

College Application Toolkit



Intro

For families of high school seniors, the final year of school is both a milestone and a turning point. It represents the culmination of thirteen years of growth, learning, and hard work, and it serves as the launchpad for the next stage of your child's life. The choices made during this year—finalizing college lists, writing essays, completing applications, preparing financial aid forms, and meeting critical deadlines—will shape opportunities long after graduation.

The process can feel overwhelming, even for families who have gone through it before. The landscape of college admissions continues to evolve: applications are now almost entirely online, requirements for standardized testing are shifting, the costs of higher education keep rising, and new tools and resources emerge every year.

Every student's journey looks different, but one constant is the vital role families play. Parents and guardians provide the structure, encouragement, and perspective that help students stay organized, clarify their priorities, and make thoughtful choices about where to apply and ultimately enroll.

This toolkit is designed to serve as a roadmap to help families navigate the application process. It includes practical tools, explanations, detailed checklists, and useful tips to help share information, bring clarity, and guide students and families through these critical steps and decision points. 

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College Application: Comprehensive Checklist

Senior year is a busy and important time. Families play a key role in keeping students organized, motivated, and on track. This checklist includes the full range of steps and decision points for the college application process. Thinking about it all at

once can be overwhelming; use this list as a general guide to plan and anticipate what is to come and to think through how you and your student will approach key decision points throughout the year. §

Academic Readiness

- ☐ Confirm that your child is on track to graduate and has met all required courses and credits for graduation and college admissions criteria for any schools of interest.
- ☐ If anything is unclear, encourage them to meet with a school counselor early in the year.
- ☐ Remind them to keep grades strong throughout senior year, especially through the first semester; colleges do see final transcripts..

Standardized Testing

- ☐ If your child wants to retake the SAT or ACT to improve scores, register early in the fall.
- ☐ Plan test dates so results are available before application deadlines.
- ☐ Check whether colleges on their list require standardized tests or are test-optional, and whether scores are needed for scholarships.

Application Planning

- ☐ Review application requirements and deadlines for each college (early decision, early action, regular decision, rolling admission).
- ☐ Create a calendar or checklist to track each deadline, including essays, test score submissions, recommendation letters, and fees.
- ☐ Make sure your child requests letters of recommendation early in the fall and provides teachers or counselors with plenty of time.

Essays and Personal Statements

- ☐ Encourage your child to start personal and supplemental essays early in the fall.
- ☐ Suggest they ask an English teacher, counselor, or another trusted adult to review drafts.
- ☐ Remind them to revise carefully and proofread for clarity, grammar, and word count.

Financial Aid and Scholarships

- ☐ Complete the FAFSA as soon as it opens (October 1 for the 2027-2028 academic year). This is required for federal and most state aid, and many colleges also use it.

- ☐ Check whether any schools require the CSS Profile in addition to the FAFSA.
- ☐ Research scholarships at the school, local, and national level. Use databases such as Scholarships.com, Fastweb.com, or resources provided by the school.
- ☐ Help your child keep track of scholarship deadlines.

Submitting Applications

- ☐ Double-check each application before submitting to ensure all required materials are included.
- ☐ Pay attention to application fees; ask the counselor about fee waivers if needed.
- ☐ Encourage your child to keep copies of all confirmations and correspondence.

College Exploration

- ☐ Plan college visits, either in-person or virtual.
- ☐ During visits, encourage your child to take notes on what they liked, what they did not, and any questions they still have.
- ☐ Attend admissions information sessions or local college fairs when possible.

Decision and Next Steps

- ☐ Once admissions decisions arrive, review acceptance letters, financial aid packages, and scholarship offers together as a family.
- ☐ Discuss differences in costs, loan amounts, and payment responsibilities.
- ☐ Help your child formally accept an offer and submit any required deposits by the deadline (usually May 1).

Family Support

- ☐ Stay positive and encourage your child to stay organized but not overwhelmed.
- ☐ Encourage them to focus on finding the right fit for them and remind them that there are multiple places they could be happy and thrive.
- ☐ Celebrate milestones along the way—finishing essays, submitting applications, and receiving decisions.

Building Your College List

Reach, Target, and Safety Schools

For seniors, deciding where to apply to college is one of the most important steps of the application process. The schools you apply to determine what your options will be after graduation. If you do not submit an application by the deadline, that school is no longer a possibility.

Students and families approach this decision in different ways. Some students have had a “dream school” in mind for years, whether because a parent or sibling attended, they love the location, or they are a fan of the school’s sports teams. Others only apply to nearby schools or those with high acceptance rates, sometimes underestimating their own competitiveness or the financial aid that may be available. Still others apply to a long list of schools without much strategy, hoping at least one works out. Each of these approaches carries risks—students may end up with too few options, or at a school that does not truly fit their needs.

A more strategic approach is to apply to a range of schools—commonly between 5 and 8—that include a mix of “reach,” “target,” and “safety” schools. Doing so keeps options open, increases chances of admission, and allows families to compare financial aid packages to find the best fit.

Why Apply to Multiple Schools

- If you apply to only one school and do not get in, you may have no options for the following year.
- Applying to several schools helps ensure you will have choices, including financial aid packages to compare. Different colleges may offer very different scholarships and grants, and comparing these can save thousands of dollars.
- Application costs can add up, but students who qualify for free or reduced lunch may be eligible for application fee waivers.
- Admissions have become more competitive in recent years as more students apply through the Common App and many schools have adopted test-optional policies. Even schools that once seemed like a “sure thing” may be harder to get into now. Having a balanced list of schools helps students adapt to these changes.

Understanding Reach, Target, and Safety Schools

- **Reach Schools:** These are schools you would love to attend but are less likely to be admitted to because of their selectivity or your academic profile. For most students, any school with an acceptance rate below 15% is considered a

reach, no matter how strong their application is. Most students should apply to about 2 reach schools.

- **Target Schools:** These are schools where your grades, test scores, and activities are close to the average accepted student. You have a solid chance of admission, but it is not guaranteed. Students usually apply to 3–4 target schools.
- **Safety Schools:** These are schools where you are very likely to be admitted because your academic profile is well above the average. It is important to choose safety schools you would actually be excited to attend, not just ones you think you can get into. Aim for about 2 safety schools.

Finding the Right Fit

The most important part of building your college list is making sure the schools you apply to are a

good fit for you. Rankings, reputation, or family traditions matter less than whether you will feel supported and engaged once you are on campus. When thinking about “fit,” ask questions like:

- Do I want a large or small campus?
- Do I prefer to be close to home or in a new part of the country?
- What kind of environment will help me feel motivated, safe, and successful?
- Does the school offer the major, program, or extracurriculars I care about most?

No matter how impressive a school looks on paper, if you are not happy and engaged there, it will be harder to thrive. Applying to a balanced list of schools—while keeping fit at the center of your decision-making—sets you up for the best possible choices when acceptance letters arrive. §

Standardized Tests

What Parents and Students Need to Know About the SAT and ACT

For many years, taking the SAT or ACT was an essential step in applying to college. That changed during the pandemic, when many colleges suspended testing requirements. Today, some schools, especially the most selective ones, have reinstated testing, while others remain test-optional. This shifting landscape can feel overwhelming, but families can make clear, informed choices with the right information.

Requirements Keep Changing

Each college sets its own admissions and testing policies. This site has documented which colleges are currently test required and which are test optional. Always confirm the status of the testing policy directly on each college’s admissions website for the most accurate and current information.

How Colleges Use Scores

- Test-Required Schools: Scores help admissions offices compare thousands of applicants from different high schools and states.
- **Test-Optional Schools:** Students can decide whether to include their score. If it falls within or above the college’s published average for admitted students, sending it is usually helpful. If it is below, the student may choose not to submit.
 - **Published Score Ranges:** Many colleges share profiles of admitted students’ scores. Reviewing these helps families decide whether to retake a test or submit existing results.

	SAT	ACT
Format	Fully digital, adaptive questions adjust to performance	Offered in both paper and digital formats
Length	About 2 hours 14 minutes	About 2 hours 5 minutes for the three core sections; about 2 hours 45 minutes with optional Science

Sections	Reading & Writing, Math	English, Math, Reading (core); Science and Writing are both optional add-ons
Reading Passages	Shorter passages with evidence-based questions	Longer passages, more questions per passage
Math Content	Focus on algebra, problem-solving, data analysis, some advanced math	Broader range including more geometry and trigonometry
Science Section	Not included	Optional; reported as a separate score that does not count toward the composite; tests data interpretation and reasoning
Calculator Policy	Calculator allowed for entire math section (built-in Desmos online)	Calculator allowed only for certain math questions
Scoring Scale	400–1600 total (200–800 per section)	1–36 composite (average of English, Math, and Reading); Science reported separately
Pacing	More time per question	Faster pace, more questions in less time
Writing/ Essay	No essay option	Optional Writing (essay) section available
When Offered	Multiple times per year	Multiple times per year

SAT vs. ACT: Choosing the Right Fit

- Both are accepted: Nearly all colleges accept either test. One is not generally preferred over the other.
- Student fit: Some students score similarly on both tests; others find one format better suited to their strengths. A practice test in each format can help decide.
- Counselor advice: School counselors can help

guide students on which test aligns better with a student's coursework and learning style.

The SAT may be a better fit if your student:

- Prefers shorter reading passages
- Wants more time per question
- Is stronger in algebra and data analysis

- Likes working with an online calculator (Desmos is built in)
- Is comfortable testing in a fully digital, adaptive format

The ACT may be a better fit if your student:

- Works quickly and manages time well
- Is stronger in geometry and trigonometry
- Enjoys science or data interpretation (science section)
- Prefers paper-based testing or wants the option to choose
- Wants the chance to add an essay (optional Writing section)

Tests Are Just One Piece of the Puzzle

For all students, it is important to remind them that these tests are one factor along with many others including grades, extracurriculars, class rank, rigor of courses, AP or IB test scores, essays, letters of recommendations, and other distinctions that colleges use to evaluate candidates. The recent shifts in test score policies underscore the fact that these tests are not the end-all-be-all of a college admissions decision. Help your high schooler keep perspective. Putting time and energy into ensuring that their application reflects who they are, what they are passionate about, and how they hope to learn and contribute to a college community far surpasses the value of a single test score. §

The Common App

Key Features and Things to Know

The Common Application (Common App) is an online platform that simplifies the college admissions process by allowing students to apply to multiple colleges and universities with one central application. Over 1,000 colleges in the U.S. and abroad accept it, ranging from large public universities to small private liberal arts colleges.

Instead of filling out separate applications for each school, students can enter their information once, then send it to all the colleges on their list. It is important to note that each college may still require its own supplemental essays and have different requirements for letters of recommendations or other components.

The application opens every year on August 1, and students should allow several weeks to months to gather documents, write essays, and complete all requirements.

Key Features

- **One Application, Many Schools:** Students create a single profile that can be used to apply to multiple colleges, streamlining the process and reducing repetition.
- **Document Uploads:** High school counselors and teachers upload critical documents

(transcripts, letters of recommendation, school reports) directly into the platform. Students will make these requests through the Common App and teachers and counselors receive an email for how to upload letters and documents directly to the platform.

- **CCR Platform Integration:** Many college and career readiness (CCR) platforms connect with the Common App, allowing students to link accounts, share information, and request documents (like transcripts and recommendations) more efficiently.
- **Integrated Deadlines:** Each college lists its specific deadlines within the Common App—including for early action, early decision, regular decision, and rolling admission—so students can keep track of multiple timelines in one place.

What Students Need to Prepare

- **Personal Information:** Includes basic demographics, home address, parent/guardian details, and other background information.
- **Education Section:** Requires students to list their high school, courses taken, GPA, class rank (if provided), and expected graduation date. Students may also need to report dual enrollment or college coursework.
- **Activities List:** Students can highlight extracurriculars such as clubs, sports, jobs,

volunteer work, arts, or leadership positions. Each activity requires a brief description of the role and impact.

- **Honors/Awards:** A space to list academic, athletic, or community awards and recognition received during high school.
- **Personal Essay:** A central piece of the Common App—students choose one of seven essay prompts and write up to 650 words. This essay is shared with all colleges applied to through the platform and is meant to showcase voice, character, and personal growth.
- **Supplemental Questions:** Many colleges ask for short essays or additional questions that allow them to learn more about a student's interest in that specific school. These vary from school to school.
- **Testing Information:** Students can report SAT, ACT, or AP scores.
- **Letters of Recommendations & Transcripts:** Students request these from teachers and counselors within the Common App platform. Teachers and counselors upload the documents and letters directly into the platform.

\$90 per application. Students who qualify for free or reduced lunch or other financial support may be eligible for fee waivers through the Common App.

- **Financial Aid:** The Common App connects directly to the FAFSA (Free Application for Federal Student Aid) and, for some schools, the CSS Profile (a separate financial aid application used by many private colleges). Completing these is critical for scholarships and aid packages.
- **Parent/Guardian Role:** Parents and guardians may need to provide information for the financial aid sections, especially regarding income and household information.
- **Deadlines are Critical:** Missing an application deadline means the application will likely not be considered. Families should keep a shared calendar of deadlines and build in extra time for essay review, recommendation letters, and financial aid forms.
- **Start Early:** Admissions counselors recommend starting work on the Common App as early as possible. Writing essays and requesting recommendations takes time, and waiting until the last minute increases stress and mistakes. 

What Families Should Know

- **Costs & Fee Waivers:** Each college sets its own application fee, which often ranges from \$50-

Understanding College Application Types and Timelines

When applying to college, students must choose an application window for each school that determines when they submit their materials and when they receive an admissions decision. Each option comes with different timelines, levels of commitment, and strategic advantages; and not all colleges offer all the different types of application deadlines.

Understanding these different options helps determine which approach best aligns with each student's goals, readiness, and financial circumstances.

Early Action (EA)

- Students apply early (usually by November) and receive decisions sooner (often in December/January).
- **It is non-binding; If accepted, students do not have to commit and may still apply to other schools.**
- Good for students who are ready with strong applications early and want to hear back sooner.

Single-Choice Early Action (SCEA) / Restrictive Early Action (REA)

- Similar to Early Action as students apply early and receive an early decision.
- **It is non-binding, but does have some**

restrictions. Students may only apply early to one private college, though they can usually still apply early to public universities or rolling admissions schools.

- Best for students with a clear top choice who still want to compare offers and financial aid before committing.

Early Decision (ED)

- Students apply early (usually by November) and receive decisions early.
- **The decision is binding: If accepted, the student must attend that college and withdraw other applications.**
- Families should be certain about the choice and prepared for financial commitments before applying ED.

Regular Decision (RD)

- Students apply by the college's standard deadline (usually January/February).
- Decisions come later in the spring (March/April).
- Allows more time to strengthen applications and compare offers and financial aid packages. §

A Guide to College Essays

When senior year arrives, much of the college application is already set: grades and transcripts are largely complete, test scores may be finalized, extracurriculars have been built over many years, and recommendation letters will reflect long-term character and contributions. The one piece students still have significant control over is the college essay.

Essays can make a powerful impact on admissions decisions. They allow students to stand out in a crowded field, share personal stories, and demonstrate qualities that grades and test scores cannot capture. Approaching them with purpose and preparation is key.

The Personal Statement (Main Essay)

Purpose:

- Required by most colleges, usually submitted through the Common Application.
- Provides insight into who a student is as a person, not just a transcript or résumé.
- Offers space to highlight personality, passions, resilience, growth, and character.
- Written once and submitted to multiple colleges—the same essay is used across schools.

How to Start:

- Begin with self-reflection, not the prompt. Prompts are flexible; focus first on what story or qualities you most want admissions officers to know.
 - › Brainstorm around these questions:
 - › What qualities, talents, or experiences are you most proud of?
 - › What is a time you helped someone or made a difference?
 - › What experiences have shaped who you are or who you want to be?
 - › What issues or ideas do you feel passionate about and why?
 - › Is there a day or moment you often think about that was especially meaningful?
- Make notes and talk through ideas with friends or family. Sometimes small, everyday stories reveal the most.

Common App Essay Prompts:

Students are asked to respond to one of the following prompts in 650 words or less:

1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.
2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
4. Reflect on something that someone has done for you that has made you happy or thankful in a surprising way. How has this gratitude affected or motivated you?
5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
7. Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.

Tips for Writing:

- Choose a topic that feels authentic to you, not what you think admissions officers want.
- Use a hook at the beginning to capture attention—this can be an anecdote, memory, or vivid detail.

- Write in your own voice. This is not a five-paragraph English essay; it should sound like you.
- Connect your story back to themes of growth, curiosity, leadership, or contribution.
- Ensure the essay actually answers the chosen prompt once written.
- Revise multiple times. Share drafts with a teacher, counselor, or trusted adult.

Final Check Before Submitting Essays:

- Is the essay authentically you?
- Does it clearly respond to the prompt?
- Is it free of grammar or spelling mistakes?
- Does it meet word count requirements?

Sample Essays to Inspire Students

Each year, Johns Hopkins University publishes actual student essays from successful applications. Several of these demonstrate a creative approach or use an accessible topic to develop thoughtful and reflective themes about who the students are. The site includes the essay, comments from the admissions committee, and a student reflection on why they chose the topic. Students can use these samples to inspire their writing!

Supplemental Essays

What They Are:

- In addition to the personal statement, many colleges require one or more shorter essays as part of their application.

- Unlike the personal statement, which can be used across multiple colleges, supplemental essays are specific to each college.
- These essays allow schools to learn more about how you might fit their community, programs, and values.
- Word counts are usually shorter than the main essay (100–500 words), and prompts are tailored to the individual college.

Examples of Common Prompts:

- “Why do you want to attend this college?”
- “Describe an activity or community that is meaningful to you.”
- “How will you contribute to our campus?”

How to Approach Them:

- Be specific. Colleges want to see that you have researched their programs and opportunities. Avoid generic answers that could apply anywhere.
- Connect to your own interests and experiences. For example, if a school has a unique robotics program and you have led your school’s robotics team, highlight that connection.

- Do not repeat your personal statement. Use supplemental essays to share additional sides of yourself or activities and interests you did not cover elsewhere.
- Follow the same best practices as the main essay: authentic voice, clear structure, and careful attention to detail.

How Families Can Help

- Encouraging brainstorming and reflection.
- Listening and asking questions to help students draw out stories.
- Providing feedback on clarity without rewriting in your own words.
- Helping students stay organized and on schedule.

Remember: Essays are one of the few places in the application where students can fully shape how they are seen. A thoughtful personal statement and well-crafted supplemental essays give admissions officers a window into a student’s character, voice, and potential contributions to a college community. With reflection, planning, and revision, students can turn this part of the application into a true strength. §

Résumé-Building & Describing Your Extracurriculars

As a senior, your résumé is one of the most important tools you'll use in the college application process. In addition to your grades and test scores, colleges, scholarship committees, and employers want to see your involvement, leadership, and accomplishments throughout high school. A clear, professional résumé helps you organize your experiences and present yourself in the strongest possible way.

How to Build Your Résumé

- **Include Important Details:** For each entry, list your role or title, organization, location, dates of involvement, and a contact person (if available).
- **Organize Into Sections:** Use headers such as Education, Experience, Leadership, Volunteer Work, Awards, and Skills to make it easy to read.
- **Use Action Verbs:** Words like led, created, organized, designed, developed show impact.
- **Keep It Accessible:** Save it in Google Docs, Word, or your school's CCR platform so you can update and share it easily.
- **Tailor for Each Opportunity:** Adjust your

résumé to highlight the experiences most relevant for each college, scholarship, or job application.

How to Describe Experiences

- **Focus on Accomplishments, Not Just Duties:** Do not just say what you did—highlight what you achieved.
 - › Example: Instead of: “Helped with fundraiser” you might say “Raised \$2,000 for fundraiser by leading social media campaign.”
- **Quantify When Possible:** Numbers give weight to your work and help to show the impact and reach.
 - › Example: “Tutored three peers weekly in algebra, improving their grades by one letter.”
- **Balance Hard and Soft Skills:** Show both technical skills (coding, certifications, languages) and transferable skills (leadership, teamwork, communication).
- **Be Specific and Clear:** Spell out acronyms, explain unique programs, and avoid vague

descriptions. You cannot assume that the person reading the description will have the same background, context, or experience.

Checklist to Guide Résumé Building

Think of your résumé as the story of your high school years. It should capture your growth, accomplishments, and the unique strengths you bring to future colleges, employers, or scholarship committees. Use this checklist to help you brainstorm what to include:

Academic Achievements

- GPA, class rank (if strong and relevant)
- Honor roll, Dean's list, or Principal's list
- Advanced coursework (AP, IB, dual enrollment, AICE, honors classes)
- Capstone projects, research, or senior thesis

Clubs and Extracurricular Activities

- Participation in school clubs
- Performing and visual arts (band, orchestra, theater, dance, choir, visual arts shows)
- Athletics
- Academic competitions
- Creative pursuits (writing, filmmaking, photography, podcasting, etc.)

Leadership Roles

- Officer positions (student government, class

officer, club president/secretary/treasurer)

- Team captain or co-captain
- Peer leadership (mentoring, tutoring younger students, leading study groups)
- Event organization (school dance, fundraiser, spirit week, community event)
- Initiative leadership (starting a club, creating a project, launching a campaign)

Volunteer and Community Service

- Service clubs
- Civic engagement
- Mentoring younger students, coaching youth teams, or volunteering at camps
- Community service

Awards and Recognition

- Academic honors
- Athletic awards
- Arts recognition
- Leadership or service awards
- Scholarships or grants received

Work and Internship Experience

- Paid jobs
- Internships or apprenticeships

- Job shadowing experiences
- Special Skills, Talents, and Certifications
- Languages (fluent, conversational, or studied)

Personal Projects and Passions

- Independent projects (blog, podcast, YouTube channel, personal coding project, art portfolio)

- Creative works (writing, music, design)
- Passion projects or causes (environmental activism, advocacy campaigns, peer-led initiatives)

Tip: Your résumé and your recommendation letters should connect. Share your résumé with teachers, coaches, or mentors when you ask them to write for you. This will help them give concrete examples of your strengths. 

Guide to Letters of Recommendation

Letters of recommendation are an important part of the college application process. They give admissions officers a chance to hear about you from the perspective of teachers, counselors, or other adults who know you well. A strong letter can highlight your strengths, character, and potential beyond what grades and test scores show.

Choosing Who to Ask

- **Teachers Who Know You Well:** Pick teachers who can speak to your growth, effort, and contributions in class—not just the ones who gave you the highest grades.
- **Prioritize Core Subjects:** Many colleges prefer letters from teachers in core areas like English, math, science, history, or world language.
- **Show Variety if Possible:** Consider asking one teacher who knows you academically and another adult (coach, employer, mentor, community leader) who knows you in a different setting and can speak to other qualities.
- **Follow College Requirements:** Some schools specify the number or type of letters and if they should be from core subjects or advanced courses. Always check the requirements before asking.

When and How to Ask

- **Ask Early:** Approach teachers by the end of

junior year or the very start of senior year. Popular teachers may be writing many letters, so don't wait until the last minute.

- **Be Specific About the Ask:** Say something like, "I really enjoyed your class and feel you got to know me well. Would you be willing to write a strong letter of recommendation for my college applications?" You want to make sure they will write a positive letter.
- **Give Them the Opening to Say No:** If they feel they do not know you well enough, they may decline. It is better to have a strong letter from someone else than a weak one from the first person you ask.

What to Provide Your Recommenders

- **Your résumé or "Brag Sheet":** Include activities, jobs, leadership roles, community service, and awards.
- **Academic and Career Goals:** Share what you hope to study in college or career interests. You might also include qualities about the college that appeal to you and align with your background and strengths.
- **Application Details:** Provide deadlines, how letters will be submitted (e.g., through the Common App or by email), and any special forms required.
- **Specific Highlights:** Gently remind them of

moments they saw you work hard, grow, or contribute—this helps them write personal, detailed letters.

Best Practices and Tips

- **Be Organized:** Create a spreadsheet with who you ask, deadlines, and submission status.
- **Respect Deadlines:** Give teachers at least 3-4 weeks before the first deadline.
- **Say Thank You:** A handwritten note or personal message shows appreciation. Let them know the outcome once decisions come in—it closes the loop.

- **Stay Professional:** Treat this process like a job application. It reflects your maturity.
- **Limit Your Requests:** Only ask the number of recommenders required plus one backup. Don't overwhelm teachers with unnecessary requests.

Letters of recommendation are your chance to let another voice speak on your behalf. By asking the right people, giving them the tools they need, and showing respect for their time, you set yourself up for strong, meaningful recommendations that strengthen your applications. §

Understanding Decision Outcomes From Colleges

Once applications are submitted, colleges will review each student's materials and make an admissions decision. These decisions can take several forms, and it is important for students and families to understand what each outcome means and what next steps might be required.

Accepted (Admitted): The student is offered a place in the incoming class. The student may still need to confirm enrollment and submit a deposit by the school's deadline.

Deferred: The application was reviewed early (EA/ED) but moved into the regular decision pool for reconsideration later. Students may be asked to submit updated grades, test scores, or other materials.

Waitlisted: The student is not admitted at first, but may be offered admission later if spots open up. Students should secure a place at another college but can choose to remain on the waitlist.

Denied (Not Admitted): The student is not offered admission. The decision is final for that admissions cycle. Students may still apply elsewhere or consider transfer options later. §

It is important for students and families to understand what each outcome means and what next steps might be required.

Financial Aid

FAFSA: Key Steps for Families

Parents of college-going seniors must complete the Free Application for Federal Student Aid (FAFSA) to determine their child's eligibility for federal, state, and institutional aid including grants, loans, and work-study programs. Use the information below to support your FAFSA completion process.

Before you Apply

- **Know the Basics:** The FAFSA is a free application; there is no cost to students or families to submit the form. There are no set income requirements to complete the FAFSA; even higher-income families can qualify for some aid.
- **Note Important Dates:** FAFSA opens on October 1st. Because some funds are distributed on a first-come, first-served basis, it is best to complete the FAFSA as early as possible. Each school has its own deadline for completing the FAFSA.
- **Create Accounts:** Both parents and students need to create studentaid.gov accounts, also known as FSA IDs.
- **Gather Documents:** To complete the FAFSA, it is helpful to gather financial documents such as:
 - › Tax returns,
 - › Records of child support received,
 - › Current balances of cash, savings, and checking accounts, and

- › Net worth of investments, businesses, and farms

While Completing FAFSA

- **Get Started:** Start the FAFSA form at StudentAid.gov. The form can be started by the student or parents. If the student starts the process first, the process will be faster.
- **Complete All Sections:** To complete the FAFSA, parents will need to grant consent for federal tax information to be shared from the IRS into the FAFSA form. The form also requires all sections to be completed, including: Student Personal Circumstances, Parent Demographics, and Parent Financials.
- **Sign and Submit:** Your child will need to provide their information, consent and approval, and their signature. Once complete, sign and submit the FAFSA.

After Submission

- **Review Summary:** Once the form is processed, your child will receive a FAFSA Submission Summary. Review this document with your child carefully.
- **Complete Each Year:** A new FAFSA form is required for each year a student is enrolled in order to receive financial aid.

CSS Profile: What Parents Need to Know

The CSS Profile is an application for non-federal financial aid. It's required by hundreds of colleges and universities in addition to FAFSA. Parents and students should be sure to check if the colleges they are interested in require this application.

What is the CSS Profile?

The CSS Profile is an online application for non-federal financial aid administered by the College Board, the same organization that delivers AP courses and the SAT. It is required by some colleges and universities—primarily those with large endowments—for scholarship, grant, and loan applications. It is more detailed than the FAFSA, but requires many of the same types of financial information from parents.

Who needs to complete it?

While all students who hope to receive federal financial aid in the form of Pell grants, loans, and work study programs must complete the FAFSA, not all students and parents need to complete the CSS Profile. Only students applying to schools or scholarships that require the CSS Profile need to complete it. Participating schools and programs can be found on the College Board's CSS Profile website.

What do students and families need to know?

Students and families who do need to complete the CSS Profile should be aware that the form opens each year on October 1, with deadlines ranging across institutions. Unlike the FAFSA, which is free for students and families to complete, the CSS Profile costs \$25 for the first ap-

plication and \$16 for each additional school. There are fee waivers available for families making less than \$100,000 per year directly on the College Board website.

The CSS Profile includes a section where students and their parents can describe special circumstances for institutions to consider. Changes in employment, catastrophic events, or other extenuating circumstances or issues that may not be apparent in other portions of the form can be detailed. These additional fields allow colleges to make more nuanced decisions regarding student and family needs for assistance. It is important to note that students and families who are completing the CSS Profile should also complete the FAFSA as FAFSA is required to receive federal financial aid.

How do students and families get started?

Students can begin the process of completing the CSS Profile by making a College Board account. Students who have taken the SAT, PSAT, or AP exams likely already have an account they can utilize to get started.

Parents should use their student's College Board account to complete the necessary fields. There are some situations that require parents to create their own account; these circumstances vary by schools, so it is best for students and families to connect with the specific institutions to answer any questions.

Students and their parents will need access to recent tax returns, W-2 forms, bank account records, and information about other assets. It takes between 45 minutes to 2 hours to complete. The form can be saved and returned to a later time and, therefore, does not need to be done in one sitting.



Understanding Financial Aid Letters

Financial aid packages are often a critical variable in a student's decision about where to attend college. Financial aid letters can feel overly complex, but understanding the details—and using those to compare multiple options—can help your child to make the best decision for their circumstances.

This annotated College Financing Plan sample letter created by the U.S. Department of Education shows the information commonly found in financial aid letters.

Important Terms to Note

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost a student to go to school. This includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care.

Federal Work-Study: A federal student aid program that provides part-time employment while the student is enrolled in school to help pay his or her education expenses. In most cases, the student must apply for work-study jobs at his or her school. The student will be paid directly for the hours he or she works. There are limitations on the amount you can earn as it cannot exceed the total amount awarded by the school for the award year.

Grants and Scholarships: Grants and scholarships are forms of assistance that do not need to be repaid. Grants are financial aid funds that are often based on financial need and scholarships are financial aid funds that are often earned based on merit.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. There are different kinds of federal

loans: Direct Subsidized Loans accrue the least amount of interest because the government pays the interest while a student is in school; Direct Unsubsidized Loans are more expensive for the borrower because they are responsible for the interest while in school; and Parent PLUS Loans are loans available to a parent, who is responsible to pay back the loan.

Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover educational expenses for the student to attend a particular school. This is determined by subtracting any grants and scholarships from the school's cost of attendance.

Student Aid Index: Previously called the "Expected Family Contribution;" this is a number based on the FAFSA that is used by a school to calculate the amount of federal student aid you are eligible to receive.

Questions to Consider in Understanding Financial Aid Packages

When reviewing financial aid packages with your student, help them to learn the answers to these important questions:

Grants vs. Loans:

- How much will have to be repaid?
- When will the loans begin accruing interest?
- When am I required to begin making loan payments?
- How do private grants and scholarships factor into the package?

Commitment Length & Terms:

- Does this award package apply to a single year or all four years?
- Does my tuition remain locked across all four years, even if the rate increases while in school?
- Does the financial aid package require a minimum GPA, number of credit hours, or any other specific conditions?

Employment Options:

- Can I manage the work study hours commitment along with my academic course load?
- Are there other kinds of jobs on campus or nearby that might be available?

Payment Deadlines:

- Does the college offer tuition payment plans that space out the payments?

Reaching out for Questions or Help:

- How do I get in touch with the financial aid office? All colleges and universities have financial aid counselors who are there to help answer questions.

Strategies for Maximizing Financial Aid

If a financial aid package from a preferred college or university is not sufficient for your child to attend the school, or if your child is debating between schools, consider connecting with an admissions representative or financial aid officer

to inquire about any possible modifications to the financial aid package.

1. **Wait Until After Acceptance:** It is important to wait until after a student is officially accepted to begin any type of negotiation about the financial aid package. If your child has a competing offer from another school with a larger offering of aid, it can be helpful to have a copy of that financial aid package so there are specific numbers to compare.
2. **Know Who to Talk To:** A quick call to a college or university's admissions office will likely connect you to a student worker who will be unable to make any adjustments to the financial aid package. Consider reaching out to a specific admissions counselor that you have been working with or asking to connect to an officer or advisor within the college's financial aid office.
3. **Explore Appeal Options:** Look for information about any specific financial aid appeal forms or processes on the college's website. You might consider an appeal based on need, especially if financial circumstances have shifted. You might also consider an appeal based on merit; an increased GPA, award, or other honor might make a student eligible for additional merit-based aid. Competing offers from multiple colleges also present an opportunity to request additional aid, especially if there is a preferred school in the mix. It is unlikely that an aid package can change drastically, so be sure to set expectations appropriately as you explore options.
4. **Take Action:** Depending on the circumstances and protocols specific to each college, begin with an appeal letter or a phone call to an admissions representative or financial aid officer. It might be beneficial to request a meeting with a financial aid officer. Follow up as needed, and keep track of any conversations or

communications. Be sure to work through any appeals or negotiations before your student officially commits to a college.

5. **Stay Focused on the Goal:** Encourage your child to take an active role in these conversations—helping to draft a letter, making a phone call,

and preparing for a meeting to discuss options. And rather than leading with disappointment or frustration, encourage your child to share their hopeful excitement to attend the school. Colleges want to find ways to support incoming students that are enthusiastic about the school. §

Finding and Securing Scholarships

For many students, scholarships are the difference between being able to attend college at all, choosing a dream school over a second choice, or graduating with less debt. Unlike loans, scholarships provide funds that do not need to be repaid—and they can significantly reduce the long-term burden of college costs. Families play a vital role in helping students understand, find, and apply for these opportunities.

Scholarships supplement federal, state, and institutional financial aid. They come in many forms—not only for academics or athletics, but also for leadership, community service, career interests, artistic talent, cultural heritage, and more.

Start Early and Stay Organized

Keep a calendar or spreadsheet of deadlines, award amounts, and requirements. Save copies of essays and recommendation letters to reuse when possible.

Look Broadly: National, Institutional, and Local

- National databases like Fastweb.com, Scholarships.com, Bold.org, and College Board's

BigFuture allow students to filter opportunities by interests, background, and strengths.

- Colleges and universities often award their own merit- or need-based scholarships, so it is important to check school websites carefully.
- Local sources can be overlooked but are often the most accessible. These include community foundations, civic groups, booster clubs, chambers of commerce, labor unions, religious organizations, veterans' groups, cultural associations, and local businesses. Smaller awards add up and often have fewer applicants.

Encourage Broad Applications

Applying widely increases the chances of success. Even a \$500 award can cover textbooks or fees and reduce out-of-pocket expenses. Remind students to apply even if they are unsure which school they will attend—offers can help inform the final decision.

Scholarships are accessible to every student, not just the top athletes or highest achievers. By starting early, casting a wide net, and staying persistent, families can help ensure students secure the funds they need to pursue their future dreams. §

Motivation and Stress Reduction

Encouraging Students to Engage

For many students, just the thought of completing college applications, applying for scholarships, preparing for high-stakes tests, and navigating financial aid paperwork bring forth feelings of stress and anxiety. And for some students, this feeling of being overwhelmed can lead to a state of paralysis where they feel stuck and unable to begin or complete tasks. Use the tips below to support your child in getting started on these important processes.

Take Time to Listen

Creating space for your child to share their perspective and the specific struggles they are facing can provide the necessary context for knowing how to best support them where they are. With some additional information, parents can learn the types of support, affirmation, and advice that are most helpful and help to connect their student to the right tools or personnel to overcome larger obstacles.

Make a Plan Together

For a student who is struggling to get started, it can feel necessary to drive the process for them—often leading to power struggles and further disengagement. Consider finding a way to proactively make a plan together—one where all of the tasks, deadlines, and information are shared and put on a calendar. Ask your student how you can best

support them in completing each piece along with their preferred method for checking in on these important tasks. They might prefer automated reminders on their device or more casual conversations or text messages to ask questions and share progress. By working together and putting them in the driver's seat, students are likely to feel more empowered in the process.

Break Down Larger Goals into Manageable Steps

When one task feels too big to accomplish, it can help to make a list of the necessary steps to reach that goal. And rather than focusing on the final goal, celebrating each step can motivate continued progress. These smaller increments within a larger goal can also offer added opportunities to ask questions or gather supportive tools and resources.

Encourage Brainstorming over Perfection

When students need to write essays or respond to college application questions, the blank page can cause them to freeze. For many students, the desire for each piece to feel perfect before it is placed can mean a slow and unproductive start. Parents can support their child by encouraging them to jot notes, phrases, and incomplete ideas to fill the page with words rather than focusing on complete sentences and paragraphs. These smaller pieces can spark ideas that become a thoughtful, interesting response.

Remember Moments of Success

When students struggle to get started, it can create a spiraling effect where all tasks begin to feel impossible and questions of self-worth swirl in the background. Parents can intervene by helping students to recollect moments of their own success and achievement. These reminders can help students to recalibrate—remembering who they are, what they have accomplished, and all they are capable of.

Utilize CCR Tools and Resources

Many school districts offer a college and career planning platform that can provide guidance on college exploration, college applications, résumé building, and more. Parents can partner with their child to engage with these tools and encourage them to attend learning opportunities provided by the high school or local community such as application-building workshops, FAFSA information sessions, interview practice, and more. These live sessions not only offer helpful tips and support, they can provide opportunities to connect with others navigating similar questions and processes.

Tips for Stress Management

The college application season is often full of a wide range of feelings—from high stress on exam days, to moments of exuberance related to college acceptances and awards, to periods of extreme disappointment learning about insurmountable financial barriers or denials from dream schools. Helping your child manage these emotions and navigate this high-stakes series of events is critical to having them feel prepared for and excited about their next step. Use the tips below to help guide supporting your student's emotional needs during this pivotal stage.

Help Students Keep Perspective

- Help your student to stay focused on their best fit, rather than compare to others' goals and plans.
- Encourage your child to keep an open mind about future options—emphasizing that there are many possible opportunities that will be a good fit.
- Be available to listen and offer advice, but work to keep decision-making centered on your child's goals and needs.

Stay Organized & Create a Supportive Environment

- Work with your child to record important dates and critical deadlines on a shared calendar.
- Encourage your child to start applications, essays, and other forms long before due dates to allow time for brainstorming and edits.
- Focus on your child's strengths, skills, and assets.
- Be available when your student needs assistance, and know who they might reach out to when more support is needed.

Encourage Healthy Habits and Balance

- Support your child in prioritizing rest and sleep.
- Encourage them to spend time outside.
- Offer reminders to eat balanced meals and exercise each day.
- Remind them to connect with friends regularly. ☞