

# Making College Possible.



Did you know that here in New York State you have more access to a college education than students in most states and nations? In your own New York backyard, there are literally hundreds of colleges to choose – for a two-year degree through graduate school – and each one is unique in size, academics, location, and mission.

Of course, finding the right campus, one that meets your academic interests and the type of career preparation you seek, is only one piece of the puzzle. An equally important element in the discussion about where to go to college will include a look at how to meet college costs. Nearly 8 in 10 students attending college today receive some form of financial assistance to help pay for their college education.

This brochure outlines the most important steps you should be taking *now* to make sure college – more specifically – the right college for you – is in your future.



*According to the U.S. Census Bureau, workers with a bachelor's degree earn more than \$27,000 more on average (nearly double) than workers with a high school diploma.*

Source: U.S. Census Bureau *Educational Attainment in the United States, 2009*

**Q:** New York State is home to a great number of colleges and universities, including the largest concentration of private not-for-profit colleges in the world. With so many to choose from, how do I start looking for the one that's right for me?

**A:** Talk with your guidance or college and career office, or visit your local public library, where you'll find information about individual colleges and what they offer. The Internet is also a good source of information. For quick profiles of the private, not-for-profit colleges and universities in the state, with links to each, visit [www.nycolleges.org](http://www.nycolleges.org).

**Q:** A college education is expensive. How can I ever afford it?

**A:** Most students at colleges and universities receive financial assistance to meet college costs. Every college is different – with different amounts of financial aid to offer students. Consider a college education a wise investment in yourself and your future. Individuals who earn a bachelor's degree can expect to earn about 61% more over their working life than the typical high school graduate earns over the same period.

Financial assistance, called financial aid, to help pay for college is money from the U.S. government, the state, from the college you attend, or from private organizations. New York's private colleges and universities provide students with more than \$2.85 billion in financial aid every year. Programs for New York State residents, such as the Tuition Assistance Program (TAP), the Higher Education Opportunity Program (HEOP), loan forgiveness programs for those entering certain professions, New York State income tax tuition deduction and credit, along with various other federal grant and loan programs have made college affordable to millions of students.

**Q:** I'm not sure what I want to do. Does that mean that maybe college isn't for me?

**A:** Not at all. No matter what you do later on, a college education will enrich your life and give you a firm foundation on which to build. In fact, today, 21 of the 30 fastest growing jobs require higher education.

For information about colleges and programs to help meet college costs: visit your school's guidance or college and career information office; visit your local library's college and career display; and talk with community organizations and businesses in your area about scholarships for students.

**Other sources of information:**

*For information about Regents exams, New York State learning standards, and for homework help, careers, college resources, and much more:*

**New York State Education Department:**  
<http://usny.nysed.gov/parents/>

**New York State Public Libraries:**  
[www.nysl.nysed.gov/libdev/libspublibs/index.html](http://www.nysl.nysed.gov/libdev/libspublibs/index.html)

**New York State Department of Labor:**  
[www.nycareerzone.org](http://www.nycareerzone.org)

**New York State Higher Education Services Corporation (HESC):**  
[www.hesc.org](http://www.hesc.org)

**New York State 529 College Savings Program:**  
[www.nysaves.org](http://www.nysaves.org)

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# Make college part of your future.

## Why you need to pay attention to your classes now.

When colleges review students' applications for admission, they'll look at several things that you'll need to provide; for example, your grades in high school classes for all four years. They'll look at certain qualities in each student, such as:

- Academic preparation.
- Challenging coursework.
- Good grades in a range of courses.
- Ranking among high school peers, including senior year ranking.
- SAT or ACT scores (not required at many colleges – check with the college).
- Extracurricular activities (commitment, rather than quantity, is the key).
- Recommendations from teachers and others.
- Written self-expression, often judged by your application essay or other writing sample.
- Verbal expression and presentation.
- Leadership ability and positions.
- Level of interest in and enthusiasm for the college.

Also, your grades can affect your financial aid opportunities. If you don't do well, you might not be eligible for certain scholarships or grants – money for college that you don't need to pay back like loans. By starting early, you'll have time to think about – and work on – your strengths and qualities that you will bring to college.

## Want to learn more about college life?

Many colleges' Web sites have virtual campus tours that allow you to "see" the campus before you visit during high school. They also have their course catalogs online so you can read about the programs and courses that they offer.



## More resources:

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

- A comprehensive Web site on New York's 100+ private colleges and universities, admission, and financial aid
- Free *Affording College and Your College Search* publications, sponsored by the Commission on Independent Colleges and Universities; Spanish editions also available

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

- For electronic Federal Student Aid applications

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

- Free Application for Federal Student Aid (FAFSA) online

[www.studentaid.ed.gov/early](http://www.studentaid.ed.gov/early)

- Federal Student Aid Information Center

[www.collegenavigator.gov](http://www.collegenavigator.gov)

- Federal college search database

[www.college.gov](http://www.college.gov)

- Federal site with college resources and materials

[www.gibill.va.gov](http://www.gibill.va.gov)

- Information on federal aid programs for veterans and their dependents





# Steps to college.

## Look ahead. Set goals.

- Find out what education and degrees are required for the career fields that interest you.
- Talk with friends, family and school counselors about careers and your long-term goals.
- Select courses that will prepare you for college. You'll need a sequence of courses in English, math, science and a foreign language.
- Always take the most challenging high school courses you can to be sure that you are preparing to meet college admission and degree requirements.
- Research and visit different types of colleges. Think about what matters most to you. Location? Size? Distance from home? It's never too early to visit if you have the opportunity.

## Things to know about applying for college admission and financial aid.

- The more you save, the less you borrow and the more options you'll have.
  - Early in your senior year, you'll begin completing college admission applications. Meeting the deadlines will be important.
  - To help meet college costs, check with the college's financial aid office and ask which forms to file to be considered for all sources of financial aid.
  - Colleges accept applications during the late fall or early winter for admission the following fall. Most colleges let students know if they are admitted beginning in March (regular admission).
  - You must apply to renew your financial aid each year – on time – or risk losing it.
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