friends and even your aunts and uncles – is offering their two cents worth. Confused? A little stressed? Who wouldn't be?

You know better than anyone that going to college is a big decision. And choosing the right college can be tough. But don't forget, you're not making this decision alone. Your parents are there to help. So are friends, maybe even a brother or sister. Even your pastor wants to help. Everyone wants what's best for you. That's why you should think carefully about attending a Christian college or university.

## ***Consider a Christian College***

**Chances are, somewhere in that big stack of college material sitting on the floor by your bed, is some information from a Christian college.** Maybe you overlooked it. But think about this: each year, thousands of students – students just like you – chose to attend a Christian college.

How do you know if a Christian college is right for you? Here's a quick way to find out. Think about how you would answer the following questions:

- Do you value Christian friends?
- Do you want to grow and mature as a Christian?
- Is it important that your teachers are Christian?
- Is it important that your classes are taught from a Christian perspective?

If you answered these questions “yes,” then you should consider a Christian college or university.

## ***The Straight Scoop***

**So what are Christian colleges really like?** Here's the straight scoop.

*Academic quality:* If you don't know that Christian colleges offer some of the best programs, faculty, and facilities in the country, then consider this:

- At a Christian college, you are much more likely to be taught by a full-time faculty member rather than a graduate student or teaching assistant.
- Christian colleges graduate more students on time than do public institutions. This means you'll start your career or graduate school sooner.
- At a Christian college, you are much more likely to have direct access to labs and equipment as a freshman; resources that students at public universities almost never use until they are juniors or seniors.
- You won't find classes with 300 other students at a Christian college. In fact, Christian colleges often have the best student-to-faculty ratios in the country. Your teachers will know you – and you'll know them.
- Christian college graduates attend law, medical, and graduate school in much higher percentages than do students from public universities.

## **CHRIST-CENTERED EDUCATION:**

It's not just quality that sets Christian colleges apart from other institutions – it's perspective. At a Christian college the education is Christ-centered education. It is based on unchanging values and principles. That's an important distinction. Not only will your professors tell you what they know, but they will share what they believe, and why. This is what lifelong learning is all about.

## **CAMPUS LIFE:**

Because Christian colleges are often smaller than public universities, you have unparalleled opportunities to get involved. It is easy to make friends. Join clubs. Play a sport. Sing in a musical group. Act in a drama. Teach a class. Or minister to the needy. At a Christian college you won't have trouble finding something to do. Actually, it's sometimes difficult to choose from the many opportunities you will have.

## **THE REAL WORLD:**

Think a Christian college might be too sheltered for you? Well, if working in New York's inner city, giving aid to the poor in Haiti, doing research at a library in Russia, or driving beneath the Pacific Ocean is your idea of being sheltered, then maybe a Christian college isn't for you. Few colleges or universities anywhere prepare you for the rigors and opportunities of real life better than do Christian colleges.

## **GRADUATION RATES:**

At a Christian college you are more likely to graduate on time. That's something many public universities can't say. And when you graduate on time you save money, usually a lot of money. When you graduate on time you don't have to pay tuition, room, and board for another year or two. And you can find a job or enter graduate school that much more quickly.

## **COST:**

It costs money to go to any college, and Christian colleges and universities are no different. But Christian colleges often offer significant financial aid packages. Very few students pay full tuition and opportunities for scholarships, internships, part-time jobs, and loans are plentiful.

To find out how much it will cost you to attend, you need to have a serious conversation with an admissions officer from the Christian college you are interested in. And the sooner you have the conversation, the better. At some colleges, more aid is available for students who apply and are accepted early.

## ***Check Them Out***

**Maybe by now you're thinking that a Christian college or university might be right for you.** So what do you do next? Find a list of Christian colleges and see which schools are in your part of the country. Or check out the colleges affiliated with your denomination. Talk to your pastor, family, and friends and listen to their ideas and recommendations. Call the ones you are interested in and speak with an admissions counselor. Ask for a copy of their viewbook and catalog. Maybe they have a video they could send you. If you surf the net, check out Christian colleges at <http://www.cccu.org>.

Nothing will help you make a better decision than visiting the campus so you need to try and visit as many as you can. Make arrangements through the college's admissions office for you and your parents to visit. When you are on campus, spend as much time as you can with students. Attend classes. Talk to some professors. Read the bulletin board outside the dining hall. Scope out the gym. Spend the night. Get a feel for the place. See if it is right for you.

Consider a Christian college or university. You'll be glad you did.

# Finding a Christian Community At Your College/University

If you choose a secular private school or a state university, there are several opportunities to develop your faith and encourage your spiritual growth. Of course, there are churches in every community in which to become involved. Take the opportunity to be involved.

On virtually every campus there are Christian organizations. Usually the main line denominations, as well as non-denominations like Campus Crusade, have ministries on the edge of the campus. As you visit colleges during your junior and senior year of high school make sure you stop by those ministries or go to one of their meetings. These ministries will have Bible studies, missions' trips and social opportunities, all of which can have a large impact on your spiritual life in college. Some of these (but not all) are listed below. Please contact these ministries to find out more about them.

An excellent website to find out how to live the Christian life on campus is: [LiveAbove.com](http://LiveAbove.com)

## **Bellarmino University:**

Campus Crusade for Christ  
[www.louisville.cru.com](http://www.louisville.cru.com)  
Clayton England  
[clayton.england@uscm.org](mailto:clayton.england@uscm.org)

## **Indiana State University**

Campus Outreach  
David Stowe, advisor  
(812) 237-3915  
[dstowe@indstate.edu](mailto:dstowe@indstate.edu)  
Christian Student Fellowship  
Mark Green, advisor  
(812) 237-3572

## **Indiana University Bloomington**

IU Christian Student Fellowship  
Bill Kershner, campus minister  
1968 No. Jordan Ave.  
Bloomington, IN 47402-1456  
(812) 332-8972  
[csf@indiana.edu](mailto:csf@indiana.edu)

## **Indiana University Southeast**

IUS Christian Student Fellowship  
Josh Boswell, campus minister  
615 Park East Blvd.

## **University of Kentucky**

Baptist Campus Ministries  
Daniel Berry, campus minister  
Baptist Student Union  
429 Columbia  
Lexington, KY 40508  
(859) 257-3989  
Campus Crusade for Christ  
Rob Wheeler, II  
[rob.wheeler@sscm.org](mailto:rob.wheeler@sscm.org)

## **University of Louisville**

Baptist Campus Ministries  
Bill Noe, Interim  
(502) 852-6595  
Campus Crusade for Christ  
[Clayton.England@uscm.org](mailto:Clayton.England@uscm.org)  
(502) 593-4360

[www.CollegeWalk.com](http://www.CollegeWalk.com) is a website to help freshmen locate Christian ministry organizations on their campus.

# MILITARY OPTIONS



# The Military Option

## **Things to Consider**

Probably the greatest single consideration to joining the military is the commitment of time you must make. While there are different plans for fulfilling the time requirements, you will make a commitment of four years. This can be met by a combination of active duty, active reserve, and inactive reserve.

Once you have enlisted, you have signed a contract; you can't just change your mind and walk out because you find the physical training too difficult or the living conditions unpleasant. Overall, however, all branches offer great incentives to those enlisting in today's peacetime military.

## **The Service Academies**

The Army, Navy, Air Force, and Coast Guard have service academies that offer Bachelor of Science degrees and officer commissions to their graduates. The academies prepare students morally, mentally, and physically to be professional officers in the service. An appointment to an academy gives a student an outstanding education – paid in full. Upon graduation, academy graduates are commissioned as officers and must serve five years of active duty.

Bear in mind that the competition for appointments is very tough. Applicants need to begin their efforts no later than the middle of their junior year. Students must be nominated by members of Congress (except for the Coast Guard Academy).

## **ROTC Scholarships**

Most college-trained officers come from Reserve Officers' Training Corps (ROTC) programs. All branches of the service offer ROTC scholarships that pay tuition, fees, books, and a monthly stipend. The awards may be for two, three, or four years. The scholarships enable qualified young men and women to attend the civilian college of their choice. Upon graduation, the young men and women receive commissions as officers in the service and must serve four years of active duty.

## **A Part-Time Soldier and a Full-Time Student/Citizen**

The National Guard offers a chance to serve as both soldier and student or employed citizen through split training. Basic training requirements are given over two consecutive summer breaks for six weeks each summer. Service continues one weekend per month and two weeks each summer.

Those in the Guard receive a monthly salary and some educational benefits. Students who participate in the Student Loan Repayment Program can receive income and cash benefits up to \$25,000 during four years of college as a full-time student and part-time soldier in the Guard. This program can start as early as the second semester of the junior year of high school.

## **What is the ASVAB?**

The Armed Services Vocational Aptitude Battery (ASVAB) is a multiple-aptitude battery designed for use with students in Grades Ten, Eleven, and Twelve, and in post-secondary schools. The military services use the results to identify students who potentially qualify for entry into the military and for assignment to military occupational training programs.

## **Things to Consider When Taking the Military Option**

If you are interested in exploring military options, talk to an education specialist in the branch of service that interests you. You need to be very clear about the opportunities the service offers and the commitment of time that will be expected of you. Remember, when you enlist in the service directly or in the Reserve Officers' Training Corps, you are signing a contract that gives you certain rights, but it also includes specific responsibilities that you must fulfill.

# Going Into The Military

Going into the military after high school has been a choice made by young men over the years. That option is open to young women today as well. This decision to “join up” can have many advantages.

## What Are the Advantages?

Joining the military gives a young person an opportunity to serve his/her country in a great and historic tradition; military service is important to our country’s well-being as much in peacetime as in wartime. There are also few occupations that place responsibility on young men and women so early in their work life.

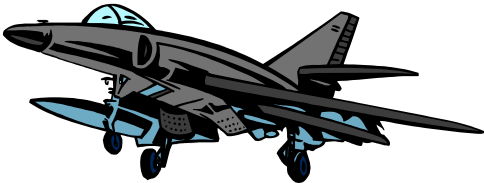
- ✓ Enlisting in any of the Armed Services – whether the Army, Navy, Air Force, Marine Corps, or Coast Guard – will also give you immediate and long-term personal benefits.
- ✓ Once you enlist as a private seaman or airman, you become eligible for two major sources of financial aid that will help you take college courses and get your college degree.
- ✓ The first category consists of programs you can take part in while you are on active duty – the in-service education. This could include taking courses at a nearby college at a 75 percent reduction in tuition, paid by your particular branch of the service, or earning college credit for completing a class such as radar tracking. In-service education could also include on-the-job training.
- ✓ The second type of aid available to enlisted service members is the after-service education. The new version of education benefits is called the Montgomery GI Bill. In effect since July 1985, this bill offers to match savings of service men and women. Those enlisted in the service are encouraged to save \$100 per month for the first 12 months of service. Upon completion of the tour duty, that person may receive \$300 per month of 36 months, a total of \$10,800 that can be used for further education after leaving the service.
- ✓ Help is also available if you want to become an officer, moving from enlisted status to officer training. You might do this through ROTC, a service academy, or Officer Candidate School, which leads to a commission.
- ✓ In addition to these educational benefits, you will also be learning skills through on-the-job training in your assignment.
- ✓ The military has always been a means to travel and to see some of the world, though not always under the best of circumstances.
- ✓ The military will provide a structured work setting, often living accommodations, and a moderate salary during your tour of duty. In a sense, that allows you to explore career opportunities, to develop maturity, and to plan for your future. Not a bad way to spend a few years!

**If you are interested in enlisting, talk to a recruiting officer. Be sure to ask if you might qualify for the special “track” for highly qualified enlisted men and women.**

### How to get more Military Information

U.S. Naval Academy	1-800-638-9156
U.S. Air Force Academy	1-719-472-2520
U.S. Coast Guard Academy	1-800-883-8724
U.S. Marines	1-800-858-9271
National Guard	582-2065

## AIM HIGH – United States Air Force (Information subject to change without notice.)

<p><b>Pilot and Navigator Qualifications</b></p> <ul style="list-style-type: none"> <li>- Be 29 years old or younger when commissioned</li> <li>- Normal color vision for both pilots and navigators</li> <li>- Distant vision – Pilots uncorrected to 20/50                         <ul style="list-style-type: none"> <li>-- Navigators 20/200 but corrected to 20/20</li> </ul> </li> <li>- Near vision – Pilots uncorrected to 20/20                         <ul style="list-style-type: none"> <li>-- Navigators 20/40 but corrected to 20/20</li> </ul> </li> <li>- Have had no corrective eye surgery</li> <li>- No history of hay fever, or allergies after age 12.</li> <li>- Meet AF weight and physical conditioning requirements</li> <li>- Standing height of 64 to 77 sitting height of 34 to 40 inches</li> <li>- Qualifying scores on the Air Force Officer Qualifying Test</li> <li>- After training, Navigators serve six years; pilots, ten years</li> </ul>	<p><b>Scholarship Benefits</b></p> <ul style="list-style-type: none"> <li>- All or Part Tuition (Annual Tuition Limits)                         <ul style="list-style-type: none"> <li>-- (Type 1 Unlimited, Type 2 \$15000, Type 7 \$9000)</li> </ul> </li> <li>- Over \$480 annually for Books</li> <li>- \$150 a month during school year</li> </ul> <p><b>High School Scholarship Requirements</b></p> <ul style="list-style-type: none"> <li>- HS unweighted GPA of at least 2.5</li> <li>- ACT scores: Composite of 24, Math 21, Verbal 21</li> <li>- SAT scores: Total 1100, Math 520, Verbal 530</li> <li>- Application due December 1 of Senior Year</li> </ul>																																																												
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## **Juniors**

### **If you are interested in the United States Air Force Academy**

**Contact your admissions liaison officer for information and literature**

**Take SAT and ACT in the fall and spring**

- SAT code for Academy – 4830, ACT code for Academy – 0530

**Apply for Summer Seminar from December 1 to March 15**

- Provides an opportunity to see what the Academy is like
- Must be in the top 25 % of your class and have qualifying PSAT/SAT/ACT test scores

**Complete the online application at [www.academyadmissions.com](http://www.academyadmissions.com)**

**Request a nomination from all sources for which you qualify**

- As a minimum: both U.S. senators, representative, and vice-president

**Register for honors/advanced placement courses in math, English, and science**

**Prepare for Physical Aptitude Exam (PAE)**

- Have someone give you a practice test with 2 minutes between events
- Work on pull-ups (flexed arm hang for females), sit-ups, basketball throw, standing long jump and running (shuttle run)
- It's a graded test (not pass-fail) so do your best

**Start AFROTC scholarship application June 1<sup>st</sup> (after junior year) at [www.afrotc.com](http://www.afrotc.com)**

- Choose your dream college and two reasonably-priced colleges
- Select three majors from the list on the online application. Make sure your college choices offer those majors!

**Learn as much as you can about the Academy**

- Read the catalog (all of it) and talk to cadets and graduates

## **Seniors**

### **If you are interested in the United States Air Force Academy**

**Take SAT and ACT in the summer and fall**

- SAT code for Academy – 4830, ACT code for Academy – 0530

**Complete the online application at [www.academyadmissions.com](http://www.academyadmissions.com) if you haven't already**

**Request a nomination from all sources for which you qualify**

- As a minimum: both U.S. senators, representative, and vice-president
- Complete all the paperwork they require to select their nominees – their deadline is usually early in the fall, so get it done in the summer if you can

**Register for honors/advanced placement courses in math, English, and science**

**Schedule and complete your medical exam as soon as possible**

- Find out if you are pilot-qualified (or why you are not) and let me know
- Contact me if DODMERB disqualifies you or requires additional information/exams

**Prepare for the Physical Aptitude Exam (PAE)**

- Practice pull-ups (flexed arm hang for females), sit-ups, basketball throw, standing long jump and running (shuttle run) with only 2 minutes between events
- Schedule a coach or PE teacher to administer the test for you and let me know when it will be so I can come watch you

**Start AFROTC scholarship application at [www.afrotc.com](http://www.afrotc.com)**

- Choose your dream college and two reasonably-priced colleges
- Select three majors from the list on the online application. Make sure your college choices offer those majors!
- Complete the counselor certification form and have your counselor send it in with an official transcript as soon as possible.

**Prepare a resume of your activities and accomplishments and send it to me**

- Use this to help you prepare for your formal interview with me

**Learn as much as you can about the Academy**

- Read the catalog (all of it) and talk to cadets and graduates

# United States Coast Guard Academy

Appointments are tendered on the basis of nationwide competition without congressional nominations or geographical quotas. Applications must be submitted prior to December 15. Candidates must arrange to participate in either the SAT I or ACT prior to or including the December administration.

Appointments are based on the candidate's high school record, performance on either the SAT I or ACT, and leadership potential as demonstrated by participation in high school activities, community service and part-time employment. Most successful candidates rank in the top quarter of their high school class and have demonstrated proficiency in both mathematical and applied science.

Candidates must be 17 to 23. Candidates must be assured of high school graduation by June 30.

Coast guard cadets obtain an excellent undergraduate education at no personal expense. In addition, they receive pay and allowances for living expenses. The academy curriculum emphasizes engineering and science and leads to a Bachelor of Science degree. Graduates of the academy are commissioned as ensigns in the United States Coast Guard.

Under the Department of Transportation, the Coast Guard performs a variety of missions including search and rescue, maintenance of aids to navigation around the globe, operation of icebreakers, enforcement of maritime law, boating safety and marine environmental protection.

To obtain an application or further information, visit the Web site at [www.cga.edu](http://www.cga.edu), call 1-800-883-8724, or write the director of admissions, U.S. Coast Guard Academy, 31 Mohegan Avenue, New London, CT 06320.

## Contact:

Ken Kolarcik, Executive Director  
Ogden Newell & Welch  
1700 Citizens Plaza  
Louisville, KY 40202  
502-560-4242 Phone  
502-627-8742 Fax  
[kekolarcik@ogdenlaw.com](mailto:kekolarcik@ogdenlaw.com)

The more you know about what ROTC scholarships have to offer, the more comfortable you may be discussing this option with your students.

## First rate education.

The Reserve Officer Training Corps (ROTC) offers full and partial scholarships in two-, three-, or four-year increments, at more than 1,500 colleges and universities. Full scholarships cover the entire cost of tuition and fees, even at private institutions where costs can be quite high. All ROTC scholarships provide funds for books, most required fees, and even some spending money each month.

## Options and skills.

Not only can students choose the Service that suits them best – Army, Navy, Air Force, or Marine Corp – as an officer, there are hundreds of career options available: pilot, lawyer, personnel manager, oceanographer, nuclear engineer, journalist . . . to name just a few examples.

## Rank and privilege.

As ROTC college graduates, students will become commissioned officers, with guaranteed jobs, built-in promotions, and career growth potential.

## Leadership.

ROTC training prepares young men and women for almost anything. It can help them develop leadership skills, handle important assignments and equipment, and take on responsibility . . . qualities your students can carry into the civilian world should they ever decide to leave the military.

# U.S. Naval Academy

Follow these six steps:

**1. Meet the basic eligibility requirements:**

You must be a U.S. citizen of good moral character, at least 17 years old, but not past your 23<sup>rd</sup> birthday on Induction Day (typically July 1<sup>st</sup>) during the year you enter the Academy. You must be unmarried, not pregnant, and have no legal obligation to support a child or other dependent.

**2. Obtain a nomination:**

Nominations are usually obtained from members of Congress, but students are encouraged to apply to all available nomination sources. First apply to the representative from your congressional district and both state senators. Sample application letters can be found in the Naval Academy catalog and on our website, [www.usna.edu](http://www.usna.edu). Submit your application letters during the spring of your junior year. Most congressmen submit their official nominees to the Naval Academy during the fall, but have up until January 31<sup>st</sup> of an applicant's senior year. You do not have to know a congressman personally, nor do you need political influence to receive fair consideration.

**3. Qualify academically:**

This begins by returning your Preliminary Application to the admissions office at the Naval Academy. Once received, your SAT-I, ACT, or PSAT scores will be screened to determine competitiveness. These students are designated "candidates for admission" and mailed an application package. Candidates are also scheduled for a medical examination.

Once you complete the application package, the Admissions Board will review your record including your high school transcript, extracurricular activities, and athletics. Course work should include four years of math, four years of English and a year of history, chemistry and physics. Two years of a modern foreign language are also recommended.

**4. Qualify medically:**

You will be scheduled for a medical examination as soon as you become a candidate. Your appointment information will be mailed to you. Exam results are forwarded four to six weeks later. Generally speaking, healthy candidates with normal vision have little difficulty passing the exam.

**5. Qualify physically:**

Complete the Physical Aptitude Examination found in your application package. There are five parts: pull-ups or flexed arm hang for women, push-ups, a 300 yard shuttle run, a standing broad jump, and a kneeling basketball throw. A physical education instructor can easily administer the test.

**6. Selection for Appointment:**

Students with at least one official nomination who are qualified academically, medically and physically compete for appointments. Over 10,000 students start the application process. Approximately 2,000 become qualified in all areas and receive a nomination. About 1,500 of the most qualified students are offered appointments to the United States Naval Academy.

Contact: Greg Reinhardt  
712 Talon Place  
Louisville, KY 40223  
(502) 244-7707 (home)  
(502) 329-3250 (work)

# United States Military Academy

To become a cadet you must meet the requirements specified by public law and must be qualified academically, physically and medically. Each candidate must also obtain a nomination from a member of Congress or from the Department of the Army.

As a candidate you are evaluated for admission on the basis of academic performance (high school record and SAT or ACT scores), demonstrated leadership potential, physical aptitude and medical qualification. West Point seeks a class composition of top scholars, leaders, athletes, soldiers, women and minorities to maintain a diversified collegiate environment and student body. Candidates with outstanding qualifications in one or more areas and those who have extenuating social or financial disadvantages that create limited athletic, academic, or leadership opportunities receive special consideration for admission to the incoming class.

To apply for admission, applicants should accomplish the following steps:

## **STEPS TO WEST POINT:**

1. Determine whether you meet the basic requirements
2. Apply for a nomination.
3. Start a file at West Point.
4. Fill out USMA forms.
5. Follow up on the nomination process.
6. Complete testing, including:
  - ACT and SAT
  - Qualifying Medical Exam
  - Physical Aptitude Exam
7. Monitor the evaluation and status of application.
8. Visit West Point on a Candidate Orientation Visit.
9. Prepare for entrance to USMA.

Contact: Andy Stone, (502) 588-2372

# What You Need to Know About Registering with Selective Service

## **What is Selective Service?**

The Selective Service System is a government agency whose job it is to provide untrained manpower for the Armed Forces if there's a national emergency.

## **What is Selective Service Registration?**

By registering, you add your name to a list of all the men in the nation, ages 18 through 25. The list would be used to identify men for possible military service in case of a national emergency.

## **What happens if there's a draft?**

There hasn't been a draft since 1973. If there were an emergency sufficient for Congress to order another draft, Selective Service would conduct a birthday lottery to decide the order in which to call men. Those who turn 20 during that calendar year would be called first in a sequence determined by the lottery. If more men were needed, those 21 to 25 would be called, youngest first.

## **Who is required to register?**

The law says that all 18-year old men (including U>S. citizens living abroad and non-citizen immigrant males 18-25 residing in the U.S.) must register. The only young men exempt from registration are non-citizen males who are in the U.S. temporarily as tourists, diplomats and their family members or foreign exchange students; incarcerated or institutionalized men; men on active duty in the Armed Forces; and students at U.S. military academies.

## **Why don't women have to register?**

Our nation only registers men. This has always been the case. Selective Service law as it presently is written refers specifically to "male persons" in stating who must register and who could be subject to a draft. Therefore, Selective Service procedures do not apply to women. In order for women to be required to register with Selective Service, Congress would have to change the wording of the law.

## **What if I don't register?**

You are breaking the law. If prosecuted, you could be sent to prison for up to 5 years and may be fined up to \$250,000. In addition, if you fail to register, you cannot qualify for federal student grants or loans for college, job training benefits and many state and federal jobs.

## **Is registration hard?**

No. In fact it's never been easier. A young man can register with Selective Service in less than 2 minutes via the Internet at [www.sss.gov](http://www.sss.gov). You can also register by going to your local post office and completing a registration form. It's as simple as filling in your name, address, telephone number, date of birth and Social Security number. Registration forms should be available in your local recreation or social service center, school's guidance or registrar office, or you may receive a form in the mail. Simply complete and mail the form to Selective Service.

## **When should I register?**

Within 30 days of your 18<sup>th</sup> birthday. If you cannot register on time because you are hospitalized or in prison, you have 30 days in which to register after you are released. If 30 days have already passed since your 18<sup>th</sup> birthday, **register** immediately, either **on-line** or at your post office. Although Selective Service will accept a late registration, the longer you wait, the longer you are breaking the law and jeopardizing your future benefits.

## **How do I prove I registered?**

When registering via the Internet, you will receive your Selective Service number immediately. That number is your proof of registration – for safe keeping, jot it down. You will receive a Selective Service card by mail within 2 weeks confirming that number. (Note: If you registered by mail, you will receive a card confirming your registration within 60-90 days.) If you don't get your card within 90 days, write to:

Selective Service System  
Registration Information Office  
P.O. Box 94638  
Palatine, IL 60094-4638  
Or call 1-847-688-6888

# ATHLETICS AND COLLEGE



# NCAA Eligibility Center

## Register online at [www.eligibilitycenter.org](http://www.eligibilitycenter.org)

**S**tudents who want to participate in NCAA Division I or II athletics must be certified by the NCAA Clearinghouse. If you hope to play NCAA sports, you should start the certification process by the end of your junior year or early in your senior year.

**ACT/SAT Scores** must be provided to the Clearinghouse by listing "9999" as the code on the registration form for the test or scores will be accepted as listed on your transcript.

- The student must file a ***Student Release Form*** with the Clearinghouse with an accompanying \$50 fee. (Students who have received waivers on the ACT/SAT are eligible for a waiver from the Clearinghouse fees.)

- Documentation of all initial-eligibility requirements for Divisions I and II and academic records must be certified by the NCAA Clearinghouse. Once all the information is received, the Clearinghouse will make a certification decision and report that to the student and to the NCAA member institutions that request it and to which the student has authorized release of the information.

For additional information, contact:

**NCAA Eligibility Center  
Certification Processing  
P.O. Box 7136  
Indianapolis, IN 46207-7136  
Phone: 877-622-2321  
[www.eligibilitycenter.org](http://www.eligibilitycenter.org)**

### High School Information

School Code: 152504  
School Name: Christian Academy of Indiana  
Address: 1000 Academy Drive  
City, State: New Albany, IN 47150

### Instructions

The NCAA has approved the following courses for use in establishing the initial-eligibility certification status of student-athletes from this school.

NCAA legislation permits a student to receive credit for a core course only one time. As a result, if a student repeats a core course, the student will only receive credit once for the core course, and the highest grade earned in the course will be included in the calculation of the student's core course grade point average. Like wise, if a student completes a course that is duplicative in content with another core course, the student will only receive credit for one of the duplicative courses, and the course with the highest grade earned will be included in the calculation of the student's core course grade point average.

# The Student-Athlete

In order to keep the student in student-athlete, first, there is a struggle to keep your mind on your class work. Using your time wisely, making time to study and keeping up your grades will probably take constant effort.

If academic work seems demanding, you may be tempted to spend your free time practicing that pass or hook shot instead of studying. After all, who gets cheers for finishing a chemistry lab or writing a good book report? But consider this: The courses you take will probably mean more as you become an adult than all your victories in sports.

If you hope to play college sports, you must get a clear understanding of the regulations about academic eligibility, financial aid, and recruiting in the different NCAA divisions. Sound tough? It is, but you didn't get to be a competitive athlete by taking the easy way out. You can make much of your own good luck by keeping your sports in perspective, by talking to your parents, coaches, and other adults who can help you look at the *big* picture, and by keeping up your academic work as well as your sports practice.

## Eligibility Requirements for NCAA Division I and II

Documentation and academic records of all initial-eligibility requirements for Division I and Division II must be certified by the NCAA Initial-Eligibility Clearinghouse.

## Financial Aid for Athletes

- Student-athletes at Division I or II colleges may receive tuition and fees, room and board, and books for each academic year. You are eligible for this aid as a freshman if you have met the guidelines.

- No athletic scholarships are guaranteed for four years. Each scholarship is awarded for one academic year. It may be renewed each year for a maximum of five years in a six-year period.
- In some cases, you may receive additional financial assistance from grants or loans. Your college's financial aid office can give you more information.
- Any additional scholarships, grants, or loans must be reported to the school's financial aid office.
- A student-athlete's aid at a Division III college is based on financial need only and may not be awarded because of athletic ability.

## Recruiting

The rules for recruiting vary between Division I and II. If you hope to be recruited, it is very important for you and your family to have a clear understanding of acceptable behavior. Because *the rules are very specific and must be clearly understood*, you should seek out the NCAA eligibility publication where they are listed in detail.

For a detailed description of the rules of academic eligibility, core curriculum interpretations and other related information, go to the following website:  
<https://web1.ncaa.org/eligibilitycenter/comm on/>.

For a complete description of academic eligibility requirements, financial aid, and recruiting rules, see the following NCAA publication available at the same address: NCAA Guide for the College-Bound Student-Athlete.

Other sources of information include the admissions officers and the athletic academic counselor in the athletic department at the school where you plan to enroll.

## **National Association of Intercollegiate Athletics**

There's another conference that student athletes need to know about. The National Association of Intercollegiate Athletics is made up of approximately 425 fully accredited four-year colleges and universities throughout the United States and Canada. Several independent colleges in Kentucky are

members of this conference. The Association publishes a brochure outlining basic eligibility regulations, financial aid policies, tryout rules, and recruitment policies. For a copy, write or call:

National Association of Intercollegiate Athletics  
6120 South Yale Avenue, Suite 1450  
Tulsa, OK 74136  
Phone: 918-494-8828  
Fax: 918-494-8841  
<http://www.naia.org>

According to *On the Mark, Putting the Student Back in Student-Athlete* by Richard E. Lapchick, only 1 in 50 high school athletes will get a scholarship to play in college. Of those who get athletic scholarships, fewer than 30 percent graduate from college. Only one in 12,000 high school players makes it to the pros. Can you beat these odds?

**Small College Scout.com** is a FREE website dedicated to helping student-athletes find a place to play sports at the NCAA Division 2, 3 NAIA and Junior College levels. All you have to do is login and register the student-athlete's information. They will instantly be exposed to hundreds of small college coaches across the country that are looking for student-athletes for their programs.

# FINANCIAL AID AND SCHOLARSHIPS



## FINANCIAL AID: UNDERSTANDING THE NEED

To unravel the mysteries of financial aid, you must begin at the beginning. There are two broad categories of financial aid. One is **need-based**; the other is **merit-based**. You must apply SEPARATELY for need-based and merit-based aid to receive consideration for both. Some merit-based aid (scholarships) offered by institutions or organizations has early deadlines. Be sure to file any applications on time.

a. The majority of aid supported by tax dollars at both the federal and state levels is need-based. **Need** is the difference between what it costs to attend a school and what you, as a student, and your family are expected to pay. You might think of this as a formula:

$$\begin{array}{r} \text{Cost of Education} \\ - \text{Family Contribution} \\ = \text{Need} \end{array}$$

Need is demonstrated once the “family contribution” has been determined by a formula called the Congressional methodology. Families are expected to pay school costs equal to the “family contribution.” The “demonstrated need” becomes the basis for need-based aid.

b. Merit-based aid may be awarded solely on the basis of academic record or outstanding ability in many areas. In some instances, the eligibility requirements may also include need. If you receive merit-based aid from any source, this will reduce your need for federal and state funds.

*Cost of education* (or cost of attendance) is the total of basic educational and living expenses while attending school. That figure is set by each institution and will vary from one school to another, depending on the basic costs of tuition, room and board, transportation, fees, and other expenses.

*Family contribution* is the amount your family is found to be able to pay based on information you submit on the appropriate financial-aid forms you can obtain from your school Guidance office or the Financial-Aid office of the post-secondary institution you might attend. You will find out the expected family contribution when your needs analysis has been completed and returned to you, usually four to six weeks after you send in the form.

The income and certain assets of parents and students (and spouses of married students) are the sources of the family contribution. Once the family contribution has been determined for a school year, that figure remains the same whatever the cost of attendance at any college or technical school.

Need will change, depending on the cost of education at any given school. (Remember, you will subtract the same amount of family contribution in each calculation.)

You can get a quick-return estimate of college costs, expected family contribution, Pell Grant eligibility, and remaining financial need for college expenses by completing a Financial Aid Estimator. Processing fee is \$5; fax the form to ACT and receive a fax response within one hour. The rapid service costs \$8. You must still complete the Free Application for Federal Student Aid (FAFSA). To apply for aid, ask your counselor for a form or contact:

ACT Financial Aid Planning Services  
P.O. Box 168  
Iowa City, IA 52243-0168  
(319) 337-1615  
Fax: (319) 339-3021

## What is Financial Aid?

Financial aid is money provided to students to help pay for higher education, whether college or vocational training. Most aid is based on the ideas that (a) the cost of education is primarily the family's responsibility and (b) financial need must be demonstrated. By filling out the appropriate form acceptable to your school, you will find out if you have need and if you are eligible for need-based aid. *Be sure you are using the forms specified by the school you have selected, as different schools may have different requirements. You must fill out a financial-aid form every year you wish to apply for financial aid.* Apply as soon as possible after the first of the year, after income tax information is available.

### How is money made available?

Financial aid comes in five basic packages:

1. **Need-based grants:** Money in these packages bring lots of smiles. Why? Because they are GIFTS – for real – they don't have to be repaid as long as you fulfill your commitments (i.e. stay in school).
2. **Scholarships:** Another welcome source of aid, scholarships generally do not have to be repaid. Actually, some scholarships do expect something in return, perhaps to major in a particular field, to march in the college band, to play football, or to keep making top grades – whatever got you the award/scholarship in the first place. Some scholarships are awarded on the basis of merit and need.
3. **Convertible scholarships/loans:** This aid starts as a scholarship that you don't have to repay as long as you fulfill the terms of the agreements, such as teaching, for a period of time. But if you change your mind and decide you'd rather be an actor, cowboy, nanny, ANYTHING other than a teacher (or whatever you agreed to), the scholarship converts to a loan that you must repay with interest.
4. **Work-study:** This part of a financial-aid package is work arranged by the school, which lets you earn money to help pay for school expenses. (Work you find on your own is not financial aid as such, but it counts as income that you will report on the next financial-aid form.)
5. **Loans:** Most of the packages offered by institutions contain some loans. A loan is borrowed money that must be repaid with interest. What makes the government loans desirable is their favorable terms – repayment usually doesn't start until after you leave school or drop below one-half time student status, and the interest rate is lower than standard bank rates. PLUS, and the new unsubsidized Federal Stafford Loans that are not need-based, have different terms.

Who are the players?

- **Students:** You, in this case, and what matters most when it comes to financial aid is your dependency status. Are you a **DEPENDENT STUDENT** or an **INDEPENDENT STUDENT**? That important determination is made by very specific federal guidelines. You do not get to choose to declare whether you are dependent or independent. A *dependent student* is at least partially dependent on his/her parents for financial support. That means that your income and assets and those of your parents are used to develop the amount your family is expected to contribute to school costs. Many factors are considered in this determination. An *independent student* is not financially dependent on parents. If you are independent, only your assets and income (and those of your spouse, if you are married) are considered in the family contribution to school costs. There are certain conditions that must be met to be considered independent. The section on student status of the financial-aid form contains a series of questions required by the federal government to determine dependence.
- **Parents:** What financial-aid analysis people want to know most about your parents is how much mom and dad can contribute to the costs of your education. To find that out, they first want to know if your parents are **MARRIED, SEPARATED, or DIVORCED**. If both parents are living and married to each other – the income and assets of both will be counted in the family contribution. If parents are divorced or separated – the income and assets of the parent with whom you lived the major part of the academic year will be counted, not the other parent.
- **Colleges:** Colleges are public or private. Keep in mind that public colleges' tuition costs less, but private colleges often can be creative with their financial-aid plans in order to help students meet the higher cost. Private colleges have more choices about how they spend their own money, and this might affect your financial aid.

- **The Needs Analysis Service:** Those financial-aid forms don't disappear into a black hole. They go to an agency that uses a formula to analyze the information you have submitted. A federally mandated summary will be sent to you. More detailed reports go to the schools you name. The forms are retained and may be audited. Accurate reporting is very important.
- **Financial-Aid Officer (FAO):** If you're headed for college or vocational school after high school, the most important person on that campus – in terms of money – will be the financial-aid officer (FAO). The FAO can exercise professional judgment and change the family contribution spun out in the needs analysis – but only if you present well-documented reasons, of course. The officer can decide how your financial-aid package is structured. Will you get scholarships or grants or work-study or loans? Doesn't it make sense to know and to work closely with this player?

Source:

Anna Leider and Robert Leider, *Don't Miss Out*, 1994-95. Octameron Press, Alexandria, VA, 1993

# Twenty Questions About College Financing

**Here is a list of what you need to know, and when you need to know it:**

## Phase 1: Applying to college

As soon as you have compiled a list of colleges that match your academic and personal criteria, you should begin to consider financial assistance. You can find much of this information in this book, or by calling the college's admission and financial aid advisers:

1. What are the average costs for tuition and fees, books and supplies, room and board, transportation, and other personal expenses for the first year? What are the ranges of room (single, double) costs, board costs (21 meals?), and special tuition rates (flat rate 15-18 credits, etc.)? By how much will total costs increase each year? (A three-to-five year printed history of tuition and fee increases as well as room and board increases should be available.)
2. Does financial need have an impact on admission decisions?
3. Does the decision to apply for early admission affect financial aid?
4. Does the institution offer financial aid programs as well as merit or other scholarships that do not include consideration of financial need? How and when should applications for need based and merit aid be completed?
5. What noninstitutional sources of aid and information are available? (Check with the financial aid office regarding fee-based sources.)
6. What application forms are required to complete the financial aid process? What is the priority deadline for applying for financial aid? When will the student be notified about financial aid decisions?

## Phase 2: Choosing a college

During this phase, you will be deciding which college has the best academic, social, and financial fit. To make this decision, the college financial aid offices should supply the following information:

7. How much financial aid will the student receive? Will he or she be billed for his or her share of the costs? Are there any other costs not accounted for in the aid offer that the student should plan for, such as expenses for books, room and board, transportation, or personal needs?
8. If the student (or parents) cannot meet the financial responsibilities from current income or assets, what financing options are available to help them pay their share?
9. Will the financial aid office provide each student with an explanation of how his or her expected family contribution, financial need, and award package was determined?
10. If the financial aid award package is insufficient to make it possible for the student to attend this college, under what conditions, if any, will the aid office reconsider their offer?
11. What are the terms and conditions of the aid programs included in the student's award package (e.g., treatment of outside scholarships, loan repayment policies, renewal criteria, etc.)? Regarding renewal, what are the academic requirements or other conditions for the renewal of financial aid, including scholarships?
12. How will the student's aid package change from year to year? Will loan amounts increase? What impact will cost increases have on the aid package? What will happen if the student's financial situation changes? What will happen if the student's or another family member's enrollment status changes?
13. What amount of student loan debt does your typical student borrower have once he or she finishes college?

### **Phase 3: Before leaving home**

By the end of this phase, it should be clear to you what your financial obligations are and how you will meet them. The financial aid and/or business office of your chosen college should be helpful in answering the following questions:

14. When can the student/family expect to receive bills from the college? How many times a year will they be billed? If the bill is not paid by the deadline, will there be penalties? Does the college accept payment by credit card? Is there an option to pay monthly?
15. Is all financial aid credited to the student's account, or will the student receive checks for some or all of the financial aid awarded? What about student employment earnings? If aid exceeds billed charges, how does the student receive the funds?
16. How much money will the student need during the first week of school for things such as books, a parking permit, etc.? Can the student use financial aid to pay for books and supplies? Can books and supplies be charged to the student's account? What typical out-of-pocket expenses do most students have during the year?
17. Is information provided to students regarding budgeting resources, money management, and credit card usage?
18. Are there banking services with fee-free ATMs and/or check cashing on or near campus? Does the campus have a debit card?
19. Will the college be responsive to mid-year changes in family financial situations?
20. Regarding student employment, including Federal work-study: How are jobs assigned? How many hours per week will a student be expected to or allowed to work? How often and in what manner will students receive earnings payments? Will earnings be automatically credited to the student's account?

# TIPS ON HOW TO GET SCHOLARSHIPS

Colleges and universities have a great many non-need-based scholarships to offer each year. The scholarships usually fall into one of five categories: scholastic, religious, alumni, or special-interest scholarships.

## I. Scholastic Scholarships

What do colleges and universities look for when deciding who gets a scholastic award?

1. High class rank
2. High grade-point average
3. High ACT/SAT scores
4. Strong communications skills (especially women)
5. Strong recommendations from teachers, counselors, principals, pastors, etc.
6. Definite career objective

Outside the obvious of having to be a strong academic student, here are some tips for getting maximum consideration for scholastic awards:

- Take the essay very seriously if you want the committee to consider you seriously.
- Make yourself known to the people who are awarding these scholarships. (Committees don't know individuals; they usually look at written essays and strongly consider the advice of the people on the committee who know them.)
- Set yourself apart from the crowd in leadership capacities.
- Line up references that could be influential (principals, teachers, counselors, alumni, etc.)
- Sharpen your interview skills at home, before you get to campus. NEVER answer "Yes" or "No." ALWAYS explain your answers fully. If you make a good impression at the interview, you will have a good chance.

## II. Geographic Scholarships

Examples:

Alice Lloyd: Certain surrounding counties  
Berea: Appalachian area  
Cumberland: Bert T. Combs – surrounding counties

There are, of course, many others; these are the most notable (you should note that these are partially need-based).

Call different institutions and ask about these scholarships specifically.

## III. Religious Scholarships

Most all private schools have a religious affiliation. Even some state schools may have scholarships for a particular denomination.

- Some private schools in Kentucky report LARGE scholarships for denominational affiliation alone (some up to full tuition).
- There are some large sums of money out there tied to religion. Ask a lot of questions.
- Go to pastors and youth ministers; they may know about scholarships from the church association or other religious organizations.

#### **IV. Alumni Scholarships**

Sons and daughters of alumni may be missing out on a GOLDEN opportunity with alumni scholarships. Schools are interested in enrolling the children of alumni.

#### **V. Special-Interest Grouping**

1. Ethnic Groups
  - a. Minorities
  - b. International origin
  - c. Students with foreign language skills
2. School Organizations
  - a. Editor of school newspaper
  - b. Editor of yearbook
  - c. Student government officers
3. Athletics

Any sport may have scholarships.
4. Academic Majors

Most schools will offer scholarships to students in particular majors. Any one of the sciences would seem to be the leading major for these awards.
5. Veterans Administration

Outside the government-subsidized programs, some institutions offer scholarships to children of veterans.

**This list is by no means all-inclusive, but should give parents and students an idea of where to begin. Always contact Admissions and Financial-Aid offices to find out what individuals may qualify for.**

# SCHOLARSHIPS

There are various merit scholarships based on *specific performance* through competitive judging in areas such as student writing, art, speeches, projects, or special tests.

*Athletic* scholarships are given for talents in most sports and in activities such as cheerleading. Become knowledgeable of all rules and regulations concerning NCAA eligibility (information provided in booklet).

Other scholarship programs evaluate students' *past achievements* in areas such as academics, leadership, or community involvement.

There are programs that base awards on *past and current achievements* by evaluating your academic record and outside activities as well as performance in current competition.

Your life circumstances can make you eligible for scholarships as well. These factors might include your parents' (or your own) place of employment, your religious affiliation, your career goals, your race, your residence location, and many other considerations.

Current and future achievements in and desire for *military programs* such as the ROTC and the service academies may make you eligible.

Begin entering competitions early in your high school career. Early involvement will give you good experience.

Write for information on scholarships. To save time, use a standard form letter for your request and enclose a stamped, self-addressed envelope. That's the best way to get complete and accurate information returned to you.

Prepare well in advance of deadlines. If you are interested in writing or the arts, you may need to assemble a portfolio of your work. Science and mathematics projects often take a long period of time.

Keep a file of materials needed for applications such as paper, envelopes, and copies of recommendations you may have received from teachers or counselors, and essays you have written. You will find that many applications require similar information and materials, and you may be able to "recycle" pieces of one application into another.

Entering scholarship competitions is often less work than it may first appear to be. You may find that several contests will have similar requirements, and work prepared for one scholarship competition can be adapted for use in several others.

Many competitions are announced locally through the community and school. Make sure you read your senior newsletters, read the senior bulletin board, and listen carefully to the announcements. Watch your local newspapers for notices, and since you are starting early, check reference books and other literature.

# Six Warning Signs That Your Scholarship is a Scam

**1. “The scholarship is guaranteed or your money back.”**

No one can guarantee that they’ll get you a grant or scholarship. Refund guarantees often have conditions or strings attached. Get refund policies in writing – before you pay.

**2. “You can’t get this information anywhere else.”**

There are many free lists of scholarships. Check with your school or library before you decide to pay someone to do the work for you.

**3. “May I have your credit card or bank account number to hold his scholarship?”**

Don’t give out your credit card or bank account number on the phone without getting information in writing first. It may be a setup for an unauthorized withdrawal.

**4. “We’ll do all the work.”**

Don’t be fooled. There’s no way around it. You must apply for scholarships or grants yourself. Most require essays.

**5. “The scholarship will cost some money.”**

Don’t pay anyone who claims to be “holding” a scholarship or grant for you. Free money shouldn’t “cost” a thing.

**6. “You’ve been selected” by a “national foundation” to receive a scholarship, or “you’re a finalist” in a contest you never entered.**

Before you send money to apply for a scholarship, check it out. Make sure the foundation or program is legitimate.

Call the Better Business Bureau at 502-583-6546 or 1-800-488-2222 for a reliability report.

# Independent Scholarships

*What TO Do When for Colleges 2005-2006*, a comprehensive Fiske guide, breaks the independent scholarships into five categories: General Interest, Minority Interest, Science and Technology-Related Scholarships and Prizes, Essay Contests, and Early-Bird Institutional Scholarships. These are some of the nation's most prestigious scholarships and prizes. Deadlines are subject to change; therefore, it is strongly suggested to check the college or individual scholarship's Website for the most accurate information. Students should check Edline once a week for the latest updates.

## General Interest Scholarships and Awards

### January

Discover Card Tribute Award

[www.discovercard.com/tribune.htm](http://www.discovercard.com/tribune.htm)

Elks Most Valuable Student Scholarship

[www.elks.org/enf/scholars.mvs.cfm](http://www.elks.org/enf/scholars.mvs.cfm)

Phi Delta Kappa International Scholarship

[www.pdkintl.org/studser/sschol.htm](http://www.pdkintl.org/studser/sschol.htm)

Washington Crossing Foundation Scholarship

[www.gwcf.org](http://www.gwcf.org)

National Honor Society Scholarship

[www.nhs.us/schlr\\_awards/nhs\\_schlrgen.cfm](http://www.nhs.us/schlr_awards/nhs_schlrgen.cfm)

Papa John's Scholars

[www.papajohnsscholars.com](http://www.papajohnsscholars.com)

Navy ROTC Scholarship

[www.todaysmilitary.com](http://www.todaysmilitary.com)

### February

Jaycee War Memorial Fund Scholarship

[www.usjaycees.org/scholarships.htm](http://www.usjaycees.org/scholarships.htm)

Sam Walton Community Scholarship

[www.walmartfoundation.org](http://www.walmartfoundation.org)

Junior Achievement Scholars

[www.ja.org](http://www.ja.org)

DAR Scholarships

[www.dar.org/natsociety/edoutrech.html](http://www.dar.org/natsociety/edoutrech.html)

American Foreign Service Association Scholarship

[www.afsa.org](http://www.afsa.org)

National Alliance for Scholastic Achievement Scholarship

[www.eee.org/bus/nasa](http://www.eee.org/bus/nasa)

USA Today All-USA Academic Team

[www.usatoday.com](http://www.usatoday.com)

U.S. Bank Internet Scholarship Program

[www.usbank.com/cgi\\_w/cfm/studentloans/marketing.cfm](http://www.usbank.com/cgi_w/cfm/studentloans/marketing.cfm)

## **March**

Donna Reed Performing Arts Scholarships

[www.donnareed.org](http://www.donnareed.org)

Pfizer Epilepsy Scholarship

[www.epilepsy-scholarship.com](http://www.epilepsy-scholarship.com)

Scholar Athlete Milk Mustache of the Year (SAMMY) Award

[www.whymilk.com](http://www.whymilk.com)

U.S.A. Funds Access to Education Scholarship

[www.usafunds.org](http://www.usafunds.org)

Horace Mann Student Scholarship Program

[www.horacemann.com](http://www.horacemann.com)

Young American Creative Patriotic Art Award

[www.ladiesauxvfw.com](http://www.ladiesauxvfw.com)

## **April**

Yoshiyama Award

[www.hitachi.org/yoshiyama](http://www.hitachi.org/yoshiyama)

AMVETS National Scholarship

[www.amvets.org](http://www.amvets.org)

The Tylenol Scholarship

[www.scholarship.tylenol.com](http://www.scholarship.tylenol.com)

## **June**

NFAA Arts Recognition and Talent Search (ARTS), Early Deadline

[www.nfaa.org](http://www.nfaa.org)

## **October**

NFAA Arts Recognition and Talent Search (ARTS), Final Deadline

[www.artsawards.org](http://www.artsawards.org)

Outstanding Students of America Scholarship

[www.outstandingstudentsofamerica.com](http://www.outstandingstudentsofamerica.com)

Horatio Alger Scholarship Program

[www.horatioalger.com](http://www.horatioalger.com)

Coca-Cola Scholars Deadline

[www.coca-colascholars.org](http://www.coca-colascholars.org)

Prudential Spirit of Community Awards Deadline

[www.nhs.us/schlr\\_awards/prud.cfm](http://www.nhs.us/schlr_awards/prud.cfm)

## **November**

VFW Voice of Democracy Scholarship

[www.vfw.org/yourtown/you\\_VoiceOf.htm](http://www.vfw.org/yourtown/you_VoiceOf.htm)

Target All-Around Scholarship

[www.target.com](http://www.target.com)

Susan G. Komen Breast Cancer Foundation College Scholarships

[www.komen.org/grants](http://www.komen.org/grants)

Army ROTC Scholarships

[www.armyrotc.com](http://www.armyrotc.com)

National Security Agency, Undergraduate Training Program

[www.nsa.gov/programs/employ/utp.html](http://www.nsa.gov/programs/employ/utp.html)

Defense Intelligence Agency Undergraduate Training Assistance Program

[www.dia.mil/Career/Programs/utap.html](http://www.dia.mil/Career/Programs/utap.html)

## **December**

Toyota Community Scholars

[www.toyota.com/about/community/education/scholars.html](http://www.toyota.com/about/community/education/scholars.html)

Air Force ROTC Scholarship

[www.afrotc.com](http://www.afrotc.com)

NASSP Principal's Leadership Award

[www.nhs.us/schlr\\_awards/pla.cfm](http://www.nhs.us/schlr_awards/pla.cfm)

National Academy of Television Arts and Sciences Scholarship

[www.emmyonline.org/emmy/scholr.html](http://www.emmyonline.org/emmy/scholr.html)

National Beta Club Scholarship

[www.betaclub.org](http://www.betaclub.org)

AXA achievement Scholarship

[www.axa-achievement.com](http://www.axa-achievement.com)

Burger King Scholars Program

[www.burgerking.com/Community.BKscholars](http://www.burgerking.com/Community.BKscholars)

## **Deadline Varies**

Scholastic Art and Writing Awards

[www.scholastic.com/artandwritingawards](http://www.scholastic.com/artandwritingawards)

National History Day

[www.nationalhistoryday.org](http://www.nationalhistoryday.org)

Junior Science and Humanities Symposium

[www.jshs.org](http://www.jshs.org)

U.S. Senate Youth Scholarship

[www.isbe.net/hearst](http://www.isbe.net/hearst)

## **Minority Interest Scholarships and Awards**

### **January**

Ron Brown Scholar Program – African Americans

[www.ronbrown.org](http://www.ronbrown.org)

### **February**

Gates Millennium Scholarship

[www.gmsp.org](http://www.gmsp.org)

Hispanic Scholarship Fund High School Scholarship

[www.hsf.net/scholarship/highschool.html](http://www.hsf.net/scholarship/highschool.html)

### **April**

Jackie Robinson Foundation Scholarship

[www.jackierobinson.org](http://www.jackierobinson.org)

**June**

Hispanic Scholarship Fund/Society of Hispanic Professional Engineers  
Scholarship Program

[www.shpe.org/scholarship](http://www.shpe.org/scholarship)

**December**

Hispanic Scholarship Fund

[www.hsf.net/scholarships.php](http://www.hsf.net/scholarships.php)

**Science and Technology-Related Scholarships and Awards****January**

USDA 1890 National Scholars Program

[1890scholars.program.usda.gov](http://1890scholars.program.usda.gov)

Young Naturalist Awards

[www.amnh.org/nationalcenter/youngnaturalistawards](http://www.amnh.org/nationalcenter/youngnaturalistawards)

**February**

Toshiba/NSTA Explora Vision Awards

[www.toshiba.com/tai/exploravision](http://www.toshiba.com/tai/exploravision)

Lucent Global Science Scholars

[www.iie.org](http://www.iie.org)

**May**

Society of Women Engineers Scholarship

[www.swe.org](http://www.swe.org)

**June**

Hispanic Scholarship Fund/Society of Hispanic Professional Engineers  
Scholarship Program

[www.shpe.org/scholarship](http://www.shpe.org/scholarship)

**October**

Siemens Westinghouse Competition in Math, Science and Technology

[www.siemens-foundation.org](http://www.siemens-foundation.org)

**November**

Intel Science Talent Search

[www.sciserv.org/isef](http://www.sciserv.org/isef)

**December**

SAE Engineering Scholarship

[www.sae.org/student/engschlr.htm](http://www.sae.org/student/engschlr.htm)

**Deadline Varies**

Intel Science and Engineering Fairs

[www.sciserv.org/isef](http://www.sciserv.org/isef)

## **Essay Contests**

### **January**

United Nations Association National High School Essay Contest

[www.unausa.org](http://www.unausa.org)

JFK Profile in Courage Essay Contest

[www.jfkcontest.org](http://www.jfkcontest.org)

The DuPont Challenge Science Essay Contest

[www.glcomm.com/dupont](http://www.glcomm.com/dupont)

### **February**

U.S. Institute of Peace National Peace Essay Contest

[www.usip.org/ed/npec/index.shtml](http://www.usip.org/ed/npec/index.shtml)

EF Global Citizen Essay Contest—School nomination required

[www.eftours.com](http://www.eftours.com)

Optimist International Essay Contest

[www.optimist.org](http://www.optimist.org)

### **March**

Kaplan/Newsweek “My Turn” Essay Contest

[www.kaptest.com/essay](http://www.kaptest.com/essay)

American Foreign Service Essay Contest

[www.afsa.org](http://www.afsa.org)

### **April**

Ayn Rand Essay Contest

[www.aynrand.org/contests](http://www.aynrand.org/contests)

Holocaust Remembrance Project Essay Contest

[www.holocaust.hklaw.com](http://www.holocaust.hklaw.com)

### **May**

Jane Austen Society Essay Contest

[www.jasna.org](http://www.jasna.org)

### **November**

Guideposts Young Writers Contest

[www.guideposts.com/young\\_writers\\_contest.asp](http://www.guideposts.com/young_writers_contest.asp)

### **December**

American Fire Sprinkler Association Essay Contest

[www.afsascholarship.org](http://www.afsascholarship.org)

Chemagination Essay Contest

[www.chemistry.org](http://www.chemistry.org)

Sons of American Revolution Knight Essay Contest

[www.sar.org](http://www.sar.org)

Mensa MERF Essay Contest

[www.merf.us.mensa.org/scholarships/index.php](http://www.merf.us.mensa.org/scholarships/index.php)

## **Deadline Varies**

American Legion National High School Oratorical Contest

[www.legion.org/events/evt\\_oratorical.htm](http://www.legion.org/events/evt_oratorical.htm)

## *Other Sources*

- Institutional Scholarships:  
Visit the Web site for your college of interest to obtain a wealth of information about their campus scholarships. To win these scholarships a student must first be accepted to the college or university, but because they are not nationally competitive, winning the scholarships becomes somewhat easier than those just listed. Pay attention to deadlines; some are as early as September or October.
- Ask parents, friends, relatives, etc. for connections with employers or fraternal organizations.
- Use various books and printed materials
- Access the sources on the internet such as [www.fastweb.com](http://www.fastweb.com) or [www.collegeboard.com](http://www.collegeboard.com).

**Avoid: Scholarship Search Companies!**

# CAREERS AND RESOURCES

**Missionary**

**Attorney**

**TEACHER**

**Pediatrician**

**NURSE**

**social Worker**

**ENGINEER**

**Designer**

**PASTOR**

**Architect**

**Accountant**

# YOUR CAREER CONNECTION

## EXAMPLES OF CAREERS RELATED TO ACADEMIC SUBJECT AREAS

English		Math	
Actor	Library Technician	Account Executive	Investment Analyst
Advertising Copywriter	Public Relations Specialist	Accountant	Loan Officer/Counselor
College/University Faculty	Radio/TV Announcer/ Newscaster	Architect	Market Research Analyst
Editor	Reporter/Journalist	Bank Manager	Mathematician
Educational Administrator	Speech-Language Pathologist	Buyer	Meteorologist
Historian	Teacher	College/University Faculty	Oceanographer
Lawyer	Technical Writer	Computer Network Specialist	Physicist
Legal Assistant/Paralegal	TV Production Director	Computer Programmer	Real Estate Agent
Librarian	Writer/Author	Computer Systems Analyst	Retail Store Manager
Social Studies		Electrical/Electronics Engineer	Sales/Marketing Manager
Anthropologist	Librarian	Financial Planner	Tax Accountant
College/University Faculty	Lobbyist	Food Service Manager	Teacher
Counselor (School/College)	Market Research Analyst	Hotel/Motel Manager	Technical Illustrator
Criminologist	Park Ranger	Human Resources Manager	Travel Agent
Economist	Parole Officer	Insurance Claims Representative	Web Site Developer
Educational Administrator	Political Scientist	Natural Sciences	
FBI Agent	Private Detective/Investigator	Animal Scientist	Meteorologist
Foreign Service Officer	Psychologist, Clinical	Astronomer	Nuclear Medicine Technologist
Geographer	Recreation Leader	Athletic Trainer	Nurse
Gerontologist	Reporter/Journalist	Biochemist	Nutritionist/Dietician
Historian	Social Worker	Biologist	Occupational Therapist
Human Resources Manager	Sociologist	Botanist	Oceanographer
Human Services Worker	Teacher	Broadcast Technician	Optometrist
Lawyer	Travel Guide	Chemist	Pharmacologist
Legal Assistant/Paralegal	Urban Planner	Civil Engineer	Physical Therapist
Foreign Language		College/University Faculty	Physician
Archivist/Curator	Police Officer	Dental Hygienist	Physicist
College/University Faculty	Public Relations Specialist	Dentist	Physiologist
Editor	Singer	Ecologist	Psychiatrist
FBI Agent	Social Worker	Environmental Health Inspector	Radiographer
Flight Attendant	Teacher	Forester	Respiratory Therapist
Foreign Service Officer	Technical Writer	Funeral Director	Speech-Language Pathologist
Foreign Trade Clerk	Travel Agent	Geologist	Teacher
Interpreter	Travel Guide	Horticulturist	Veterinarian
Nurse	Welfare Eligibility Worker	Medical Records Administrator	Zoologist
		Fine Arts	
		Actor	Graphic Artist
		Advertising Manager	Illustrator
		Architect	Interior Designer
		Artist	Landscape Architect
		Cartoonist	Musician
		Cinematographer	Photographer
		College/University Faculty	Singer
		Composer	Teacher
		Dancer/Choreographer	TV Production Director
		Dramatist – Playwright	Video/Film Editor
		Fashion Designer	Web Site Developer
		Floral Designer	

## Valuable Internet Sites for Pre-college Guidance and Counseling

### Top College Searches on the Web

**College Board Online:** <http://www.collegeboard.com/search/index.jsp> - Permits you to use the college search software ExPAN online and for free.

**College Guide:** <http://www.mycollegeguide.org/index.phtml> - This student-oriented site offers electronic links to colleges, admission advice, a searchable database and general information about college life. It's part of a larger site targeted at young people's interests.

**College Net:** <http://www.collegenet.com> - "The internet guide to colleges and universities." This is a searchable database of colleges, scholarship opportunities and academic resources. It offers a comprehensive college/university index with good graphics and some interesting resources for financial aid scholarships. They have recently begun offering on-line application processing (for featured schools only).

**College View:** <http://www.collegeview.com> - By combining a database of 3,800 two and four year colleges with engaging multimedia tours, College View gives students and parents a general overview of a college, plus a direct e-mail option for requesting additional information. *Taken from: Internet Guide for College Bound Students (College Board, 1996). "This system will be available in Jeffersontown's College/Career Information Center this fall.*

**CollegeXpress:** <http://www.collegexpress.com> - Search colleges by state, major and host of other factors. Take a virtual tour of some colleges and ask their experts questions about the college admission process.

**eCampusTours:** [www.eCampusTours.com](http://www.eCampusTours.com) - College planning, virtual tours, articles on choosing a college, campus life, career exploration, scholarships, student loans and financial aid information are available on this site.

**Peterson's Education Center:** <http://www.petersons.com> - Peterson's college database is available on this Home Page, as is other educational and career information.

**The Princeton Review:** [http://www.review.com/undergr/best\\_schools\\_form.html](http://www.review.com/undergr/best_schools_form.html) - You may search The Princeton's Review's site by the school's name, region, state, size, and cost. Princeton Review also provides you with its rating of hundreds of colleges.

**Colleges that Change Lives:** <http://www.petersons.com/unchannel/code/searches/srchCritl.asp>

**Student Review:** <http://www.studentreview.com>

**The Women's College Coalition:** <http://www.womenscolleges.org>

### Special Group Search

**Historically Black Colleges and Universities:** <http://www.smart.net/~pope/hbcu/hbculist.htm>

**Ivy League Universities:** <http://www.miskatonic.net/university/ivy.html> - It's a short cut for those interested in the most selective colleges in the country.

**Jesuit Colleges and Universities:** <http://www.ajcunet.edu> - This service will help you search, link to and request an application from Jesuit colleges and universities in the United States.

## **Financial Aid Information – Not-for-Profit Organizations**

**College Board's Savings Advisor:** <http://www.collegeboard.com/paying/0,1127,6-0-0-0,00.html> - If you would like an estimate of the amount of money you would have at the time your child enters college if you begin saving now and add these additional savings to your current savings and investments, this is the place to be. The analysis is free, instantaneous, and completely secure and confidential.

**College Funding Company:** <http://www.collegefundingco.com> - Headquartered in Lincoln, Nebraska, the College Funding Company is a coalition of four not-for-profit organizations dedicated to helping families learn about and fund higher education. Site includes general information on financial aid (loans, grants) and a financial aid calculator.

**National Association of Student Financial Aid Administrators:** <http://www.finaid.org/> - This site provides the best links to sources of information about student financial aid on the Internet. It is maintained by Mark Kantrowitz, a graduate student at Carnegie-Mellon University.

## **Financial Aid Information**

**The Federal Government:** <http://www.ed.gov/offices/OPE/index.html>;  
<http://www.easi.ed.gov/index.html> - The largest provider of financial aid, the federal government has a great deal of information on student financial aid on its web. Here are two good sites to start and link around.

**FAFSA on the Web:** [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**PIN Request:** [www.pin.ed.gov](http://www.pin.ed.gov)

**Financial Aid for Students Home Page:** [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

**Financial Aid Student Guide:** [www.studentaid.ed.gov/students/publications/student\\_guide/index.html](http://www.studentaid.ed.gov/students/publications/student_guide/index.html)

**State Financial Aid Resource:** Kentucky Higher Education Assistance Authority – [www.kheaa.com](http://www.kheaa.com) – information on KEES Scholarships, CAP eligibility, loan counseling entrance interviews and Master Promissory Note e-Sign.

**College Bound:** <http://www.collegebound.net> - A for-profit company that offers an on-line questionnaire to counsel families on their existing EFC and how to reduce it!

**Peterson's Education Center:** <http://www.petersons.com/resources/finance.html> - Here you'll find links to organizations (mostly banks) that provide you with information on how to pay for your education and advise on juggling family finances while any family member is attending college.

**Federal Tax Benefits for Higher Education:** IRS Website: Education Incentives – [www.irs.gov/individuals/students/index.html](http://www.irs.gov/individuals/students/index.html)

## **Free Scholarship Search Information**

**fastWEB:** [www.fastweb.com](http://www.fastweb.com)

**Weekly Scholarship Search:** [www.WeeklyScholarshipAlert.org](http://www.WeeklyScholarshipAlert.org)

**Scholarship Resource Network:** [www.srnexpress.com](http://www.srnexpress.com)

**CollegeBoard Scholarship Search:** [www.collegeboard.com/pay/scholarships\\_and\\_aid/](http://www.collegeboard.com/pay/scholarships_and_aid/)

**Scholarship Scam Alert:** [www.finaid.org/scholarships/scams.phtml](http://www.finaid.org/scholarships/scams.phtml)

**Information about scholarship scams:** [www.ftc.gov/bcp/online/edcams/scholarship](http://www.ftc.gov/bcp/online/edcams/scholarship)

### **Private Scholarships**

**FastWeb:** <http://www.studentservices.com/fastweb/> - A database of more than 180,000 scholarships, grants, fellowships, and loans representing billions of dollars in private sector funding for college students living in the United States.

### **Occupational Information**

**The Occupational Outlook Handbook, 2002-2003:** <http://www.bls.gov/oco> - The Occupational Outlook Handbook is a nationally recognized source of career information, designed to provide valuable assistance to individuals making decisions about their future work lives. The Handbook describes what workers do on the job, working conditions, the training and education needed, earnings, and expected job prospects in a wide range of occupations.

**Career Choices Survey:** <http://www.careerkey.org/cgi/ck.pl?action=choices&> - This is a website that takes you through a questionnaire that helps you determine your personality type, which takes you to a list of careers that would fit that type.

**Career Planning:** <http://www.lfpl.org> – Click on the KYVL icon at the bottom of the screen (Kentucky Virtual Library), click on Virtual Reference Desk, Business and Economics, and Career Center. Select from the options.

**National Career Development Association (NCDA):** [www.ncda.org](http://www.ncda.org) – The National Career Development Association (NCDA) is the organization for career development providers and a division of the American Counseling Association.

**The National Association for Career and Technical Education (NACTE):** [www.ncte.org](http://www.ncte.org) – The National Association for Career and Technical Education (NACTE) is a professional organization of teachers, counselors, school administrators, teacher educators, and business/industry partners.

### **Other Websites of Interest**

**NASFAA Parents and Student Information Page:** [www.nasfaa.org/parentsstudents.asp](http://www.nasfaa.org/parentsstudents.asp)

**Mapping Your Future:** [www.mapping-your-future.org/](http://www.mapping-your-future.org/) - One stop site for students, parents and counselors with information on financial strategies, career options, and college planning. The site is sponsored by a group of guaranty agencies who participate in the Federal Education Loan Program (FELP). ACT/Mapping provide materials and a PowerPoint presentation available under Middle/High School Counseling section, Number 2.

**ACT's Homepage:** [www.act.org](http://www.act.org) – ACT's homepage links to all ACT's programs, services, research, innovative users, and much more

**ACT Assessment Information:** [www.act.org/aap](http://www.act.org/aap) - ACT Assessment information related to content of the test, test dates, test prep solutions, electronic registration, guidance for students, counseling information, research briefs, etc.

**More ACT Assessment Information:** [www.act.org/aap/disab](http://www.act.org/aap/disab) - ACT Assessment information on services, accommodations and National Test Center Options for students with disabilities.

**EXPLORE Assessment Information:** [www.act.org/explore](http://www.act.org/explore) - EXPLORE Assessment information on the components, benefits, innovative users, workshop and instructional material for downloading, ordering information and much more.

**PLAN Assessment information:** [www.act.org/plan](http://www.act.org/plan) - PLAN Assessment information on the components, benefits, workshop and instructional material for downloading, ordering information and much more.

**ACT's Standards for Transition:** [www.act.org/standard](http://www.act.org/standard) - ACT's Standards for Transition are statements of knowledge and skills that students should know and be able to do at a specific score range. Instructional support material is available for download.

**The Council for Basic Education (CBE):** [www.c-b-e.org](http://www.c-b-e.org) – The Council for Basic Education (CBE), a national nonprofit organization, advocates high academic standards for all students and exemplary teaching in every classroom in our nation's public schools.

**Council of Chief State School Officers:** [www.ccsso.org](http://www.ccsso.org) – Council of Chief State School Officers is a nationwide, nonprofit organization. In representing the chief education officers, CCSSO works on behalf of the state agencies that serve pre K-12 students throughout the nation.

**The Council of Great City Schools:** [www.cgcs.org](http://www.cgcs.org) – The Council of Great City Schools is an organization of America's largest urban public school systems.

**The American Counseling Association (ACA):** [www.counseling.org](http://www.counseling.org) – The American Counseling Association (ACA) is a not-for-profit, professional and educational organization dedicated to the growth and enhancement of the counseling profession.

**No Child Left Behind:** [www.ed.gov](http://www.ed.gov) – This site is a link to the “No Child Left Behind” and the U.S. Department of Education websites. AND – [www.nclb.gov](http://www.nclb.gov) – No Child Left Behind summary and information for parents and community members.

**The National Association of College Admission Counseling (NACAC):** [www.nacac.org](http://www.nacac.org) – The National Association of College Admission Counseling (NACAC) is an education association of secondary school counselors, college and university admission officers, and counselors who work with students as they make the transition from high school to postsecondary education.

**The National Center for Education Statistics (NCES):** [www.nces.ed.gov](http://www.nces.ed.gov) – The National Center for Education Statistics (NCES) website for K-12 educators. This site highlights issues of concern with current research and statistics for teachers, administrators, school board members, and parents.

**The American School Counselor Association (ASCA):** [www.schoolcounselor.org](http://www.schoolcounselor.org) – The American School Counselor Association (ASCA), a national organization that represents the profession of school counseling, focuses on providing professional development, enhancing school counseling programs, and researching effective school counseling practices.

**Students with Disabilities:** More and more students are being diagnosed with some sort of disability. Some colleges have programs especially designed for these students and often special admission criteria and procedures apply. Here are some internet sites that can assist you in researching your particular situation:

[www.act.org/aap/diab/index.htm](http://www.act.org/aap/diab/index.htm). - Special ACT assessment testing  
[www.collegeboard.com](http://www.collegeboard.com) – SAT services for students with disabilities  
[www.ahead.org](http://www.ahead.org) – Association of Higher Education and Disability (AHEAD)  
[www.add.org](http://www.add.org) – Attention Deficit Disorder Association  
[www.chadd.org](http://www.chadd.org) – Children and Adults with Attention Deficit Disorders  
[www.nclid.org](http://www.nclid.org) – National Center for Learning Disabilities