

PHEAA's guide to choosing your educational options and making them happen.

BEYOND High School



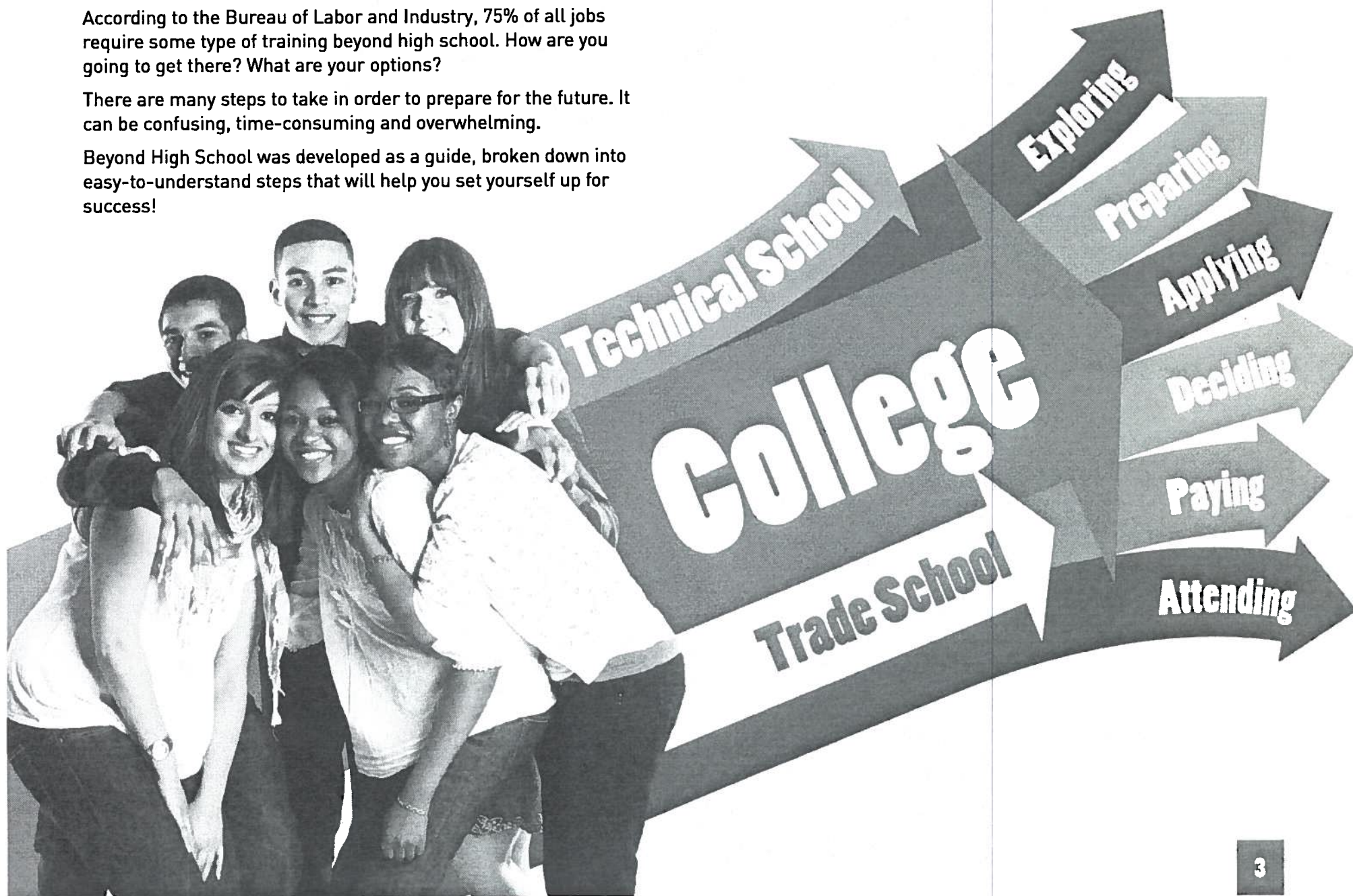
PHeaa
Pennsylvania Higher Education Assistance Agency

Did you know?

According to the Bureau of Labor and Industry, 75% of all jobs require some type of training beyond high school. How are you going to get there? What are your options?

There are many steps to take in order to prepare for the future. It can be confusing, time-consuming and overwhelming.

Beyond High School was developed as a guide, broken down into easy-to-understand steps that will help you set yourself up for success!



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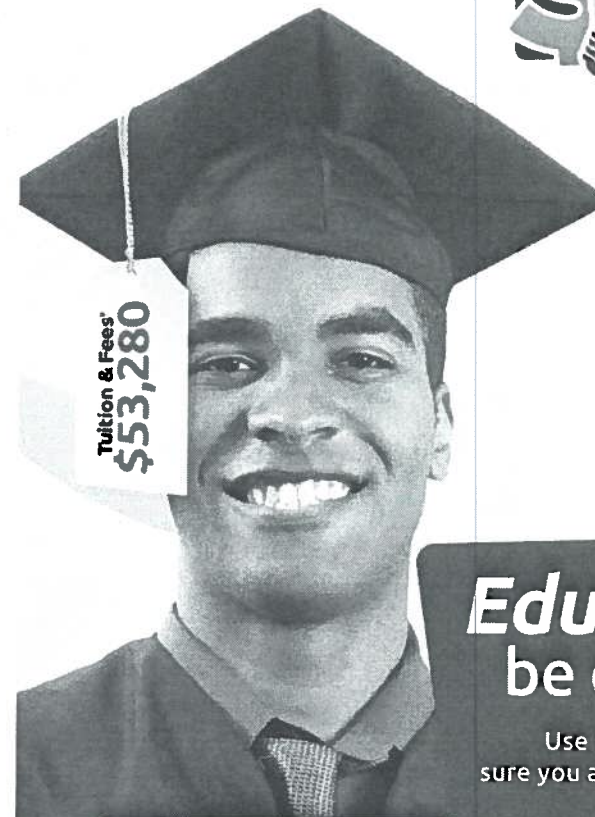
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Education can be expensive.

Use this checklist to make sure you are making smart decisions.

Smart Borrowing Checklist

- ☐ Research your expected salary in your future career, find an affordable school, and borrow realistically.
- ☐ Research job availability in your chosen field, before selecting your major.
- ☐ Consider all types of financial aid carefully.
- ☐ Educate yourself on the many loan options available before borrowing.
- ☐ Inconsistent or untimely loan repayment could affect your future.

Timeline



As early as Middle School, you should start discovering what you like to do, what you are good at, and where you might get an education beyond high school to pursue what you want to do with your future. Be on the lookout for scholarship opportunities.

Visit EducationPlanner.org



Apply to schools during September and October of your senior year in high school. Apply to your first choice and a few others as a back-up plan.

File your FAFSA form after January 1 during your senior year. First-time filers also need to complete the State Grant Form.



You will receive award letters during March and April of your senior year. Schools will ask you to make a decision by May 1. Compare costs, make another visit to campus, and see if there are any other scholarships for which you can apply.



After your orientation in the summer, you will move in or arrange to commute for fall classes. (Start dates vary by institution). Now it's time to adjust to campus life, get to know your campus and the resources that are available to you, and set yourself up for success!



Take your SATs* and/or ACTs during your junior year of high school. Visit some schools and find out how much they cost. Talk to your school counselor, job shadow, and discuss your goals with your parents.



You will receive your bill in July. Before that, you need to have an idea of how much you will owe the school and arrange for a payment plan or PLUS or Alternative Loans. You will have about a month to pay your bill once you receive it so being prepared is key!

Middle School

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Higher Education

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Exploring

Planning Your Future

What is next after high school? This is a question with many answers. And the answer you have today may change tomorrow or next year or several years from now. Statistics show students who have some form of post secondary education will earn more money over the course of their lifetime. This includes 4-year degrees, 2-year degrees, and business trade and technical degrees. You can even go into the military first and then continue your education after that. The choices are endless. You can be anything or do anything you want! A little preparation now can go a long way!

The more you learn, the more you earn! Having more education provides more opportunity, lowers your risk of unemployment, and often leads to a bigger paycheck.

The 5 Steps

1. **Identify your goals and priorities.** Do you already know what occupation you would like to pursue? Are you passionate about science, math, athletics or music?
2. **Research the type of training or degree will you need.** Do you need a 2-year or 4-year degree, a certificate or license? You can research your interests online, or you can ask a counselor or mentor who has experience in your field of interest. How did they get where they are today and what kind of education did it require?
3. **Explore the schools which offer that training or degree.** There are many institutions of higher learning that offer a range of degrees and certifications. You should compile a list of schools that offer what you're looking for and then look at the costs of the schools as well. You may be able to get the same certificate or degree at a lower price (especially if cost is a factor in deciding where you will attend or how quickly you want to be in the workforce).
4. **Ask your school counselor which classes you should take or what skills you should work on.** Some of the things you do now can help you earn scholarships (such as volunteer work or club involvement). You can even go to college part-time while you're still in high school (dual enrollment) to get a jump start. Attending a vocational school as part of your high school curriculum may be a place to start.
5. **Utilize online resources for research.** EducationPlanner.org is PHEAA's online resource for preparing for higher education. The more research you do now will help you to narrow your choices.



Questions to Ask

1. What subjects am I good at?
2. What classes do I find interesting?
3. What are my hobbies and interests?
4. Can I shadow someone in a job that interests me?
5. What education level do my career choices require? Certificate, associate degree, bachelor's degree, master's degree, professional degree?
6. Which post secondary schools/colleges should I visit?
7. What are the average starting salaries in the careers I am considering?
8. _____



Things to Think About

- Research jobs at EducationPlanner.org.
- Complete a career assessment test.
- Do I want to be in school a long time or out more quickly, earning money faster?
- Develop good study habits and keep your grades up.
- Explore summer learning opportunities.



Exploring

Weighing Your Options

As you start exploring career ideas and the schools that might offer what you're looking for, you should start visiting some of these places during your sophomore and junior year in high school. Many schools will come to your high school to offer information, applications and answer basic questions. You may also attend a college fair to get general information; however, there is nothing like going to the campus and seeing what they have to offer you first-hand. Plan to visit campuses or attend open houses to learn more about potential schools.

While it's good to have some ideas in mind about what sort of college will be right for you, stay open to all possibilities at the beginning of your search.

The 5 Steps

1. **Call the admissions office or schedule a visit online.** Many schools offer weekday visits or weekend programs for you to attend with your family. They will usually offer a general session and/or a college campus tour. You can look at housing if you plan to live there as well.
2. **Prepare for your visit.** What are the requirements to be accepted at that school? What do you want to see while you're on campus (labs, fitness facilities, classrooms, the library)? Who do you want to visit while you're there (other students, professors, the Financial Aid Office)? Come up with a list of questions that are important to you.
3. **Keep a record of your visits.** You may choose to visit five schools or more. Each school will give you materials. Take them home and keep them in a folder. After your visit, write about how you felt there, what you liked, what you disliked, who you met, and if you could see yourself attending and/or living there for the next 2 or 4 years. This will make it easier to narrow your choices down to those which you will actually apply.
4. **Make a note of the tuition, fees, room and board charges.** These prices vary from year to year, but it's a good idea, especially if you're counting on financial aid or mom and dad to pay your expenses. Never rule out a school based on price alone. You may get a really great scholarship that will pay for most of your expenses. But don't be surprised by the price either. Higher education is a privilege – not a right. And it isn't free. When you visit a campus, be sure to schedule an appointment with the Financial Aid Office.
5. **Take a virtual tour of the campus as well.** You might not be able to visit every campus you're interested in, or you might want more information about something you saw when you were there. Most schools will offer tours of their campus on the web. Some will offer chat sessions or have links to staff in various offices to help you narrow your selection. Most schools will have a Facebook page. Don't be afraid to reach out electronically in your college search.



Questions to Ask

1. Do I want to go to a small school or a large school?
2. Do I want to stay at home and commute or live on campus?
3. Do I want to be able to go home on the weekends or be far enough away that I can't go home very often?
4. What types of activities or clubs do the campuses have that interest me?
5. Can I play sports there (NCAA, intramurals, clubs)?
6. Where are my friends planning on going to school?
7. Which schools are recommended or known for the career field I am pursuing?
8. _____



Things to Think About

- Begin discussions with your parents about how much you can afford to pay for school.
- Can you find a job to help pay for college?
- Apply for as many scholarships as you can – particularly local organizations and the schools you are interested in attending. When you're signing up for high school classes, think about academic rigor, your GPA, and your class rank. While these are not the only deciding factors when awarding scholarships, they will definitely take a look at what kind of student you are and if you challenged yourself with your high school curriculum.
- Note your admission application deadlines.



Preparing

Prior To Applying For Admission

As you enter your junior year of high school, you should have some ideas about what you want to do after high school, where you want to go to school or receive training, and how you're going to get there. You might want to work with your school counselor to take college admittance tests such as the SAT* or ACT. SAT* prep classes may be beneficial to you. Have you thought about how you will pay for college? Don't wait to begin your search for scholarships; you can use all the free money you can get, but scholarship scams are everywhere.

Be wary of any scholarship that charges an application fee.

The 5 Steps

1. **Schedule a date to take your SAT* and/or ACT.** You can visit collegeboard.com and act.org for a list of dates. In addition, these sites can offer you practice tests and other resources that will enable you to do your absolute best on test day. You may release your scores to the schools you are applying to in the fall semester of your senior year. You can also request a fee waiver if your family cannot afford to pay for the test.
2. **Start applying for scholarships.** It's never too early to start! Apply for any and all you may qualify for. Scholarships are free money that does not have to be repaid. fastweb.com and finaid.org are two online national scholarship search sites that you can use to get started. Check the eligibility requirements and filing deadlines before you apply. Scholarships are offered on a national level by businesses such as Burger King, Walmart and Kohls – to name a few. Also, check with your high school counselors for local scholarships. Check with your family's clubs and organizations, their employers, your church, your bank, or credit union – all of these places may offer some scholarship dollars.
3. **Visit FAFSA4Caster.ed.gov to determine what you might receive in financial aid.** This will give you some idea as to what you might expect to receive in a Pell Grant (if you qualify) and loans.
4. **Attend workshops.** Your guidance office or some of your teachers may offer workshops for SAT* Prep or essay writing. Take advantage of these opportunities to learn.
5. **Talk to your school counselor.** Your counselor is a great resource for preparing for college. He or she can help you develop a plan for your future by empowering you with the knowledge you need to make choices about a career, major, college, and more. Make an appointment to meet with your school counselor early in the school year to start your path to success.

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Questions to Ask

1. Which tests do I need to take? SAT, ACT or both?
2. What does each test score mean, and do I have to take the test again?
3. Researching scholarships and applying may take time. Can I spend at least 1 hour per week on this process?
4. Where can I find help writing an admissions or scholarship essay?
5. _____



Things to Think About

- Apply for scholarships! Increase your options for free money to go to college and help reduce your costs.
- Create your personal scholarship profile – information that is not on your high school transcript. This can include jobs, volunteer activities, letters of recommendation, etc. Don't have a story to tell? Start creating one in your spare time!
- Did you receive a scholarship? Send a thank you note!
- Take admission tests early in case you need to retest.
- Keep conversations going with your school counselor.

The average 4-year degree takes approximately 5.5 years to complete.
~ The College Board



Applying

The Application Process

During the beginning of your senior year in high school, you should start applying for admission to post secondary schools. Most applications become available in September. While many institutions don't have deadlines for applications (rolling admissions), your particular major may have limited space. Admission to those programs will close once the spaces are taken. Applying early in the year also enables your high school counselor to send required information on your behalf (such as transcripts and SAT scores or recommendation letters). It is your responsibility to know application requirements and deadlines. Ask!

You CAN get in! According to the College Board, college admission isn't as competitive as you might think. Fewer than 100 colleges in the U.S. are highly selective, which means they accept less than 25% of applicants. Close to 500 4-year colleges accept more than 75% of applicants.

The 5 Steps

1. **Determine the type of application required.** You may typically apply by paper or online. There is a Common Admission Application used by many institutions. Contact the school by phone or visit their website.
2. **Verify if there are application fees.** Schools will usually charge a fee to process your application to their school. If you are on free/reduced lunches or if you have visited this school in the past, schools may offer you a fee waiver. If paying the fee is a financial hardship, ask if they can waive the fee.
3. **Write college essays and request recommendation letters.** Think about writing one good essay that you can change and rework for all of your applications. Have a teacher or friend proofread the essay as well. Also, think about who you would ask to write you a recommendation letter. This should be someone who knows you well and will say wonderful things about you!
4. **Prepare for college interviews and compile a portfolio.** Depending on the type of school, you may have an interview and need to submit a portfolio (for specific programs such as music, acting, dance, art, etc.). Contact the school for specific requirements.
5. **Apply to more than one school.** Give yourself some options. Apply where you really want to go and have at least one back-up in case you don't get accepted or it is not affordable. Don't forget, you can go to a less expensive school first and transfer somewhere else after you complete a year or two. You can change your mind late in the game and still have options. Using a school's website can help you make informed choices. Each school has a Net Price Calculator, which helps you estimate the out-of-pocket expenses to attend. Some programs offer gainful employment information which lets you know whether students who have graduated in that field have been successful in getting jobs.



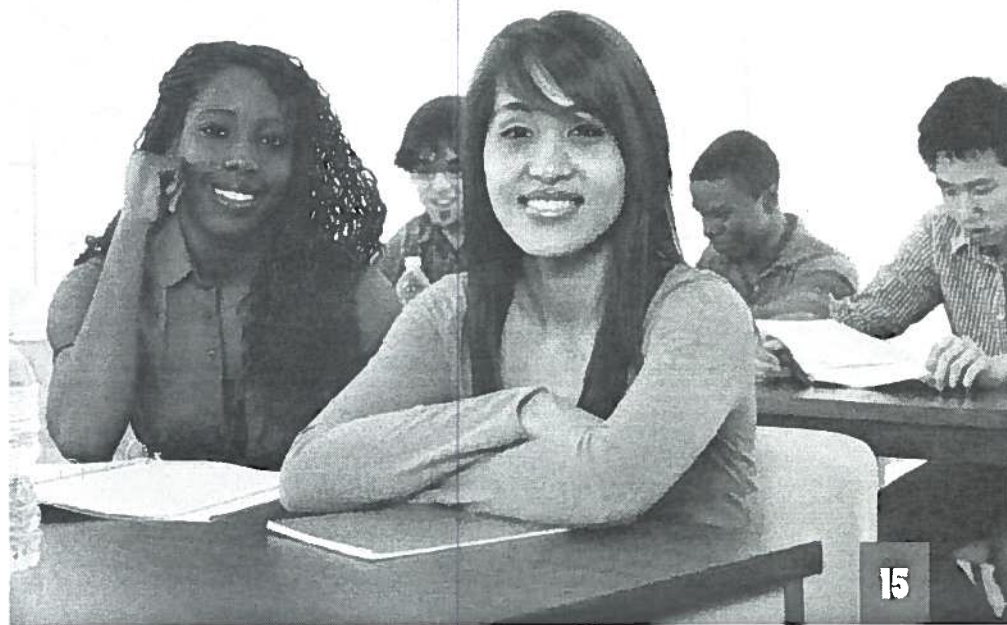
Questions to Ask

1. What are my 1st, 2nd, and 3rd choice schools?
2. What are the costs to attend each of these schools?
3. How can I get a true out-of-pocket cost comparison for the schools I am considering?
4. How can I minimize the amount my parents and I need to borrow to get the education I need?
5. _____



Things to Think About

- Admissions staff looks at various factors when deciding to offer acceptance to students. These include GPA, class rank, Honor's classes, and activities. Remember to toot your own horn, even if you're not a straight "A" student or your activities are mostly limited to helping at home.
- Admissions staff read thousands of applications. What makes you stand out from the pack?



Deciding

Choosing A School

This is important, so take some time to look at all of your options. You want to pick the institution you can afford, that feels comfortable, and where you can get the degree you want.

The financial aid offered in award letters may be different for each school to which you apply. Don't automatically assume that a less expensive school will cost you less money or a more expensive school is out of reach.

The 5 Steps

1. **Compare costs and award letters.** How much does each school cost (tuition, fees, room and board) and how much financial aid are you receiving at each school? Compare apples to apples (state schools to state schools and private schools to private schools). Do you need the loan money? What will be your out-of-pocket expense, including loans?
2. **Schedule another visit to campus.** If you are not sure which school to go to, visit again. Perhaps you can stay overnight. Talk to more people on campus.
3. **Decide whether you will live on campus or commute.** Some students can save thousands of dollars by commuting from their parents' home. Consider this option if you live close to the institution and are trying to make the numbers work.
4. **Consider a transfer program at a community college.** Perhaps you don't really know what you want to study, you want to try a college close to home, or community college is more affordable. Many colleges will accept credits completed at another school. Make sure you check with the college to determine that the credits will transfer into another program if your goal is to obtain a 4-year degree.
5. **Pay your deposit.** Most schools ask for a deposit by May 1. This deposit is usually non-refundable, so make sure you are certain of your choice. This deposit will secure your spot at the school and usually prompts the school to schedule testing, orientation programs, housing plans and whatever else the school needs to get you enrolled in the fall.

Notes:



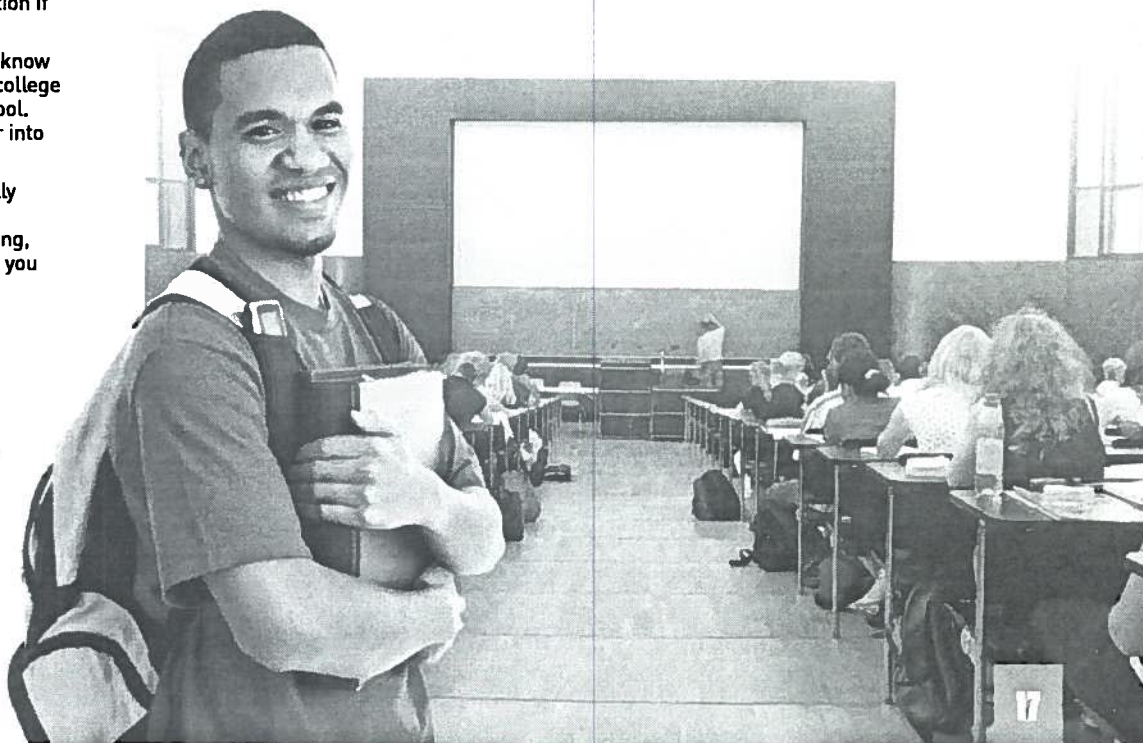
Questions to Ask

1. Which school can my family afford?
2. What if I need more time to decide?
3. How much free money am I receiving?
4. _____
5. _____



Things to Think About

- Keep your parents in the loop and have discussions about what you can afford as a family.
- Get a summer job to earn money for college.
- Keep copies of all documents, cancelled checks for deposits, etc.
- Consider all types of financial aid carefully. Grants and scholarships are free money and do not have to be repaid. Work-study provides part-time jobs for students with financial need, allowing them to earn money to help pay for college. Loans must be repaid – with interest.



Paying

Financial Aid – Free Money

One of the most important questions you can ask yourself is, "How am I going to pay for my post secondary education?" Unfortunately, higher education is not an entitlement; therefore, it is the joint responsibility of parents and students to pay. There is assistance available from the federal government, state government and even the higher education institutions themselves. But it is up to you to complete all of the appropriate paperwork (most is online) and meet all of the financial aid deadlines. For more detailed information, see our publication, "PA Student Aid Guide", or visit PHEAA.org.

The 5 Steps

1. **Complete the Free Application for Federal Student Aid (FAFSA).** The FAFSA form is required by most schools and it is recommended that you complete it as soon as possible after January 1 of your senior year in high school. You will need parent information to complete this form. In order to apply early you may estimate tax information and correct it after you file your taxes. You will file the FAFSA at FAFSA.gov. There is no fee to complete the form. You want to meet the school's financial aid priority filing deadlines. Some are in January or February with many between March 1-15. Ask the aid office if you're unsure. Also, you want to meet the PA State Grant deadline which is May 1 of your senior year if you will attend a 4-year institution or August 1 if you will attend a community college or a business, trade or technical school. You and one parent will need to obtain a PIN (Personal Identification Number) to sign the form electronically.
2. **Complete your PA State Grant Form.** If you are a PA State resident, first-time filers are required to submit a State Grant Form. You may access the form on the confirmation page of your FAFSA application and also within Account Access on PHEAA.org. Create an account to check the status of your State Grant Form and review/update your personal information. Call PHEAA at 800.692.7392 if you have any questions regarding this process.
3. **Provide any additional requested information to your school.** Schools may request additional forms (such as the CSS Profile Form) or information (such as a tax transcript, Social Security card, birth certificate, etc.). Respond as quickly as possible to ensure there are no delays with your application. You will receive an award notification (i.e. award letter) from your school detailing how much you will receive.
4. **Keep applying for scholarships.** Just because you're accepted somewhere, doesn't mean you shouldn't keep applying for free dollars. Late scholarship awards could mean you won't have to borrow as much in a loan. Note: Your class rank, GPA and the difficulty of your high school curriculum are often factors in award decisions.
5. **Create a reminder to apply every year.** Financial aid is an annual process, so you need to complete your FAFSA form each spring.



Questions to Ask

1. What are my deadlines?
2. Does my school offer a FAFSA Completion Workshop that my parents and I can attend?
3. What is the maximum amount I should borrow to complete my education?
4. What financial aid forms does my school require – FAFSA, CSS Profile, other?
5. _____

More than \$168 billion in student financial aid is available every year.
– The College Board



Additional Info

- PIN Numbers can be obtained before completing the application at pin.ed.gov.
- Questions or assistance while completing the FAFSA can be directed to the Federal Processor at 1.800.4FED.AID (1.800.433.3243)
- Keep copies of all of your documents. Print out your confirmation page.
- Ask questions if you don't understand something.
- All award notifications or award letters do not look the same or provide the same information. Be sure you understand your notification and ask questions if you are unsure or don't understand something.
- Federal Work-Study, while it might appear on your award letter, is an opportunity for you to get a job to work on campus. At most schools, this amount is not deducted from your original bill.
- There are Standards of Academic Progress Policies that you will need to meet and maintain to continue to receive your financial aid. Consult your school's website to review their policy.
- Students who have circumstances in which they may not be able to provide parent information should contact their school counselor or the Financial Aid Office at the school and PHEAA. We can advise you on how best to complete your application. You still need to meet the deadlines.

Warning: Missing a deadline could cost you thousands of dollars in free money if you qualify. Pay attention and file as early as possible to avoid missed deadlines.



Paying

Financial Aid - Loans

Unfortunately, there is not enough free money to pay for a higher education and many students find they need to borrow to pay tuition expenses. Student loans are available to help you pay your tuition and education-related expenses, but keep in mind that loans must be repaid – with interest! The average 4-year degree student will come out of school owing approximately \$27,000, which is a \$300 monthly payment for 10 years. Some students may pay for up to 25 years. You cannot dismiss your loan through bankruptcy. See studentloans.gov for more information.

If grants, scholarships, income, and savings don't cover all of your college costs, it is time to consider taking out a student loan. Borrowing money to pay for college can be a sensible choice, as long as you do it wisely.

The 5 Steps

1. **Exhaust all free forms of aid, and determine if you need to apply for loans.** Student loans may be a part of your financial aid offer from the school. If you don't need the money for tuition or living expenses, you have the right to refuse the loan. The less you borrow now, the better off you'll be later.
2. **File the FAFSA, if you have not already done so.** You must file the FAFSA, even if you will not qualify for any grants and are only interested in borrowing through the student loan programs.
3. **Research all types of loans available.** There are several types of student loans you and/or your parents can borrow. Perkins Loans are the best. These are need-based loans given by the school as funding permits. They carry a 5% interest rate and are subsidized (no interest accrues while you're in school). Direct Stafford Loans are available through the government. Freshman can borrow up to \$5,500. The loan may be subsidized or unsubsidized (the interest accrues while you're in school). These loans carry up to a 6.8% interest rate. PLUS Loans are loans your parents can borrow. They carry a 7.9% interest rate and start accruing interest when they are disbursed to the school. Parents may defer the principal while the student is attending school. Finally, Alternative/Private Education Loans are loans of last resort. Their interest rates, terms and fees vary and students most likely will need a credit-worthy cosigner.
4. **Complete your Master Promissory Note (MPN) and Entrance Counseling.** In order to get a federal loan, students and parents (if borrowing a PLUS Loan) will have to complete an MPN. This document states your rights and responsibilities for borrowing and is your promise to pay it back. Entrance Counseling must also be completed by the student. This is a reinforcement of the rights and responsibilities to really make you understand that borrowing is a big deal.
5. **Borrow only what you absolutely need.** It is critical to keep track of what you are borrowing and to pay the interest, if possible, while you're in school. It's important to keep borrowing in line with your future earning potential. For example, if you're only going to be making \$30,000 after graduation, you should not borrow more than \$30,000 for your entire education. It adds up quickly. Make sure you're aware of everything you sign and every penny you are borrowing.



Questions to Ask

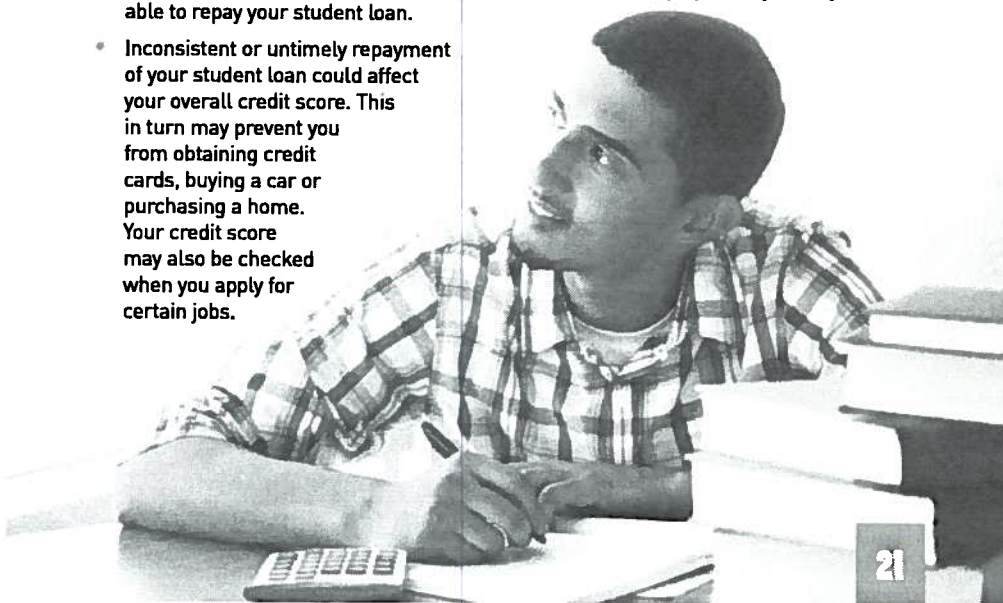
1. Can I afford to attend my 1st school choice?
2. Can my parents afford to borrow loans to help pay for my education?
3. Based on my potential earnings in the future, will I be able to afford my monthly loan payments?
4. _____
5. _____

Take care to borrow only what you need to cover your education costs, not what you are eligible to receive.



Things to Think About

- Consider all types of financial aid carefully. Grants and scholarships are free money and do not have to be repaid. Work-study provides part-time jobs for students with financial need, allowing them to earn money to help pay for college. Loans must be repaid – with interest.
- Unlike other forms of debt, student loans are difficult to discharge in bankruptcy. Research how much money you can expect to make in your future career and be realistic when borrowing. You should only borrow what you absolutely need.
- Before taking out a loan, educate yourself on the many loan options available to you and assess which is the best choice for your situation.
- Before selecting your major or course of study, give careful consideration and research into whether you will be able to find a job after graduation. Some jobs may not be in demand when you graduate. If you cannot find employment, you may not be able to repay your student loan.
- Inconsistent or untimely repayment of your student loan could affect your overall credit score. This in turn may prevent you from obtaining credit cards, buying a car or purchasing a home. Your credit score may also be checked when you apply for certain jobs.



Attending

Living Options

Where to live once you have selected your school is an important decision. Some students want to move out on their own while other students choose to stay home as long as possible. Whichever decision you make, you will have costs associated with your room and board.

About 40% of full-time dependent students enrolled in public 4-year institutions live on-campus. Another 40% live in off-campus housing and about 20% live with their parents. (NCES, National Post-secondary Student Aid Study, 2008.)

The 5 Steps

1. **Research the costs for living at home, living on campus, or living in an off-campus apartment (if your school allows freshmen to do so).** Maybe you can live at home and commute. Will your parents charge you rent? Maybe you have to live on campus. How much do they charge? What are the different charges for different dorms? Can you live in a less expensive dorm? Can you buy the lowest cost meal plan?
2. **Consider your roommate options.** Most students choose to live in a dorm with a roommate, but you need to determine what is right for you. You can choose to live with someone you already know, or you can ask the school to pair you with someone with common interests and study habits. Some schools offer single rooms as well, although they are generally more expensive.
3. **Provide a housing deposit and/or forms, as required.** Some schools will wait until you come to the summer orientation program while others may send you a packet of information.
4. **Determine what is provided in your dorm room or apartment.** Most offer a bed and a desk. Some offer microwaves and refrigerators.
5. **Contact your roommate.** Get to know the person you will be living with. Your school should provide you with your roommate's contact information and, if you live close enough, consider meeting prior to moving in. Coordinate personal items that you will each bring, such as a television or refrigerator. Most schools offer checklists so you won't forget anything! Many schools will have a resident director or administrator that you can contact with questions or concerns.

Notes:



Questions to Ask

1. What if my school doesn't offer housing?
2. Can I afford an off-campus apartment?
3. Do I need a roommate?
4. Is living at home an option?
5. _____



Things to Think About

- Think about your activities, study habits, and the kind of person you are when deciding to live with a roommate. You want to make sure you can live in the same space with this person for at least 4 months at a time.
- Working – will you choose to work and if so, will you have a job on-campus or off-campus?



Attending

Orientation

The orientation program at your school usually takes place sometime prior to the start of classes. If you're starting in the fall, orientation may be held during the summer, or once you pay your deposit to hold your place. The school will likely send you some orientation dates to choose from.

Most orientation programs provide information about campus safety, computers, campus car policies, meal plans, dorm policies, and academic requirements. The more you know up front, the less you will have to worry about down the road.

The 5 Steps

1. **Pay attention to all of the correspondence you receive from the school.** This correspondence can come by mail, but most will come via email. Once you make your deposit (schools usually require this by May 1), things will start to move quickly.
2. **Select your orientation date.** The school will usually give you several orientation dates to choose from. You should talk with your parents to arrange transportation and make sure they can get off from work to attend as well. School programs will usually have a parent program while you are doing all of the things that you need to do.
3. **Be prepared.** Make sure you know what is expected of you when you attend your orientation program. Will you be testing that day? Do you have to do something for the housing office while you're on campus? Will you get your academic schedule? Will you be able to purchase or pre-order your books at the campus bookstore? Also, check your school's policy for buying used books or renting books and save some money. Will you get your student ID photo taken that day?
4. **Write down your questions.** Orientation is about you becoming familiar with your new surroundings and settling some important issues. You shouldn't come away with any unanswered questions. Your academic schedule, which affects your aid and your timely progress overall, your potential work-study job, your understanding of class attendance, your rights as a campus resident or commuter, etc. will all be addressed. Prepare a list of questions you would like answered while you're there and make sure that you and your parents understand everything.
5. **Follow up.** Once you leave your orientation program, follow up if you have any additional questions. If you receive anything else via mail or email you don't understand, give the school a call. You are your best advocate.

Notes:



Questions to Ask

1. What if none of the orientation dates work with my schedule? What are my options?
2. What if my school is too far away to travel there before school actually begins? Do schools have options for students like me?
3. How many credits do I need to take each semester to graduate on time?
4. _____
5. _____



Things to Think About

- When scheduling your classes, if you're not a morning person, try not to schedule morning classes. See if the class is offered at another time.
- Make sure all of your questions are answered. If you don't understand how something works – ASK!
- Check with your school to find out the consequences or alternatives to attending orientation programs if you find that you cannot attend (for whatever the reason).
- Check your spam or quarantine emails to make sure you are not missing important emails from the schools regarding loans and grants.



Attending

Billing

At most post-secondary schools, you will receive a bill prior to each term. This will likely be emailed or mailed and will be in YOUR NAME. It will be considered your responsibility. Some schools will allow you to make payments without any fees. Some schools will offer payment plans for a nominal fee. The Bursar or Accounts Payable office is usually the one that does the billing. This is a separate office from Financial Aid. Because of privacy laws, such as FERPA (Family Education Right to Privacy Act), billing will be sent to the student (either online or via paper). Unless the student signs a release that entitles the parent to access the billing information, school offices will not be able to answer questions or even tell your parent how much is owed on your account. Students should keep their parents in the loop if they will be contributing to payment of the bill.

The Financial Aid Office at the school you plan to attend is a great resource. The staff is very familiar with the aid programs available and can provide assistance.

The 5 Steps

1. **Confirm the tuition, fees and room and board charges (if applicable) are correct.** Does it make sense? Are you signed up for the correct dorm and meal plan? Are you being billed for housing but have decided to commute? Now is the time to ask questions and get any adjustments made.
2. **Verify all financial aid has been credited to your account.** If not, find out if the school is requesting additional information. Did you turn paperwork in recently? If so, it may not have caught up with the bill yet. If you borrowed a loan, is it on the bill? If not, did you complete the Master Promissory Note (MPN) and Loan Entrance Counseling? Are there any outside scholarships you have been awarded that are not showing on the bill? Contact the Bursar or the Financial Aid Office to determine what else you may be able to subtract from the bill. Remember work-study awards are generally not subtracted from the bill.
3. **Pay the balance.** Do you have money saved for college or a college savings plan that you can use? Are your parents able to borrow money for your education?
4. **Consider your options if you are expecting a refund.** Sometimes students will have a credit balance (meaning there's an overage on your account after all financial aid is applied and you will receive a refund). In some cases, you may be anticipating that refund to pay for housing or other school-related expenses. Keep in mind some of that refund balance may be the result of a loan that you are borrowing and are expected to pay back at up to 6.8% interest. If you don't need the refund, ask the school to reduce your loan borrowing. Refuse any unsubsidized borrowing first, as this loan will accrue interest while you're in school.
5. **Pay your bill on time.** Note the payment due date. If you don't pay by that date, you risk being assessed late fees or having your classes cancelled. If you need an extension, contact the Bursar and ask them for more time. Some schools will be willing to work with you.



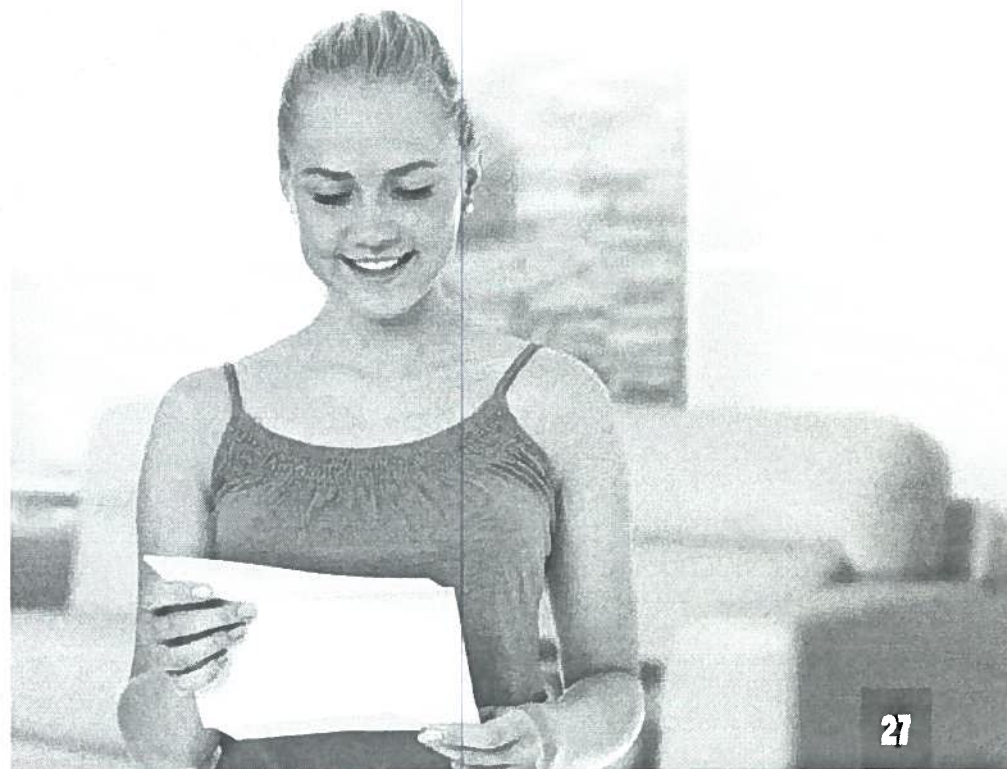
Questions to Ask

1. Do I owe a balance to the school and, if so, how am I going to pay it?
2. Can my parents borrow a loan if they haven't already?
3. I may have to take out a private student loan. Where do I research that information?
4. Does my school offer a monthly payment plan?
5. _____



Things to Think About

- You will need to give your school permission for your parent to view your bill and/or find out how much you owe if you want your parent to have access to this information.
- Know when your payment is due and work with your parents to come up with a plan to pay it on time.
- Before taking out a loan, educate yourself on the many loan options available to you and assess which is the best choice for your situation.



Attending

Moving In

Moving is hard work. It requires a lot of thought and planning. Start thinking about what you're going to need sooner rather than later. For example, are you attending school in an area that receives significant snow fall? If you need new snow boots, you might want to hit the after-Christmas sales during your senior year in high school.

The 5 Steps

1. **Pack wisely.** Some schools will give you a list of things you might want to bring along. Talk with other students to see what they are bringing. If you know who your roommate is, you can share items or arrange for each of you to bring certain items.
2. **Make transportation arrangements.** Maybe your parents will take you to school. If so, they may have to arrange a hotel if it's far from home. You might have a friend who already attends or someone else you can carpool with. You might have to take a flight. Determine if you will have to pack light.
3. **Make sure you have someone to help you move in.** Some schools have a group of volunteers who will meet you on move-in day. Are your parents going along? Siblings? Friends?
4. **Establish basic understandings with your roommate.** It's tough to live with someone else if you're not used to having a roommate. Respect each other and each other's privacy, property and space.
5. **Understand the housing rules.** Obviously when you live in a rented space with other students, there are rules you need to live by. Your resident assistant will probably hold a meeting to go over the basics, and there are usually policies available online at the school's website.

Notes:



Questions to Ask

1. Can I bring my car to campus as a freshman student? Is there a cost? Do I need a car? Do I need a parking permit? How do I get that?
2. If I don't have a car on campus, who is going to bring me to campus and take me home on the weekends if I choose to go home?
3. Will I need to arrange a flight to get to my school?
4. _____
5. _____



Things to Think About

- Know if there is a shopping center nearby. You may be able to shop for groceries when you get there so you won't have to pack as much up front.
- If you are able to travel home during the semester, you don't need to bring your winter clothes with you at first.
- Budget your money for the semester. You don't want to run out of cash the first month you are in school.
- Do you have a checking account already or can you open one at the school or nearby?



Attending

Commuters

Just because you're not living on campus doesn't mean you shouldn't be a part of campus life. There are certain policies and procedures you will need to follow as a commuter, but you are a full-fledged student as well. Most campuses will have places and perks for their commuter population.

The 5 Steps

1. **Get your parking pass.** You will generally get your parking pass at orientation or the first day you're on campus. There is usually a fee for your parking pass so make sure you know beforehand how much it costs.
2. **Research available parking.** Schools usually have special commuter lots for you to park your car with your pass or permit. Make sure you follow these policies to avoid receiving parking tickets. Ask any college student or former college student and they will tell you that schools make a lot of revenue by issuing parking tickets to students. It is worth mentioning that if you don't pay your parking tickets, the school can hold your grades until you do, and you may not be able to register for the next term.
3. **Determine dining options.** In addition to eating in the school cafeteria, many campuses are located near fast food restaurants. Maybe there is a student lounge on campus. Remember to budget for this expense.
4. **Apply for a job on campus, if needed.** Students who qualify for work-study may be able to get a job on campus so they can work between their classes. If you don't qualify for work-study, you may still be able to get a job on campus. Contact the Financial Aid Office or the Human Resources Office.
5. **Determine where you will spend your free time between classes.** If you don't have a job on campus but you have time between your classes, is there a commuter or student lounge on campus where you can hang out? Maybe you'll be able to use the library to study.

Notes:



Questions to Ask

1. Am I a morning person or not? Am I scheduled for 8 a.m. classes? Will it be difficult to get to school early enough to park and get to class on time?
2. How does rush hour traffic affect my commute where I am going to school?
3. How can I get more involved on campus (perhaps through clubs or by working)?
4. _____
5. _____



Things to Think About

- Get involved in activities. Become a part of the campus even if you don't live there.
- Budget for the semester.



Attending

Adjusting to Campus Life

Change is hard. Whether you're living on campus or commuting, this might be the first time you are living away from home and are responsible for yourself. You have to get up and go to class. No one is going to wake you or make sure you do. No one is going to make sure you study instead of going to a party. No one is going to make sure you go to work or have book money. Set yourself up for success!

College life offers you new independence —which means it's up to you to manage your time, your studies and your finances.

The 5 Steps

1. **Consider all your options when scheduling classes.** If you're not a morning person, try not to schedule 8 AM classes. Are you able to work either on or off campus during your breaks? If you're commuting, can you schedule your classes around the same time or on the same days?
2. **Meet with your academic advisor.** Make sure you know who your advisor is and use his or her office hours as necessary. Stay on track with your classes so you graduate on time.
3. **Consider joining clubs or organizations.** If you have an interest in something, chances are there is a club or organization on campus to join. You can meet other students with similar interests and get involved. Some schools will even give you money to start your own club if one doesn't already exist.
4. **Attend your freshmen seminar class.** Often a requirement, a freshman seminar class is a great way to jump-start your college experience. These curricula often include information about services available on campus, transition information, financial literacy information, etc.
5. **Give it a chance.** Transitioning to college is hard for everyone. If you're finding it challenging and feel like giving up, don't! You might be homesick if this is the first time you've been away from home. Give yourself a chance to make friends and find a routine. If your classes are difficult, find some tutoring services or become a part of a study group. If you really struggle, reach out to key people on your campus who can help: your advisor, your RA, a favorite faculty member, a counselor, etc. And be honest with your parents about issues, too! See "Resources On Campus" (page 35).

WARNING: Dropping classes and quitting school in the middle of a semester can affect your financial aid. Make an informed decision; check with the Financial Aid Office first!



Questions to Ask

1. Does my schedule make sense?
2. Am I on track to graduate on time?
3. Are there clubs or activities that interest me?
4. Which clubs or activities will look best on my resume?
5. _____



Things to Think About

- Everyone is going through the same things – homesickness, trying to fit in, learning the ropes. Hang in there!
- Know your personality. If you're introverted, make yourself meet new people. Don't sit in your room or leave campus immediately. Try to make an effort to belong!



Attending

Resources on Campus

Transitioning to campus can be tough, but there are a lot of people and resources to help you. No matter what your question or situation, you can find a resolution! Whether you're having relationship issues with your roommate or a boyfriend or girlfriend, whether you're having trouble paying your bill or getting your textbooks, or if you're just having a bad day – there is a place on campus to help!

The 5 Steps

1. **Resident Assistant (RA)** – If you live on campus, the RA will typically be your first point of contact, and will be trained to have answers for you. And if they cannot answer your question, they should be able to point you in the right direction.
2. **Academic Advisor or Professor** – Even if you don't reside on campus, each student is assigned an academic advisor who can assist you. Maybe you've developed a relationship with a professor. Whatever issue or concern you have, these folks have been here and have helped hundreds of students before you. Start here and they can direct you where you need to go.
3. **Professional Staff** – Often you get to know the staff working on campus. If you know the financial aid director, but you're having a non-financial aid related issue, he or she can probably point you in the right direction.
4. **Counseling Center** – Part of the student fees associated with your cost of attendance is used to cover counseling services on your campus. Depending on the size of the campus and the hours the counseling center operates, you may have to schedule an appointment in advance. This is a direct benefit you can use and is a totally confidential service.
5. **Upperclassmen** – Older students can be great resources to guide you on campus. They've been there and they have survived. Chances are they have probably even gone through some of the stuff you're going through. They might be students who went to your same high school or an older student who is in your biology lab. Some schools may even offer a mentoring program to pair you with an older student.

Notes:



Questions to Ask

1. Who is someone on campus I feel comfortable with and can trust if I run into any issues?
2. _____
3. _____
4. _____
5. _____



Things to Think About

- Keep communication with your family open. If you run into trouble, your family may be a good source of support.



Appendix

Additional Resources

PHEAA.org

EducationPlanner.org

YouCanDealWithIt.com

MySmartBorrowing.org

gibill.va.gov

collegeboard.com

actstudent.org

fastweb.com

finaid.org

scholarship-page.com

FAFSA.gov

pin.ed.gov

studentloans.gov

mynextmove.org

tryscience.org

tryengineering.org

pacareerzone.com

careertech.org

Federal Processor - 1.800.4.FED.AID

PHEAA - 1.800.692.7392

Glossary

Academic Advisor

This expert helps students with course selection and other academic requirements for their major. Schools assign each student an academic advisor in his or her field of study.

Academic Year

Schools use this period of time---also called the school year---to measure the annual quantity of study. Academic years vary by school and even by educational program at the same school.

Advanced Placement Test (AP)

AP comprises college-level courses and examinations available in 33 subject areas. By completing these courses and exams in high school, students can earn college credit before they go to college.

American College Test (ACT)

This national college admissions test covers English, Math, Reading, Science, and Writing (optional). The ACT test is an alternative to the SAT2 test.

Associate Degree

A student receives an associate degree when he or she completes a 2-year full-time course of study---or its equivalent---at a community college, career school, college, or university.

Award Letter

An award letter is the way a school notifies an applicant of the student aid package the school is offering, including the type (grants, scholarships, loans, etc.) and amount. The award letter may also outline additional steps the applicant must complete to receive financial aid.

Bachelor's Degree

A student receives a bachelor's degree when he or she completes a 4-year full-time undergraduate program---or its equivalent---at a college or university.

College Preparatory Classes

A high school may offer these college-level classes to prepare students for the more rigorous coursework of college and to provide the academic background students need to succeed in a degree program. Some types of college preparatory classes, such as Advanced Placement, may even offer college credit for students who complete the work and score well on an exam.

Commuter Student

A student who lives at home and commutes to school every day.

Cost of Attendance (COA)

The COA is the total cost of college, usually expressed as the amount for one academic year. Federal law determines what costs comprise the COA, such as tuition and fees, room and board, allowances for books, supplies, transportation, and loan fees. The COA also includes equipment required for the student's program of study and other expenses as determined by the school.

Credit Hour

A unit of measure that gives value to the level of instruction, academic difficulty, and time required for a course at a school.

Default

Default is the failure to repay a loan according to the terms and conditions agreed to in the MPN (Master Promissory Note) or promissory note. Default occurs after a predetermined number of days of nonpayment that depends on the type of loan.

Doctorate

One of several degrees granted by graduate schools. A doctorate is typically earned after a master's degree.

Early Admission

Early admission allows a student to apply to a college before the normal application period of January to April so he or she can find out the admissions decision earlier. Early admission also allows high school juniors with exceptional scholastic achievement to attend freshman year of college. Early admission includes early action and early decision.

Early Decision

Early decision is a type of early admission that allows a high school senior to apply to his or her first-choice college as early as November. By applying early decision, the student commits to going to the school, if accepted, unless the student aid package does not meet the student's needs.

Expected Family Contribution (EFC)

The EFC is one component used to determine a student's need for financial aid. The EFC is a dollar amount calculated using a formula established by the federal government and data from the FAFSA (Free Application for Federal Student Aid).

FERPA (Family Education Rights and Privacy Act)

also known as the Buckley Amendment
A federal law that protects the privacy of a student's educational records. Parents have some control over the records until the student turns 18 or begins attendance at college. Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record.

Financial Aid

Money provided to the student and parents (if applicable) to help pay for the student's education. The two primary forms of financial aid include gift aid (grants, scholarships and benefits) and self-help aid (loans and work-study).

Free Application for Federal Student Aid (FAFSA)

To start the financial aid process, students must complete the FAFSA. The FAFSA is the first of several forms to apply for federal financial aid, for most state grants and scholarships, and for many school-based financial aid programs.

Financial aid that does not need to be repaid such as grants, scholarships and Veteran's benefits.

This authorized temporary reduction or suspension of loan payments is granted only under certain circumstances. Interest continues to accrue during forbearance. If the borrower chooses not to pay this interest, it may be capitalized (be added to the principal balance) at the end of the forbearance.

This type of student is enrolled in a program or course above the bachelor's degree level - or in a program leading to a professional degree - and has completed the equivalent of at least 3 years of full-time study prior to entering the program or as a part of the program itself.

The federal government, state agencies, colleges, communities, and other organizations generally award grants based on financial need. Grant recipients may not need to repay this type of financial aid award.

Interest is the charge for borrowing money from a lender or the U.S. Department of Education. The interest that accumulates on a student loan becomes payable on the loan's unpaid principal balance.

A type of financial aid which must be repaid, with interest.

A major is the field of study that a student chooses to invest most of his or her time.

A degree earned at the graduate level by students who have already received a bachelor's degree.

A student matriculates in college when he or she applies and is officially accepted by the college.

Merit-based aid is awarded for athletic ability, scholastic ability, religious affiliation, or some criteria other than financial need.

A student may choose a minor (or secondary field of study) to complement his or her major field of study. Compared to a major, a minor requires less time investment. Not all students have a minor.

An MPN is a legal and binding contract that contains the terms and conditions of a federal student loan, including the borrower's responsibilities for repaying the loan. An MPN is used to make one or more federal loans for up to 10 years from the date the borrower signed the MPN or the date the lender received the MPN (if the MPN was not dated).

Financial need is the difference between the school's cost of attendance (COA) and the student's expected family contribution (EFC).

A tool designed to help current and prospective students and families estimate the net price (the difference between the cost of attendance and expected financial aid) for attendance at a school. The net price calculator is available on all college websites.

A scholarship that comes from sources other than the school and the federal or state government.

High school students may take this standardized test as a practice examination for the SAT test. High school juniors who score well on the PSAT/NMSQT test may be eligible for a National Merit Scholarship.

This type of federal grant is available to students with extreme financial need (as defined by the school).

One of several degrees granted by graduate schools.

Students apply for this 4-digit number to electronically sign the FAFSA application, complete Master Promissory Notes and Entrance Counseling, and to access NSLDS. Parents may also request a PIN to apply for a PLUS Loan electronically.

This type of student loan is privately insured, non-federal, and issued through a bank, credit union, school, or an organization affiliated with the school, such as an alumni organization. A private education loan may have a variable interest rate, requires a credit check, and may not provide the same benefits as federal student loans.

A degree granted in fields like: law, education, medicine, pharmacy or dentistry.

Schools with a rolling admissions policy allow students a longer window of time to apply. Unlike standard admissions, the application period for rolling admissions usually opens in the fall and may continue through the summer until that year's class is full and the school can accept no more students. Applications are reviewed as they are received and acceptance is offered to students on a first-come, first-served basis.

Satisfactory academic progress denotes a student's successful completion of academic coursework in working toward a degree. A student that achieves SAP can continue receiving financial aid.

This college admissions test covers writing, reading, and math and measures how well a student can apply his or her knowledge of the subject. Some schools, but not all, require SAT scores as part of their application requirements.

These standardized tests allow high school students to demonstrate expertise in up to 20 specific subject areas in order to stand out during the college admissions process.

This type of financial award usually does not have to be repaid. Scholarships are awarded for a variety of reasons, some of which include high achievement in academics, athletics, music, and art.

A student aid package is the financial aid that a school offers an applicant in an award letter. The aid package includes the type of aid (grants, scholarships, loans, etc.), the amount, and the date on which the funds will be available.

A transfer student is one who changes schools in the middle of his or her studies. The student may be able to transfer completed credits to the new school.

[illegible]

This type of postsecondary student is enrolled in an undergraduate program that usually does not exceed 5 years.

Verification is a process through which the school's Financial Aid Office determines the accuracy of information provided by the student and parent (if applicable) on the FAFSA. During the verification process, students and parents are required to submit documentation to support information provided on the FAFSA, such as: income tax data, the number of people in the household, and the number of students in college.

Work-study is a program that offers undergraduate and graduate students with financial need an opportunity to earn money. Students can use this money to pay educational expenses while performing community service work or work related to their program of study.

Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, financial aid processing, outreach and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including administration of the Pennsylvania State Grant and other state-funded student aid programs. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools and taxpayers.

PHEAA conducts its student loan servicing activities nationally as American Education Services (AES) and FedLoan Servicing.

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1200 North Seventh Street, Harrisburg, PA 17102-1444

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