

# FISHERS HIGH SCHOOL CAREER AND COLLEGE HANDBOOK

## PREPARATION TIMELINE

### SENIOR YEAR

#### September

1. Download NCAA forms at [www.ncaa.org](http://www.ncaa.org) if you plan to play sports in college.
2. GET YOUR APPLICATIONS IN EARLY! Be aware of early admissions deadlines. Call and request applications from the colleges or download them from their websites. More colleges are insisting that you apply on-line and may even waive application fees if you do so. When you apply online, you must print out the secondary school report and bring it in to the guidance office. They must be logged in at the guidance secretary's desk and dated so that your transcripts and scores may be sent. There is a \$2 fee for each application sent from the Fishers Guidance Office.
3. Spend time writing and re-writing your essay. Have several people proofread it for you. You want this to be your best effort. Use the FHS Writing Center to help.
4. Type your application or NEATLY print it in black ink. Follow directions, sign on the appropriate spaces. Collect ALL the parts of your application and turn it in to the guidance office.
5. IF YOU NEED A LETTER OF RECOMMENDATION, ASK FOR IT AT LEAST 4 WEEKS BEFORE THE DEADLINE AND 2 WEEKS BEFORE YOU SIGN YOUR APPLICATION IN AT THE GUIDANCE SECRETARY'S DESK. Many teachers as well as the guidance counselors are asked to write several letters. Give them time to write a personal letter just for you.
6. Review your SAT and ACT scores. If they were not high enough, take them again.
7. Take challenging courses and keep your grades up.
8. Check early admission deadlines for some specific major areas.

#### October

9. All seniors should have at least one college application on file before Fall break.
10. Download the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and send it in after you have completed your taxes but before February 25th. If you cannot get taxes done in time, you are allowed to estimate. Some colleges also have their own financial aid forms or may use The Profile. Check with the college of your choice to make sure you have all appropriate forms.
11. Check the scholarship file in the guidance office and use [www.fastweb.com](http://www.fastweb.com) programs to search for financial aid. All local scholarships are put on the announcements and the applications are available in guidance. Come in once a week to check the new scholarships.
12. Some schools require a seventh semester transcript. If yours does, bring a written request in, log it in at the guidance secretary's desk and allow a minimum or two weeks processing time.
13. Apply for scholarships, grants and loans. Be aware of deadlines.
14. Keep copies of all communications regarding your selected college including notification of admission, housing agreement and financial aid statements.
15. Attend the financial aid meeting in January for information on how to fill out the FAFSA, scholarships, loans and grants.
16. Check deadlines for college applications if they have not already been sent.

#### February

17. Submit FAFSA forms no later than February 25th for the best shot at financial aid.

#### March

18. Respond to your Student Aid Report (SAR) if needed and keep a copy. This allows you to correct information on the FAFSA if necessary.
19. Submit the requested deposit to your selected college. Notify other colleges that you will not attend them and thank the colleges.

#### May

20. College acceptance is provisional. It is based upon your total transcript including your 8<sup>th</sup> semester grades, so keep them up!

## BASICS OF COLLEGE ADMISSIONS PROCESS

### AREAS OF RESPONSIBILITY

#### STUDENT RESPONSIBILITY

1. Begin process of selection early.
2. Use the Internet connection to take interest and career tests, search for schools and find financial aid.
3. Meet with college representatives when they visit our school.
4. Plan to visit the colleges before making final decisions.
5. Be aware of your grades, class rank, strengths and weaknesses.
6. Secure information about deadlines, special requirements, testing, etc.
7. Follow directions and submit applications to counselor at least TWO WEEKS PRIOR TO THE DEADLINE. ALLOW AN ADDITIONAL TWO WEEKS WHEN REQUESTING A LETTER OF RECOMMENDATION.

#### PARENT RESPONSIBILITY

1. Discuss future plans, including the financial picture and any restrictions with your son or daughter early in the selection process. (In-state v. out of state)
2. Be aware of deadlines.
3. Complete your portion of the application (signature, checks, verification of residency, etc.)
4. Keep records of everything.
5. Fill out financial aid forms including the FAFSA in January after you have completed your taxes and mail by February 25<sup>th</sup>.
6. Call the counselor or college representative if you have questions.

7. Check with your child about college or scholarship information given over the announcements.
8. Encourage your child to check in at the guidance office for scholarship applications.

### COLLEGE AND HIGH SCHOOL GUIDANCE OFFICE RESPONSIBILITIES

1. Discuss college planning with the student.
2. Provide information regarding admissions, colleges, financial aid and visits from college representatives.
3. Provide certain applications and forms:
  - a. Applications for several state colleges and universities in Indiana
  - b. SAT and ACT registration forms (must be mailed directly to ETS or students can apply online at collegeboard.com for SAT's or act.org for ACT's)
  - c. Special and local scholarship applications that are distributed through the school
4. Prepare transcripts and recommendations to be sent to colleges within two weeks of being logged in at the guidance secretary's desk.
5. Send mid-year and final grade reports to colleges when the student makes a request. These reports ARE NOT AUTOMATICALLY MADE AS WE DO NOT KNOW WHICH COLLEGES REQUIRE THEM and it may vary according to the student's application status. These requests must be logged in at the guidance secretary's desk.

### **COMPLETING COLLEGE APPLICATIONS**

1. Call, email or write the college of your choice and obtain an application or apply on-line. The guidance office has some state applications and most are available on-line, however you will have to print out the secondary school report and turn it in to guidance with your signature and a check. Specialized programs fill quickly at some universities e.g. engineering at Purdue. Be aware there are early application deadlines for these programs. It may also be necessary to apply early for housing.
2. Applications turned in just prior to vacation breaks will probably not get processed until we return.
3. Follow instructions on the application carefully. Type or print neatly in black ink. Make your first impression with the admission officer a good one! Proofread for spelling and grammar errors and don't forget the necessary signatures.
4. Sign in a completed application including the check if there is an application fee, at the guidance secretary's desk. If you need to include letters of recommendation, make sure you turn them in with your application. Since the colleges need an official transcript, the application must be mailed from the school. We will also send a school profile sheet giving information about Fishers High School. All applications must be signed in, dated and checked for completeness at the guidance secretary's desk FIRST.
5. Be aware of the college's test requirements. Some schools require you to send your ACT or SAT scores directly to them from the testing company so you must know the college codes of any schools you want to receive your scores when you register for these tests.
6. Procedures for applying for financial aid vary from college to college. Make sure you check in the guidance department for applications for local scholarships and use the computer programs to search for other scholarships, grants and aid. Check with the financial aid office at the colleges to investigate special scholarships and grants in your area of study and to check out work-study programs. In any case, make sure you fill out the Federal Application for Federal Student Aid (FAFSA) by February 25<sup>th</sup>. Even though you may not qualify for need-based aid, many scholarships require you to fill out the FAFSA in order to be eligible for their money.
7. College representatives are usually here during August, September, October and November. Listen to announcements or check in the guidance office for dates and colleges.
8. Our high school CEEB code is 151-041.

### **COLLEGE VOCABULARY**

#### TYPES OF COLLEGES

Junior Colleges	Award Associate degrees and mainly prepare for technical careers - usually have open admission. May transfer credits to four-year school. Example: Vincennes University
Two-Year Colleges	Award Associate degrees and mainly prepare for technical careers tend to be commuter orientated. Examples: Ivy Tech, ITT
Liberal Arts Colleges	Award Associate and Bachelor degrees, combines broad education in the arts, humanities, social sciences and sciences - usually privately controlled. Examples: Marian, Wabash, Hanover, Earlham.
Universities	Award Associate, Bachelor, Masters and Doctorate degrees, generally larger and offer more majors and more research facilities. Examples: Indiana, Purdue, Ball State, Indiana State, Butler, Notre Dame.
Proprietary Schools	Award certificates and Associate degrees, usually privately owned and usually operate for a profit. Offer specialized programs. Examples: Professional Careers Institute, International Business College, Travel Careers, Inc.
Open	Accept virtually all interested students who have a high school degree or its equivalent.
Selective	Offer admission to all or most applicants who meet their explicit requirements which vary widely from college to college.
Competitive	More applicants meet their explicit requirements than they are willing or able to accommodate. Students cannot be sure of admission due to strong applicant competition.

#### DEGREES

Associate	Awarded upon completion of a two-year course of study.
Baccalaureate	An undergraduate degree such as the Bachelor of Arts (B.A.) or Bachelor of Science (B.S.) awarded upon completion of study after the four years of college.
Graduate	Awarded upon completion of study after the 4 years of college and granting of a baccalaureate degree.

## COLLEGE ENTRANCE TESTS - THE SAT AND THE ACT

There are two tests which colleges accept as part of their admission requirements: the Scholastic Aptitude Test (SAT) and the American College Testing Program (ACT). Most colleges will accept either test. Consult college catalogs to determine if one is preferred or required. We suggest that juniors take these tests twice to eliminate putting all your eggs in one basket. January and June are good test dates in the junior year. The fall of the senior year is the proper time to retake the test if necessary. Most colleges will take your best scores. Some colleges require higher test scores than others. Students should check the admission requirements of the colleges they plan to attend to determine the importance in each admissions decision.

**SUGGESTED TEST SCHEDULE: SOPHOMORE YEAR – SAT AND ACT IN JUNE: JUNIOR YEAR – SAT IN JANUARY, ACT IN FEBRUARY, SAT AND ACT IN JUNE: SENIOR YEAR – SAT OR ACT IN OCTOBER**

**PSAT** - Preliminary Scholastic Aptitude Test. This test is given to all juniors and sophomores. It is also the National Merit Scholarship Qualifying Test (NMSQT) sophomores take it for practice but must make sure they take it as juniors as the junior year is the only time the student is eligible for NMSQT competition. We will assume all sophomores and juniors will take it unless we are notified by a parent.

**ACT** - American College Testing. This college entrance test is more curriculum based than the SAT. To sign up you must pick up the ACT package in the guidance department and mail in your registration and fees directly to ACT or apply on-line at [www.act.org](http://www.act.org). Test dates are in September, October, December, February, April and June.

**SAT I** - Scholastic Aptitude Test. This test attempts to measure your developed reasoning abilities in both verbal and mathematical areas. To register, you must pick up the Student bulletin in the guidance office which tells when and where the SAT is given, how to have your scores reported to colleges and contains the registration form and optional Student Descriptive Questionnaire or apply on-line at [www.collegeboard.com](http://www.collegeboard.com). This college entrance test offers test dates in October, November, December, January, March, May and June.

**SAT II (Achievement Tests)** - are offered on some SAT I dates for students who wish to test out of certain subjects. Some colleges require SAT II tests for admission to the school or to certain areas of study. Check the admission requirements of your school. **IMPORTANT NUMBERS ON THE REGISTRATION FORMS: School Code for Fishers High School 151041.**

## GRADE POINT AVERAGES

Even though you should strive to attain the highest GPA possible, you should not take easier classes for the purpose of boosting your GPA. Colleges look at the academic areas and assign different weights to various classes. A college may calculate its own GPA based on what it considers academic courses.

In general colleges look at the criteria below in the following order:

1. Courses taken - type and degree of difficulty
2. Class rank and GPA (If no rank is reported, colleges look more closely at other criteria.)
3. SAT or ACT scores
4. Recommendations from teachers and counselors
5. Clubs, activities, leadership, awards, honors, job experience

## CHOOSING THE RIGHT COLLEGE

There are a number of factors to consider when trying to pick a college. Listed below are some ideas that may help you find the right college for you.

### COLLEGE SELECTION CRITERIA

Location of the College	Reputation	Fraternities and Sororities	Class sizes
Athletics	Social life	International Study Opportunities	Food
Numbers of majors, programs	Diversity among students	Student Life	Special interest / Honors
Faculty ratios, TA's, accessibility	Clubs, intra-mural teams,	Housing - availability and quality	Flexibility in course selection
Degree requirements	Friends currently attending the school	Coed v. single sex dorms	Academic Calendar
Internships	Off-campus accessibility - social events	Library facilities	Activities
Job placement	Off-campus employment possibilities	Graduate School admission stats	In state v. out of state tuition
Travel time and expense	Admission statistics to graduate school	Academic reputation	Off campus programs
Commuter possibilities	Statistics on job placement	Church Affiliation	Academics
Extra-curricular possibilities	Selectivity in Admission	Family ties	Private v. Public
Traditions, Heritage	Financial Aid	Attrition and retention figures	Scholarship and grant offers
Atmosphere	In state v. out of state tuition	campus and facilities	Opportunities for on campus
Conditions and appearance of the	% of students receiving aid	Variety of housing options	employment

## HOW TO GET THE MOST OUT OF YOUR CAMPUS VISIT

After you have written for information, gone over the literature and narrowed your college choices, you must get on the campus for a visit. Your gut level response to a college may be the best indicator of the college that is just right for you. Go prepared with a copy of your high school transcript and a list of questions. Do a prearranged absence request in the Fishers Attendance Office. The following points will help you to get the most out of your visit.

1. Make an appointment at least 2 weeks in advance with a college admission counselor for a meeting and a formal tour which should include:
  - visits to the departments of your possible majors.
  - visits to a "typical" freshman dorm, not just their best.
  - visits to a class in your area of interest
  - a meal on campus
  - visits to sports centers, recreational facilities, the student center, library counseling and health centers, auditoriums and special attractions of the college.
2. Plan to spend some time in the surrounding area. Check out extra-curricular activities, off-campus housing and off-campus employment opportunities.

3. Talk to the admissions officer ask:
  - How is the freshman year of studies handled? Are you given ample opportunity to take a variety of offerings or are you locked into a program right away?
  - How accessible are the professors, how many classes are taught by teaching assistants, what facilities are there for tutoring?
  - What are the statistics for graduate school and employment placement?
  - What overseas programs does the school offer and what are its pre-requisites?
  - If you are a junior, what would the admissions officer like to see on your transcript for senior year?
  - What courses will you be taking next year and what general schedule of courses are required to graduate in 4 years in your desired major?
4. Talk to students. After your tour, talk to the students on campus. Most students are eager to give information about the school, classes, professors and dorms. Ask about the best places to live, eat, study and work. You are going to be spending the next four years on this campus - make sure it fits you!

### HOW TO GET ADMITTED TO COLLEGE

The best strategy is an outstanding record where no excuses have to be made. However, the following suggestions will enhance the student's chances for admission.

1. Apply early (see timeline). This can make a big difference for the borderline student or the student applying to highly competitive colleges. If you are a borderline student, you will want to get a well-written application, candidate's statement and letter of recommendation in before the admission's officer is deluged with applications. If you are a very weak student, you may wait until the first grading period is over so you can include a strong report card with your application and still get it in before November. If you are a strong candidate, you may wish to consider early decision, early action or early notification.
  - Early Decision: If you are very certain of where you want to go, you might consider applying early decision. Under this plan, you agree not to go to any other school if you are accepted (some plans require that you not even apply to any other school). Colleges "love to be loved" and some times the acceptance rate is a bit higher than those who choose the regular decision route. If you are rejected, you are usually deferred to regular decision.
  - Early Action: Under this plan you do not have to withdraw other applications and you do not have to make a final commitment until May first. However, the competition for early action is tough and if you don't make it, you may be rejected rather than deferred. Unless you are certain of your acceptance, it is better to apply regular decision since your competition will be less challenging.
  - Early Notification: While it does not prevent you from applying to other schools, it does require an answer by March 1<sup>st</sup>. Since most other competitive colleges don't notify until April, you should only apply early notification if it is your first choice.
2. Have a strong senior year, enroll in at least four academic classes each semester.
3. Apply to at least one school where you will be easily admitted.
4. Most students should not apply to more than five schools. Many colleges trade lists or ask the student where they have applied. Too many applications may tell colleges you are indecisive or lack confidence.
5. Answer all correspondence and send in all fees requested. The student is not admitted in many schools until a deposit is paid.
6. If the student does not meet the requirements but is close to meeting them, ask for an interview. It is best for the student to prepare for the interview as an opportunity to make a good impression. While parents may coach the applicant, the interview is something that the student should do on his or her own.

### TIPS FOR WRITING ESSAYS

The book, Making a Difference in College Admission, has the following points to offer on writing essays.

- Colleges utilize essays to
  - 1) screen out less able applicants,
  - 2) attract specific constituencies to the applicant pool or, conversely, to widen the net,
  - 3) acquire autobiographical data on the applicants, and
  - 4) measure the writing skills and level of thinking of each student.

### DO

1. Be natural and write about something substantive.
2. Write in complete sentences, with no errors in grammar, spelling or typing. Make sure your paragraphs have beginning and ending sentences with a cohesive body. Be CONCISE.
3. Use humor judiciously, be creative and a bit vulnerable.
4. Use your own experiences, colleges are looking for something about you as an individual.
5. Read directions carefully. Answer the questions that are asked.
6. Tell the truth but focus on positives.
7. Start early and rewrite, rewrite, rewrite. Have several people proofread it and rewrite it again!
8. If no topics are given, you might consider:
  - writing on a personal experience or achievement that had significant meaning to you
  - writing on a personal, local or national concern and its importance to you

### DON'T

1. Whine, be negative or write what you think the admission people want to hear.
2. Submit a messy, incomplete, rambling, wordy piece.
3. Repeat your application or list your activities.
4. Be superficial, use clichés, or impersonal topics.
5. Improvise subjects if a specific essay question is asked.
6. Negatives and excuses turn people off.

Use the 3 C's:

1. Choices you have made
2. Challenges you have met
3. Commitments you have made

### HOW TO GET EFFECTIVE LETTERS OF RECOMMENDATION

Most schools require only the counselor's recommendation. Recommendations are not used by public universities except for unusual circumstances (special talent in fine arts curriculum, serious illness, a marginal application or foreign born). Highly competitive schools will also require recommendations from teachers who know you and your work well (preferably 11<sup>th</sup> and 12<sup>th</sup> grade teachers). The most helpful recommendations provide descriptions of your skills and work in the classroom, your comparative ability to other students, along with examples and anecdotes illustrating those skills and personal qualities. You are strongly encouraged to discuss these with your teachers and counselors before you request the letter as well as filling out the form below.

1. When submitting an application that requires a letter of recommendation **allow at least two weeks for the teacher to write it. If you request a letter near the end of a grading period, allow three weeks. This is in addition to the two weeks of processing time required after the application is logged in at guidance.**
2. Supply the teacher or counselor with some information about yourself. Colleges use these letters to get to know more about you so make sure the person writing the letter knows about you.
3. Supply the teacher with an envelope along with the recommendation form from the college and personally pick it up from the teacher to add to the completed application that you eventually sign in at the guidance secretary's desk. Teachers may give you the recommendation in a sealed envelope – if so, do not open it. Just put it in with your application for guidance to send on to the college.
4. Ask the teacher to keep a copy as you may need additional recommendations at a later time.
5. A recommendation will have more credibility if you have signed the waiver of right to see the recommendation (when provided).
6. Follow up with a personal "thank you" note to the teacher.

### FINANCIAL AID

One of the questions asked most frequently by parents who are looking at the impending burden of college costs is, "How do I find out about financial aid?" There are basically three kinds of financial aid. Gift Aid (Grants and Scholarships), Student Employment (Work-Study and part-time Jobs) and Loans (Subsidized and Unsubsidized). Aid that is awarded in any combination of these three based on financial need is called need based. Aid that is awarded on service, grades, membership, talents or special activities is called merit based.

The largest source of financial aid is need based. The common form for need-based aid is the Free Application for Federal Student Aid (FAFSA). Most sources of financial aid will not be available to students who do not file this form. It is especially used by college financial aid offices, the Indiana State Student Assistance Commission and the Federal PELL Grant Program. If you are in doubt as to whether or not to fill out the FAFSA - do! Even if you don't think you may qualify for need-based aid, having a record on file with the financial aid office may put you in touch with other sources of loans and work study programs.

The FAFSA is processed in Princeton, New Jersey, and is only sent to the colleges you wish to receive it. Some colleges require the new College Scholarship Service's "Profile" as well. Both of these forms are available in the guidance office. Other colleges have their own financial aid applications. The FAFSA may not be completed before January 1<sup>st</sup>. It is very important to obtain a Certificate of Mailing when you mail the FAFSA in case you have to prove that you did indeed mail it by the deadline if it gets lost in the mail. It will take from 4-6 weeks to process your FAFSA. After your form is processed, you will receive a Student Aid Report (SAR) in the mail. Review your SAR as soon as you get it. Make sure all information is correct. If any corrections need to be made, make them immediately and send the corrections to the proper address. If you make corrections, you will receive a revised SAR with the corrected information.

The important thing about finding financial aid is to START EARLY! All local scholarship applications are put on the student announcements. We also have a file in the college and career room that students can look through. You should check these applications at least once a week and pick up those for which you may be eligible. You should also check with organizations. Anything you can belong to or work for is a possible source (churches, employers, fraternal organizations, scouts, businesses etc.). You may also search the web at [www.fastweb.com](http://www.fastweb.com), or use the "College View" program.

The spring of the junior year is a good time to investigate what is available since some of the deadlines for application are in the early fall of the senior year. Students and parents should attend the financial aid planning night, and the "How to Fill Out the FAFSA" night meetings. These meetings cover the various types of aid and how to fill out the Free Application for Federal Student Aid (FAFSA). Do not wait for college acceptance letters before filing for aid. The earlier you file, the better. Some colleges have February 1<sup>st</sup> deadlines for allotting their available federal money.

### INFORMATION NEEDED TO COMPLETE THE FAFSA

- Last year's US income tax return
- Last year's Indiana income return
- W-2 Forms and other records of money earned last year
- Records of money income such as veterans, social security, Aid to Dependent Children and Welfare
- Current bank and S & L statements
- Current mortgage information and estimate of current value of home
- Record of medical and dental bills paid last year
- Business and farm records
- Records of stocks, bond and other investments
- Records of elementary and secondary tuitions paid for students other than the one applying for aid
- Use a pen with black ink

If you have questions on how to fill out the FAFSA, the following colleges are willing to answer them over the telephone:

Butler University Financial Aid Office 283-9278, University of Indianapolis 788-3217 Marian College 929-0123

Keep your financial aid work sheets, make photocopies for your personal records and be accurate. The figures on financial aid forms must agree with those on your IRS 1040 income tax form. Mistakes or omissions on your form can literally lose you hundreds of dollars and may delay your entrance to college. Many college

financial aid funds are exhausted before all corrected requests are made. In all written communications have your name and social security number on every page. When filling out the FAFSA, list the most expensive Indiana colleges first. The state will always be able to reduce your aid amount should you decide on a less expensive school later, but may not be able to increase it. Send letters directly to the college financial aid office describing any special financial circumstances in detail if the forms do not seem to accommodate your situation.

### FINANCIAL AID GLOSSARY OF TERMS

**Scholarships:** This is aid you don't pay back. Employers, churches, clubs, fraternal organizations businesses local groups and colleges are all potential providers of scholarships. They may or may not be need based and they are offered for a variety of reasons i.e. academic achievement, high test scores, financial need, athletic or other creative abilities, membership in organizations, leadership qualities etc.. In most instances, a student must excel in an area to be considered for scholarship dollars.

**Grants:** These are awards based on financial need which do not require repayment. Grants are available through the federal government, state agencies and educational institutions.

**Pell Grant:** This is financial assistance awarded by the federal government on the basis of need. The grant may be used toward tuition, room and board, books or other educational costs. You do not have to pay this aid back.

**Freedom of Choice Grant:** These grants are designed to make it possible for a needy student to select a college without regard to tuition rates. If the student qualifies for an Indiana state grant and indicates a private Indiana school as a first choice, consideration is automatic.

**Perkins Loan:** This is a loan funded by the federal government and awarded by the institution. The loans feature low interest rates and are repayable over an extended period of time.

**Federal Stafford Loan (subsidized):** This is a need based loan program in which a student may borrow from a bank or other financial institution and the federal government will pay the interest on the loan while the student is in school. Repayment begins within 6 months of the date the borrower withdraws from school, enrolls as less than a half-time student or graduates. The interest and principal is then the responsibility of the borrower.

**Federal Stafford Loan (unsubsidized):** This is a non-need based loan. It is basically the same as above except for variations in the amounts available and the fact that the interest is paid by the borrower during the enrollment and repayment period. Only the principal payments are deferred until after withdrawal or graduation.

**Parent Loan for Undergraduate Students (PLUS):** This is a non-need based loan with the current interest rate set annually at 52 week Treasury Bill rate + 3.1% not to exceed 9%. Repayment begins 60 days after loan is totally disbursed.

**State Student Assistance Commission of Indiana (SSACI):** SSACI is the state agency charged with the administration of Indiana Higher Education Grants and Lilly Endowment Education awards. To be considered, the student must be an Indiana resident planning to attend an Indiana institution on a full-time basis. There is no repayment of funds. Application is made by checking the SSACI box on the FAFSA.

**College Work-Study Program (CWS):** This is a government-supported program, which provides part-time jobs to students who need help paying college expenses. Work-study jobs are awarded to the student by the financial aid office. Some colleges will guarantee jobs to a student even if they do not demonstrate financial need.

**Aid Package:** This is a combination of aid, scholarship, grant, loan and work determined by the financial aid office of the college or university.