

**BALTIMORE SCHOOL FOR  
THE ARTS**

**COLLEGE  
HANDBOOK**

**2017-2018**

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# Getting Started

First of all, take a deep breath (students AND parents!) The college application process can be overwhelming, frustrating, and tiresome. However, if you put one foot in front of the other and do not procrastinate, it can be a fairly pleasant experience. The first step of this process is to think about where you might want to be for the next two to four years.

## What are my options?

•**Liberal Art Schools/Research Universities:** Traditional 4-year schools; both academic and art classes available.

•**Liberal Art Schools/Research Universities with Conservatory programs:** A ‘school within a school’; must audition/show portfolio; must be accepted into both the art program and the academic program; may offer BA or BFA degrees.

•**Conservatories and Visual Art Schools:** Most are 4-year schools; some have core, basic academics; must audition/show portfolio; usually offer a BFA degree.

•**Community Colleges:** 2-year Associates Degree programs; many students go to community college to raise their GPA or save money, and then transfer to a 4-year school.

•**Professional Dance Companies**

## Some basics to consider

- Setting (urban, rural, college town)
- Size
- Geography/weather
- Public vs. private\*
- Cost\*
- Religious or ethnic affiliation
- In state vs. out of state
- Diversity
- Campus Life (sports, clubs, fraternities & sororities, housing)
- Public vs. Private

\*Even though a school may be very expensive, you do not know how much money a school will give you. After the financial aid packages arrive, an expensive out-of-state private college may cost the same as an in-state public college (see ‘Financial Aid’). This, however, is rare. **If a family has financial need, students are STRONGLY encouraged to apply to at least THREE Maryland state schools.** See ‘Financial Aid’ section for more information about money for college.

## **RESEARCH, RESEARCH, RESEARCH!!!**

### *Internet Searches*

There are a TON of college search engines. Here are some good ones:

[connection.naviance.com/bsah/](http://connection.naviance.com/bsah/)

**This is the student's personalized Naviance account.**

**Both the username AND password are the student's school ID.**

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

[colleges.niche.com](http://colleges.niche.com)

[www.unigo.com](http://www.unigo.com) (current college students review schools)

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

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

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

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

Be realistic and know your numbers. If you are interested in a particular school, look up the average GPA and SAT scores of its incoming freshmen. If you have a 2.0 GPA and 1100 composite SAT score, you don't want to waste your money and time on an application to Harvard. That said, you should certainly apply to one or two *realistic* reach schools. Many of the college search engines listed above will allow you to do a search just based on the numbers. This can be very helpful in making your search more manageable.

### *Conversations*

Talk to students who have graduated from BSA, academic teachers, department heads, private lesson teachers, parents, friends, etc. Learn about their college experiences and listen to their suggestions. Is there someone you know or admire who is doing what you would like to be doing someday? Look up their biography and see where they went to school. Be inquisitive!

### *College Fairs*

See the Junior and Senior year calendars for the dates of the BSA and NACAC (National Association for College Admission Counseling) college and performing art college fairs. GO! Listen in homeroom for announcements about other opportunities in the Baltimore area.

### *BSA college representative visits*

Every year, college admissions representatives from schools across the county visit BSA. If your art department head or academic teacher allows you to miss class, you may attend the information session, though most meetings will occur after school. Permission slips for visits during the school day are outside of Abby's office.

### *Visit the schools*

Once you have a reasonable list of schools you are interested in, visit as many of them as possible. For financial reasons, some families choose to visit schools after the student receives the acceptance letters. You may desperately want to go to a school until you get there and realize that it doesn't feel right. After you have seen what it has to offer, one school that was fairly low on your list might jump to the top. If you do decide to visit a school, call the admissions office and schedule a tour/information session. Ideally, for the schools on the top of your list, arrange an overnight visit with a current student (this is often done after the initial visit). It is important to see what life at a school is like outside of the classroom.

Many colleges also host special programs opportunities, including programs for particular populations (first generation college students, members of low income households, minority students) on their websites.

Seniors are allowed *five* excused absences for college visits and auditions. However, it is highly recommended that visits take place on school vacations, audition week, and Professional Days that are attached to weekends.

### *Interviews*

Many schools offer on-campus interviews that you can schedule when you tour. Some schools offer off-campus interviews that may be with an alumni representative of the school who lives in the Baltimore area. An interview can be an important way for both student and interviewer to assess the student's interest in and fit with the institution. After an interview, the interviewer will send a written report to the admissions committee about his/her impressions of the student. This information goes in the student's application file and may be reviewed. Students should send a THANK YOU note to the interviewer immediately!

Please see the Appendix at the end of this Handbook for some helpful hints about interviews.

## **What do schools need?**

(See 'The Application Process' for more detailed information.)

### *Applications*

All schools have an application for admission. The application can be found on each school's website (under 'Apply', 'Prospective Students', 'Admissions', etc.) Almost all schools prefer that you apply online (some even waive the application fee if you do so). The application consists of basic questions about you and your family, your academic history, your extracurricular activities, community service work, and most applications include an essay.

### *Transcript*

Your transcript is a listing of all of the classes you have taken since the 9<sup>th</sup> grade and the grades you have received in those classes.

### *GPA*

Your GPA (Grade Point Average) is the quantitative measure of your record in high school, from freshman year up to your most recent report card. We use a 5.5 GPA scale, and classes are weighted.

### *SAT/ACT Scores*

Most schools require scores from the SAT or the ACT. At BSA, it is required that each student take the SAT **at least** twice. It is recommended that students take it once in May (preferred/free) or June of their junior year and once in October (preferred/free) or November of their senior year.

The ACT is a more curriculum-based test, with sections in Math, English, Reading, and Science. Students should consider taking the ACT test at least once, in addition to the SAT. **Some students do significantly better on the ACT.**

Students who will be applying to more competitive schools will also need to take at least two SAT Subject tests in addition to the SAT reasoning test **OR** the ACT Plus Writing.

### *Recommendations*

Schools usually require at least two recommendations. Sometimes the application will tell you who should write them.

### *Auditions/Portfolios*

Most auditions and portfolio reviews are scheduled after your application has been received. It is up to you to call the art office and schedule the appointment. Most auditions and portfolio reviews will be at the school to which you are applying. You will be working with your art teachers to prepare auditions and portfolios. Please check each college/conservatory's website carefully for audition requirements.

## **Your College List**

By September of your senior year, you should have your college application list fairly well established. Most students apply to 7-12 schools. Your list should include the following:

3-5 **Safety** Schools: Schools you know you can get into

4-7 **Target** Schools: Schools you are likely to get into

1-2 **Reach** Schools: Schools that may be difficult to get into, but you have a shot.

**If you have financial need, you should apply to at least THREE Maryland target and safety state schools.**

# The Application Process

## General Information

Each school to which you are applying has a website. Make sure you visit each website's Admissions page and review all admissions criteria, application requirements (ex. Does one school need 3 recommendations and another require none? Does one school require 2 Subject Tests and another doesn't even require an SAT score?), and application deadlines. Organize requirements and dates by making a chart, buying a calendar just for college deadlines, etc.

**The student** completes the application and sends it directly to the colleges by the deadline.

**The student** schedules all auditions.

**The student** is responsible for sending his/her SAT or ACT scores to each college (see 'SATs'). Scores are sent via collegeboard.org (SATs) or act.org (ACTs).

**The student** requests letters of recommendation from teacher via Naviance. **The teacher** will send the recommendations (See 'Recommendations').

**The student** requests transcripts via Naviance.

**Abby** sends transcripts, Secondary School reports, the School Profile and the Grading Scale.

## Admission Options

Early Decision: The application is usually due in November, and a decision is made by December. Some schools offer an Early Decision II plan which has an application deadline later than November. Early Decision admittance to a school is **BINDING** (i.e. if you are accepted, you must attend). For this reason, you may only use this option for one school. **Students are generally not encouraged to use this option unless they are 100% certain that this is the school they wish to attend AND they are able to pay a significant amount of the tuition and room and board.**

Early Action/Priority Decision: The application is usually due in November, and a decision is made by December. Early Action decisions are not binding (i.e. if you are accepted to the school, you do not have to attend). Therefore, if many of your schools offer Early Action admission, you may apply to all of them using this option. In some cases, institutions may place limitations on the number of additional Early Action applications a student may submit. It is critical that you review the requirements of each school that offers Early Action. **Students are strongly encouraged to take advantage of the Early Action option if a school offers it.**

Regular Decision: The application is due anytime from November to March (usually December or January) and a decision is made by April.

Rolling Admission: There is no set deadline for the application. Some schools (usually state schools) will make admittance decisions as applications are received. When applying to a school that offers Rolling Admission, it is important to apply as soon as possible (see below).

#### A NOTE ABOUT DEADLINES:

Though colleges and conservatories usually have fixed deadlines for applications, it is beneficial that students send their applications *as soon as possible*. Though a deadline may be January 1, you can be sure that college admissions representatives are not waiting until that deadline to review and add students to their acceptance lists.

### **The Application**

There are four ways to apply to colleges:

1. The colleges own application, found on each college's website
2. The Common Application
3. The Universal Application (same general format as the Common Application)
4. The Unified Application for Music and Performing Arts Schools

### **About the Common Application**

- The Common Application is accepted by almost 700 institutions. It was developed so students could apply to multiple colleges using one form.
- Most schools that offer the Common Application will require a supplement that usually includes a short essay that is specific to a particular college.
- The application is available in August at [www.commonapp.org](http://www.commonapp.org).

### **Application tips**

- If your email address is offensive or silly, please create an appropriate (first initial, last name, number) email address that you will use for your college applications.
- Check and verify your parents and siblings college attendance and graduation dates. If your parents did not attend college, it is important that colleges know that you are a first-generation college student.
- Secondary School = High School
- Decision Plan=Regular Decision, Early Action, Early Decision, etc.
- Admissions representatives want to see your full senior schedule. You want to list all academic AND art classes that you are taking senior year. If there is not room in the 1<sup>st</sup>

and 2<sup>nd</sup> semester columns, use the 3<sup>rd</sup> trimester column and make a note that all classes are full-year. To see a list of senior class credits, please go to the Appendix at the end of this Handbook.

▪If the application has a question about other institutions to which you are applying, it is advisable to list two or three similar schools. Do not give a full list.

*Baltimore School for the Arts Information*

BSA Address: Baltimore School for the Arts  
712 Cathedral St.  
Baltimore, MD  
21201

**BSA CEEB code: 210044**

Counselor's Name: Abby McKelvey  
Counselor's Title: Guidance Counselor  
Counselor's E-mail: [amckelvey@bsfa.org](mailto:amckelvey@bsfa.org)  
Counselor's Phone: (443) 642-5164  
Counselor's Fax: (410) 539-1430

***BSA does not rank students.***

***BSA weighs classes.***

***BSA uses a 5.0 GPA scale.***

***BSA is a public school, not a charter school.***

▪*Extracurricular Activities*

Because you have the unusual experience of attending a performing arts high school, you may list gallery showings, concerts, recitals, theatre performances, stage management experience, etc. that you have been involved in at BSA, as well as any outside activities or paid work experience.

▪*Writing/Essay*

The essay is your opportunity to individualize your application. This is your chance to give an admissions representative some insight into who you are (or in many cases, where you have been, and where you would like to go).

Consider the fact that most college admissions representatives read hundreds, if not thousands, of essays in a very short period of time. If you can catch their attention with a 'hook' in the first couple of sentences, you are ahead of the game. Tell them what you want them to know, NOT what you think they want to hear.

When choosing a topic (if a few are offered) and when writing a college essay, please ask yourself, "What do I want this essay to reveal about me? Will the reader have a sense of

my character and personality after reading it? What is something about me that might make me stand out from every other applicant?

If you are having trouble finding a topic, answering the following questions may lead to some ideas:

What is my greatest accomplishment?

What am I passionate about? A subject? A cause? A role model?

Have I overcome a serious hardship?

What is different about me than someone with the same GPA and test scores?

Have I shown leadership? When and how?

Did I attend a special summer program?

What do I struggle with and how do/did I overcome it?

*Some helpful hints:*

▪DO NOT PROCRASTINATE.

▪The admissions representatives expect you to write the way a 17- or 18-year old student would write, not the way your parent would write. It is important (and **highly** advised) to ask a parent, teacher, or literate friend to review your essay, but the final product must sound like you!

▪Write what comes to mind and edit later.  
And then edit again.  
And then edit again.

▪Be very aware of grammar, spelling, and organization around the theme.

▪Be concise. An admissions representative has, on average, 2 to 3 minutes per essay. Do not exceed the specified length. You do not want their first impression to be, “This kid can’t/won’t follow directions!”

▪If you are having difficulty thinking of something to write about that might set you apart, remember that seniors at other schools do not have the experience of going to a school like BSA. There may be an essay there.

▪It is fine to use one essay for multiple colleges, as long as you are addressing the essay question that is asked.

▪If there is an Optional Essay, DO IT.

### Payment

Schools have application fees ranging from \$0-\$150 with most in the \$50 range. If you are eligible for College Board fee waivers (Go to [www.collegereadiness.collegeboard.org/sat/register/fees/fee-waivers](http://www.collegereadiness.collegeboard.org/sat/register/fees/fee-waivers)), you are eligible for

four application fee waivers. Please see Abby to request an Application fee waiver for the schools to which you are applying. Keep in mind that not all schools allow fee waivers and waivers are limited.

If possible, always pay online with a credit card. Your application will be submitted immediately.

**If you have any questions at all about an application, ask Abby before submitting it.**

### **Transcripts and Secondary School Reports**

Every school to which you apply needs your high school transcript. Your transcript is a report of your grades from ninth grade up to your most recent report card.

In addition, most colleges require the high school counselor to submit information about you in the form of a Secondary School Report. Abby also includes a BSA School Profile and a BSA Grading Scale.

It is of utmost importance that you meet the deadlines for requesting transcripts. The sooner, the better!

**\*Saturday, October 7:** Transcript Requests due via Naviance.

In addition to the Secondary School Reports, most schools will want a Mid-Year Report. If your schools need Mid-Year reports, you will send a mid-year request via Naviance in January.

**It is school policy that official transcripts are sent directly to institutions from the Guidance Counseling office. We do not give students or parents official transcripts.**

### **Recommendations**

Most colleges require at least two recommendations from your teachers. Some applications will be specific about who should write the recommendations. They almost always require at least one from an academic teacher. If they do not specify, it is advisable to ask for a recommendation from one academic teacher and one arts teacher.

Think about who you would like to write you a recommendation. It should not necessarily be the teacher in whose class you have received the highest grade. Sometimes, it is beneficial to get a recommendation from a teacher in whose class you have struggled and ultimately succeeded. That teacher will be able to talk about your discipline and perseverance when faced with a challenge.

Before you send request to a teacher via Naviance, you must ask the teacher **IN PERSON** if s/he would be willing to write you a recommendation. Please do not assume

that every teacher would be comfortable writing a recommendation for you. Of course you would not want them to write one if they are hesitant.

Follow up and make sure that your teacher received the online request. Make sure your teachers are aware of the application deadlines for all of your schools.

It is of utmost importance that you give your teachers plenty of time to write your recommendation. The deadlines to request a recommendation from your teachers are the same as the deadlines to request transcripts:

**\*Saturday, October 7:** Request recommendations via Naviance.

**It is school policy that recommendations are sent directly to institutions from the recommending teacher. We do not give students or parents recommendations.**

### **Standardized Tests**

SAT (also called SAT Reasoning Test or SAT I)

Also called the SAT Reasoning Test, this test is regarded as a measure of the critical thinking skills you will need for success in college. It contains three sections: Reading, Mathematics, and Writing (optional). The Reading and Math sections are scored on a 200-800 point basis for a possible score of 1600. For the math section, students should use a four-function, scientific, or graphing calculator.

It is a requirement that all BSA students take the SAT at least twice. It is recommended that students take the SAT at the end of their junior year (May or June) and in the fall (October [preferred] or November) of their senior year. It is not advisable to take the SAT more than three times. Statistically, scores do not change significantly after taking the SAT twice.

SAT Subject Tests (also called SAT II tests)

These are one-hour tests based on individual subjects. Some of the more competitive schools require two or three Subject Tests, in addition to the SAT Reasoning Test. The best time to take a Subject Test is just after completing the course related to the test subject. Like the SAT Reasoning Test, the Subject Test is scored on a 200-800 point basis. A student can elect to take up to three Subject Tests on one testing day.

The SAT Subject tests are as follows:

*Math Level 1:* Can be taken after Algebra 2

*Math Level 2:* Can be taken after Pre-calculus

*Foreign Language:* Should not be taken until the third year of a language has been completed. The Language with Listening test (November only) is recommended only for students with strong listening comprehension.

*Physics*  
*Chemistry*  
*Biology*  
*U.S. History*  
*World History*  
*Literature*

### ACT & ACT Plus Writing

The ACT is comprised of four subject areas (English, Reading, Math, and Science) and an option essay (the ACT Plus Writing). Generally, the more advanced students (those also taking SAT Subject Tests) take the ACT Plus Writing. Most colleges will accept the SAT *OR* the ACT. The most competitive colleges will accept the SAT & 2 SAT Subject Tests *OR* the ACT Plus Writing. The ACT can be a great choice for students who have good grades in English, but tend to have low scores on the PSAT or SAT Critical Reading section. A student will receive four separate sub scores (1 is the lowest, 36 is the highest), one for each subject area, as well as a composite score that is the rounded average of the four sub scores. If you take the ACT Plus Writing, the essay is scored on a 2-12 point basis.

It is recommended that students take the ACT at least twice (in addition to the SAT). Many students do better on the ACT than the SAT. Give yourself the option of picking your highest score!

\*You can find an ACT – SAT comparison chart at <http://blog.prepscholar.com/act-to-sat-conversion>

### Test Preparation

The most important thing you can do to prepare for the SAT I, SAT Subject tests, and ACT is to PRACTICE, PRACTICE, PRACTICE. You may purchase a book of SAT or ACT practice tests and do 10-20 (or more!) questions a night, along with your regular homework. Score yourself and if you get a question wrong, read the description of the correct answer. When you are within a month of taking the test, take one morning on a weekend, and time yourself taking one of the practice tests.

If your family can afford to pay for SAT or ACT tutoring, take advantage of the assistance. It is advisable to take a class or see a tutor within a month of taking the test.

In addition, there are several online tutoring options. Please note that prices for tutoring services vary.

[www.khanacademy.org](http://www.khanacademy.org) (the GO-TO spot for SAT prep, FREE)

[www.princetonreview.com](http://www.princetonreview.com)  
[www.collegeboard.com](http://www.collegeboard.com)  
<http://www.actstudent.org/testprep/>  
[www.kaplan.com](http://www.kaplan.com)  
[www.prepme.com](http://www.prepme.com)  
[www.Number2.com](http://www.Number2.com)  
[www.revolutionprep.com](http://www.revolutionprep.com)  
[www.ivywest.com](http://www.ivywest.com)  
[www.EurekaReview.com](http://www.EurekaReview.com)

BSA usually offers after-school test preparation courses before the fall (and sometimes spring) SAT tests. The BSA courses should not be your only source of practice. They are only to provide extra assistance.

#### Registration and sending scores

To register for the SAT, go to [www/sat/collegeboard.org/register](http://www/sat/collegeboard.org/register). In the past, the district has paid for the May and October SATs. You must fill out the paper application and give it to Abby by the deadline. See Abby for paper applications. Note: The district does not pay for SAT Subject Tests.

You must submit a photo (attached to paper application, or uploaded if applying online) with your registration for the SAT and ACT. The photo you provide will become part of your Admission Ticket.

On test day, you must bring a photo I.D. and the ticket.

To register for the ACT, go to [www.act.org](http://www.act.org)

After you have taken the test, your scores will be sent to you. This usually takes about three weeks.

**It is the student's responsibility to send his/her scores to the colleges** to which he/she is applying. To send SAT scores, you may do this from the College Board website ([www.collegeboard.org](http://www.collegeboard.org)) using your username and password. To send ACT scores, you may do this from the ACT website ([www.actstudent.org](http://www.actstudent.org)) using your username and password.

College Board, the organization that offers the SAT, has implemented a 'Score Choice' option. This allows student to choose by test date which SAT score they want sent to colleges (I.e. You may have your highest math score in May, but your highest Critical Reading score in October.) Please note that many highly-selective colleges do not allow students to use the 'Score Choice' option.

To see a list of schools that do not require standardized test scores, go to [www.fairtest.org](http://www.fairtest.org).

### **Auditions and portfolio reviews**

All conservatories and visual art schools require an audition or portfolio review. Many colleges with performing art or visual art programs require these as well. Please carefully review each school's audition/portfolio requirements. The teachers in your art department will help you prepare. For performing art auditions, it is ideal (and usually required) to audition in person. Sometimes, a school will accept a taped audition, but it is not recommended.

The general requirements are as follows:

Theatre: One or two monologues (classical and/or contemporary may be required)

Possibly a musical theatre piece or a dance combination

Vocal & Instrumental Music: Two or three pieces of your choice, or selected by the school.

Some of the more competitive conservatories require a pre-screening DVD or CD (which *may* lead to an invitation to audition).

Possibly reading or ear training exercises

Dance: Dance department faculty observing a class

One or two prepared pieces (classical and/or modern)

Visual Art & Stage Production: Portfolio review.

A portfolio can usually be submitted electronically.

Some schools may have an assignment or 'challenge' to complete and submit with the application.

It is the student's responsibility to schedule all auditions with each school. Many schools will not allow you to schedule your audition or portfolio review until your application has been received. It is important to schedule early as audition space can be limited so get your applications in as soon as possible! Travel arrangements may have to be made as well.

If you are a music student, you may want to try to schedule a private lesson with a teacher (or teachers) at each school. This is common practice, and a great opportunity for the teacher to get to know you and your work personally, and for you to assess whether it will be a good fit. Call the music department of the school or look online for the teacher's contact information.

**If you are applying to a school that does not require an audition or portfolio, you should still consider sending a DVD/CD of a monologue, vocal or instrumental performance, dance solo, or portfolio. The fact that you attend an arts high school**

**makes you different. Even if you don't plan to pursue your current art, let it help you get into college!**

### **Cost**

Going to college can be expensive. Applying to college can be expensive as well. Please take this into consideration when planning your budget for the year.

Below are some costs that you may incur in the application process:

- Application fees (free - \$150 per application)
- SAT registration and sending scores
- Audition fees
- Traveling expenses (college visits and auditions)

# Paying For College: Financial Aid

**Financial aid: funds provided to students and families to help pay for college.**

Honest communication between parents and students is essential for choosing a college that is feasible and reasonable as a financial obligation. The discussion about money, costs, and projected spending can be a difficult one, but it is best to begin this discussion early so that you, as a student and family, can make reasonable college choices.

## Categories of Financial Aid

Need-Based: based on family income

Non Need-Based: based on merit, academic achievement, leadership, artistic/athletic ability, etc.

## Types of Financial Aid

Scholarships

Money that does not have to be paid back

Usually awarded to students with strong academic and/or arts records.

Grants

Money that does not have to be paid back

Usually awarded on basis of financial need

Loans

Money students and parents borrow to help pay college expenses

Available from federal programs (Stafford, Perkins) and commercial banks, often at a low interest rate.

Repayment from federal loans usually begins 6 months after students graduate from college

Unsubsidized loans: Interest accrues while student is in school (full-time).

Subsidized loans: Interest begins to accrue 6 months after you leave school.

Employment/Work Study

Allows student to earn money while in school to help pay educational costs

In form of a paycheck, or non-monetary compensation, such as room and board

## Sources of Financial Aid

Federal Government

Largest source of Financial aid

Aid awarded primarily on the basis of financial need

Must apply *every year* using the Free Application for Federal Student Aid (FAFSA)

Available October 1<sup>st</sup> the year before the student will be attending college.

Students and parents should complete the FAFSA at

(<http://www.fafsa.ed.gov/>) by **January 1<sup>st</sup>** of the year the student will be attending college. The FAFSA determines the family's EFC (Expected Family Contribution) number based on the tax information from the previous year (2015). With that number, the colleges to which the student has applied develop Financial Aid packages that will accompany the acceptance letters. You will receive a different Financial Aid package from each college.

#### State Government

Residency requirements

Award aid on the basis of merit and need

Some programs use information from the FAFSA.

Deadlines vary from state to state

For more information: [www.mhec.state.md.us](http://www.mhec.state.md.us)

#### Private sources

Foundations, businesses, charitable organizations

Deadlines and application procedures vary widely

Begin researching private aid sources early

Free Internet Scholarship Search Engines:

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

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

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

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

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

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

#### Civic organizations and churches

Research what is available in your community

To what organizations and churches do the student and family belong?

Application process usually begins in spring of senior year

Small scholarships add up!

#### Employers

Companies may have scholarships available to children of employees

Companies may have educational benefits for their employees

#### Schools (the colleges/conservatories to which the student is applying)

Largest source of **grant aid**.

Contact Financial Aid Office of school for requirements

Merit and need-based aid

Applications and deadlines

### **WHERE TO START?**

Contact schools/visit schools' Financial Aid websites to find out:

▪Scholarship requirements

▪Need-based aid requirements

▪Required forms (school applications, CSS profile – used for non-federal student aid, federal tax returns, etc...)

▪**Financial Aid scholarships and deadlines** (in addition to Application deadline) that are specific to each school

Investigate private sources and learn more about aid available.

Families are encouraged to get an early estimate of their eligibility for federal student aid (FAFSA4caster) at [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov).

Complete the Free Application for Federal Student Aid (FAFSA) by the earliest deadline. The FAFSA is available every year on October 1. See below.

### **WHAT IS THE FAFSA?**

The Free Application for Federal Student Aid (FAFSA) is a standard form that collects demographic and financial information about the student and family.

The FAFSA is filed electronically at <http://www.fafsa.ed.gov/> (available in English and Spanish).

Information from the FAFSA is used to calculate the Expected Family Contribution (EFC). This is the amount of money a student and his or her family may reasonably be expected to contribute towards the cost of the student's education for the following academic year. The EFC is almost always higher than you think it should be!

Most questions about the FAFSA can be answered here:

<http://www.finaid.org/questions/faq.phtml>

**You may contact customer service at FAFSA at 1-800-433-3243.**

### **STEPS TO FEDERAL STUDENT AID\***

1. Get free information and help from the financial aid office at the college you plan to attend, or the U.S. Department of Education at [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov) or 1-800-FED-AID. Free help is available any time during the application process. If an organization offers to help you through the process, and charges you a fee, it is a scam! **YOU SHOULD NEVER HAVE TO PAY FOR HELP.**
2. Get a Federal Student Aid ID, a personal identification number. An ID lets you apply, 'sign' your FAFSA, make corrections to your application information and more – so keep it safe. Go to <https://fsaid.ed.gov/npas/index.htm> to get your ID. Both a parent and student need an ID.
3. Collect the documents needed to apply, including income tax returns and W-2 forms (and other records of income). A full list of what you will need is at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
4. Most colleges require that you file the FAFSA by *January 1-February 1* for Regular Decision applicants. **Apply as soon as possible after October 1** to meet

school and state aid deadlines. Apply online at FAFSA on the web (the fastest and easiest way) by going to [www.fafsa.ed.gov](http://www.fafsa.ed.gov). If you don't already have your ID, you can get it when you complete the online FAFSA.

5. The U.S. Department of Education will send you your **Student Aid Report (SAR)** – the result of your FAFSA. Review your SAR and, if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your **Expected Family Contribution (EFC)** – the number used to determine your federal student aid eligibility. **IMPORTANT:** Do not assume that the EFC number is the amount you will have to pay for college. It is simply a guideline for schools to assess how much need you have.
6. The college that you plan to attend may request additional information from you. Be sure to respond to any deadlines, or you might not receive federal student aid.
7. The colleges will tell you how much aid you can get at a particular school. Contact the financial aid office if you have any questions about that aid being offered. Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the college suits your needs and (b) its affordability after all aid is taken into account.

\*from [www.FederalStudentAid.ed.gov/pubs](http://www.FederalStudentAid.ed.gov/pubs)

### **CSS PROFILE**

Many private colleges require the College Scholarship Service (CSS) PROFILE form in addition to the FAFSA. You may register for the PROFILE online at <https://profileonline.collegeboard.com>. Consult this site to determine which private colleges require submission of the profile. *Some schools require the PROFILE to be submitted by November 1 of senior year.*

### **FINANCIAL AID PACKAGES**

Based on the EFC, each college to which the student has applied will develop a financial aid package.

Financial aid packages can vary widely and are usually a combination of scholarships, grants, loans, and work study.

**\*\*\*IMPORTANT & REQUIRED READING\*\*\***

Money, Money, Money

At BSA we are very interested in your success after high school. We want to help you find the post-secondary education that will prepare you for a great career and a successful life.

The choices you make now will affect the path of your life. One of the important choices you have to make has to do with money and debt.

As education debt surpasses all consumer debt and as the cost of attending college continues to rise much faster than inflation, we are extremely concerned about the financial burden that students accept during college studies.

This debt will follow students and/or parents until it is paid, a process that can extend 30 years. **This debt cannot be expunged through bankruptcy.**

We want you to be an informed consumer of education.

Some facts:

- Maryland has the second-highest average student debt in the U.S. at \$33,660. (only D.C. students carry more)
- We predict that last year's graduating class from BSA will have higher debt than average for Maryland students for four years of college.

Colleges fall into three rough categories in terms of their cost—

1. **Private schools** like Johns Hopkins or Juilliard
2. **Public schools in other states** like University of Virginia or Point Park University in Pennsylvania
3. **Public schools in our state** like University of Maryland or St. Mary's College

This was the average cost of each of these three types for the BSA class of 2013 (Numbers represent the cost of 4 years of tuition, room and board):

	Tuition, room & board
Private schools	\$185,624
Public schools out of state	\$163,689
Public schools in Maryland	\$76,054.

But, there are scholarships, right?

After all scholarships and grants (support you don't have to pay back), the average cost for the BSA class of 2013 for 4 years of study was the following:

<u>Type of School</u>	<u>Out-of-pocket expense</u>
Private schools	\$107,490
Public schools out of state	\$79,294
Public schools in Maryland	\$41,162

Still more than state average debt and still a lot of money.

If you have to figure the monthly payments, put the amount you want to borrow in a loan calculator like the one found here: [www.finaid.org/calculators/loanpayments.phtml](http://www.finaid.org/calculators/loanpayments.phtml). Here are the monthly payments and total cost for the out-of-pocket expenses above (30 years with a 4.66% interest rate)

<u>Type of School</u>	<u>Monthly Payment</u>	<u>Total Cost (principal &amp; interest)</u>
Private schools	\$555	\$199,766
Public schools out of state	\$409	\$147,366
Public schools in Maryland	\$213	\$76,499

Again, we want you to be informed consumers. Please think about the long-term impacts of your financial options. Please think about balancing the **value and the cost of your college education.**

PLEASE, PLEASE, PLEASE do not be seduced into going to a particular school if you will have to take out a large amount of loans to do so. Remember: If you want to go to graduate school (a necessity for many career choices), you will likely be taking on additional loans.

We strongly discourage students and families to take out more than \$50,000 TOTAL in college loans. Most scholarship and grant money diminishes over the course of your college career. Therefore, you can expect to receive the most 'free' money for your freshman year.

**An example:**

You apply to a college that costs \$50,000/year for tuition and room and board. You are accepted and receive a 'generous' financial aid package for your freshman year.

It looks something like this:

Scholarships (don't have to pay back): \$20,000

Grants (don't have to pay back): \$10,000

Loans (must pay back): \$20,000

Nice financial aid package, right? They are GIVING you \$30,000!!!

Not so fast.

First of all, remember that scholarship and grant money usually diminishes each year after freshman year. Secondly, if your parent(s) cannot pay that \$20,000 difference from savings, you will likely be taking out a MINIMUM of \$20,000 for at least four years (\$80,000 total).

What does that REALLY mean?

*This is what it means:*

In order to pay back \$80,000 to the federal government, you (or your parents) will be paying \$412.99 a MONTH for 30 YEARS. Because of interest, you will actually end up paying the government \$148,675.66.

So, how much is \$412.99 a month? That amount can pay for fairly inexpensive rent, two months of food for a family of four, or two car payments (for a Honda, not a BMW). Not to mention electric bills, phone bills, doctor bills, gasoline, clothes for your children, etc.

***It means that taking out \$80,000 for a four year college education could substantially limit your opportunities and options for your future.***

And what if you don't get a high paying job? What if you are in danger of becoming homeless, losing your car, or having the electricity shut off in the dead of winter? What if unforeseen tragedy strikes and you have to pay \$100,000 in medical bills? What if you simply CANNOT afford to pay off the loan?

**IT DOES NOT MATTER.** *Filing bankruptcy does not affect student loans.* The government will garnish your wages (take money directly from your paycheck before you even see it) for as long as it has to.

Because of the enormous cost of college, we strongly encourage all students to apply to at least THREE Maryland state schools (read: more affordable). There are excellent options for students in Maryland. You may also consider going to community college for two years and then transferring to four-year school. You will still get a degree from the four-year college, and you will have saved a LOT of money. University of MD even has a partnership with four community colleges in the area called the Maryland Transfer Advantage Program (MTAP). If you go to one of these community colleges and complete your two years with a GPA of 3.0, you are almost guaranteed a spot at

University of MD for your final two years. You can find more information about MTAP here:

<http://www.admissions.umd.edu/requirements/MarylandTransferAdvantageProgram.php>

Currently, the Federal Stafford Loan has a fixed interest rate of 4.66% and the Federal PLUS loan has a fixed rate of 7.21%.

Go to [www.finaid.org/calculators/loanpayments.phtml](http://www.finaid.org/calculators/loanpayments.phtml) for a loan calculator.

# Appendix

# Interviews

## Helpful Hints

Please dress appropriately for your college interview. You should look neat and presentable. Avoid jeans, t-shirts, short skirts, torn or ripped clothing, or clothing with slogans. If you have any questions about what is appropriate, please see Abby.

If you are offered a personal interview, be prepared! A good interview is a mutual sharing of information. Think about some things that might make you different than other students that are interviewed (Your going to BSA is one of them!) What would you like the interviewer to know about you?

Research the school as much as possible. Take questions with you. Thoughtful questions can lead to answers that help you decide if the college is a good match. Create a few favorite questions that cover a number of areas of college life. If you are pursuing performing or visual art, your questions may be about that program.

The interviewer may ask you questions similar to the following:

- Who in your life has most influenced you?
- Tell me about a challenge that you have overcome.
- What are the last three books that you read that were not part of your school work?
- What do you think you can contribute to our student body?
- What do you think has been your biggest achievement?
- How did you spend last summer?
- How do you define success?
- What is your biggest weakness? Strength?
- How did you come to include this college in your choices?
- What is the most significant contribution you have made to your school or community?
- What has been your greatest experience in high school?
- Tell me about yourself. (Focus on three things.)
- If you could meet any important figure in the past or present, who would it be and what would you talk about?

The following can be some useful questions to ask the interviewer. Please use these as a guideline – make them your own and make sure they pertain to the college you are visiting!

•How many students are in a typical first-year class? Who teaches them (Professors? Graduate students?)? Do they break into smaller discussion groups? Led by whom?

•What were the social or cultural highlights last year?

•What is the role of Greek life (fraternities and sororities) on campus? If I didn't join, might that limit my social life?

•What can be most difficult for first-year students to adjust to when they first arrive?

•When does a student have to declare a major or a concentration? Can one double major?

•Can a student change from one major to another without difficulty?

•What types of career counseling services exist? Are there opportunities for internships?

•Can you tell me more about the \_\_\_\_\_? (newspaper, junior year abroad program, drama club)

•What percentage of students lives on campus? What alternatives are available for upperclassmen?

•Are there practice rooms and art studios available if a student is not in a particular major?

•How safe is the surrounding neighborhood?

•Are there many international students enrolled?

•How easy is it to get the classes one needs/wants?

•What are the most distinctive qualities of your institution?

Finally, please send an interviewer a thank you note (handwritten and mailed, not in an email) no later than two days after the interview has taken place. If you need assistance with acquiring stationary or writing the note, please see Abby.

# Useful Websites

## COLLEGE SEARCH

<http://connection.naviance.com/bsah/>  
Your personalized Naviance account

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

[www.petersons.com](http://www.petersons.com)  
Advanced Search recommended

[www.collegeproowler.com](http://www.collegeproowler.com)  
Current college students review schools

[www.unigo.com](http://www.unigo.com)  
Current college students review schools

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

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

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

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

[www.campustours.com](http://www.campustours.com)  
Virtual college tours, campus maps, etc...

[www.nacacnet.org](http://www.nacacnet.org)  
National Association for College Admission Counseling.  
Information about upcoming college and conservatory fairs in the Baltimore/D.C area.

## STANDARDIZED TESTING

[www.collegeboard.com](http://www.collegeboard.com)  
Register for the SAT, check scores, and send scores to colleges

[www.act.org](http://www.act.org)  
Register for the ACT, check scores, and send them to colleges.

[www.princetonreview.com/sat-act.aspx](http://www.princetonreview.com/sat-act.aspx)  
Article about the differences between the SAT and the ACT.

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

A list of colleges that do not require the SAT or ACT.

[www.act.org/solutions/college-career-readiness/compare-act-sat/](http://www.act.org/solutions/college-career-readiness/compare-act-sat/)

ACT/SAT comparison chart

[www.collegedegree.com/library/act-sat](http://www.collegedegree.com/library/act-sat)

The difference between the ACT and SAT.

Online test preparation:

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

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

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

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

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

[www.Number2.com](http://www.Number2.com) (FREE)

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

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

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

[www.freevocabulary.com](http://www.freevocabulary.com) (5000 words that may be on the SAT)

## **APPLYING TO COLLEGE**

Common Application

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

## **FINANCIAL AID**

Private scholarship search engines:

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

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

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

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

FAFSA:

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

To obtain your FAFSA ID

<https://fsaid.ed.gov/npas/index.htm>

FAFSA4caster (Financial Aid estimator)

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

CSS PROFILE:

<https://profileonline.collegeboard.com>

Maryland Higher Education Commission  
[www.mhec.state.md.us](http://www.mhec.state.md.us)

Loan calculator:  
[www.finaid.org/calculators/loanpayments.phtm](http://www.finaid.org/calculators/loanpayments.phtm)