



POST OFFICE BOX 550
40 WEST MAIN STREET
FRISCO, COLORADO 80443
970.368.5601
WWW.THEPEAKSCHOOL.ORG

Post-Peak:

A College and Transition Handbook

Philosophy

The College Counseling program at The Peak School is first and foremost student-centered and designed to provide comprehensive support to each student in his or her search for a post-secondary path. In a sense, preparation for college starts the moment a student begins to study at the Upper School; Peak's College Counseling process encourages each student to begin mapping a path forward at the beginning of Division III. Our goals in this process are straightforward: to educate, support, inform, and assist each student in the exploration of all options for life after The Peak School.

Throughout this process, there is an essential partnership between the student, her/his parents, and Peak's college counselors. This partnership is rooted foremost in open communication. This Handbook shares the significant timelines, topics, and procedures that surround the college and transition process.

Involving Your Parents

Though the responsibility for finding a college is ultimately on your shoulders, it is important to involve your parents in the process early. Have candid conversations to determine their perspective. If you and your parents are on the same page, that's great, but differences of opinion are not uncommon. Do not let questions about financial aid, distance from home, potential areas of study and other issues go undiscussed until too late. Many eleventh-hour surprises can be avoided with good communication. Use your teachers at Peak and your college counselors to help facilitate these discussions as needed. Have the conversations with your parents early to ensure you're starting from the right place; then continue to talk often as the process evolves. Don't wait for your parents to bring the conversation to you. Take it to them.

I. Upper School College and Transition Timeline

This timeline should act as a guide for managing the college search and application process. By organizing this timeline by year through Divisions III and IV, this handbook breaks down the seemingly monumental task of finding your post-secondary path into annual and then quarterly steps. This timeline is a guide to assist you, your parents, and your college counselors in finding the path that is right for you, reflecting your own choices, priorities, and needs.

Division III, First Year:

Academics: Challenge yourself. In the end, the most important factor in gaining admission to the college of your choice is the strength of your academic performance. Keep in mind our common principle: “Student as worker, teacher as coach.” Explore your academic strengths and seek to not only meet but exceed the standards on your DMOs; work to overcome weaknesses and pursue your passions.

Extra-Curricular Activities: All post-Peak opportunities you will encounter value students who make a positive impact on their school, their community, and the global community. Pursue your interests outside Peak’s doors, keeping in mind that the level of your involvement and your accomplishments are most important in this area. The volume of your extracurricular activities should not come at the expense of your academic performance. Instead, these activities should support that performance. In general, depth of experience is better than breadth.

Begin a Portfolio: Start collecting your best work both academically and extra-curricularly for your portfolio. This should include independent research projects, interdisciplinary projects, and most of all your Gateway immersion projects.

Summer and School Break Activities: Make them count. Look into summer activities, travel opportunities, and study opportunities in areas of your interest that keep you engaged even during the quieter times for you as a student. Even though college may be a few years off, include campus visits when traveling out of Summit County.

Division III, Second Year:

Now that you are proactively managing a challenging academic course-load and a solid extra-curricular portfolio reflecting depth and commitment, continue to pursue and develop the direction of your interests. Your interests should continue to guide you both

inside the classroom and outside of it. Begin to exercise leadership in school – in your classes, Base Camp, and Forum; on field trips and during community service.

Academics: Continue to challenge yourself by consistently exceeding expectations on DMOs and seeking out help in areas you struggle with. Look for opportunities to distinguish yourself from your peers. Take responsibility for your learning – suggest Peak offer electives in subjects you are interested in; collaborate with teachers to invite expert speakers to Peak. Remember the most important factor in gaining admission to the college of your choice is the strength of your academic performance.

Extra-Curricular Activities: All post-secondary opportunities you will encounter value students who make a positive impact on their school, their community, and the global community. Pursue your interests outside Peak's doors, keeping in mind that the level of your involvement and your accomplishments are most important in this area. The volume of your extracurricular activities should not come at the expense of your academic performance. Instead, these activities should support that performance.

Testing: Taking the PSAT this fall and ASPIRE test in the spring will be good practice and preparation for the ACT and SAT.

Continue your Portfolio: Keep collecting your best academic and extracurricular work for your portfolio. This can be informal, it can be electronic, or it can be an actual collection of work. A real strength of the Peak experience is the opportunity to experience in-depth projects. Exceed expectations on these projects and document them in a way that will distinguish you from applicants from other schools.

Summer and School Break Activities: Like last year, make them count. Consider a summer program at a college or university within your scope. Look into summer activities, travel opportunities, and study opportunities that keep you engaged even during the quieter times for you as a student. Do you want to further pursue interests from last summer, or go in a different direction? Continue to visit college campuses in the places that you travel to, take tours and maybe even set up informal interviews.

Division III, Third Year:

This is when the heavy lifting begins in your post-Peak exploration process. To compliment your academic and extra-curricular foundation, begin (if you haven't already) to pay attention to careers, job shadow opportunities, and internships. Ask questions of adults and listen to their answers. You will also begin to meet with our college counselors, Amy and Travis Macy. By January, you will be meeting with them on

a bi-weekly basis. To help manage these added considerations, Division III, Third Year is further broken down into quarterly responsibilities:

Fall:

Academics: Your first priority remains your studies. This is your last full school year to display to admissions officers both your potential and your results, so continue to challenge yourself with a solid and stimulating course load.

Testing: During the fall, each student will take the ACT / SAT Diagnostic test. This test, administered by your college counselors, is designed to help you figure out which test might suit you better: the SAT or the ACT. You will then work with your counselors to begin scheduling your SAT and/or ACT testing for this school year. Though not all students will be required to take it, the PSAT / National Merit Scholarship Qualifying Test is also administered in the fall of this school year.

Extra-Curricular Activities: As in academics, continue to display depth and impact in your extra-curricular endeavors. Again, this will be your final, ideally most mature school year to showcase to admissions officers.

Portfolio: Continue collecting, and begin to think about how you might like to present the materials in your portfolio. Is there a way to present your portfolio electronically or does it need to be a tangible submission? Your Gateway project in the spring will be the capstone element of your portfolio; keep that in mind as you work on the different aspects of your project.

Peak College Tour: Be sure to join Peak's Div III week-long tour of college campuses, organized by your Base Camp teachers in conjunction with your college counselors.

Winter:

Your meetings with Amy and Travis Macy will become bi-weekly for the remainder of the process. Your parents will also be joining you in some of these meetings with your counselors. The purpose of these meetings is to determine each student's post-secondary aspirations and priorities, discuss standardized testing plans (your counselors will provide advice, but remember that you must register for tests yourself), and generate detailed lists and spreadsheets comparing colleges and other post-Peak programs. Amy and Travis will provide each student access to a College Planner Pro account, which is a comprehensive college planning tool. In addition, our college

counselors provide the following services for each student beginning in the winter of their Div III, Third Year:

- Communications with college admission officers about Peak's unique program
- Helping Peak plan group field trips to college campuses
- In-person, phone and email consultation for all questions that arise
- Exploring options in-depth with the goal of finding an appropriate and meaningful fit for the student
- Helping students decide when to take standardized tests
- Helping students polish applications so that they speak to students' personal strengths

ACT / SAT Test Preparation: During the third quarter of the school year, all students will take a required elective (sounds funny: 'required elective') in Test Preparation. Additionally, you are encouraged to participate in individual test preparation to strengthen any weaker subject areas during the third quarter.

Testing: In January, you will take the SAT and/or ACT for the first time. You will also begin to schedule and take the SAT / ACT exams during the late winter and spring of this year. Students should plan on taking the ACT or the SAT at least once in the spring, with the goal of taking it a total of approximately three times before turning in applications in the Fall of Division IV. Schools often "superscore" tests, making it helpful to take the tests multiple times. Keep in mind that the Spring of Division III, Third Year is busy in its own right. Work with your college counselors now to plan accordingly.

Also in January, attend The Peak School's College Night, with your parents.

Begin to research the colleges or other opportunities that are on your list.

Ask Questions! Ask questions of your parents, of your college counselors, of your teachers, of your Base Camp, of your great Aunt Edna. Ask questions and be engaged and proactive. Remember, the topic here is your future, and your opinion matters most.

College visits: If you haven't yet, begin to visit colleges now, showing demonstrated interest. Most schools -- particularly smaller ones -- will pay attention to the number of times you reach out, visit, and connect with their school. It is also best to visit a college while it is in session, so try not to delay this until summer. Winter and Spring breaks are great times to accomplish this. Peak will also allow you time off to visit campuses.

Spring:

Your academic rigor and performance remain your most important focus. You are in the heart of your core Peak academic experience. Keep it up. Make your Gateway project as good as it can be, and make sure your plan for Div IV will put you in the best position to succeed in your post-Peak endeavors.

Testing: You will likely be sitting for one, if not more, exams during this quarter. Again, your counselors will support you in selecting tests to take, but it's your responsibility to register ahead of time and take the tests. Many students benefit from test-specific tutoring and/or courses to prepare for ACT/SAT testing; be sure to plan ahead and carefully consider your options. A rough baseline plan is to take the ACT and/or SAT in February, March/April, and May/June. You must register in advance for these tests, and they are only offered on certain days, so be sure to plan ahead.

Amy and Travis will lead you through the process of thinking about, and drafting, your first college essay. Think about your "story." What is it that you **MUST** share with college admissions advisors? What makes you stand out, and why are you special?

Plan for another engaged, worthwhile summer prior to Division IV. Are there academic areas you might want to strengthen this summer? Consider taking summer courses for high school students on college campuses. Admissions officers will undoubtedly be looking for a mind at work this summer prior to your final year at Peak. What about a thoughtful summer job or internship opportunity?

Division IV:

Fall:

Academics: Continue to make your academic pursuits the most important aspect of your planning. This Fall is your last complete set of narratives or grades any college is likely to see before they make a decision on your application. Your current academic work will be on the top of the pile. Stay on it.

You will continue your bi-weekly meetings with your college counselors throughout your first half of Division IV. Get the most out of these meetings by asking questions and being engaged in the process. Yours is the most important voice.

Participate in the week-long intensive application workshop with the college counselors at the end of the summer! Draft your college essay(s). Check your College Pro Planner frequently and make sure you're on top of all deadlines.

Complete your applications, in line with the guidance you receive from your college counselors.

Visit colleges on your list. Continue to show demonstrated interest. Try to arrange interviews when offered; take notes on your visits.

Register for the October/November SAT Reasoning Test and/or SAT Subject Tests and/or the September/October ACT. Be sure at this time to request that your scores are sent to the appropriate schools. Most colleges ask to receive the scores directly from the testing bodies.

Double-check on all application and financial aid deadlines. They may vary from school to school and year to year. Make sure you are paying attention to your deadlines. This is critical to your success.

Request that your transcripts are sent to the school or post-secondary program to which you are applying. You may have transcripts from other institutions than Peak and it may take up to a month to ensure these are received in a timely manner by the schools or programs to which you are applying. Remember, your college counselors do not submit transcripts for you, so it's your responsibility to submit a request to the Peak School each time you need a transcript to go somewhere. DO NOT WAIT until the last minute to do this.

In most cases, the colleges and programs to which you will be applying require letters of recommendation. Now is the time to ask the appropriate people to write letters on your behalf. Ask nicely. Provide those individuals with all the information, materials, and correspondence they need to complete this task. Most importantly, give them enough time to accomplish this task for you before the deadline. At the beginning of the semester, approach your prospective recommenders (teachers, coaches, and other adults who know you well) IN PERSON to ask for recommendations. At that time, provide them with a copy of your resume. After they write recommendations, thank them in person and with handwritten cards.

Fall is still an excellent time to get out and see campuses and take tours, as well. If you have a good idea of what direction you'd like to head, re-visit your short list of schools for a second look. Set up interviews with admissions officers and take this opportunity to see the campus in the Fall while school is in session.

Applying Early Action or Early Decision? Make sure you know the deadlines!

If you are applying for financial aid, complete your FAFSA (Free Application for Federal Student Aid) Profile and other applications. FAFSA opens on January 1st of each year, so your parents should complete it as soon as possible during your final year at Peak. Beginning in November, compile your profile for submission on January 1st. There is no reason to delay this process. FAFSA deadlines for the schools on your list may vary. Nonetheless, as with most deadlines set out in this handbook, consider January 1st as a firm deadline for FAFSA Profile submission. In all likelihood, your parents will normally complete their taxes later than January 1st. In this case, ask that they estimate their income for financial aid form purposes, keeping in mind that everything can, and will be, confirmed by the colleges later. Your college counselors at Peak do not provide in-depth financial counseling. If you would like to work with a college finance professional, ask your counselors for recommendations.

Mail applications and all relevant materials with plenty of time to reach their destinations. Additionally, check to make sure your transcripts, test scores, and letters of recommendation have been sent in time. You've done too much great work at this point to miss a deadline. See it through.

For each institution to which you are applying, confirm that all parts of your application have been received prior to the deadline. Research the school's appropriate procedure to accomplish this and follow through. Many colleges have online portals where applicants can check their application status, and still, many students find out after the application deadline that they are missing some of their paperwork. Be proactive.

Keep in mind that most regular admission application deadlines occur in January and The Peak School is out of session the last two weeks of December.

Spring:

Academics: Your work in the classroom is still of the utmost importance. Acceptance letters will come soon, but they will all be contingent on your continued success as a student. Any institution has the right to rescind your acceptance if you don't continue to perform to the level they are expecting now that they've accepted you.

Admissions Decisions: Many colleges notify students of their admissions decisions in late March and early April. How you choose to share this information is mostly up to you, but you must share the news with your college counselor as soon as you receive notification, regardless of whether the news is what you were hoping to hear or not.

Your college counselor will follow any instructions or wishes you may have on wider distribution of that information.

Visit schools again, if you still have decisions to make based on acceptances. It has likely been months since your last visit, and if you have been accepted, now is a great time to visit again and ask the questions you might have been hesitant to ask before you were accepted. In the months since your last visit, you have also changed. Go back again and make sure you are making the appropriate decisions for you, your parents, and your future. If you were waitlisted at a college, a visit there will be considered “demonstration of interest” and may improve your chances of being admitted.

Your financial aid awards may or may not play a significant role in your decision-making, as well. Be sure to compare all acceptances along with their financial packages to make sure you, along with your parents, are making the best decision.

By May 1, the national confirmation deadline, you will need to decide on the college you will attend. Your tuition deposit is likely due at this point. Once your deposit is received by your chosen institution, it is time to notify any other colleges who have accepted you of your decision.

Request that your final transcript from Peak and any other institutions be sent to the college or program of your choice.

Be sure you are aware of all deadlines at your chosen institution concerning tuition, room and board, meal plans, etc. This is a good time to make sure that you have a complete grasp of what the financial burden and expectations are of you.

II. Standardized Testing

Your counselor will help you decide which tests to take, but it is your responsibility to register for tests. Most schools take the ACT and/or SAT. Some schools require specific SAT Subject tests. You must look into this in advance to ensure you're taking the right test.

To register for the ACT:www.actstudent.org and for the SAT:www.collegeboard.com.

Submitting your scores: When you register for each test, you will be asked to list the schools to which you are planning to send your scores. The administering body for each test will then send your scores to the schools on your list. Be sure to list all of the schools to which you will be applying. Neither The Peak School nor your college counselor will send test scores to colleges; you must make this happen by listing schools when you register for the test or by submitting (and paying for) scores to be shared with individual schools later on.

If you either forget or decide not to send your test scores to your institutions at the time of your test, you may request to have your scores sent later through either the ACT or the SAT website. Keep in mind that this will take some time to accomplish — as long as 8 weeks — and can be expensive depending on your college list and number of scores. Stay ahead of this process and stay ahead of your deadlines.

You will work very closely with your college counselors through the entire process of standardized testing, from the initial diagnostic test administered to decide which test(s) you should take all the way through score-submission.

Again, your counselors will support you in selecting tests to take, but it's your responsibility to register ahead of time and take the tests. Many students benefit from test-specific tutoring and/or courses to prepare for ACT/SAT testing; be sure to plan ahead and carefully consider your options. A rough baseline plan is to take the ACT and/or SAT in February, March/April, and May/June. You must register in advance for these tests, and they are only offered on certain days, so be sure to plan ahead.

Testing Accommodations: Both the SAT and the ACT are responsible for ensuring the appropriate accommodations are provided for any student with diagnosed disabilities. Each student's needs are individual and, therefore, must be approved on an individual basis. Not all diagnosed learning differences are accommodated and any opportunities for you as a student with regards to testing accommodations should be discussed with your parents, of course, as well as your college counselor. According to the College Board, "Accommodations are to 'level the playing field' so that students with disabilities have the same opportunities as students who do not have a disability to demonstrate on tests what they have learned and how they can use what they have learned" (College Board, 2009).

Taking Standardized Tests Multiple Times: Most students take standardized tests as juniors and repeat them as seniors. Frequently students do improve their scores the second time around. Also, by taking the SAT or ACT in the junior spring semester, you will have ample time to take a test preparation course, or otherwise get ready for your second try. It is, however, not a good idea to take an exam too many times. Significant score increases after the third sitting are very rare. Prolonging the testing process also leads to significant stress on students, especially those with test anxiety. Be kind to yourself; remember that SAT and ACT scores complete only one of many parts of your application file.

Standardized Test Preparation: Though it was once thought that the only way to prepare for standardized tests was to read just about everything and drill math problems, increasing numbers of students are using commercial services. Many local and national companies have emerged in the race for students' money. Many of their techniques seem to be effective. The best firms provide quantifiable data of their success rates and spend significant resources keeping up to date with changes in the SAT and ACT programs.

Choosing whether to utilize a test preparation program should entail an honest and thoughtful discussion within a student's family. Miracles rarely happen, but many students do see significant improvement in their scores. If you do elect to take an exam preparation course above and beyond Peak's elective requirement, please consult with your college counselor to ensure an established firm with a true record of success.

There is, of course, a less expensive route that can be equally as effective: purchasing books, software, or an application designed to prepare you for standardized testing. This direction requires diligence on your behalf to set a schedule for your study and stick to it yourself.

The short version: You do not have to spend a lot of money to do your best on Standardized Testing, but you should take your preparation seriously.

III. Writing Essays for Opportunities Post-Peak

If not sooner, then during the summer prior to Division IV, you will begin to work on your college admission essays. This can be a time consuming task, and one that will get increasingly harder the longer you put it off. So instead of putting it off, complete the work in short, manageable chunks. By writing through a process of outlining and drafting, you will generate a better product and experience less stress along the way. Your college essay is a tremendous opportunity to both express yourself and give admissions officers a true sense of who you are.

Take your time writing your essays. In the summer before Division IV, begin to consider different ideas and make a few attempts at rough drafts. For general essay questions, refer to the Common Application, accessible at <http://www.commonapp.org>, which provides several questions that can be used in applications to most colleges and universities. Get a sense from the schools on your list, too, what they might be interested in seeing from you: Will a general college essay be sufficient or will a unique essay for each school be necessary? Spend some time early in the writing process to get a good sense of what your specific admissions offices might be after. Thread these elements into your message.

Some suggestions for the summer and Fall of Division IV as you begin to write:

College essays offer a significant way for you to display individuality in your application. In addition to the interview, this is the perfect place to let your unique personality influence the admissions officers.

Choose topics that are interesting to you, and speak to who you are as an individual. This is an opportunity to take a few risks, but be prudent. Give yourself ample time to consider what you truly want to show an admissions officer.

You have heard crazy stories about students who write their essays on saving lives, surviving cancer, circling the globe by sailboat and/or camel. It's natural to be concerned that what you have to say couldn't possibly measure up. Nothing could be further from the truth. The topic you choose is of secondary importance. How you choose to write on

that particular subject of passion to you is of far greater significance. It's easy to write a mediocre essay on a truly adventurous topic. Give admissions officers instead an adventurous essay on a topic you're passionate about. Make their day.

Give yourself time to reflect on your topic through your writing. Don't start at the last minute, no matter how heroic an idea this may seem. Rewriting is how you'll show your enthusiasm and thoughtful consideration to admissions officers.

Unless specifically directed not to, always type your essays.

Your essay is a personal stamp on your admissions file. Admission essays rarely "get you into college," but they can make a significant difference if you are on the bubble between getting in or not." Worth repeating: Your transcript is still the most significant element of your file. Keep up on your schoolwork.

Do not worry if each of the schools on your list is asking for something different. Often times, one essay can be modified to meet the interests of each of your schools. That said, you should plan on writing multiple essays in this process, and each of them needs to be among the best writing projects you have ever done.

You should be excited to make the work on your college essay your very own; however, feedback from a teacher, your college counselor, or another trusted advisor is very appropriate. Choose one of them, two at the very most, to be your editor. Two things happen by doing this: you are much more likely to keep *your* voice clear in the essay(s); and you won't be frustrated by running back and forth between editors, whose advice can often be in conflict with each other.

Often, in addition to one or more longer essays (probably around 650 words) for a school, you'll likely be asked to answer several shorter questions (1-2 paragraphs). These sometimes ask you why you want to attend a particular school, what extracurricular activity has had the most impact on you, how you'd best describe your school, or similar questions. Do not brush off the smaller questions. They can have an equally compelling effect on an admissions officer. Share yourself with your audience, and pay particular attention to answering the questions that they are specifically asking you. Take time to research that particular school, and mention clubs, academic programs, and other specific aspects of that school by name. If you don't know the names, then do more research and find out. Your answers are important.

Imagine the stacks of admissions files on the officers' desk or in their inbox. How do you ensure it is your voice that screams out from the pile?

Normally, colleges will give guidelines regarding the length of particular essays. When the colleges *require* a specific word limit, stay within those boundaries. In cases where less specific guidelines are provided, normally one to two pages (300 to 600 words) is sufficient for essays. Try not to write *too* much. Remember, concise writing is normally better writing. With this point in mind, try to use almost all of the available words and absolutely stay under the limit, if there is one given.

You should look at the college essay as an opportunity rather than an obstacle. This is your opportunity to craft a thoughtful, personal statement that is uniquely yours. At the end of the writing process, you should feel good about the work you've done and you'll have a fine essay to show for it.

IV. Letters of Reference

Letters of reference from teachers, supervisors, mentors and others can play a pivotal role in admission decisions. Like your interview, essays, extracurricular activities, and other factors, letters of reference help admission committees look beyond statistics and gain a more complete picture of who you are. It is important that you choose an appropriate group of people to write letters of reference.

Typically, colleges will require you to submit three letters of reference. First, Peak's college counselor writes the official school letter on your behalf.

The remaining two letters of reference are typically written by teachers. Some colleges require that teachers be from particular academic areas (often Math or Science, English or Social Studies). When this is not the case, however, you have more leeway. It is not usually necessary that the writers be your current teachers. You should, however, request letters of reference only from teachers who have taught you in Divisions III or IV.

In addition to these letters, or perhaps as an occasional substitute, you may wish to have someone outside of the Peak community write a letter of reference for you. Pastors, coaches, supervisors of internships or jobs, teachers you have had during summer programs and other mentors can write on your behalf. It is best, however, to limit the number of these references. Do not ask anyone who does not know you well to write a letter, regardless of how important he or she may be. Do not overload your application. Be merciful; admission officers read more applications than you might imagine.

Early in Division IV, have a brief conversation with each person you have asked. You want to make sure that they are willing and able to write on your behalf. You should feel that they will be able to write honestly and objectively, and that they will give you a positive recommendation. If they are uncomfortable in writing a letter, ask another teacher to take their place. In any case, give them plenty of time to complete your letter. No less than two months before the admission application deadline, you should give each writer a list of schools to which you are applying, deadlines and any additional forms required by the institutions. You should also provide your recommenders with an updated resume so they can mention activities you have undertaken. Help them help you. The teachers will mail their letters directly to each college, so be sure to give them addressed, stamped envelopes as well. Recently, many colleges have begun accepting

letters electronically through Naviance. Your counselor and recommending teachers will advise you about what is required from your specific colleges.

Finally, most colleges provide a signature area on their forms for you to relinquish your right to read a letter of reference. By law, you have access to all educational records once you enroll in a college. Admissions officers, however, may feel that letter writers will not be completely honest if they know you can see their letters. Therefore, you are given an opportunity to remove this apprehension by signing away your right to see such letters. If you have chosen your writers well, you should have little to worry about. Let your teachers' words make the strongest positive impact possible; in all such cases, waive your right to access the letters. After your letters are submitted, thank your recommenders in person and with handwritten letters; they worked on your letters, and it's important to show them you appreciate it.

V. Campus Visits and Interviewing

Planning a Visit

The best way to know whether a particular school is a good choice for you is to see for yourself. All colleges and universities welcome visits from prospective students, though the services they offer to visitors vary. Many institutions will allow you to stay on campus for little or no cost. This can be on an individual basis, or as a part of a group. There are benefits to be received from either situation.

Several times a year, many colleges host open house programs. Groups of students are invited to campus for a specific time period. Special programs are held, and students meet others who are applying to that particular school. Open house programs tend to provide a busy schedule of events designed to inform you about the institution and to paint it in the best light possible. One of the benefits of attending these programs is that you can have conversations with more faculty and administrators than if you were to visit at a time during which they are involved in their regular daily routine. Also, open house programs tend to have a more complete schedule of events for parents than if you visit as a family for a general tour.

If you choose not to be part of the crowd, you can usually visit an institution on a regular weekday. Instead of being at the center of a program, you can be more of a fly on the wall, observing the daily life of the school. It is usually possible to have a tour led by a student. Frequently, you can also schedule a formal interview during your visit. If you choose to visit a school outside of an open house program, however, follow two simple guidelines. First, make a formal appointment to visit with the admission office directly. Second, plan in advance; give the college at least two weeks advance notice of your visit. During fall and spring peak times, tours and interview slots fill-up early.

Remember, regardless of the circumstances of your visit, when you set foot on a college campus you are a guest. How you act may impact your chances for admission. You also represent The Peak School when you visit colleges, so be cognizant that your behavior has an impact on how all Peak students are perceived by those with whom you come into contact. Be polite, present yourself well, and be appreciative of the opportunity to learn more about the schools you visit. Admission officers have long memories; they remember students who behave poorly during a visit to their campus. Conversely, they will remember a student who impresses them as articulate, thoughtful, and enthusiastic.

Questions to Ask at a College Visit

(These are questions to ask admissions officers, not college students. In some cases, you may have more success presenting these questions via email after first researching school websites to learn some of the information you want.)

Academics

- How much time do students typically spend on homework?
- How much writing and reading are expected?
- What is the average class size of introductory classes?
- How widely used are teaching assistants on your campus?
- What is the average class size of upper-division courses?

Academic Perks

- What opportunities are there for undergraduate research?
- How many students participate in undergraduate research?
- Is there a culminating senior year experience?
- Do you have an honors college?
- Do you have a learning community or other freshman experience?

Financial Aid

- What is your average financial aid package?
- What is the typical breakdown of loans versus grants?
- What percentage of financial need does the school typically meet?
- What is the average merit award?
- What percentage of students receive college grants?
- What is the average college debt that students leave with?
- What work-study opportunities are there?

Graduation Track Record

- What is your four-year graduation rate?
- What is your five-year graduation rate?
- What does it take to graduate in four years?
- What percentage of freshmen return for sophomore year?

Academic Support

- What type of tutoring program do you have?
- How do you provide academic advice to students?
- Do you have a writing center and how do I access it?
- What kind of learning disability resources do you have?

Outside Opportunities

- How many students at the college get internships?
- What percentage of students study abroad?
- What type of career services do you have?

Student Life

- What kind of dorm choices are there?
- What percentage of student live on campus?
- How long are dorm accommodations guaranteed?
- How many students live on campus?
- Do most students go home on the weekend?
- What percentage of the study body belongs to a sorority or fraternity?
- What activities are offered to students?

—What clubs do you have on campus?

Interviewing

As a Peak student, you have an advantage in interviewing for admission. You have been educated in an environment that values you as an individual and has taught you how to communicate well with others. Make the most of this opportunity; do not look at it casually. Like your college essays, this is an opportunity to give the admissions committee a glimpse into who you are as a person, not merely a set of numbers in an application file. With that said, don't be too nervous about your interviews. They can't "get you in" to colleges where you are not already a competitive applicant, and they rarely "keep you out." Interviews are merely one part of the overall mosaic that is your college application.

With a few notable exceptions, the majority of colleges and universities offer interviews by admissions officers, faculty members, alumni or students. Interviews may be held on campus or near your home.

Follow these general guidelines for interviewing:

1. Always make an appointment ahead of time. Usually, two weeks' notice is sufficient, but more advance notice is advisable around holiday time.
2. Know something about the school before arriving for the interview. Do not show carelessness by asking questions that you could easily answer for yourself with a little effort.
3. Ask questions that are important to you and are not answered by the school's catalog or other materials. As always, you should have a thoughtful set of questions prepared before the interview.
4. Be prepared for potential questions an interviewer may ask you. Do not rehearse canned answers, but be ready to think about your educational experience, family life, social activities, hobbies, books you've read recently and issues which are important to you. Putting some thought into your preparation will help you to have an interesting conversation with the interviewer. Many students find interview practice to be very helpful, and you might consider doing that with a teacher, parent, counselor, or peer.
5. Be a curious and active participant in the interview.

6. It is always permissible to take a little time to think about your response to a particular question. Do not be afraid of a little silence during the interview; simply ask for a moment to think. It is much better to give thoughtful, well-reasoned responses than it is to jump to a hasty, meaningless one.

7. Remember that interviews work for both sides involved. You may feel like you are on the hot seat, but you should also be examining the appropriateness of the institution for yourself.

8. The way you dress and behave is critical to the impression you will give to the interviewer. Be true to who you are, but put your best foot forward. Dress neatly. Suits and ties or dresses are not necessary, but you should dress better than you do on a regular school day. Also, be polite and thank the interviewer for the opportunity you've been given.

9. If you care – show it. If you don't care, don't waste the interviewer's time.

10. Follow-up all interviews with a brief, handwritten thank you note mailed directly to your interviewer. Be sure to get their business card or contact information before you leave, in order to make this step easier.

Remember, an interview cannot work miracles, but it certainly can help you to become more informed and to show the admission office another view of who you are.

VI. Financial Aid and Scholarships

One of the simplest mistakes to make in the college search process is to discount consideration of a school based solely on its tuition. Like any significant financial commitment, the sticker shock of tuition and fees, especially at a private college, can be frightening. In reality, however, most students do not pay the sticker price. Since the origination of the GI Bill, the first large-scale program that allowed people from all socioeconomic backgrounds to attain a college degree, access to education for people from all walks of life has been a priority for public and private colleges alike. While it is true that many students do not receive financial assistance to attend college, most do receive some form of aid. Financial assistance is not offered solely to low income students. A significant amount of scholarship and even need-based aid is now available to middle and upper-income students. In order to take advantage of these opportunities, you should be familiar with some basic information.

Before describing the various forms of financial aid and the process of applying for them, it is critical to understand one fundamental concept. Education in America is not free; someone must pay for it. Financial aid offices work from one basic premise: the primary responsibility of paying for a college education belongs to the student and his or her family. Federal, state and institutional need-based aid is intended to supplement family resources, not to replace them.

With this understanding, however, it is also important to know that some of the money given by the colleges themselves is not tied directly to financial need. Traditional scholarships based on academic, athletic, musical or other talents are available to some students. Furthermore, while the initial impetus to provide financial aid and scholarships was historically to provide access, a key function of such programs now is to use merit money as a marketing tool. Many colleges routinely use merit money to entice students to matriculate into their programs rather than into a competitor's school.

The process of applying for financial aid and scholarships can be as complicated as applying for admission in the first place. It is important that you understand the following terms:

Merit-Based financial aid is awarded according to a particular student's talents or achievements. Art, music, drama, academic, athletic and other scholarships that

recognize a student's strengths are considered merit-based awards. They are usually not dependent on the student's financial situation or that of his or her family.

Need-Based financial aid is awarded according to a student's and his or her family's ability to pay for his or her education.

Estimated Family Contribution (EFC) – This is the estimated amount of money a family can spend for one year of a student's educational expenses. It is important to remember that the cost of attending college includes much more than the tuition of a particular school. It includes room and board, fees, books, transportation and other personal expenses. Each of these factors is generally included in the federal and institutional methodology that determines a student's EFC.

Need refers to the difference between the cost of attending a particular college or university, and the student's EFC. In essence, it is the amount of financial aid you will "need" in order to attend that school.

Applying for Financial Aid

In order to know whether you qualify for need-based financial aid, you must apply for it at each college that you are considering. This is generally done at the time you apply for admission and must be repeated for each year you are enrolled. If you do not apply as a freshman, you can generally still apply as an upperclassman. Each school determines its own process of applying for need-based aid, but some application forms have been standardized. Dates and requirements vary from college to college and year to year. Check your colleges' requirements carefully. The following is a list of forms of which you need to be aware.

Free Application for Federal Student Aid (FAFSA) – All schools that administer federal money, which includes nearly all public and private colleges, require that financial aid applicants file a Free Application for Federal Student Aid (FAFSA). It must be completed after January 1 of the academic year before you enroll, and is generally due very soon thereafter. Most of the data it requires can be taken directly from the family's income tax returns. If your family tends to file its tax forms later than January or February, it is better to use estimated figures rather than delay submitting the FAFSA. If this is the case, check with each financial aid office directly to determine a school's policy. Paper copies of the FAFSA forms are available online. There is no cost to file the FAFSA, but make sure reports are sent directly to each school on your list.

PROFILE – The College Scholarship Service (CSS) of The College Board developed the PROFILE in 1995. It provides supplemental information that does not appear on the FAFSA. Many private colleges and universities require that financial aid applicants

submit a PROFILE, which is completed online (see page 33). The CSS requires a base fee for the PROFILE, and adds charges for each school to which you send results. The PROFILE may be completed anytime during the fall or winter of senior year, before the earliest deadlines established by the colleges to which you are applying.

Institutional Applications – Aside from the PROFILE and FAFSA, many colleges require financial aid applicants to complete an institutional application. This is a form designed by the individual college or university.

APPLYING FOR SCHOLARSHIPS

There are three general sources for scholarships. First, most merit-based scholarship money is awarded directly by colleges and universities. In many cases, merely applying for admission makes you eligible for scholarships, but special forms, essays, portfolios, recommendations or interviews are sometimes required. It is up to you to research the process of applying for these funds.

Private foundations, corporations and other organizations also offer scholarships. Competition for the Coca-Cola, Gates Millennium and other scholarships is fierce. Research your options and apply for these resources early. Also, in addition to the well-known scholarships, there are many smaller awards offered every year. Local organizations, churches and special interest groups are active in funding education. In many cases, they are looking for students with distinctive qualities. Finding these scholarships requires significant research. Resources can be found on the Peak Website, public libraries, bookstores and, of course, on the Internet. A list of resources is also included in the next section of this handbook.

Finally, employers sometimes provide scholarship money as an employee benefit. This by far is the largest amount of unclaimed funds each year. Have your parents dust-off their employee handbooks and check with the personnel office to see if their employers offer these awards.

As a final note, please keep one thing in mind. Most students try to go after big scholarships, hoping to win the jackpot. Many smaller scholarships go unclaimed. Five two hundred-dollar scholarships are just as good as a thousand dollar one. Don't ignore the small ones. That said, you may find it helpful to begin with your focus on schools where you are more likely to get merit aid by being among the top applicants; this can be a better use of time and resources than searching endlessly for smaller scholarships.

COMPARING FINANCIAL AID PROGRAMS

Unfortunately, you will not know how much financial aid and scholarship money you will receive until after you have been accepted. The real cost of a year in college is impossible to know until you've found out the results of your applications.

Despite the rising cost of an education, colleges have limited resources. They have been under increasing pressure to cut expenses and stretch tuition dollars. In spite of the media frenzy regarding the increasing selectivity of college admissions, however, competition among peer institutions for students is high. As mentioned earlier, merit money has become an increasingly important marketing tool. The following is a list of different ways colleges administer need-based and merit-based aid:

Need-Blind admission signifies that a college or university will not hold a student's need for financial assistance against him or her in making an admission decision. You will not be rejected solely on the basis of your need for help in paying for college.

Need-Conscious or **Need-Sensitive** admission programs may take a student's financial resources into consideration when deciding whether or not to admit him or her. Some colleges are need-sensitive with their entire applicant pool; others limit their use of financial resources as criteria to a certain percentage of the pool. While it is not considered unethical for colleges and universities to be need-sensitive, it is very important that colleges be honest as to whether they are need-blind or need-sensitive with regard to admissions.

Full-need – Colleges that guarantee to meet the full financial need of their students promise to provide 100% of the financial support a student needs to attend a particular college, as defined by federal, state and institutional methodology. Need may be met through grants, scholarships, loans and work-study.

Gapping – Rather than guarantee to meet the full need of all students who receive financial aid, some institutions gap their aid packages. A college with a 10% gap would provide 90% of the money each student would need to enroll. It is then up to the student to find the extra funds needed to attend that particular institution.

Admit/Deny is a philosophy that admits students without regard to their financial need, but provides financial assistance only to those whose academic records are competitive within the college's applicant pool. If accepted, the student has the option to attend the institution, but she or he must find alternative ways of paying for their education.

Preferential or Differential Packaging is a means of distributing financial aid using a combination of financial need and academic merit. The use of preferential packaging has increased dramatically over the past several years.

Financial Aid Leveraging is a particular form of preferential packaging. It uses financial aid as a marketing tool. Money is distributed to students based upon their estimated likelihood to enroll. Colleges will increase the financial aid of the most sought-after students in order to lure them away from competitor institutions.

Timing: One good reason to wait until May 1 to decide which college to attend is that you can compare the various offers of financial aid you receive. As always, diligence, creativity and patience are invaluable in the financial aid application process.

VII. College Search Resources for Students & Parents

Books

The Fiske Guide to Colleges, Edward B. Fiske, Sourcebooks – Edward Fiske was the first, and maybe still the best, editor of college guide books. His annual guide provides excellent, detailed profiles of many of the most selective colleges in America.

The College Handbook, The College Board – This guide contains helpful data on American two- and four- year colleges and universities. It is a good source for statistical information, deadlines and other information. The data in this guide book is updated annually, and its information is also in a searchable form at The College Board's Website, described below.

Colleges That Change Lives, Loren Pope, Penguin Books – Loren Pope is on a crusade for America's small, distinctive colleges. His disapproval of Ivy League institutions is a little heavy-handed and not always believable, but he does an excellent job of showing many liberal arts college as appropriate options for students. Also, he centers the reader on valuable questions to ask admission officers. Remember, however, that these are not the only forty colleges that can "change lives."

Less Stress, More Success: A New Approach to Guiding Your Teen Through College Admissions and Beyond. This book, by Marilee Jones, former Dean of Admissions at MIT, and Kenneth Ginsburg, pediatric doctor and professor at UPenn, offers excellent advice for parents and students navigating the college search and admissions process.

Letting Go: A Parent's Guide to Understanding the College Years, Karen Levin Coburn & Madge Lawrence Treeger, Perennial Currents, 4th Ed. – How involved should parents be in the college search process? This is a favorite of many college counselors who work closely with parents and students alike. It addresses issues of transition and separation as well as giving helpful advice regarding the college search and application process.

College Unranked, Lloyd Thacker, The Education Conservancy – Twenty essays by college admissions deans and others about what really matters in college admissions. This book cuts through the hype and myths of college admissions.

College Rankings Exposed, Paul Boyer, Peterson's – Finally, a book that addresses head-on the damage to the college search process caused by rankings such as those published by US News & World Report. College rankings offer an enticing, but simplistic and misguided, means to select a college. Boyer draws our attention to the fact that there is not “one best college” for everyone; but that the focus should be on the match for each student.

K&W Guide to Colleges for Students with Learning Disabilities or Attention Deficit Disorder, 7th Ed., Princeton Review – Almost all schools have special services for students with learning disabilities, but how do you differentiate between them? This book provides information on a large number of schools.

The Gatekeepers: Inside the Admissions Process of a Premier College, Jacques Steinberg, Penguin – This was perhaps the most talked about book on college admissions in 2003. Jacques Steinberg, a writer for the New York Times, traces the journeys of six applicants to Wesleyan University from the time they first meet an admissions officer through their ultimate acceptance or rejection. Steinberg's writing is very readable and his treatment of the issues is fair. Remember, however, that Wesleyan is among the most selective colleges in America; these are not the stories of the “average” college applicant.

Kaplan Parent's Guide to College Admissions, Marjorie Niewenhuis, Kaplan – Written by the college counselor at the United Nations International School, this book answers many questions for parents and students. It is an excellent, well-written and interesting resource.

The Official SAT Study Guide: For the New SAT, The College Board – This book includes practice SAT exams. It is an excellent resource for students who want to take real practice tests. Remember, SAT tests are the property of The College Board, so any other practice tests that you can buy are merely approximations of SAT tests.

Cracking the SAT, Adam Robinson and John Katzman, The Princeton Review – This book contains much of the information taught to students in The Princeton Review's regular, and very expensive, SAT prep courses. While Calhoun's Director of College Counseling doesn't endorse any one test prep firm, The Princeton Review expends a great deal of energy and resources to help students prepare for the SAT and other standardized tests. The book also includes a CD-Rom that has good practice tests, though be cognizant that the most authentic practice tests come from The College Board itself in 10 Real SATs.

Kaplan SAT and PSAT, Kaplan Press – Like Cracking the SAT above, this book provides much of the information provided in Kaplan's regular SAT prep courses. Again, the

Director of College Counseling does not recommend any one test prep firm, but Kaplan tends to be among the most reputable companies in the business. It also comes with a CD-Rom that has good, though not actual, practice tests.

Paying for College Without Going Broke, 2015 Edition Princeton Review, Kalman Chany (College Admissions Guides) Paperback – October 28, 2014 - Annual college financial aid guide with line-by-line instructions for completing the FAFSA and CSS PROFILE aid forms.

Internet

Naviance, www.naviance.com -- Naviance is a web-based program that students and parents may access for personalized college list management, college search tools, access to admissions data for past Calhoun applicants applying to colleges, and for general college admissions data. Students and parents may use this site to research specific colleges, majors offered, admissions requirements and acceptance rates, and to manage the student's application plans. This is not a site that is used to submit applications, or that colleges may view, but rather a resource tool for students, parents, and the counselor.

Common Application, www.commonapp.org – The Common App is the application of choice for over 300 public and private colleges in the United States. This excellent Website allows students to access information on colleges, to download many application supplements, and to complete the Common App online.

The College Board, www.collegeboard.com – The College Board is the parent organization of the SAT, PSAT, PROFILE, and many other college admissions-related programs. Its Website contains financial aid information, a college search, test dates, practice SAT questions and much more. It is one of the best resources on the net, and it is particularly helpful when students register to take the SAT or SAT Subject Tests, as well as when they send scores to colleges. Also, students who receive extended time or other testing accommodations will find this site useful.

The American College Testing Program, www.act.org – The vast majority of colleges give equal weight to ACT scores and their SAT counterparts. In fact, many now accept the ACT in lieu of the SAT and two SAT Subject Tests. This site provides helpful information regarding ACT programs, as well as the opportunities to register for a test and send scores online.

I Need a Pencil, www.ineedapencil.com – Free SAT-prep website designed by college student.

Financial Aid

FAFSA, www.fafsa.ed.gov – All schools that administer federal money, and almost all of them do, require that you file a Free Application for Federal Student Aid (FAFSA) if you apply for financial aid. You can complete the FAFSA online or in paper form. (Stay away from www.fafsa.com, however; it is not associated with the US Department of Education!)

PROFILE, www.profileonline.collegeboard.com/index.jsp – Many private colleges require applicants for financial aid to submit the College Scholarship Service (CSS) PROFILE. This form can be completed online at The College Board Website.

FastWEB, www.fastweb.com – FastWEB is generally considered to be the best college scholarship search on the Internet. It is free. (Always be skeptical of scholarship services that charge a fee.)

FinAid.org, www.finaid.org – FinAid is a Website managed in connection with FastWEB. It provides a comprehensive, annotated collection of information about financial aid, including information about loans, scholarships and tips on how to complete financial aid forms. FinAid.org also provides a handy Estimated Family Contribution calculator.

US Department of Education, www.studentaid.ed.gov – The largest single source for financial aid in the U.S. is the federal government. This Website provides information about the Pell Grants, PLUS Loans and other aid programs.

VIII. GLOSSARY OF TERMS

3-2 Program: Degree program in which a student begins his/her studies at one institution, generally a small liberal arts college, and after three years, transfers to another larger institution to complete his or her studies. Most of these programs are in engineering. Three-two programs can be either single or dual undergraduate degree programs; others are undergraduate and graduate B.A./M.S combinations.

4-1-4 Plan: A college academic calendar usually including a fall term with four courses, a shortened winter or January term with one course, and a spring term with four courses.

Accelerated Programs: Exceptionally selective admission programs that offer admission to undergraduate and graduate programs, generally for medical school, to freshman applicants. Program length can vary from seven to eight years, often including summer coursework.

ACT: American College Test. This is a standardized college admission test that is accepted in place of (or in addition to) the SAT by almost all colleges. The test measures a student's abilities in English, mathematics, science reasoning and reading, and includes an optional writing section. Students receive a score in each of the four areas that ranges from 1-36, with a composite score that is the average of each of the four sub-scores.

Admissions Committee: The group of admissions officers and some combination of faculty members and administrators who review each candidate's application and make decisions regarding admissions.

Bachelor of Arts (B.A. or A.B.): Traditional four-year degree awarded by a liberal arts college or university following successful completion of a course of study. These degrees may be granted in any number of fields in the humanities, social sciences, natural sciences or fine/performing arts.

Bachelor of Fine Arts (B.F.A.): Four-year degree offered by fine arts, design, theater, dance and other visual and performing arts programs. Admission to B.F.A. programs can be based to a large extent upon artistic talent, determined through an audition or portfolio review, and to a lesser extent upon standardized testing and academic performance.

Bachelor of Science (B.S.): Four-year degree usually awarded for successful completion of requirements in the natural and physical sciences, or for more professionally oriented programs, such as engineering or business.

College Board: The organization which sponsors educational testing (the SAT, AP exams) as well as the CSS Profile form. They also produce much other college-related information and material.

College Entrance Examination Board (CEEB): Another name for the College Board. In filling out applications and other college forms, students are frequently asked for their high school's CEEB code. Peak's CEEB code is **060627**.

Common Application: Allows a student to complete one application form ("The Common Application") for participating colleges. Students send the information to each college from the Common Application website. Many of the participating schools include their individual supplemental applications on the Common Application website.
www.commonapp.org

Consortium: Several colleges and universities in a particular geographic area sometimes join together in a consortium, which gives students the opportunity to take courses at all member institutions.

Cooperative Education (Co-op): College-sponsored programs designed to help undergraduates meet college expenses and gain work experience, alternating periods of study with periods of work in a field related to a student's academic or professional interests. Traditionally, but not exclusively, used by students in such pre-professional programs as engineering, computer science and business. Many schools award college credit for the work outside the classroom.

Core Curriculum: College courses required for graduation, consisting of a comprehensive selection from such fields as the humanities, social sciences, natural and physical sciences, the fine arts, etc. Depending on the college, core curricula can range from a handful of courses to well over half the required courses necessary for graduation.

CSS Profile: Used by many selective colleges in addition to FAFSA to award financial aid funds. The CSS Profile is similar to the FAFSA, but is customized by the colleges to supply additional financial information. <http://profileonline.collegeboard.com>

Deferral: This is an admissions decision which may be received if a student has applied under an Early Decision or Early Action plan. A "deferral" means that the student has not yet been admitted or denied; the application will be placed in the pool of "regular

decision” applicants for another review, and an admissions decision will be sent in late March or early April. (Students who apply Early Decision and are deferred are no longer bound by the ED agreement and can apply to other schools).

Deferred Admission: This option, initiated at the student’s request, allows the student to postpone enrollment for one semester or one year in a college where he or she has been admitted. The student then may take a year for travel, work, or other projects before attending college. Most colleges will grant deferrals to students who present a well thought-out plan for what they will do for the semester or year.

Demonstrated Financial Need: Amount, as determined through federal, private and/or institutional financial aid forms, which is the difference between the total cost of attendance at a college and the estimated family contribution to the college cost.

Double Deposit: Accepting two colleges’ offers of admission by submitting a deposit to secure a spot in the freshman class at both schools. This practice is prohibited by the regulations of the National Association of College Admissions Counselors (NACAC), and is vehemently discouraged by the Peak School and your college counselors.

Dual Degree: Also called a “Joint Degree.” Academic program of study which allows student to either major in two separate undergraduate fields in completely distinct disciplines (such as engineering and business, or business and foreign language), or to pursue a joint undergraduate-graduate degree program (such as joint BA/MBA, BA/JD, or BA/MD programs).

Early Action (EA): A non-binding admission program in which the student applies by a stated early deadline and receives a decision early (usually mid-December). If admitted EA, students are under no obligation to enroll at the college. Typically, students who are not offered admission under early action are deferred; however, it is possible for an applicant to be denied outright and not automatically deferred for later consideration.

Early Action Single Choice: See “Single Choice Early Action.”

Early Decision (ED): A binding admission program in which the student applies usually by November 1st or November 15th and receives a decision by Christmas. If accepted ED, the student must enroll. Some schools have a second but later ED date, called ED2.

Early Decision 2 (ED2): A binding admission program with a January deadline. Students submit multiple applications but apply to one college under an ED2 plan. Usually decisions are received within a month of receipt of the ED2 application. If

offered admission under the ED2 plan, the student is required to enroll and then withdraw all other college applications.

Early Evaluation: A non-binding admission process in which a student is tentatively notified of their admission decision in January or February, receives their official offer in late March, yet does not need to respond to the college until May 1st. Offered by very few colleges.

Educational Testing Service: The company that produces standardized tests for the College Board. They also produce, and own, the TOEFL.

Estimated Family Contribution (EFC): The amount of money, determined through information submitted with federal and institutional financial aid forms, that a family can afford to spend for college. This figure will appear on your Student Aid Report (SAR).

Extracurriculars: Activities in which students participate outside of the classroom, such as athletics, student organizations and clubs, volunteer work and community service, music lessons or groups, or part-time jobs.

FAFSA: Free Application for Federal Student Aid. Required of all applicants for financial aid for every U.S. college and university. Determines eligibility for any financial aid monies supported by federal money (Pell Grant, Stafford Loans, Perkins Loans and Work Study). www.fafsa.ed.gov

Fee Waivers: Forms which document a student's inability to pay for college admission related fees, such as SATs and college applications. Students must meet the guidelines for eligibility as determined by the College Board. Fee waivers are available through the College Counseling Office for eligible students.

Grade-Point Average (GPA): Numerical conversion of letter grades into a cumulative average, by term, year or academic career.

Grants: Financial aid money from the federal/ state government or matriculating college which does not require repayment, like a loan. This is money that is "granted" to you and that you don't have to pay back.

Hook: A subjective factor in the admissions decision-making process which can influence, to varying degrees, a student's admission decision. Examples include legacy status, athletic recruitment, exceptional artistic talent, or membership in an underrepresented population.

Internship: A part- or full-time paid, volunteer, and/or for-college-credit position offering hands-on experience in a student's academic or professional field of interest.

Internships are undertaken either while enrolled during the academic year or in the summer.

Joint Degree: Also may be known as a “Dual Degree” program. Academic program of study which allows student to either major in two separate undergraduate fields in completely distinct disciplines (such as engineering and business, or business and foreign language), or to pursue a joint undergraduate-graduate degree program (such as joint BA/MBA, BA/JD, or BA/MD programs).

Language Proficiency Examination: An examination in a foreign language used to determine whether a student has satisfied a college’s foreign language requirement and, if not, which level of foreign language course is appropriate for the student.

Legacy: Having an immediate family member, generally a parent, and occasionally a sibling or grandparent, as an alumna/us of a college to which the student is applying.

Liberal Arts: A broad-based introduction to a wide variety of subjects, including the social sciences, humanities and natural sciences. Generally does not include professional programs, such as business, engineering or nursing, although these programs may contain some coursework in the liberal arts.

Loans: Financial assistance which must be repaid over an extended period of time, generally after a student completes an undergraduate degree.

Major: Concentrated field of collegiate study in one academic discipline, requiring a set number of required courses for completion beyond any required core curriculum requirements. Students concentrate in two academic fields by “double-majoring.”

Minor: A secondary field of concentrated study during the final two years of college, similar to a major yet with fewer requirements.

Matriculate: Academic term meaning to “enroll at” or “attend” a college or university.

Mid-Year Report: A form requested by colleges that reports senior grades. Peak submits senior fall grades to each of the schools on a student’s Naviance list at the end of the fall semester.

National Merit Commended Student: A designation given to students by the National Merit Corporation for students who score high on the PSAT/NMSQT examination, but do not pass the state-specific threshold score to become a Semifinalist.

National Merit Finalist: A designation for students who are eligible for merit-based academic scholarship (that is, eligible to be named a National Merit Scholar), based

upon the student's strong PSAT/NMSQT scores, high school record and counselor recommendation.

National Merit Scholar: A National Merit Finalist who receives a merit-based academic scholarship, sponsored by a member organization or college, or the National Merit Corporation.

National Merit Semifinalist: The initial designation by the National Merit Corporation for students who pass a state-specific threshold score on the PSAT/NMSQT examination.

National Collegiate Athletic Association (NCAA): National organization which supervises and regulates most intercollegiate athletic programs. Based upon size of institution and level of competition, these programs are divided into three divisions: Division I, II and III. Division I and II schools generally award athletic scholarships; Division III colleges do not. Student athletes who wish to play DI and DII sports will need to submit information online to the NCAA clearinghouse to establish eligibility for recruiting and play.

Need Blind: The practice of admitting students purely on the strength of their academic records without taking into account ability to pay.

Need Aware or Need Sensitive: The practice of taking into account an applicant's ability to pay before admitting him or her to college.

Pell Grant: Named in honor of Sen. Claibourne Pell (RI), a Pell Grant is a federally funded grant designed to help students with the lowest Estimated Family Contribution (EFC). Eligibility is determined through the information provided through the FAFSA.

Perkins Loans: Federally-funded college loan with a low interest rate and deferred repayment programs. Eligibility is determined through the information provided on the FAFSA.

Pre-Law/Pre-Med: Not a major or academic discipline, per se, but an intended direction for graduate school allowing a student to concentrate in many different fields of study. Law and medical schools offer basic guidelines on undergraduate courses for students interested in gaining admission to these graduate programs. However, students can generally integrate these basic requirements into many diverse majors, including business, engineering and other non-traditional pre-professional majors.

PSAT/NMSQT: A two-hour and ten-minute standardized exam that mimics, in many respects, the SAT. It contains verbal sections, math sections and a writing skills section.

This is many students' first chance to see how their skills compare with those of other college-bound students across the country in their age group. Students also compete for national scholarships (Merit Scholarships, Achievement Scholarships, National Hispanic Scholar Recognition Program) and are placed on college mailing lists.

Rate of Attrition: Percentage of students who do not return to college, due to academic, financial or personal reasons, usually after their freshman year.

Regular Decision: A term used to describe the application process in which an institution reviews most of its applicants prior to notifying the majority of its candidates. Regular decision deadlines fall in January or February for most colleges.

Reserve Officer Training Corps (ROTC): U.S. military program offering one-, two-, and four-year scholarships at select colleges and universities, covering tuition, books and fees in addition to a living stipend, in exchange for a set number of years of service in a branch of the military.

Rolling Admissions: A term used to describe the application process in which a university or college reviews applications as they are received and offers decisions to students as applications are reviewed. NOTE: Some rolling admission institutions may defer students initially. This does not mean that the student has been denied or placed on a wait list. A deferral simply means that the admission committee will review the student again later on in the cycle once new grades and standardized test scores are available.

SAT Reasoning Test: Originally called the Scholastic Assessment Test (hence the acronym SAT), the SAT Reasoning Test is owned and produced by The College Board and is required by most colleges in the U.S. to assess verbal, mathematical, and writing skills. There are three scores of 200 - 800, one for critical reading, math, and writing. From these three areas, a composite score is calculated on a 2400-point scale.

SAT Subject Tests: The College Board's standardized tests in specific academic subjects (e.g., U.S. History, English Literature, Spanish Language, Math, Biology, etc.). These tests are often used by many highly selective colleges to help with admissions decisions, and by other colleges to determine course placement.

Selective Service: U.S. Department of Defense bureau which requires registration by all eighteen-year-old male U.S. citizens. Confirmation of registration with the Selective Service is required for eligibility for federally-funded financial aid money.

Self-Help: The portion of a student's financial aid that includes college work-study or loans.

Semester: The most common academic calendar, dividing the year into two equal terms.

Single Choice Early Action: Though similar to Early Action, this plan prohibits students from applying “early” (EA or ED) to any other colleges or universities.

Social Sciences: Academic fields of study which focus on human behavior and societal interactions, such as psychology, sociology, political science, anthropology and economics.

Stafford Loan: Formerly known as “Guaranteed Student Loans” and renamed in honor of former Sen. Robert Stafford (VT), Stafford Loans are low-interest loans sponsored by the federal government for students enrolled at least part-time in college. Loans can be both subsidized (for students with demonstrated financial need) and unsubsidized (for students who do not qualify for need-based financial aid). The U.S. government will pay the interest on subsidized Stafford Loans until six months following a student's final semester of enrollment as a full-time student, but students with unsubsidized Stafford loans are responsible for the interest on those loans from the time of their disbursement.

Student-Faculty Ratio: The ratio determined by dividing the number of students by the number of professors. Thus, an 11:1 student-faculty ratio means there are 11 students for every 1 faculty member. “Average class size” frequently provides more useful information about faculty-student interaction in a college.

Student Aid Report (SAR): The form returned to a student following evaluation of the FAFSA by the U.S. Government’s Central Processing Agency. Copies of the SAR can be reviewed through the FAFSA website, www.fafsa.ed.gov . The SAR includes a student’s EFC and any further instructions that the central processing agency may have for a particular student.

Superscoring: It’s very common for schools to cherry pick a student’s best scores on both the SAT and ACT. If a student takes the SAT multiple times, a school will select the highest individual scores in math, reading and writing and combine them.

Test of English as a Foreign Language (TOEFL): Examination administered by ETS that assesses the fluency in English of a non-native English speaker. The TOEFL tests reading, writing, speaking and listening in English.

Transcript: A student’s official school record of grades and courses.

Trimester: Academic calendar divided into three roughly equal terms per year.

Waitlist: A limited number of freshman applicants who are neither admitted nor denied admission are placed on a waitlist and told they will be notified after May 1st if spaces within the freshman class become available. Waitlists are utilized by most selective institutions to ensure that they will meet their target enrollment numbers.

Work-Study Program: A federally sponsored program that allows students to pay for part of their educational expenses through part-time work on campus. A portion of the work-study salary comes from the college employer; most is through federal subsidies. Only students with demonstrated financial need are eligible for work-study jobs.

Yield: The number of students admitted to a college who matriculate.