BALTIMORE SCHOOL for the ARTS

COLLEGE HANDBOOK

2025-2026

Table of Contents

Getting Started 3

What are my options? 3
Some basics to consider 3
Research, research, research 4
What do schools need? 5
Your college list 6

The Application Process 7

General information 7
Admission options 7
The Application 8
***BSA information for applications* 9**
Transcripts and Secondary School Reports 11
Recommendations 11
Standardized Tests 12
Auditions and portfolio reviews 14
Cost 15

Paying for College: Financial Aid 16

Types of Financial Aid 16
Sources of Financial Aid 16
Where to start? 17
What is the FAFSA? 18
Steps to Federal Student Aid 18
What is the CSS Profile? 19
Financial Aid Packages 19
Scholarship Resources 20
Want an Early Glimpse at How Much
Money You Might Receive for College? 21
IMPORTANT & REQUIRED READING 22

Appendix 25

Interviews: Helpful Hints 26
Useful Websites 28
Teacher & Counselor Recommendation Form 30
NAVIANCE 32
Log in to Naviance 32
Match Common App & Naviance 33
Add non-Common App schools to Naviance 34
Request Official Transcripts &
Letters of Recommendation 35

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/Universities**: Traditional 4-year schools; both academic and art classes available.
•**Liberal Art Schools/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, Visual Art and Film Schools**: Most are 4-year schools; some have core, minimal academics; must audition/show portfolio; usually offer a BFA degree.
•**Community Colleges**: 2-year Associate Degree programs. Many students go to community college to raise their GPA or save money, and then transfer to a 4-year school. Some attend to learn a trade.)
•**Professional Dance Companies**
•**Job training programs (Grads2Careers, Apprenticeships, Job Corps, etc.)**

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)

*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 (or less than!) an in-state public college. That said, **if a family has ANY financial need, students should be applying to at least TWO Maryland public 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:

student.naviance.com/bsah

This is the student's personalized Naviance account. Check the Appendix for login information (p. 32)

Niche
Appily.com
Big Future (College Board)
Cappex
College Navigator
College Confidential

If you just ADORE data, google 'Common Data Set' and the name of any school. You will be rewarded with more information than you'll know what to do with.

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 (Google 'name of school' GPA). If you have a 2.0 unweighted 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. Ask questions!

College Fairs

See the BSA calendar for the dates of the BSA and NACAC (National Association for College Admission Counseling) college and performing art college fairs. GO! Abby will send emails during the school year about other opportunities in the Baltimore area.

BSA college representative visits

Every year, college admissions representatives from schools across the country visit BSA. If you are a junior or senior and your art department head or academic teacher allows you to miss class, you may attend the information session. Some meetings may occur after school.

Visit the schools
Once you have a reasonable list of schools you are interested in, visit as many of them as possible. 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, call the admissions office and try to 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 for particular populations (first generation college students, members of low-income households, students of color).

Seniors are allowed ***five*** excused absences for college visits and auditions. However, it is highly recommended that visits take place on school vacations and Professional Development days that are attached to weekends. Forms for requesting an excused absence are in a folder on the wall of room 305.

Interviews
Some schools offer on-campus interviews that you can schedule when you schedule a tour. Some schools offer off-campus interviews that may be with an alumni representative 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 their impressions of the student. This information goes in the student's application file and may be reviewed. Students should send a thank you note (not an email) to the interviewer immediately!

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

<u>What do schools need?</u>

(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.) The application consists of basic questions about you and your family, your academic history, your extracurricular activities, and community service work. Most applications include an essay.

Transcript
Your transcript is a list of all of the classes you have taken since the 9th grade and the final grades you have received in those classes. Schools will see your grades through junior year and will also want your first quarter and first semester report cards from senior year.

GPA
Your GPA (Grade Point Average) is the quantitative measure of your record in high school, from freshman year up to the end of the last school year. We use a 4.0 unweighted GPA scale and a 5.0 weighted GPA scale. City Schools calculates GPAs at the end of every school year. *This means that the GPA you have at the end of junior year is the GPA that will be reported to colleges.*

SAT/ACT Scores
Some schools require scores from the SAT or the ACT. At BSA, we focus on the SAT because the district pays for it and it is taken in school. We would like each student to take the SAT ***at least*** twice. It is recommended that students take it at BSA in March of junior year and in October of 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. **Some students do significantly better on the ACT.**

Recommendations
Schools usually require at least two recommendations. Sometimes the application will tell you who should write them. If not, it is suggested that you ask one academic teacher and one art teacher.

Auditions/Portfolios
Most auditions and portfolio reviews are scheduled after you submit your application. It is up to you to sign up online or 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:

2-5 **Likely** Schools: Schools you will likely get into
4-7 **Target** Schools: Schools you are pretty sure you can get into
1-2 **Reach** Schools: Schools that may be difficult to get into, but you have a shot.

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

The Application Process

General Information

Each school has a website. Make sure you visit each website's admissions page and review all admissions criteria, application requirements (ex. Does one school need three recommendations and another require none? Does one school require an SAT score and another is test-optional?), and application deadlines. Organize requirements and dates by making a chart and buying a calendar just for college deadlines.

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 or reporting his/her SAT or ACT scores to each college (see 'Standardized Tests'). Scores are sent via collegeboard.org (SATs) or act.org (ACTs) or, *if allowed*, are self-reported.

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

The student requests transcripts via Naviance.

Abby sends transcripts, Secondary School reports, report cards, the Counselor Recommendation, and the School Profile.

Admission Options

Early Decision: The application is usually due in November, and a decision is usually 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 (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 the amount the Net Price calculator reports (see 'Paying for College')**

Early Action/Priority Decision: The application is usually due in November, and a decision is usually made by December. Early Action decisions are not binding (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 any time 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. Schools will make admission decisions as applications are received. When applying to a school that offers Rolling Admission, it is important to apply as soon as possible.

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 different ways to apply to colleges. Each college will tell you how to apply. The primary applications:

1. **The college's own application, found on each college's admissions page**
2. **The Common Application (one app for over 1000 colleges)**
3. **The Common Black Application (one app for 67 HBCUs)**

About the Common Application

▪Most schools that offer the Common Application will also require a supplement that usually includes a short essay that is specific to a particular college.
▪The application is available on August 1st at www.commonapp.org.
▪The Common App fee can be waived. Go to the last choice in the Profile section of the Common App. Choose 'Yes', you meet the eligibility criteria (all students receive free lunch).

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. **DO NOT USE YOUR BSFA EMAIL!**

▪Check and verify your parents and siblings' college attendance and graduation dates. If your parents did not attend or finish 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 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 for Applications

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

BSA CEEB/SAT code: 210044

Class of 2026: 107 students
Counselor's Name: Abby Warren
Counselor's Title: School Counselor
Counselor's E-mail: awarren@bsfa.org
Counselor's Phone: (443) 642-5165

BSA does not rank students.
BSA weighs classes.
BSA uses a 4.0 unweighted GPA scale and a 5.0 weighted GPA scale. We report weighted. Both your unweighted and weighted GPAs are on your transcripts.
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, theater 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, 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 the 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?
What do I struggle with and how do 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. It is important (and **highly** advised) to ask a parent or teacher 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 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.

<u>Payment</u>
Schools have application fees ranging from \$0-\$150 with most in the \$50 range.

Because BSA is part of a district where all students receive free lunch, Abby can waive your application fee for the Common App. For non-Common App schools, if you are financially eligible, you may be able to get those fees waived as well. See Abby for details.

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 to the end of junior year. Your first quarter and first semester senior report cards will usually be sent as well.

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 with the BSA Grading Scale.

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

***due September 26th:** Request transcripts via Naviance.

It is school policy that official transcripts are sent directly to institutions from the counseling office. We do not give official transcripts to students or parents. You may request an unofficial transcript.

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 art 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 a request to a teacher via Naviance, you must ask the teachers **IN PERSON** if they would be willing to write you a recommendation and you must give them the Teacher Recommendation form (in Appendix). Please do not assume that every teacher would be comfortable writing a recommendation for you. It is up to them. Of course you would not want them to write one if they are hesitant.

You will then send an online request via Naviance. 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 deadline to request a recommendation from your teachers is earlier than the deadline to request transcripts:

***due September 26th:** Request recommendations

It is school policy that recommendations are sent directly to institutions from the recommending teacher. We do not give recommendations to students or parents (even in sealed envelopes).

Standardized Tests

SAT
This digital test is regarded as a measure of the critical thinking skills you will need for success in college. It contains two sections: Reading & Writing and Math. The Reading/Writing and Math sections are scored on a 200-800 point basis for a possible score of 1600.

It is strongly recommended that all BSA students take the SAT at least twice. It is recommended that students take it in school in March of junior year and October of senior year (both paid for by the district).
It is not advisable to take the SAT more than three times. Statistically, scores do not change significantly after taking the SAT twice.

ACT
The ACT comprises four subject areas (English, Reading, Math, and Science) and an optional essay (the ACT Plus Writing). Currently, students have the option of taking the SAT on paper or digitally. Colleges will accept the SAT *or* the ACT. 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.

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!

ACT – SAT score comparison chart

Test Preparation

The most important thing you can do to prepare for the SAT and/or ACT is to PRACTICE, PRACTICE, PRACTICE. You should 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.

Free SAT test prep
Free ACT test prep

If you are finding it difficult to discipline yourself to study and your family can afford to pay for an SAT or ACT class, 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.

Registration and sending scores

The district should pay for two SATs (usually March and October) and they register students. To register for any other test dates, to be taken on a Saturday at a local testing center, you can register online HERE. If you are taking the SAT or ACT on a Saturday at a test center, you must bring a photo I.D. and the ticket.

To register for the ACT, go to www.act.org

After you have taken the test, you should receive an email letting you know that the scores are ready to view and send. This usually takes about two weeks.

It is the student's responsibility to send their scores to the colleges to which they are applying. To send SAT and ACT scores, you may do this from the College Board website (www.collegeboard.org) or the ACT website (www.actstudent.org) using your usernames and passwords. If you do not qualify for a fee waiver, it costs money to send scores to colleges.

College Board (SAT) and ACT have implemented a 'Score Choice' option. This allows the student to choose by test date which SAT or ACT scores they want sent to colleges (e.g. You may have your highest math score in March, but your highest reading score in October.) Please note that many highly-selective colleges do not allow students to use the 'Score Choice' option.

Most schools are currently test-optional.. This means you do not have to send your standardized test scores. To see a list of schools that do not require standardized test scores, go to FairTest.

Auditions and portfolio reviews

Almost all conservatories and visual art schools require an audition or portfolio review. Many colleges that have 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 should 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. They look at these last.

The general requirements are as follows:

Theater: One or two monologues (classical and/or contemporary may be required)
Possibly a musical theater 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 recording (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.
Film: Film reel/portfolio and writing samples

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 recording of a monologue, vocal or instrumental performance, dance solo, or portfolio. This is called an 'art supplement'. 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:

- SAT/ACT registration (if not taking an SAT at BSA) and sending scores
- Audition fees
- Application fees (if not Common App)
- Traveling expenses (college visits and auditions)
- Sending CSS Profile reports (see 'Paying for College')

<u>Paying For College: Financial Aid</u>

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.

Need-Based: based on family income & assets
Merit-Based: based on academic achievement, auditions, leadership, etc.

<u>Types of Financial Aid</u>

Scholarships
- Money that does not have to be paid back
- Usually awarded to students with strong academic, athletic, 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/or parents borrow to help pay college expenses
- Available from federal programs (Stafford, Perkins) and commercial banks
- Repayment from federal loans usually begins 6 months after students graduate (or leave) college
- *Unsubsidized loans*: Interest accrues while the student is in school (full-time).
- *Subsidized loans*: Interest begins to accrue 6 months after you leave school.

Work Study
- Students earn money while in school to help pay educational costs.
- Usually paid directly to the student.

<u>Sources of Financial Aid</u>

Federal Government
- -Largest source of financial aid distributed via the college
- -Aid awarded on the basis of financial need

-Must apply *every year* using the Free Application for Federal Student Aid (FAFSA)
- -**The FAFSA becomes available October 1st.**

-Students and parents should complete the FAFSA at studentaid.gov by **January 1st** of the year the student will be attending college. The FAFSA determines the family's SAI (Student Aid Index) number based on the tax information from 2 years before the student starts college (2023 for the class of 2025). With the SAI number, each college that the student has gotten into will develop a Financial Aid package. You will receive a different Financial Aid package from each college.
State Government

-Residency requirements
-Award aid on the basis of need and merit (GPA).
-Most programs use information from the FAFSA.
-Deadlines vary from state to state (MD's deadline is March 1).
-For more information: www.mhec.state.md.us

Colleges/Universities

Many private colleges offer institutional aid (money that belongs to the school, not the government). Most will require the College Scholarship Service **(CSS) PROFILE** form *in addition* to the FAFSA. You may register for the PROFILE online HERE. Consult this site to determine which private colleges require submission of the profile.

Private sources

-Foundations, businesses, charitable organizations
-Deadlines and application procedures vary widely
-National scholarships are highly competitive. Focus on local scholarships.
-Free Internet Scholarship Search Engines:

www.finaid.org
www.collegeboard.com
www.fastweb.com
www.gocollege.com
www.meritaid.com
www.myscholly.com
www.gomerry.com

-Research what is available in your community
-What organizations and churches do you belong to? Ask if they have scholarship programs!
-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

WHERE TO START?

Visit schools' Financial Aid websites to find out:

- Scholarship requirements
- Need-based aid requirements
- Required forms (FAFSA, CSS profile, federal tax returns, etc.)
- **Financial Aid scholarships and deadlines** (in addition to Application deadlines) that are specific to each school

Complete the Free Application for Federal Student Aid (FAFSA) by the earliest deadline. The FAFSA is available on October 1, 2024.

WHAT IS THE FAFSA?

If you have any financial need, you must submit the Free Application for Federal Student Aid (FAFSA). The FAFSA is a form that collects demographic and financial information about the student and family. Even if you don't think you would qualify for financial aid, you and your parents should complete the FAFSA since many schools require it for merit scholarships.

The FAFSA is filed electronically HERE. Make sure you complete the **2026-27** FAFSA! If you submit the 2025-26 FAFSA, you are submitting the wrong year!

Information from the FAFSA is used to calculate the Student Aid Index (SAI). This is just an indication of need. IT DOES NOT MEAN THAT THIS IS THE AMOUNT YOU WILL BE ASKED TO PAY. The SAI is almost always higher than you think it should be.

Most questions about the FAFSA can be answered HERE.

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

Documents you need to apply
A full list of what you will need is HERE. The list includes: **Social Security number; alien registration number (if applicable); federal tax information or tax returns; records of untaxed income; cash, savings, and checking account balances; and investments other than the home in which you live.**
If you don't have all of this information yet, you can still start the FAFSA, save it and finish it later.

Deadlines
Most colleges require that you file the FAFSA by *January 1-February 1* for Regular Decision applicants. **Apply as soon as possible after October 1st** 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. If you don't already have your ID, you can get it when you complete the online FAFSA.

Student Aid Report (SAR) and Student Aid Index (SAI)
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 **Student Aid Index (SAI)** – the number used to determine your federal student aid eligibility. IMPORTANT: Do not assume that the SAI 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. The lowest SAI number is -1500.

Federal Pell Grant

Students may qualify for a maximum Federal Pell Grant (new maximum proposed by the Trump administration for SY 26-27 would be $5710 , down from $7395 for SY 25-26) based on family size, adjusted gross income, poverty guidelines, and tax filing status. Students qualifying for a maximum Federal Pell Grant will have a Student Aid Index (SAI) between –1500 and 0.

Students who do not qualify for a maximum Federal Pell Grant may still be eligible if their calculated SAI is less than the maximum Federal Pell Grant award for the award year (proposed $5710 for 26-27). The student's Federal Pell Grant offer will be equal to the maximum Federal Pell Grant for the award year *minus* their SAI.

Students whose SAI is greater than the maximum Federal Pell Grant award for the award year may still be eligible for a "minimum" Federal Pell Grant based on family size, adjusted gross income, and poverty guidelines.

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.

THE CSS PROFILE

There are about 400 colleges that ALSO *require* a financial aid application called the CSS Profile in addition to the FAFSA. Those colleges use the CSS profile to assess the student's eligibility for the college's own institutional aid dollars. The CSS Profile is going to ask much more in depth questions about your finances. Unlike the FAFSA, it usually also requires input from both parents, even if divorced.

You may register for the CSS PROFILE online HERE. Consult this page to determine which private colleges require submission of the profile. Check the financial aid page of each college to determine the deadline for the CSS Profile.

FINANCIAL AID PACKAGES

Based on the SAI, 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.

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.

HERE is a great article that will help you read your financial aid packages.

Once you have decided on a school, you will need to formally accept the school's aid offer. *If you are offered student loans, borrow only as much as you really need!* If it is not clear, ask the financial aid office when and how your aid will be paid out, what it will cover, and how much money will come directly to you once tuition and fees are paid.

SCHOLARSHIP RESOURCES

Students should focus primarily on local scholarships. National scholarships are incredibly competitive.

Federal Student Aid	**studentaid.ed.gov**
FAFSA	**fafsa.ed.gov**
Americorps Program	**nationalservice.gov**

MD Higher Ed Commission	**mhec.maryland.gov**
Central Scholarship	**central-scholarship.org**
CollegeBound	**collegeboundfoundation.org**
Baltimore Comm Foundation	**bcf.org**

College Board	**collegeboard.com**
Fastweb	**fastweb.com**
Scholarship.com	**scholarship.com**
FinAid	**finaid.com**
GoCollege	**gocollege.com**
Broke Scholar	**brokescholar.com**
Going Merry	**goingmerry.com**
College Express	**collegeexpress.com**
The Scholarship Page	**scholarship-page.com**
Scholarships4school	**scholarships4school.com**
Petersons Ed & Career	**petersons.com**
Unigo	**unigo.com**
Zinch	**zinch.com**
College Scholarships	**collegescholarships.com**
Tuition Funding Sources	**tuitionfundingsources.com**

Gates Foundation	**gmsp.org**

Jack Kent Cooke Foundation	**jkcf.org**
Horatio Alger Association	**horatioalger.com**
Calvin Coolidge Pres Foundation	**CoolidgeFoundation.org**
Coca-Cola Scholars Foundation	**coca-colascholarsfoundation.org**
Taco Bell Foundation	**tacobellfoundation.org**
American Indian College Fund	**collegefund.org**
Org of Chinese Americans	**ocanational.org**
Hispanic Scholarship Fund	**hsf.net**
Hispanic Heritage Foundation	**hispanicheritage.org**
Asian & Pacific Islander American Scholarship Fund	**apiasf.org**
US Pan Asian Amer Chapter of Commerce Ed Foundation	**uspaacc.com**
United Negro College Fund	**uncf.org**
Thurgood Marshall	**thurgoodmarshallfund.net**
NAACP	**naacp.org**
Jackie Robinson Scholarship	**jackierobinson.org**
Ron Brown Scholar Program	**ronbrown.org**
Tom Joyner Foundation	**tomjoynerfoundation.org**
International Education Fin Aid	**iefa.org**
International Scholarships	**internationalscholarships.com**
Study Abroad Scholarships	**studyabroadfunding.org**

This is just a sampling of websites/resources. Google, google, google! Check with local employers, churches, and community organizations.

Want an early glimpse at how much money you may receive for college?

Use Net Price Calculators and the [Federal Student Aid Estimator](#).

The Estimator will give you an early estimate of how much the federal government thinks you can afford for one year of school. It is primarily a tool the government uses to determine if you qualify for a Pell Grant (proposed up to $5710 for SY 27-28).

Every college is required to have a Net Price Calculator on the college's web site. The Net Price Calculator provides a student (and his or her parents) with a personalized estimate of the one-year net price of the college for the student. Note that this is an ESTIMATE. Google any college and 'Net Price Calculator' or visit a school's financial aid website

<u>**IMPORTANT & REQUIRED READING**</u>

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 to 30 years. **This debt cannot be expunged through bankruptcy.**

We want you to be an informed consumer of education.

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

1. **Private schools** like Johns Hopkins, NYU, McDaniel, or Juilliard
2. **Public schools in other states** like University of Virginia, Temple, or SUNY Purchase
3. **Public schools in our state** like UMD, Towson, UMBC, or St. Mary's College

This was the average cost of each of these three types for a recent BSA graduating class (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 this class for 4 years of study was the following:

Type of School	Out-of-pocket expense
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. Here are the monthly payments and total cost for the out-of-pocket expenses above (30 years with a 4.66% interest rate)

Type of School	Monthly Payment	Total Cost (principal & interest)
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), that could be a major additional cost.

We strongly discourage students and families from taking out more than $30,000 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 a room in an apartment OR a month of food for a family of four OR one car payment (for a Honda, not a BMW). Not to mention electric bills, phone bills, doctor bills, gasoline, clothes, health insurance, etc.
Go to HERE for a loan calculator.

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 TWO Maryland state schools (in most cases, 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. MD four-year state schools have partnerships with the community colleges in the area. If you go to one of these community colleges and complete your two years with a decent GPA, you are almost guaranteed a spot at a MD state school for your final two years.

Appendix

<u>Interviews</u>

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 (attending BSA is one of them!) What would you like the interviewer to know about you?

Research the school as much as possible. Think of questions for the interviewer *that cannot be answered on the website*. 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?

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

▪What types of career counseling services exist? Are their opportunities for internships?

▪Can you tell me more about the ____________________________? (newspaper, junior year abroad program, drama club)

▪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 the interviewer a thank you note (handwritten and mailed, not 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

www.nces.ed.gov/collegenavigator

www.petersons.com

www.unigo.com

www.collegeboard.com

www.collegeconfidential.com

www.princetonreview.com

www.campustours.com
Virtual college tours, campus maps, etc…

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
Register for the SAT, check scores, and send scores to colleges

www.act.org
Register for the ACT, check scores, and send them to colleges.

www.princetonreview.com/sat-act.aspx
Article about the differences between the SAT and the ACT.

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

ACT vs SAT Score Conversion Chart | The Princeton Review
ACT/SAT comparison chart

Online test preparation:
www.khanacademy.org (recommended)
www.princetonreview.com
www.collegeboard.com

www.kaplan.com
www.prepme.com
www.revolutionprep.com

APPLYING TO COLLEGE

Common Application
www.commonapp.org

Common Black College App
www.commonblackcollegeapp.com

FINANCIAL AID

Private scholarship search engines:
www.finaid.org
www.collegeboard.com
www.fastweb.com
www.gocollege.com
www.meritaid.com
www.myscholly.com
www.gomerry.com

FAFSA:
www.fafsa.ed.gov

To obtain your FSA ID (for FAFSA)
https://fsaid.ed.gov/npas/index.htm

FAFSA4caster (Financial Aid estimator)
https://studentaid.gov/aid-estimator/?src=serp

CSS PROFILE:
https://profileonline.collegeboard.com

Maryland Higher Education Commission
www.mhec.state.md.us

Loan calculator: www.finaid.org/calculators/loanpayments.phtml

Teacher & Counselor Recommendation Form

AFTER you ask the teacher(s) if they would be willing to write you a positive recommendation, please fill out this form thoughtfully and give it to each teacher who will be writing a college recommendation for you. You can duplicate this form for different teachers EXCEPT the name of the teacher and the first two questions.

Please give Abby a copy of ONE teacher's form.

The more detail you provide, the better your recommendation will be!

Student Name: ___________________________________

Name of teacher:_________________________________

Dance:_____ Acting: ____ Stage Production: ____ Film ____ Visual Art:_____

Vocal Music:_____

Instrumental music:_____Which instrument?_____________________________

1. Why did you ask *me* to write you a letter of recommendation?

2.. What was your most memorable moment, lesson, or project in my class? What made it memorable for you?

3. In what ways have you grown personally and academically during your high school years? Please include a description of your academic strengths.

4. What do you think will distinguish you from other students that apply to the same university?

5. What has been your greatest struggle during your high school years?

6. Do you have outside interests beyond academics and arts? If so, what are they?

7. Please describe an event that has shaped your character.

8. Do you work now, or have you worked in the past? If so, where and how long have you worked there? What are your responsibilities?

9. Do you volunteer? Are you active at a place of worship?

10. Do you participate in clubs or organizations at BSA or in the community? Please list them, explain projects you've done with them, and if you've had a leadership role.

11. If you were writing your own recommendation letter, what personal information would you like to include that would acknowledge your uniqueness?

12. Are there any extenuating circumstances that identify a special need (i.e. financial, family, personal issues or a learning difference)?

13. Please list 10 words that describe your character/personality.

14. What are your career interests and why are you interested in those careers?

15. Did either of your parents finish college (2 or 4 year)?

16. How many people are in your household? Who are they (in relation to you)?

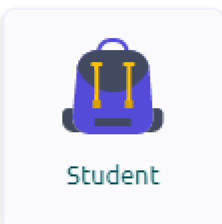
17. Please share a list some of the schools you are interested in/may apply to:

Log in to Naviance

Every student has a Naviance account.

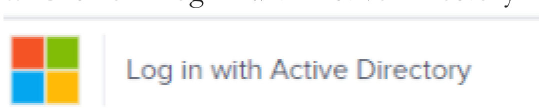
1. Go to student.naviance.com/bsah

2. Click on 'Student'



3. Click on 'CONTINUE WITH CLEVER'

4. Click on 'Log In with Active Directory'



5. Enter your bcpss credentials (yourstudentID@bcpss.org - and password) Please write Mr. Askey if you need help with your @bcpss email.

Match Common App & Naviance

If you are using Common App for some or all colleges, you will need to 'match' Common App with Naviance so the two systems can communicate.

You can either watch this tutorial or follow the steps below.

1. Go to commonapp.org.

2. Create an account and login to your Common Application account.

3. Click on 'Common App' (at the top)

4. Click on 'Education' (left bar), then complete the 'Current or Most Recent Secondary School' section.

5. Click on the 'College Search' tab at the top. Search for at least one college you plan to apply to and click 'Add to My Colleges' and save.

6. Now click on 'My Colleges' (at the top)

7. Choose one of the colleges you added (left bar)

8. Click on 'Recommenders & FERPA'

9. Click 'Complete Release Authorization'

10. Agree to the terms to waive your right to view letters of recommendation (recommended) and sign.

NOW…

1.Log in to your Naviance account at student.naviance.com/bsah.

2. Click on 'Colleges' (top middle) and then 'Colleges I'm Applying To' (under Apply To College)

3. In the pink box at the top of the screen click on 'Match Accounts"

4. Read the posted information, then scroll to the bottom of the page to enter *the same email address you used for the Common App* and your date of birth. Then, click "Match Accounts".

Ta da!

All of the colleges that you list on the Common App will now also be listed in Naviance. Your teachers and I will now be able to send your transcripts and recommendations to Common App colleges.

Add non-Common App schools to Naviance

Before you take any of the steps below, **you must match your Naviance account with the Common App** (to learn how to do that, go HERE or see the 'Matching Common App & Naviance' doc in this Appendix.)

EVERY SCHOOL THAT YOU ARE APPLYING TO MUST BE IN NAVIANCE.

Log in to your Naviance account HERE

On the Home page, click on 'Colleges I'm applying to' under 'My Favorites'.

Because you have already matched your Common App with your Naviance account, colleges that are already listed on your Common App should appear on the next page.

To add colleges that do not take the Common App, click the large pink plus-sign on the right side of the page. Start typing the college name under 'Which college are you applying to?' and select the school.

In most cases, under 'App type', you will be choosing 'Regular Decision' or 'Early Action'.

Under 'I'll submit my application', select the appropriate mode of submission. If you are using the college's own application, you will select 'Direct to the Institution'.

You will then click 'Add Application'

Request Official Transcripts and Letters of Recommendation

Log in to your Naviance account at student.naviance.com/bsah

Each of the colleges you are applying to will need an official transcript and most will require 1–3 letters of recommendation. These are sent by BSA faculty directly to the schools.

Adding Schools to Naviance

EVERY SCHOOL THAT YOU ARE APPLYING TO MUST BE IN NAVIANCE.

Before you take any of the steps below, **you must match your Naviance account with the Common App** (to learn how to do that, go HERE or see the 'Matching Common App & Naviance' doc in the Appendix)

On the Home page, click on 'Colleges I'm applying to' under 'My Favorites'.

Because you have already matched your Common App with your Naviance account, colleges that are already listed on your Common App should appear on the next page.

To add colleges that do not take the Common App, click the large pink plus-sign on the right side of the page. Start typing the college name under 'Which college are you applying to?' and select the school.

In most cases, under 'App type', you will be choosing 'Regular Decision' or 'Early Action'. Ask Abby (and/or see page 7 of the BSA College Handbook) if you are confused about the type.

Under 'I'll submit my application', select the appropriate mode of submission. If you are using the college's own application, you will select 'Direct to the Institution'.

You will then click 'Add Application'

Requesting Transcripts DUE September 26th

Once you have added all of the colleges you are applying to (or at least the ones you know at this point), you will see all of them on the 'Colleges I'm Applying to' page.

Click on 'Request Transcripts' on the right side, above the list of colleges.

Under 'What type of transcript are you requesting?', click on 'Initial'.

Skip 'What additional materials, if any, do you want included?'

Under 'Where are you sending the transcripts?', click on the drop menu and choose the schools.

Click on 'Request and Finish'. Your request will be electronically sent to Abby and Abby will send your official transcripts to the schools.

NOTE: We do not give official transcripts, even in sealed envelopes, to students or parents.

Requesting letters of recommendation DUE September 26th

Again, **these steps should be taken AFTER you have matched your Naviance account with the Common App** (to learn how to do that, go HERE).

You must ask your teachers IN PERSON, before you take these steps. They must agree to write you a letter of recommendation and you should give them your **Teacher Recommendation Form** (in Appendix) before you do the following.

Go to your Naviance home page. Click on 'Colleges' on the top right and on the drop down menu, click on 'College Home'.

Scroll down and on the bottom left, under 'Apply to Colleges', click on 'Letters of Recommendation'.

Click on 'Add Request'.

Under 'Who would you like to write this recommendation', select a teacher. Let Abby know if you don't see the teacher you are looking for.

Under 'Select which college this request is for', choose an option. For almost everyone, you should select 'All current and future colleges…' since the two or three teachers you choose will likely be sending the letters to all of your schools. If you want particular teachers to write to particular schools, select 'Choose specific colleges…' and you will select which colleges you want each teacher to submit to.

Under 'Include a personal note…', write what you want, but "Thank you so much for taking the time to do this!" (or something like that) is very gracious.

Once you click 'Submit', your request will be electronically sent to your teachers and they will send the recommendations directly to your schools. *NOTE: We do not give letters of recommendation, even in sealed envelopes, to students or parents.*