

**START HERE.
GET THERE.**




Your College Planning Guide



**Higher Education
Services Corporation**

YOUR JOURNEY COLLEGE STARTS



College can make a big difference in your life. A college education will give you more career choices and more job opportunities. And, you'll likely earn more money over your lifetime.

Right now, it's important that you prepare for continuing your education after high school. Be sure you are taking the right classes, keeping your grades up, and meeting requirements for graduation.

Talk to your guidance counselor or go to hesc.ny.gov for detailed diploma requirements.

Over a lifetime, a person with a 4-year degree will earn about \$1 million more than a person with just a high school diploma.

(US Census Data)

Y TO ARTS NOW



Getting a jump on credits may help you save money on your college education. If your high school offers them, consider taking Advanced Placement (AP) classes. AP classes are college-level courses that can help you earn college credit, and help you to acquire college skills early and stand out in the admissions process.

Some high schools also partner with local colleges to offer courses that provide college credit.

Check with your counselor about these opportunities!

AP CLASSES

No one in your family has ever gone to college?

You can be the first. There are many resources available to help you plan and pay for college. Keep reading, and go to hesc.ny.gov for more info.

EXPLORE



To help you make a good decision about college, start thinking about what career you'd like to pursue.

Consider the academic commitment and education costs compared to the estimated salary of your chosen career.

Here's how to start:

1. Assess yourself.

Ask yourself these questions:

- What are my interests?

- What do I like to do?

- What are my strengths?

- Do I like to work alone or with others?

Evaluate your answers, and visit mynextmove.org to learn how these traits fit with different jobs.

CAREERS



2. Explore the careers and jobs that match your needs, strengths and interests. Visit dol.ny.gov/careerzone-0 and bls.gov/k12/students to learn more about the daily tasks, estimated salaries, the skills and level of higher education needed for those careers.

Browse jobs by salary and education, as well as the fastest growing occupations and occupations with the most new jobs, at bls.gov/ooh.

3. Find colleges that offer courses of study in your field of interest. Visit nces.ed.gov/collegenavigator to help find colleges that offer your field of interest.

Be sure to talk to others, including your parents, counselor, teachers and friends. And, consider an internship or part-time job to experience different fields.

Choosing a career takes a lot of careful consideration. It's a process that starts now and will continue through your college years.

Visit hesc.ny.gov to learn more about finding a college and career.

CHOOSING COLLEGE



A major is the specific subject in which you choose to specialize. Depending on the college, you might be able to major in two fields, have a major and a minor or even create your own major.

While some specialized programs require students to declare a major when they apply, many colleges don't require students to declare a major until the end of sophomore year.

If you aren't sure what you want to do, don't worry. Thousands of college freshmen haven't chosen a major or career. College gives you the opportunity to learn more about many subjects and careers. Many students change their majors during their college years.

STEM Careers in the U.S. are growing **TWICE** as fast as others.

Career opportunities are anticipated to increase by **8%** in the next decade*

*U.S. Bureau of Labor Statistics 2019-2029 Employment Projections

YOUR MAJOR

Professions and Education

Here are just some of the careers you can have with different levels of higher education:

Technical/ Trade School

- Cosmetology
- Mechanic
- Massage Therapist

Two-year College

Associate Degree

- Registered Nurse
- Administrative Assistant
- Dental Hygienist
- Radiation Therapist
- Nuclear Technician
- Fashion Designer
- Funeral Director
- Respiratory Therapist
- Court Reporter
- Paralegal and Legal Assistant
- Heating, Air Conditioning, and Refrigeration Mechanics and Installers

Four-year College

Bachelor's Degree

- Journalist
- Graphic Designer
- Computer Software Engineer
- Network Systems and Data Communications Analyst
- Financial Advisor
- Public Relations Specialist

Over Four Years of College

Graduate Degree,
Doctorate Degree

- Lawyer
- Dentist
- Doctor
- Teacher
- Scientist
- Social Worker
- University Professor
- Veterinarian
- Pharmacist
- Psychologist
- Physical Therapist



Occupations in:

- Biology
- Chemistry
- Computer Science
- Engineering
- Information Technology
- Mathematics
- Physics

THE COLLEGE



Start by considering all types of colleges and choose the type that is the best fit for the academic program you seek and your personality, career interests and learning style.

Vocational/Trade/Technical Schools –

These schools offer programs that can be completed in two years or less. Typically, you earn a certificate for a skill or trade once you have completed a program of study. Some vocational trades: electricians, iron and metal workers, plumbing, cosmetology, pharmacy assistants, and paralegals.

Two-Year Community or Junior Colleges –

Two-year colleges award associate degrees after completing programs of study. Afterward, you can transfer to a four-year college to earn your bachelor's degree.

Public and Private Colleges and Universities –

Four-year colleges offer a bachelor's degree in the arts or sciences after completing programs of study.

- **Universities** are generally large and offer many majors.
- **State Colleges** are usually less expensive than private colleges and universities.
- **Private Colleges** are generally more expensive, but may offer more institutional aid, be smaller and offer more personalized attention.



SEARCH STARTS HERE

What do you want in a college?

Now that you've had a chance to decide on the type of college that interests you, start developing a list of criteria that will help narrow down your search. You may consider the following:

- **Size:** Do you want to attend a large or small school? Look beyond the size of the student body: What is the student-to-faculty ratio? How accessible are faculty members?
- **Location:** Do you want to be close to home, or far away? Do you want to go to college in a city or in a more rural environment?
- **Academic Programs:** If you know what you'd like to study, is there a college that is known for excelling in your major?
- **Campus Life:** Take a campus tour to get a feel for the school and see if it's right for you.
- **Extracurricular and Sport Activities:** Does the school offer the types of competitive and recreational activities you enjoy?
- **Cost and Average Financial Aid Awarded:** Know the real cost. Use the college's net price calculator to determine the true cost. But, don't rule out a college based on sticker price alone. There are many types of financial aid available to help you pay for college. Go to hesc.ny.gov for more information and for the step-by-step process of paying for college.
- **Graduation and Retention Rates:** The percentages of students returning after freshman year and graduating in four years are good indicators of the strength of a college's student support system as well as the overall satisfaction of its students.

Visit nces.ed.gov/collegenavigator to help find colleges that meet your criteria.

FINDING THE COLLEGE

Now, you should have a list of colleges that are the type you're interested in, meet your criteria and offer your chosen major.

Research

Visit your high school counselor's office where you'll find college brochures, catalogues and other information. Research the colleges you are interested in online and request additional information. Find out about campus life and housing options. Look at academic requirements, class size, costs and financial aid. Be organized. Keep a file of possible colleges and worksheets that evaluate the pros and cons of each.

Your high school counselor is a valuable resource – meet with your counselor to discuss plans for college.

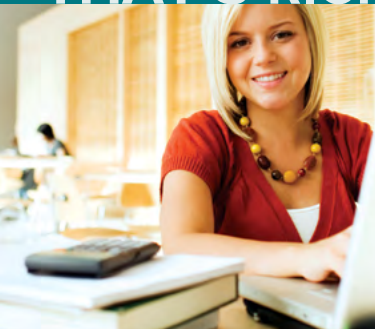
Attend College Fairs

College fairs give you an opportunity to talk with college admission representatives and gather information about campus life, academic programs, financial aid, and admissions requirements. Check out hesc.ny.gov for a college fair calendar and learn how to make the most of those you visit.

Take Campus Tours

It's important to visit the schools that interest you. Campus tours give you a first-hand experience of the college, and a chance to talk to students, faculty and admissions staff. Check college websites for campus tour information.

THAT'S RIGHT FOR YOU



Make the most of your campus tours. Be sure to plan ahead and have a list of questions. Virtual tours are also available for many campuses.

Campus Tour Checklist:

- Make an appointment for an official campus tour. These are usually led by a student who can answer many of your questions.
- Walk around campus on your own.
- Meet with an admissions officer.
- Pick up financial aid forms.
- Sit in on a class that interests you.
- Talk to other students and a professor in your chosen major.
- Talk to coaches of sports you may want to join.
- Read the student newspaper and listen to the college radio station.
- Eat a meal on campus.
- Walk or drive around the community.
- Get names of people you meet for future contacts.
- Browse the college bookstore, library, and student union.
- Can you imagine yourself as a student at this college?

The best time to visit a campus is during the week when classes are in session, in the fall, winter or early spring.

APPLYING FOR



You may decide to take one or more standardized tests. Ask your guidance counselor for dates and details.

Many colleges have adopted a “test-optional” policy regarding the SAT and ACT®, either temporarily or permanently. If a college or university has a test-optional admissions policy, that means they allow all or some applicants to decide whether to submit SAT or ACT® scores as part of their application.

In the fall of your senior year, you must narrow down your list of colleges to those to which you will apply. Most colleges have online applications, either their own or through the Common Application. Know the requirements for each application and the deadline.

Many colleges have early application deadlines beginning in the early fall of your senior year.

Allow yourself enough time to complete all forms, obtain letters of recommendation from your counselor and teachers and write your application essay, if required.

Notify your guidance counselor about your deadlines and ask that your transcripts be sent.

Ask people who know your strengths to write your letters of recommendation. Teachers, counselors, community leaders, or employers are good choices. Ask early so they have enough time.

COLLEGE



Use HESC’s timeline checklist on the following pages to stay organized and meet all deadlines.

Apply for financial aid in your senior year. Financial aid comes from the federal and state governments and your college. It includes:

- **Grants and scholarships** –
FREE money – you don’t have to pay back
- **Work-study programs**
- **Low-interest federal loans**

To apply for financial aid, start by completing the Free Application for Federal Student Aid (FAFSA) and then the application for the New York State Tuition Assistance Program (TAP) and other state aid.

Visit hesc.ny.gov to learn how to complete the FAFSA and TAP applications, and to learn more about financial aid.

What do colleges look for in the admissions process?

- Grades
- Essay
- Honors or advanced placement classes
- Electives
- Extracurricular activities
- Letters of recommendation
- Standardized test scores

JUNIORS:



GET GOING

Summer Before Your Junior Year

- Start researching colleges — read materials in your counselor’s office, talk to family and friends and check out websites.
- Explore careers and start to narrow down a major.
- Start planning how to pay for college, and how to get financial aid.
- Start looking for scholarships and grants — money you don’t have to pay back.

Fall/Winter

- Register for and take the PSAT and/or the PreACT.
- Visit hesc.ny.gov to learn more about paying for college and financial aid.
- Attend a financial aid workshop or seminar.
- Visit college websites and prepare a list of colleges you’d like to visit.
- Visit studentaid.gov to estimate your eligibility for federal student aid.

Spring

- Register for and take the SAT and/or ACT.
- Attend college fairs.

Summer

- Narrow down your list of colleges that you are interested in attending.
- Request information and applications for admission.
- Start writing your college application essay, and asking for letters of recommendation.

SENIORS:

Fall

- Work hard all year and keep up your grades.
- Stay involved in extracurricular activities.
- Get your StudentAid.gov Account at studentaid.gov to complete your FAFSA. Both you and a parent need FSA IDs to complete and electronically sign your FAFSA and other student aid documents.
- Check with your counselor regularly for news about financial aid workshops, college fairs, visits from college representatives and scholarship announcements.
- Meet with your school counselor to make sure you are on track to graduate and meet college admission requirements.
- Review and note all deadlines for college admissions, testing and financial aid.
- Take the SAT and/or ACT if you haven't yet.
- If you haven't already...
 - Narrow down your list of colleges you are interested in attending.
 - Request information and applications.
 - Attend financial aid application workshops.
- Decide whether you are going to apply for an early decision or early action program and meet the deadlines.
- Ask your counselors and teachers for your transcripts and letters of recommendation.
- Apply to your chosen colleges. Pay attention to deadlines!
- Apply for scholarships/awards from local organizations.
- Visit hesc.ny.gov to learn more about financial aid and use the HESC College Finance Advisor to create a personalized action plan to pay for college.

DO IT NOW!



Myth: Colleges don't care about my senior year grades.

Fact: They do care! Many colleges won't make a decision about your application until receiving your first semester grades. They also will request your final transcript at the end of your senior year.

CHECK IT OFF



Winter

- If you applied to a State University of New York (SUNY) or City University of New York (CUNY) school, find out if you are eligible to apply for the Excelsior Scholarship. Visit hesc.ny.gov/excelsior.
- If you applied to a private college in NYS, find out if you are eligible to apply for the Enhanced Tuition Award. Visit hesc.ny.gov/eta.
- Begin to look for college acceptance notices.

Spring

- Visit the campuses of the colleges where you have been accepted.
- Register for Advanced Placement exams.
- Check your TAP status on your HESC student account.
- Review financial aid packages from colleges accepting you and, if you have questions, contact the colleges' financial aid offices.
- Decide what college you will attend, sign and send college letter of intent with required deposits, and accept or refuse the financial aid offered.

**IT'S IMPORTANT
TO MEET ALL
DEADLINES!**



- Notify the colleges you decided not to attend.
- Notify your high school counselor office and college financial aid office of any scholarships received.
- Follow up with your college about financial aid and orientation.

Summer

- Have your final transcript sent to your college.
- If you plan to borrow money from the Federal Direct Student Loan Program, complete your application and promissory note.
- Check to make sure your college has all required paperwork from you.

**CHECK OUT
HESC.NY.GOV
FOR ADDITIONAL
RESOURCES.**

Want to get connected to the resources you need to prepare for college or apply for financial aid?

Receive texts with key information about financial aid, important deadline dates, and resources to put you on the right path toward your college career.

Visit: hesc.ny.gov/hesctext



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