



HOLY CROSS OF SAN ANTONIO

COLLEGE PREPARATION GUIDANCE BOOKLET FOR JUNIORS

**Principal
Mr. Angel Cedillo**

**Guidance Counselor
Rev. George Wood**

**Academic Dean
Mr. Richard Vasquez**

**Dean of Women
Ms. Molly Calderon**

**Dean of Men
Mr. Arnold Martinez**

**Registrar
Ms. Janie Quesada**

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INTRODUCTION

Welcome to a very busy and exciting period of your high school career! During the next two years, you will be faced with many decisions which will affect much of the rest of your life. The first of these big decisions concerns what you will be doing after you leave.

This handbook has been written to address some of the questions and concerns you may have as you begin exploring your college options. When you consider that there are more than 3,500 two- and four-year colleges in the United States, it becomes obvious that some research will be necessary to choose the best school for you. Since this choice will have such an impact on your future, it deserves serious thought and planning. It is important to keep in mind that there are many fine institutions. The key to the whole process is to decide which one is right for you.

Please read the entire handbook, share it with your parents, and then keep it for reference during the next year. Keep in mind that you and your parents are always welcome in the Guidance Office if there is any way the school counselor can help you.

STEP ONE - RESEARCHING YOUR OPTIONS

When students say, "I want to go to college," what do they mean? Educational institutions come in all shapes and sizes! Catalogs, view books, and videos describing many schools are available in the Guidance Office. You may also visit university and college websites on the internet or write to institutions for additional information.

The following are types of institutions you may want to consider:

COLLEGE: The generic term for an institution of higher learning; also a term used to designate divisions within a university.

UNIVERSITY: An academic institution which grants undergraduate and graduate degrees in a variety of fields. It is composed of a number of "schools" or "colleges", each of which encompasses a general field of study.

LIBERAL ARTS COLLEGE: A four-year institution which emphasizes a program of broad undergraduate education.

COMMUNITY COLLEGE: A two-year institution of higher learning which provides career and vocational training and academic curricula. A Transfer Program is:

- an educational program in a two-year college (or four-year college that offers associate degrees),
- designed primarily for students who plan to continue their studies in a four-year college.

ENGINEERING OR TECHNICAL COLLEGE: Independent or professional school that provides four-year training programs in the fields of engineering and the physical sciences. This type of school is often referred to as an institute of technology or polytechnic institute.

NURSING SCHOOL: There are several kinds of nursing schools. At schools affiliated with hospitals, students receive an R.N. diploma upon successful completion of training and state examination. At schools affiliated with four-year colleges, students receive both a B.S. degree and an R.N. diploma.

MILITARY SCHOOL: Federal military academies prepare officers for the Army, Navy, Air Force, and Merchant Marines. These institutions: U.S. Military Academy (West Point), U.S. Naval Academy (Annapolis), the U.S. Air Force Academy, and the Merchant Marine Academy (Kings Point) require recommendations and nomination by U.S. senators or U.S. representatives. Private and state-supported military institutions, however, operate on a college application basis, as does the U.S. Coast Guard Academy.

BUSINESS SCHOOL: At some colleges, it is possible to specialize in business administration or in a two-year secretarial course in conjunction with supplementary liberal arts courses.

PROFESSIONAL INSTITUTE OR CONSERVATORY: This type of school offers specialized study in areas such as art, music, drama, dance, photography, etc.

PLACES TO LOOK FOR INFORMATION ON COLLEGES

1. **Internet:** The Internet has become the best source of college and scholarship information. Individual institutions maintain their own websites which offer a wealth of information. In addition, there are a number of commercial websites that can be helpful. The following will link you to many more:

www.petersons.com

www.collegeboard.com

www.collegeedge.org

www.nacacnet.org/studentresources

www.nacacnet.org/eventstraining/collegefairs

www.ecampustours.com

www.collegeispossible.org

www.educationplanner.org

www.campuschamps.com

www.nacacnet.org

www.collegeview.com

www.mappingyourfuture.org

www.fastweb.com

www.act.org

2. **College Guides.** There are a number of published books that contain specific information about colleges and universities. You can get a profile of a typical student at a school to see how *your* test scores and class rank compare. You can also learn about popular majors at a school, class size, the composition of the school population, housing, athletics, activities, special programs, availability of computers, campus security, etc. Some books are available in the Guidance Office, the school library, the public library, and at most bookstores.

Comprehensive College Reference Books (Objective)

Barron's Profiles of American Colleges; Barron's Educational Series.

The College Handbook; College Board, New York, NY.

Lovejoy's College Guide; Lovejoy's Educational Guides, Monarch Press.

Peterson's Guide to Four Year Colleges; Peterson's Guides.

Comparative Guide to American Colleges; Cass & Birnbaum, Harper Books.

TACAC Guide to Four Year Colleges in Texas (available in the Guidance Office)

College Rating, Recommendation Books (Subjective)

The Fiske Guide to Colleges; Edward B. Fiske, Times Books, New York.

The Insider's Guide to the Colleges; Yale Daily News, St. Martin's Press.

Rugg's Recommendations on the Colleges; Frederick B. Rugg, Sarasota, FL.

The Gourman Report; Jack Gourman, NES

Supplementary College Reference Books

College Admissions Index of Majors and Sports; Orchard House.
Peterson's National College Data Bank; Peterson's Guides
Major Options; Nicholas Basta, Harper Books, New York, NY
The College Board Guide to 150 Popular College Majors; College Board
Making a Difference College Guide; Miriam Weinstein, Sage Press.

3. **Visits by College Representatives:** Representatives from many colleges and universities will visit each year to meet with interested students. Your guidance counselor will ask you to complete the College Information Sheet to indicate which colleges/universities presentations you wish to attend (Fall Semester).

4. **Holy Cross of San Antonio College and Financial Aid Fair:** Make plans to attend the Holy Cross of San Antonio College and Financial Aid Fair on _____, 20____, from _____ to _____ to meet with representatives from colleges, universities, and financial aid institutions.

MYTHS ABOUT THE COLLEGE SELECTION PROCESS

Learning about colleges is an arduous task, one to which many students simply do not allocate sufficient time and thought. The beginning of the college selection process is also complicated by a number of myths and misconceptions. The most common myths are:

- Myth #1 *“There is only one perfect college for me.”*
Perfect colleges rarely exist. All colleges have good and bad points and all vary in terms of their attractiveness for any individual student. Your goal is not necessarily to find the perfect college; rather your goal is to research and find those several colleges that best meet your needs.
- Myth #2 *“Colleges are either good or bad.”*
Nonsense. By what criterion is a college good or bad? In whose eyes is a college good or bad? Academic quality is not easily assessed, and, while it is true that some colleges are better known than others, it is not true that a small few are good and the rest are bad. The key question is not: “Is X a good college?” Rather, the question is: “Is X a good college for me?” Look for colleges appropriate to your educational background, your ability, and your personality.
- Myth #3 *“Tests scores are the most important criterion in college admissions.”*
Not true. Colleges, now more than ever, are using a wide variety of criteria in choosing students. The quality of courses you’ve taken in high school and your grades in those courses are the most important. In addition, your co-curricular activities and your responses to college essays are important. Interviews, while not as important as they once were in the selection process, are still utilized at some colleges. Also significant are any special qualities you might bring to a college campus. Decisions are never made on the basis of only one element like test scores; rather, decisions are made using many different factors.
- Myth #4 *“Future employers and graduate schools give an edge to those who have degrees from prestigious universities.”*
Not necessarily. As the general level of quality in colleges has risen over several decades, and as more and more colleges have distinguished themselves, employers and graduate school admission staffs can no longer rely on the name of the college as the most important selection factor. What *is* important is your success in college. As a result, wise students are matching themselves to colleges within which they have the potential to earn good grades and contribute positively to campus life. Such students, with distinguished records in college, are highly sought after by company recruiters, graduate schools, and professional schools.

Myth #5

“Cost is really important in determining where I can go to college, so I will likely have to attend a local school.”

Again, not necessarily. Millions of dollars are given to students and families annually to help defray – or in some cases completely pay for - a college education. The federal government, the states, individual colleges, and thousands of public and private organizations make funds available to college students. As before, research is the important strategy. Investigate colleges carefully and use the resources available in the Guidance Office and your internet searches to locate either low-priced colleges or those where you’re likely to receive money to help lower the cost of your education. Don’t give up before you’ve even begun.

Myth #6

“Some secret strategy can get me admitted to college.”

No way. No strategy – secret or open – automatically unlocks the door. Students who seek letters of recommendation from a Senator or the head of a major corporation (who typically don’t know the student) or join clubs in which they have no real interest are trying to strategize. Students have been known to agonize over an application essay for days without realizing it’s not the topic that matters, but the content. Students should be themselves as they seek admittance to college. Don’t try to “package” yourself in wrappings that are not you. Avoid gimmicks. Trying to gain admission through strategic maneuvering or plotting often results in a major backfire. You might be seen as a phony. Choose colleges that fit; not colleges where you feel your fate depends on sophisticated application strategies.

Myth #7

“My Life will be ruined if I don’t get into College X.”

Thousands of students each year do not get accepted to their first choice college, and most are happy, healthy individuals today. A denial is usually a reflection on the small space available for too many good applicants. “We accept one in five applicants and most of the five are qualified.” Admission decisions reflect human judgments, and human judgments can never be infallible. College X may be looking for a particular set of traits in its applicants and you do not – through any fault of your own – have those particular traits. The college may, for example, be seeking tuba players or a student from a rural background. The reasons for your denial from College X are unimportant. What matters is that you find a college where you can use your talents, be challenged in class, and have a successful experience.

If you plan well, you will have such choices.

SERVICE ACADEMIES AND ROTC PROGRAMS

While all juniors should begin exploring possible educational programs following graduation, if you are interested in the service academies and the ROTC scholarship programs, you must begin as soon as possible to insure that you receive full consideration. **The first step** in securing an appointment to one of the academies is to write and ask for a precandidate questionnaire. Addresses follow for respective Admissions Offices:

U.S. Military Academy
646 Swift Road
West Point, NY 10996-1905
<http://admissions.usma.edu>

U.S. Air Force Academy
2304 Cadet Drive, Ste. 2300
U.S.A.F. Academy, CO 80840-5025
www.academyadmissions.com

U.S. Naval Academy
117 Decatur Road
Annapolis, MD 21402-5018
www.usna.edu

U.S. Merchant Marine Academy
300 Steamboat Road, Admissions Ctr
Kings Point, NY 10024-1699
www.usmma.edu

The second step is to write to each of your U.S. Senators and your congressman and ask that they consider you as one of their nominees. In this letter you should indicate your first, second, third, and fourth choices for academies as well as the following:

Name, address and telephone number
Date of birth Social Security Number
High school name and year of graduation
Names of your parents

The Coast Guard Academy has an admissions procedure similar to other highly competitive colleges. There is no nomination process involved. Write directly for an application to the following Admissions Office:

U.S. Coast Guard Academy 31 Mohegan Ave. New London, CT 06320-8103
www.cga.edu

ROTC scholarship programs involve a competitive application process as well. In addition to the written application, candidates must undergo a physical examination, formal interview, and a physical abilities test. **The first step** in the process is to write for an application. You may use the addresses below or request an application online.

Air Force ROTC/DOR
551 E. Maxwell Blvd
Maxwell AFB, AL 36112-6106
www.afrotc.com

U.S. Army Cadet Cmd
ATTN: ATCC-OP-I-S
55 Patch Rd., Bldg 56
Ft. Monroe, VA 23651-1052
www.armyrotc.com

Navy-Marine Corps ROTC
ATTN: Director, Candidate Guidance
U.S. Naval Academy, 117 Decatur Rd.
Annapolis, MD 21402-5017
www.nrotc.navy.mil

COMPARING COLLEGE CHARACTERISTICS

When you begin to consider the number of colleges from which you may choose, it becomes obvious that you will have to do some preliminary “weeding out” before you begin visiting and applying. There are a number of ways in which you can compare colleges:

ACADEMICS

More than anything else, you go to college to get an education. The type of academic atmosphere and variety of courses studied should be considered when choosing a school.

Colleges can be ranked according to the selectivity of their admission. Different schools have varying admissions requirements in terms of grades and test scores. You should try to match your academic abilities to the school’s selectivity. If you are a very good student, then a more selective college may offer you the right amount of challenge and stimulation. If your record has been weak, a less selective school may best fit your needs.

Also, colleges offer a variety of majors, or courses of study. If you are unsure of what your major will be (and many students are – don’t feel alone!), then look for a school that has a wide variety of majors.

SIZE

Colleges range in size from 150 to 50,000 students. There is a great difference between attending a small school (1,000-2,000), usually referred to as a “college”, and a large school (3,000-50,000), usually referred to as a “university”. Small schools offer you more personal involvement, a community atmosphere, small classes (from 5 to 50 students), and usually a higher price tag. Large schools tend to be more impersonal, allow you to be more anonymous, offer class sizes of anywhere from 20-500 students, and tend to be less expensive. You should ask yourself the following questions:

- Will I feel closed in and trapped in a small school?
- Will I welcome the personal, close atmosphere a small school affords?
- Will I feel lost and overwhelmed at a large school?
- Will I feel more independent and free in a large school?
- Will I want a campus that offers sororities and fraternities, as do many of the larger schools?
- Are the athletic facilities important to me? Generally, the larger universities offer the greatest range of sports and facilities.

You need to examine the type of learner (not just socializer) you are to determine which size college will best meet your needs. If you have enjoyed the close personal relationship and accessibility of your Holy Cross teachers, then a smaller school may appeal to you. If you are eager to study with renowned researchers, then a larger school may appeal to you.

LOCATION/SETTING OF COLLEGE

There are many reasons why the location of the college may be important to you. You should always consider the expense of travel, the need for independence versus the desire to stay near your family, and the effects of living in a particular climate.

When considering the location of a college, think about the campus setting. The physical environment of the college you go to may be very important to you. Some people prefer the social, cultural, and economic activities of a large city or metropolitan environment. Others would be unhappy if they could not be near the ocean, mountains, or countryside. A major metropolitan area offers many benefits, but a student must adjust to the life-style of a big city. A college or university which is located in the heart of a city is often comprised of multistory classroom buildings and high-rise dormitories. There are also many colleges and universities which are in rural settings with widespread campuses located many miles from the nearest metropolitan areas. In addition, many institutions are located close to, but not in large cities. The decision of a location and campus setting for your college should ultimately include those schools where you will be most comfortable living for the next two to four years of your life.

COST

Obviously, a major factor to be considered is the cost of attending a college. The total cost of a year, as computed by the college financial aid office, includes tuition, fees, room and board, books, supplies, transportation, and personal expenses. Total costs range from \$1,000 for a community college to \$29,000+ for a private school.

While cost is undoubtedly very important, don't limit your choice of colleges to only those you can afford without financial assistance. Many of the more expensive private schools have solid financial aid programs, which may cover anywhere from 20 per cent to the full cost, depending on your need. A good plan would be to choose several colleges, including one you can afford and several for which you need aid. Although financial aid may seem uncertain at times, limiting prospective colleges on a cost basis alone may exclude some excellent colleges from your list. We encourage all students to apply to any of the state colleges and universities as they tend to have excellent programs at a very low cost.

ADMISSIONS REQUIREMENTS

Although the specifics may vary from college to college, the following are generally required in competitive college admissions:

1. **The Application**
2. **Official school transcript** (grades and depth of curriculum)
3. **Test Scores** – sent directly from the College Board (SAT) or American College Testing Program (ACT).
4. **Letters of Recommendation**
 - Academic – teachers, counselors, and alumni
 - Personal – others
5. **Essays** – The top four things Admissions Counselors look for in an essay are:
 - Grammar
 - Creativity
 - Content
 - Style
6. **Interviews** (may be optional)
7. **Portfolios**
 - Art studies
 - Architecture Studies
8. **Resumes** – A separate expanded resume can often help an applicant to be thorough when telling the college/university about personal achievements. Students are strongly encouraged to submit an expanded resume if you feel that doing so will help the college/university get a complete picture of the activities, community service, honors, awards, and employment.

IMPORTANT NOTE: From college admissions representatives everywhere, the advice is the same – The most important part of the application is the student's transcript. Colleges want to see that you have taken challenging courses and have worked hard. It is imperative that you work to keep your grades up this year if you want to be a good candidate next year.

COLLEGE CRITERIA WORKSHEET

Now that you have considered the features offered by colleges, you can make some preliminary decisions about what is important to you as you begin your college search. Some of the features and options you've seen may be of little interest to you and/or your parents. Some of the issues are critical. Try using this worksheet or make one of your own.

The most important criteria for me in selecting a college are:

1. Academic programs that include: _____
_____.
2. These admissions criteria: _____
_____.
3. This kind of competition level: _____
_____.
4. The following facilities: _____
_____.
5. Tuition and/or financial aid requirements: _____
_____.
6. School size: _____.
7. Student/teacher ratio: _____.
8. Gender composition: _____ % Male _____ % Female.
9. Distance from home: _____.
10. School setting: _____.
11. _____.
12. _____.
13. _____.
14. _____.
15. _____.

HOW MANY COLLEGE APPLICATIONS SHOULD I SUBMIT?

Most Holy Cross of San Antonio students submit 3 to 5 college applications. The counselor works with the student to assure that the student's applications are submitted to a variety of colleges and include at least one college where the student is likely to be admitted. A good spread of applications would be to submit 1 or 2 applications in each of the following categories:

REACH – ADMISSIONS LONG SHOT

Colleges where the likelihood of your admission is about 50/50
Probably more like 1 in 3

COMPETITIVE – 50/50 SHOT

Colleges where the likelihood of your admission is about 50/50

BACK-UP – ADMISSIONS SURE SHOT

Colleges where you will likely be admitted

QUESTIONS TO ASK AS YOU EXPLORE COLLEGES

Students and parents should make a list of priorities prior to meeting with college representatives or visiting colleges. In order to make a realistic assessment and selection of a college or university, the following factors need to be considered: (1) admission requirements, (2) location, (3) public or private, (4) enrollment, (5) cost, (6) majors offered, and (7) nature of the student body.

Bring a pen or pencil. Many representatives will ask you to complete a contact card so they can send you additional information. Bring a notebook so you can write down details about each school you investigate. Develop your own list of questions to ask college representatives by using the suggested topics below as a guide.

Questions about Admission Policies:

- What high school courses are required for admission?
- Which entrance exams are required? Are SAT Subject Tests required?
- What range of scores is accepted?
- Does the college require a certain grade point average or rank in class?
- Will activities and involvement in school be considered?
- What weight is placed on the essay?
- Is there an early decision or early action plan?
- Are there personal interviews?
- Are there special requirements for certain majors?
- What percent of applicants are accepted?
- Can admission denials be appealed?
- What are the application filing dates?

Questions about the College:

- Where is the college located (city, suburb, small town, rural)?
- Is the college public, private, or church affiliated?
- What is the current undergraduate student enrollment?
- What special or unique programs are offered?
- Does the college have general education or course distribution requirements?
- Does the college have special programs for transfer students?
- What is the academic calendar (semesters, quarters, 4-1-4)?

Questions about the Student Population:

- Where do the majority of students come from?
- Do most of the students commute or live on campus?
- What types of student groups are active on campus?
- Are there fraternities and sororities on campus?
- What athletic programs are available?
- Does the college have a campus visitation program?
- Is housing available/guaranteed for freshmen? Is it available all four years?

Questions about Academics:

- What is the average class size? Largest? Smallest?
- How many students in last year's freshman class returned their sophomore year?
- What was the grade point average for the freshman class last year?
- What is the college's procedure for student orientation, class placement, and scheduling? Are classes guaranteed?
- How are academic advisors assigned?
- What services does the school offer for students who are undecided about a major?
- What percentage of students graduate in four years? In five years?
- What are the most popular majors on campus?
- Are students taught by full-time professors, graduate assistants or a combination of the two?
- What types of additional services are provided at no cost to the student (e.g., tutoring, career and personal counseling, developmental reading and student skills workshops, job placement/opportunities information)?
- Is there an honors program? What are the qualifications for entry?

Questions about Social Life:

- What is the average age of the student body?
- What is the male to female ratio?
- What percent of students resides on campus?
- Is this considered a "suitcase campus" where all students leave on weekends?
- Are the residence halls coed? Is there a smoke-free residence option?
- What are the procedures for selecting a roommate?
- What are the rules and regulations that govern campus & residence hall life?

Questions about College Costs:

- What is the cost of tuition? Room and board? Are there other fees?
- How much did costs increase from last year to this year?
- Are accepted students required to make deposits for orientation and/or housing? Are these deposits fully refundable until May 1?
- Are deposits required each year for returning students?
- When do bills have to be paid?

Questions about Financial Aid:

- What percent of students receives need-based financial aid?
- What percent of students receives scholarships based on merit?
- What would a typical freshman financial aid package look like?
- What percent of those who apply for financial aid receive it?
- Will financial aid be adjusted if need increases?
- What application(s) need(s) to be filed to apply for financial aid?
- Is a tuition payment plan available?
- Are there campus jobs available? Are there nearby off-campus jobs?

QUESTIONS FOR STUDENTS TO ASK A COLLEGE REPRESENTATIVE

Fall is the time for admissions officers to make high school visits, attend college fairs, and conduct group presentations around the globe! It's also an excellent opportunity for high school students to learn more about a college before deciding if they wish to visit a campus. Having a prepared list of questions for college representatives can enhance a student's knowledge of the different schools he or she may be considering. Following are some examples of the types of questions that can be helpful in the college search:

- Do you offer a wide variety of majors, and can students easily change their courses of study?
- How many students double major?
- What is the composition of the student body (e.g., from what states, how many undergraduates/graduates, male/female ratio, and commuter vs. residential)?
- What percentage of students lives on campus?
- Is housing guaranteed for freshmen?
- What percentage of students returns for sophomore year?
- What percentage graduates in four years?
- What is the academic advising system like?
- Do faculty members teach courses?
- What courses are required?
- Can I get credit for Advanced Placement or college courses I have taken in high school?
- Are there opportunities for research, independent study, internships, and study abroad?
- What choices do students have for their extracurricular activities?
- What is the neighborhood surrounding the campus like?
- How do the students get involved in the local community?
- Do you offer academic scholarships?
- What is the application process for scholarships?
- What are the characteristics of this school that make it unique?

COLLEGE ADMISSIONS POLICIES

Colleges and universities have varying admission practices. Information pertaining to the policy of a prospective school will be found in its publications. Some of the most frequently mentioned practices are:

A. **Early Decision:** Students who have demonstrated outstanding academic ability apply for admission to their first choice college during the summer or very early in their senior year. Notification of admission is given usually in December or January. **Restrictive policies and admissions practices vary with each school and must be checked carefully to see if early decision works to the individual's advantage.** Generally, if you apply Early Decision, you must also sign a commitment to attend if accepted and to withdraw any applications submitted to other colleges.

B. **Early Action:** This plan allows students to indicate a first choice college and receive a decision in the senior year well in advance of the normal response date in the spring. Students are not committed to enroll if accepted. In some cases, Early Action is more competitive than Regular Admission. It is important to examine each school's Early Action process individually to see if applying Early Action is advantageous.

C. **Rolling Admission:** As soon as an application is complete (meaning that the forms, the fee and all required credentials have been received and processed), a decision on that application is made and the student is notified. It is generally advantageous for students to apply well in advance of the posted deadline, because it is impossible to know how quickly the available spaces are being filled.

D. **Regular Decision:** The process whereby a college accepts applications from students and delays the admission decision until all applications from the entire applicant pool have been received (by a specified date). Decision letters are mailed to applicants, all at once, traditionally in March or April. The most selective colleges mail their decision letters in early to mid-April.

E. Deferred Admission: Students who have alternate plans for the year following high school may apply to many colleges for deferred admission. The application process and timetable remain the same as for regular admission, but students should indicate that they do not intend to matriculate until the following year. An explanation of how the student plans to spend the year and the benefits the student expects to derive from it is usually required by the college.

F. Open Enrollment: A term now used by an institution that publishes a set of admission standards and pledges to admit any student whose credentials equal or exceed them. This is most often used by community and junior colleges.

G. Wait List: The process used by selective colleges that do not initially offer or deny admission, but extend the possibility of admission to a later date (usually late May through July). Students should accept another college's offer since waiting list acceptances are very inconsistent. (Discuss all Wait List situations with your counselor. Second semester grades and your method of reply can be critical to your acceptance.)

Note: Students planning Early Action/Early Decision are usually required to take SAT Subject Tests in the spring of the junior year.

STANDARDIZED TESTING

There are six major types of tests used for college admission. Each student is responsible for registering for these tests and for requesting that scores be directly reported by testing services to the colleges to which you are applying.

PSAT/NMSQT (College Entrance Examination Board) - This test is given in October to all juniors at Holy Cross of San Antonio and consists of three sections: verbal, math, and writing. Results may forecast your future SAT scores. Scores are also used by some colleges for academic scholarships. This is also the qualifying test for the National Merit Scholarship Program and the National Hispanic Scholarship Program.

SAT Reasoning Test (CEEB) - This is a three-hour and 45 minute test that measures critical reading, mathematical reasoning, and writing skills that students have developed over time and that they need to be successful in college. It is similar in format to the critical reading and math sections of the PSAT. Many colleges require the SAT for admission, and juniors should take it in the spring of the junior year. Students should take the SAT twice, preferably in the spring of the junior year and the fall of the senior year. Most colleges will accept your highest score. The new SAT was administered for the first time in March 2005 for the class of 2006.

ACT (American College Testing Program) - The ACT is a widely accepted college entrance exam.

- It assesses high school students' general education development and their ability to complete college-level work.
- The multiple choice tests cover four skill areas: English, mathematics, reading, and science.

Many colleges will accept either the SAT or ACT, whichever is your better score. Since the tests are so different in format, some students perform significantly better on one than the other. For this reason, students are encouraged to take the ACT as well as the SAT in the spring of the junior year and again in the fall of the senior year.

SAT Subject Test (CEEB) - Many colleges require three SAT Subject Tests which measure knowledge in specific subject areas. These tests are taken the junior or the senior year. It is wise to take the tests at the completion of your study of a subject if you will not be continuing in that area. The SAT Subject Tests are a battery of one-hour, mostly multiple-choice tests. Check the requirements of the colleges you are considering before you decide which tests to take.

Advanced Placement (CEEB) - In May of each year, these three-hour examinations are given to students who have completed any AP course offered at Holy Cross of San Antonio. If the student makes a certain score on the exam, college credit or advanced placement in college courses is possible.

The **Texas Success Initiative (TSI)** - This program, formerly TASP, mandates that you must take one of the following state-approved assessment tests before enrolling in any college-level coursework: **THEA, ASSET, ACCUPLACER, or COMPASS**. Test results are not used for admission purposes; you must, however, have test results prior to enrolling, unless you are exempt. **Please contact the college/university you plan to attend for exemptions or test information. Note: your SAT or ACT scores may exempt you from the THEA.**

How to register for the tests listed above:

- **SAT Reasoning and SAT Subject Tests:** www.collegeboard.com
- **ACT:** www.actstudent.org
- **THEA:** www.thea.nesinc.com
- For those without internet access, registration forms and other information can be obtained in the Guidance Office.

The school code for Holy Cross of San Antonio is 446152.

TESTING DATES FOR JUNIORS: 2009-10

TEST	HOW TO REGISTER	COST	TEST DATE	REGULAR REGISTRATION CLOSING DATE
SAT Reasoning Test	Obtain registration materials from the Guidance Office.	\$45.00	10/10/2009	9/9/2009
			11/7/2009	10/1/2010
SAT Subject Test	Mail directly to testing agency or register online at www.collegeboard.com	Late, add \$23.00 to test fee	12/5/2009	10/31/2009
			1/23/2010	12/15/2009
			3/13/2010	SAT Only 2/4/2010
			5/1/2010 6/5/2010	SAT & Subj. Tests 3/25/2010 4/29/2010
SAT Subject Test	Same as for SAT Reasoning	\$20.00	Same as above	
ACT	Obtain registration materials from the Guidance Office. Mail directly to testing agency or register on line at www.act.org	\$32.00 No writing Additional Writing \$15 Late fees \$21 other fees may apply	Test Date 9/12/2009 10/24/2009 12/12/2009 2/6/2010 4/10/2010 6/12/2010	Registration Deadline 8/7/2009 9/18/2009 11/6/2009 1/5/2010 3/5/2010 5/7/2010

Holy Cross Code: 446152

ADMISSIONS TIMETABLE

Jan. – Feb. – Junior Year

- Review PSAT results with your counselor.
- Attend College and Financial Aid Fair to meet with college representatives and lenders.
- Continue research on colleges.
- Review admissions/nomination criteria for respective service academies (military), if appropriate.
- Register for the draft if male and 18 years old. **You must register within 30 days of your 18th birthday.** Reference www.sss.gov.

Spring

- Develop a long list of colleges of interest. Write or email for information.
- Register/take ACT. Send scores to colleges of interest
- Determine if any SAT Subject Tests are needed. Take them if required.
- Begin developing a resume and writing a first draft of college essays. You can get essay topics from the Guidance Office or university admissions office websites.
- Ace your final exams!

Summer

- Write to colleges for information
- Visit as many colleges as possible
- Work on resume and essays
- Take THEA if necessary

Sept – Oct – Senior Year

- Settle in for a solid academic year. Colleges **will** want to see your senior grades.
- Narrow your long list of colleges to about 5
- Submit applications to schools on rolling admission
- Take or retake ACT/SAT or SAT Subject Tests
- **If you have any intention of applying to The University of Texas at Austin, you should apply for housing during the month of September. Come to the Guidance Office for information or go to www.utexas.edu**
- Make campus visits when possible
- Meet with visiting college representatives
- Check your application deadlines. The preferred mailing date for many Early Action/Early Decision applications is October 15
- Register to take the THEA if necessary

- Begin working on scholarship applications. Check the scholarship file in the Guidance Office frequently for updates.
- Register for CSS Profile financial aid application if your college requires it. Register at www.collegeboard.com

Nov

- Submit all Early Decision/Early Action applications and those with early January deadlines by the end of the month for processing.
- If you are applying under Early Decision, you may need to file the CSS Profile financial aid application if any colleges request it.

Jan – Feb

- Finalize all applications for regular Admissions Deadlines in mid to late January and February.
- Continue to submit scholarship applications.
- File FAFSA and CSS Profile, if required.
- Attend College and Financial Aid Fair to meet with lenders and university representatives.

Spring

- You will learn admissions decisions from the colleges to which you have applied and have time for final visits before making your decision.

May 1

- **Candidate's reply date** - the date by which you commit to one school and notify all others of your decision.
- Congratulations on your graduation!

Do not worry if you do not know all the details about what is listed on this schedule. Next fall, you can refer to the College Planning Handbook for Seniors which will give more detailed information. Also, you will be in close contact with your counselor who will provide guidance about each step. Obviously, you will have a great responsibility when it comes to following procedures and meeting deadlines. For this reason, it will be extremely helpful if you begin the investigative process this year. That way, you will not feel quite so overwhelmed next fall.

SAMPLE RESUME FORMAT

**Your Name
Your Address
City, State, Zip
Your Telephone
Your e-mail address**

Student of Holy Cross of San Antonio – Class of _____
_____ GPA – Ranked _____ in class of _____

Note: be sure to explain any activities or honors which the admissions committee may not recognize. If you devoted an unusual amount of time or served in a leadership capacity, be sure that is brought to the committee's attention. See example below:

	<u>Description</u>	<u>Grades</u>
<u>Academic honors:</u>		
• First Honors	Grades 90 and above	9, 10, 11, and 12
• National Honor Society	Met weekly throughout the school year and 40 hours of service per year.	11,12
<u>Leadership Activities:</u>		
• Student Council Class Representative		10
• Yearbook editor		11,12
<u>Athletic Accomplishments:</u>		
• Cross-country	Placed 2 nd at Regionals	10
<u>Volunteer Activities:</u>		
<u>Community Involvement:</u>		
<u>Work Activities:</u>		
<u>Extracurricular Activities:</u>		
<u>Outside Activities/Interests:</u>		

Note: The above is a sample you might use in putting together your resume to include with your applications. Create your own categories; those that are most appropriate for you to showcase your list of activities.

WHOSE JOB IS IT?

Your responsibility as a student is to:

1. Engage in thoughtful, honest reflection and analysis of your aspirations, goals, hopes, strengths, and weaknesses, and apply this knowledge of yourself to your advantage in the college search process.
2. Do the best academic work of your secondary career.
3. Do the research it takes to find and apply to a variety of colleges you'd be happy to attend.
4. Take control of the process rather than being dragged or coerced through it.
5. Fill out applications with care. Write the essays required with thought and honesty.
6. Be aware of all deadlines and other calendar events without constant reminding.
7. Keep your counselor informed as your interests and priorities change.

In sum, the responsibility for applying to college is **YOURS**. Delaying it or avoiding it will only make things more difficult.

Your counselor's responsibility is to:

1. Get to know you well enough to be able to advise you as to the colleges and programs that might be suitable for you.
2. Present your transcript and official school recommendation to the colleges.
3. Act as your advocate to the extent that your credentials and Holy Cross of San Antonio experience allow.
4. Keep you advised through announcements about the appropriate standardized tests, scheduled college visits at Holy Cross of San Antonio and important deadlines.
5. Other counsel, advice, and TLC from the present to the completion of the college application process.

STUDENTS' RIGHTS AND RESPONSIBILITIES IN THE COLLEGE ADMISSIONS PROCESS

When you apply to colleges and universities you have rights.

Before you apply:

- You have the right to receive factual and comprehensive information from colleges and universities about their admission, financial costs, aid opportunities, practices, packaging policies, and housing policies.
- If you consider applying under an early admission, early action decision plan, you have a right to complete information from the college about its processes and policy.

When you are offered admission:

- You have the right to respond to an offer of admission and /or financial aid until May 1.
- Colleges that request commitments to offers of admission, financial assistance, and/or housing prior to May 1 must clearly offer you the opportunity to request (in writing) an extension until May 1. They must grant you this extension, and your request may not jeopardize your status for housing and/or financial aid. (This right does not apply to candidates admitted under an early decision program.)

If you are placed on a wait list or alternate list:

The letter that notifies you of that placement should provide a history that describes the number of students on the wait list, the number offered admission, and the availability of financial aid and housing.

Colleges may require neither a deposit nor a written commitment as a condition of remaining on a wait list.

Colleges are expected to notify you of the resolution of your wait list status by August 1 at the latest.

If you think your rights have been denied, you should contact the college or university immediately to request additional information or the extension of a reply date. In addition, you should ask your counselor to notify the president of the state or regional affiliate of the National Association of College Admission Counselors. If you need further assistance, send a copy of any correspondence you have had with the college or university and a copy of your letter of admission to: Executive Director, NACAC, 1631 Prince Street, Alexandria, VA 22314-2818.

When you apply to colleges and universities you have responsibilities.

Before you apply:

- You have a responsibility to research and understand the policies and procedures of each college or university regarding application fees, financial aid, scholarships, and housing.
- You should also be sure that you understand the policies of the college or university regarding deposits that you may be required to make before you enroll.

As you apply:

- You must complete all material that is required for application, and submit your application on or before the published deadlines. You should be the sole author of your applications.
- You should seek the assistance of your high school counselor early and throughout the application period. Follow the process recommended by your high school for filing college applications.
- It is your responsibility to arrange, if appropriate, for visits to and/or interviews at colleges of your choice.

After you receive your admission decisions:

You must notify each college or university which accepts you whether you are accepting or rejecting its offer. You should make these notifications as soon as you have made a final decision as to the college that you wish to attend, but no later than May 1.

You may confirm your intention to enroll and, if required, submit a deposit to only one college or university. The exception to this arises if you are put on a wait list by a college or university and are later admitted to that institution. You may accept the offer and send a deposit. However, you must immediately notify a college or university at which you previously indicated your intention to enroll. If you are accepted under an early decision plan, you must promptly withdraw the applications submitted to other colleges and universities and make no additional applications. If you are an early decision candidate and are seeking financial aid, you need not withdraw other applications until you have received notification about financial aid.

The information presented here is consistent with the National Association for College Admission Counseling Statement of Principles of Good Practice, revised in September, 2001.

SAMPLE LETTER FOR ADMISSIONS INFORMATION

(Edit to meet your needs.)

Your street address
City, state, zip code
Date

Director of Admissions (use name, if available)

Name of college

Address of college

City, state, zip code

Dear Director of Admissions (use name, if available):

I am currently a junior at Holy Cross of San Antonio in San Antonio, Texas and am interested in applying for admission to (name of institution). I would appreciate having the following information sent to me:

1. A general bulletin explaining entrance requirements, a college view book, an application for admission, and information on college costs and facilities available. My areas of interest are in (name curriculum or departmental interest, if possible).
2. Financial aid and scholarship information deadlines, and application and instructions for applying for financial aid.*
3. Information concerning (name of activity or sport.) I would also appreciate the name of the (advisor, coach, bandmaster, etc.) to contact.

Thank you for your assistance.

Sincerely,
Your signature

Your name
(Typed in full with middle initial)

* If you think you might qualify for possible academic scholarships, include the following statement: I have a grade average of _____ and SAT (ACT) scores of _____.

FINANCIAL AID INFORMATION

Financial aid is money for education that comes from sources other than family. It is meant to supplement what the family can contribute to the total costs involved in attending a college or university.

The primary responsibility for paying a student's educational expenses belongs to the family. However, the choice of a college should not be determined by family finances alone. A student and his or her family should proceed through the college search process with information based not only on finances, but also on the student's desire and ability to attend the college.

There are two major types of assistance:

1. **Merit-based** aid given to students in the form of grants and scholarships. These are often granted to students who excel in academics, sports, leadership, music, art, or dance.
2. **Need-based** aid is made available to families that cannot pay for all of the post-secondary education costs on their own. The demand for student aid exceeds the supply of dollars available. Therefore, most financial aid programs limit their awards to students who have demonstrated that they have need, based on submission of the Free Application for Federal Student Aid (FAFSA).

All families' financial circumstances are evaluated in a consistent and equitable manner via the FAFSA. As you complete the FAFSA you will be asked to enter actual data about your family, your income, and your assets. To be sure all families are treated equally, there are some figures that will be automatically computed according to standardized charts. Using both your actual figures and the figures on the chart, an estimated family contribution will be calculated.

Once the estimated family contribution has been calculated for you and your family, it will remain the same regardless of the college you choose to attend. For example, an estimated family contribution of \$10,000.00 would be the same whether you were going to attend the University of Texas or Harvard University. Obviously, you might not be considered to have a need at UT, but Harvard, if they accepted you, could well offer you a significant amount of financial aid.

FINANCIAL AID TERMS AND PROGRAMS

TERMS

CSS Financial Aid Profile – A supplementary financial aid application required by many private universities. Students register for a Profile application beginning on September 15 of the senior year. Early Decision applicants may need to submit the Profile as early as November, and most students will have to file by February 1 of the senior year. Information on the Profile is available through the College Board at www.collegeboard.com.

Expected Family Contribution – The amount your family is expected to pay towards your education based upon the family's assets and income as reported on the FAFSA. This amount is the same regardless of the cost of the school to which you are applying.

FAFSA – Free Application for Federal Student Aid. This is a detailed form that is the first step in applying for federal aid offered by the U.S. Department of Education. It is available in the Guidance Office and may also be used to file for state and college aid. The FAFSA website is www.fafsa.ed.gov

Work Study – This is money earned by you during the school term in a job obtained through the help of the financial aid office of the college. The hours and location of the job are always compatible with your academic life.

FEDERAL FINANCIAL AID PROGRAMS

Federal Pell Grant – A grant awarded to students demonstrating high financial need, this need not be repaid. The maximum award varies annually, according to the level of federal funding. In 2003-04, the maximum Pell Grant was \$4050.

Federal Perkins Loan - A federally funded loan which is administered by the college financial aid office. A five-percent interest rate is charged annually after completion of studies, and a grace period is specified in the promissory note. The maximum Federal Perkins Loan that most colleges can award to an undergraduate is \$4,000 per year.

Federal Stafford Loan – A long-term, low interest loan administered by the Department of Education through private commercial lending agencies, such as banks and credit unions. The maximum amount a dependent borrower can receive is \$2625 for the first year of study; \$3500 for the second year of study; and \$5500 for the third year and beyond, with a limit of \$23,000 for an undergraduate education. The interest rate to first-time borrowers is variable, but will not exceed 8.25%. Students can borrow Federal Stafford Loan funds regardless of financial need. However, if financial need is demonstrated, the federal government may

subsidize part or all of the interest while the student is in school and during grace and deferment periods. If the student does not demonstrate sufficient financial need, part or all of the loan will be unsubsidized, which means that the student will be responsible for the interest.

Federal PLUS Loan – A long-term, variable interest rate federal loan which is available to parents of dependent students. The interest rate is currently fixed at 8.5%. For the 2003-2004 award year, the interest rate for PLUS loans in repayment was 4.22 percent. This loan is administered through private lending agencies. There is no set limit on the amount of Federal PLUS funds a parent may borrow; however, the maximum loan cannot exceed the student's portion of the cost of education minus any other aid the student receives. Federal PLUS loans are not subsidized since the eligibility is not based on financial need. Repayment usually begins immediately after the entire loan is disbursed.

Federal Supplemental Educational Opportunity Grant (FSEOG) – A federal campus-based grant awarded to students who demonstrate significant financial need. Pell Grant recipients with the lowest Expected Family Contributions will be the first to get FSEOGs. The maximum FSEOG that colleges can award is \$4,000 per year, but, due to limited funding, awards are usually smaller than this amount.

TEXAS FINANCIAL AID PROGRAMS

Texas B-On-Time Loan – a low-interest loan that may be awarded to a Texas resident who is eligible to receive federal financial aid, who graduated under the recommended high school program in 2002-2003 or later, and who enrolls full time in an eligible institution. A Texas B-On-Time Loan shall be forgiven if the student meets goals for graduating within a specified period of time and maintains a cumulative GPA of at least 3.0. Funding for this program is not sufficient to provide a loan to every student who meets the eligibility requirements; under these circumstances, priority would be given to students with financial need.

TEXAS GRANT – A grant that may be awarded to a Texas resident with financial need and an EFC of no more than \$4,000.00 who completed the Recommended or Distinguished Achievement High School Program and who enrolls in a Texas college or university as a freshman within 16 months of high school graduation. The maximum award varies by type of institution. The priority in making awards is to provide continued funding to recipients already enrolled in the program who are in college and are making progress toward their degrees. Because funding for awards to new students is limited, many students who meet the eligibility requirements may not be able to receive awards in the respective school year.

TPEG (Texas Public Education Grant) – A grant awarded to Texas residents, nonresidents, and foreign students enrolled at public colleges or universities in Texas. The maximum award varies according to financial need.

OVERVIEW OF THE FINANCIAL AID PROCESS

1. Students should begin investigating scholarship opportunities right away. Information about scholarships which is mailed to Holy Cross of San Antonio will be available in the Guidance Office. Students should check the scholarship file frequently as new scholarship information is added as it arrives.
2. When you apply for admission, notify the college(s) under consideration that you are interested in financial aid. Remember that scholarships are also called financial aid.
3. Some colleges require the CSS Profile financial aid application. Check with the college for its specific requirements. You will need to register for your Profile application beginning on October 1, _____. Information is available at www.collegeboard.com.
4. All students applying for financial aid must submit a FAFSA (Free Application for Federal Student Aid). Paper applications will be available in the Guidance Office each December. These forms cannot be submitted prior to January 1 of your senior year. The fastest way to submit a FAFSA is electronically. Information is available online at www.fafsa.ed.gov. If you would like to estimate your Expected Family Contribution, you may do this through the ECOS system at www.ecos.princetonreview.com. Information about special programs for Texas residents is available at www.collegefortexans.com.
5. It will be important that your family's income tax returns are completed as soon as possible after the first of the year because you will be asked to include information from your tax forms on the financial aid forms. In addition, many of the colleges require a copy of the family's tax return before they put the student's financial aid "package" together.
6. **File Early!** As a senior, if you filed on or immediately after January 1, you have the best chance of receiving a larger portion of grant money in your aid package. Strive to provide clear and accurate information at the time of filing for aid. Incomplete/inaccurate information will delay the process.
7. Once your financial aid application has been processed, the colleges that have accepted you may offer financial aid packages. Consider all the offers carefully to determine which will best meet your needs. If you have questions, call the college financial aid office.

GLOSSARY

Accreditation – This amounts to a stamp of approval by an educational or professional organization stating that the college meets the regulations determined by this group. Each section of the country has its own accrediting organization: Southern, Middle Atlantic, New England, Midwestern, Northeastern, and Western.

Advisor – A member of the teaching faculty who advises students on course selection and curriculum concerns.

Application fee – A nonrefundable fee usually charged for making application to a particular college.

Associate of Arts Degree – A degree granted by a college or university for a program that requires two years of full-time study.

Audit – Attend a class without getting credit for it.

Baccalaureate Degree – The Bachelor of Arts, Bachelor of Science, or any other bachelor's degree granted by a college or university for a program that typically requires four years of full-time study.

Calendar – The system by which an institution divides its year into shorter periods for instruction. The most common calendars are semesters, quarters, and 4-1-4.

Candidate's Reply Date Agreement – This agreement established a common date, May 1, as the earliest date a college or university may require an accepted applicant to say whether he or she plans to attend. This agreement does not apply to Early Decision applicants.

Carnegie Unit – One Carnegie unit is given for successful completion of one year's study of one college preparatory or academic subject in a high school. Some colleges refer to these as "academic units" or "credits". The name comes from the Carnegie Foundation for the Advancement of Teaching.

Church-related college – A private college that is financially supported and whose policies are influenced to a degree by a church.

Class rank – A student's standing based on his or her academic record as compared with that of the other members of the class. In a class of 100, the highest ranking students would be number 1; the lowest, number 100.

Core curriculum – A group of courses in varied areas of the arts and sciences, designated by a college as one of the requirements for a degree.

Consortium – A voluntary association of two or more colleges providing joint services and academic programs to students enrolled in member institutions. Students at one campus are allowed to attend courses and use the facilities at other member campuses.

Cooperative education – A program integrating classroom study and work experience and offering credit and salary.

Course load – The number of hours taken in a given semester or quarter. A typical load is 15-18 semester hours or 15-17 quarter hours.

Honors Program – A plan designed to encourage superior students to engage in a more challenging program than is required. Students who succeed in meeting the requirements of an honors program are usually granted "honor" degrees.

Humanities – These refer to the cultural world. The humanities are usually classified as art, the classics, dramatic arts, English, general, and comparative literature, journalism, music, philosophy, religion, and language. Many colleges divide their offerings into three divisions: humanities, social sciences, and natural sciences.

Internships – Short-term, supervised work experience, usually related to a student's major, for which the student earns academic credit. The work can be full or part-time, on or off campus, paid or unpaid.

Liberal Arts - A broad course of instruction comprising the arts, natural sciences, languages, literature, philosophy, religion, and the classics. The Latin origin of the term, *artes liberales*, literally means "the arts that free" (the mind and spirit).

Matriculation – The process whereby a student is accepted, pays the fees, and enrolls in classes – officially becoming a student at the college. This term is only applied to freshmen or to a transfer student's first enrollment.

Needs Analysis – The process used to evaluate an applicant's financial situation to determine how much financial aid a student would be eligible for to meet post-secondary educational expenses.

Placement tests – A battery of tests designed to assess a student’s aptitude and level of achievement in various academic areas so that he or she may be advised to enroll in the appropriate level classes.

Private college/university – An institution of higher education which is not supported by public taxes. Private colleges may be independent or church-related.

Public college/university – An educational institution supported by public taxes.

Registration – A process at the beginning of each semester or quarter whereby the student selects the courses in which he or she will enroll, pays the appropriate fees, and sets up a class schedule for the semester or term.

Rush Week – A period set aside with the approval of the college for fraternities and sororities to issue invitations to prospective members. “Delayed Rush” usually indicates that this week is held during the second semester.

Seminar – A course in which a small group of students, headed by a professional, engage in research and discussion.

Transcript – The official record of a student’s academic performance from the time of entrance in a given institution to the end of the latest semester.

Tuition – The charges for instruction. Generally designated for a year or semester for a full-time student; for part-time students it is often designated by the credit hour of a course.