



# Guidelines

## Sturgis West School Counseling Office

September 2016

### Important College Application Information for Seniors and Their Parents

The months of October through January are busy times for our seniors who are planning for college after graduation. Most college applications are due in this time period. Students have been working on their college application essays in English classes. School Counselors met with seniors last spring and started the Common Application and other college applications with them. Thursday lunch workshops are available on a drop-in basis with an "Application Wrap Up" the latter part of the half-day on 10/7. We are also meeting with our seniors one-on-one and will continue to do so in the coming weeks and months.

Students and parents should work together to complete **financial aid applications** at the same time students are working on their college admissions applications. Each college will have different deadlines and form requirements, so counselors have encouraged students to keep track of these along with their admission application deadlines and form requirements.

**Missed financial aid deadlines = less financial aid.** See Page 2 for more information about the financial aid application process.

### Counselor Assignments:

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\*\*\*As a reminder, the School Counseling Team primarily communicates with parents and students by email. In addition to emails directly from the Counseling Office, please be sure to check out news and updates in the weekly **Upcoming Events** email that is sent on Fridays.\*\*\*

**Save the Date** We hope you will take advantage of these upcoming information meetings about the financial aid process.

<b>College Financing (Parents)</b>	Monday, October 17 6:30 pm Cape Cod Synagogue	General financial aid information presented by MEFA (Massachusetts Educational Financing Authority).
<b>College Financing (Students)</b>	Small group sessions December/January	Financial aid application information and student loan debt considerations.
<b>Making an Informed Decision (Parents and Students)</b>	Monday April 10 6:30 pm Location TBA	How to compare financial aid award letters, types of financial aid, and alternative financing options.

**College Application Types** Keeping track of the different types of admissions applications can be confusing. We have included a brief outline of the most common types below. Not all colleges will offer all of these types of applications.

Type of Application	Approximate Deadlines	Notified of decision	Features
<b>Early Decision (ED)</b>	Nov 1 - Dec 1	Late Dec - early Jan	This is a binding application - if the student is accepted, they must withdraw all other college applications and pay their deposit to this school. This can be risky financially because students must make a deposit without seeing other financial aid packages. Students considering Early Decision to any of their schools should discuss this option with their school counselor as soon as possible.
<b>Early Action (EA)</b>	Nov 1 - Dec 1	Late Dec - early Jan	Unlike Early Decision, this is not binding. Students still have until May 1 (the universal deposit deadline) to make a decision and are able to compare financial aid award letters before making a decision and paying a deposit.
<b>Regular Decision (RD)</b>	Jan 1 - Mar 1	Feb - late March	This is the most commonly used application at most colleges.
<b>Rolling Admission</b>	Oct 15 - Apr 1	3 - 6 weeks after application is complete	Student applications are reviewed in the order in which they were received, and admission decisions are made within a certain time period. Students interested in more competitive programs should consider applying as early as possible because certain programs fill up with early applicants.

**Financial Aid** Financing College is a huge concern for most families. Make sure you know what each college requires and what the deadlines are.

**\*\*When do I start?** As early as possible! Use the financial aid deadlines for each college as a guide. The FAFSA will be available **October 1** this year.

**\*\*Where do I start?**

- ❑ Go to each college website and **make note of the financial aid form requirements and deadlines.** Deadlines may differ with different admission application types (ED, EA, RD, etc.).
- ❑ Go to [www.fsaaid.ed.gov](http://www.fsaaid.ed.gov) and **create FSA ID numbers.** Each family will need two - one for the student and one for one of the parents (it is not necessary for both parents to have an FSA ID number). This FSA ID will be used as the electronic signature for the Free Application for Federal Student Aid (FAFSA).
- ❑ Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) starting **October 1, 2016.** All colleges will require the Free Application for Federal Student Aid (**FAFSA**). Be sure to select the form that will be used for the academic year that begins September 2017. Be prepared to provide income information from the 2015 calendar year.
- ❑ If any colleges indicate that they require the **CSS Profile form**, go to the College Board website - [www.student.collegeboard.org/css-financial-aid-profile](http://www.student.collegeboard.org/css-financial-aid-profile). Students should log into their College Board account (which they set up and used to access their PSAT scores and to register for SATs). As with the FAFSA, this form is year-specific and will be available starting **October 1, 2016.** Although all colleges require the FAFSA, only some private colleges require the CSS Profile.
- ❑ Occasionally colleges will have their own financial aid application in addition to the FAFSA.
- ❑ Students should **read emails from the colleges** and be sure to respond promptly if they ask for tax documents or other information. Parents - please note that colleges will communicate directly with the students.