College Planning 101

SRHS School Counseling
October 17, 2024

Opener

50 students, 50 plans
- Each plan should be unique

Balance
- Competitiveness of admission
- Geography
- Financial cost

The Key Questions
- Where do you want to be one year from now?
- Where do you want to be four years from now?
- Where do you want to be eight years from now?

The Triangle
- The student, the parent, the counselor
- DIY project: Don't be intimidated!

Factors in College Admission

Student Transcript
- Rigor of academic schedule
- Demonstrated academic success
- Consistency/Improvement
- Overall GPA
- Performance in relation to peers
- Improvement of academic performance
- Senior year schedule/senior year performance

Factors in College Admission

College Essay
- Summer/Early senior year project

Co-Curricular Activities
- Consistent involvement in school life

Standardized Testing
- SAT/ACT/AP

Letters of Recommendation
- Counselor letter of recommendation
- Teacher letters of recommendation (2 classroom teachers, coach, or advisor)

Portfolio Review
- Art, music, drama, etc.

The College Search

Location, Location, Location

Distance from home

Urban, rural, suburban

Do you have a NJ school on your list?

Type of Institution

School size

Private, In-state Public, Out-of-state Public

The College Search

MAJOR

PRE-PROFESSIONAL PROGRAM

ADMISSION SELECTIVITY

COST OF ATTENDANCE

Where to start?

Naviance

Student and parent accounts to assist with college research

Allows students to save all searches, build, and revise a college list

College Websites

Excellent source of initial information about the school

Check out the admissions information, scholarship details, and academic programs

College Rep Visits

Each fall we have about 50 schools visit our campus

11th and 12th grade students can sign up via Naviance

The College Visit

It is highly recommended that students/families visit prospective schools.

There is no substitute for the college visit!

Make an appointment with admissions:

- Demonstrated interest
- Helps with parking
- Better vision of the campus

If possible, visit while school is in session and on a weekend.

Naviance

Naviance is a college and career readiness program that assists students in preparing for their post-secondary plans.

Both parents and students have access to this program.

11th grade

Career discovery

SuperMatch college search

Resume

12th grade

"Home base" for the college application for both the student and the counselor

College Testing

SAT

- Evidence-based reading, writing, and mathematics sections
- Each section is scored from 200-800
  - Results can be super-scored
- Digital test (adaptive)
  - 2 hours and 14 minutes of testing time
- Students who have taken the PSAT have a College Board account where they can access the registration materials for the SAT.

www.collegeboard.org

College Testing

ACT

- Four multiple-choice sections: English, mathematics, reading, and science
  - The ACT has an optional writing section.
- The ACT has a paper and digital testing option.
- The ACT is scored on a scale of 1-36.
  - Each section is scored out of 36 points.
  - The composite score is an average of the four sections.

www.act.org

College Testing

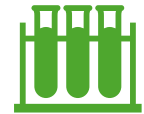**ACT or SAT**

AP Testing and College Admission

Test Optional

Test Prep

Free prep

Southern prep

Other test prep options

Testing Timeline

Plan potential test dates

Register early

On test day, bring proper Identification, arrive on time, and have all testing materials (charged Chromebook, pen, pencils, etc.)

The Common Application

This non-profit organization provides one-stop shopping for the college application process to over 1,000 schools

- For the Class of 2026, the Common Application will open on August 1, 2025
- Students will create an account utilizing a personal email address
- The Common Application will save students time during the application process
- Students will match or link their Common Application to Naviance for the application process starting in September 2025

Institutional Applications

Many schools will allow students to apply utilizing the school's institutional application.

- Some schools may waive the application fee if students utilize the school's institutional application.

The institutional application makes sense for students applying to one or two schools.

For students applying to multiple schools, the Common Application is a practical option.

College Admission Terms

Instant Decision Day

Meet with a college admission officer to be offered an admission decision on the spot.

Early Action (EA)

Apply early and receive an admission decision early (non-binding).

Early Decision (ED)

Apply early to your first-choice school and receive an admission decision early (binding).

Regular Decision

Deadlines will vary from school to school. Students typically receive an admissions decision in early March.

Rolling Admission

Students apply without a set time window and receive a decision as soon as it is ready.

Financial Aid Terms

Cost of Attendance (COA)

The total estimated expenses for one year.

Billable Costs

Tuition and fees

Room and board

Indirect Costs

Books and supplies

Personal expenses

Travel costs

*It is important to remember that the COA goes beyond billable costs.

Types of Financial Aid

Need-Based Aid

Financial ability to pay the COA. Determined by the federal/state government and the institution.

Merit-Based Aid

Determined by the institution based on academic ability and talent.

Grants

"Gift aid" that the student and family will not need to pay back. Grants are generally need-based.

Scholarships

Scholarships are also "gift aid". In general, scholarships are awarded to students on merit-based criteria (many have requirements to maintain GPA, etc.)

Loans

These may be granted through federal, state, or private banks. Money must be paid back.

Work Study

Federal or institution-based. Money earned does not get applied to tuition.

Distributors of Financial Aid

🏛	Federal Government	FAFSA required
🏛	State Government	FAFSA required
🏫	Institutions	FAFSA required, CSS Profile for some schools
🎓	Community/Businesses/Organizational	General scholarship searches • www.fastweb.com and www.studentscholarships.org
✓	Southern Regional Local Scholarship Program	Application required

Free Application for Federal Student Aid

FAFSA

The FAFSA is the primary document that students and parents will complete for need-based financial aid for college.

- Free to complete
- Must be completed annually while a student is in college
- Information will go to the federal and state governments and all schools
- Student and parent will need to obtain FSA ID#
- Anticipated opening date is October 1, 2025
  - Student information: demographic data, dependency status, financial
  - Contributor: demographic data and financial information
  - Do It Yourself Document

The CSS Profile

Additional financial profile required by some private colleges

- Roughly 300 schools require this form in addition to the FAFSA
- If your school requires the form, it will inform you on the admissions page
- Schools utilize this form to distribute institutional money
- Initial application and one school report is $25
- Each additional report is $16
- Opens on October 1, 2025
- Please see your counselor with questions

https://cssprofile.collegeboard.org/

New Jersey Financial Aid

Higher Education Student Assistance Authority (HESAA)

- NJ state agency that administers all higher education financial aid
  - Tuition Assistance Grant
  - Educational Opportunity Fund (EOF)
  - NJFAMS
  - NJ Shopping Sheet
  - Financial Aid Education
  - NJSTARS

www.hesaa.org

NJ STARS

Any student ranked in the top 15% of the class at the end of 11th grade or who graduates in the top 15% of the Class of 2026 is eligible for NJ STARS.

- Covers tuition at Ocean County College for full-time students for up to five semesters

Eligible students will be notified after 11th grade by Southern in late September 2025.

All students who utilize NJ STARS must complete the FAFSA

Great insurance policy

www.hesaa.org

SRHS Local Scholarship Program

Students must apply to be eligible (online application)

- Application will open in December 2025
- Due January 1, 2026

A single application will make students eligible for the majority of scholarships

- If a scholarship requires an extra step, it will be noted on the scholarship list on our website.

Local scholarship night will be held in late May 2026

https://www.srsd.net/Guidance/scholarship/

General Scholarships

The more thorough the search, the better the chance for success.

Southern will maintain a list of general scholarships throughout the academic year.

- We maintain a list of general scholarships on our website
- Lists are updated as information is received

All scholarships should be FREE to apply.

If it looks too good to be true…

General scholarship search is a 12th-grade project

www.studentscholarships.org

www.fastweb.com

College Preparation Timeline

Junior Year
- Stay on track academically
- Co-curricular activities, volunteer, work, etc.
  - Quality over quantity
- Meet with your counselor to discuss goals
- Develop a standardized testing plan (SAT, ACT)
- Develop and research your college list
- Update resume and research colleges in Naviance

College Preparation Timeline

Summer 2025

- Revise/update/prioritize your college list
- Final standardized testing plan
- Open Common Application account no earlier than August 1st
- Begin to prepare college essay
- Letters of recommendation
- Finalize resume in Naviance

College Preparation Timeline

Fall 2025
- Final revision of the college list
- Request letters of recommendation
- Finish college essay (if needed)
- Common Application/Naviance match (Complete FERPA waiver)
- Complete applications. Know your deadlines!
- Send test scores to colleges
- Meet with your school counselor
- Be prepared for FAFSA and CSS Profile (if needed) – October 1st
- Search for scholarships

College Preparation Timeline

Winter/Spring 2025

- Finish college applications
- Complete the local scholarship application by January 31st
- Search for local and general scholarships
- Inform your counselor of college decisions
- Review financial aid packages and college acceptances
- Make college decision
- May 1st is College Sweatshirt Day
- Complete the senior survey (Naviance) so we can send your final transcript

Helpful Websites

www.srsd.net

www.hesaa.org

www.collegeboard.org

www.studentaid.gov

https://collegescorecard.ed.gov/

www.fastweb.com

www.studentscholarships.org

www.ncaa.org

www.thecommonapp.org