The National Office for School Counselor Advocacy (NOSCA)

College Affordability Planning

April Bell
Associate Director
National Office for School Counselor Advocacy (NOSCA)
• The Roadmap – The Eight Components of College and Career Readiness Counseling

• Focus on Component #6 – College Affordability

• Paying for College: The National Landscape for Financial Aid

• What Counselors need to know to help their students and families, especially underserved student populations, navigate the financial aid process

• Questions and Answers

Session Content
The Eight Components of College and Career Readiness Counseling provide a systemic approach for school counselors to implement across grades K-12—elementary through high school and beyond—to ensure equity both in process and results.

1. **College Aspirations**
   Goal: Build a college-going culture based on early college awareness by nurturing in students the confidence to aspire to college and the resilience to overcome challenges along the way. Maintain high expectations by providing adequate supports, building social capital and conveying the conviction that all students can succeed in college.

2. **Academic Planning for College and Career Readiness**
   Goal: Advance students’ planning, preparation, participation and performance in a rigorous academic program that connects to their college and career aspirations and goals.

3. **Enrichment and Extracurricular Engagement**
   Goal: Ensure equitable exposure to a wide range of extracurricular and enrichment opportunities that build leadership, nurture talents and interests, and increase engagement with school.

4. **College and Career Exploration and Selection Processes**
   Goal: Provide early and ongoing exposure to experiences and information necessary to make informed decisions when selecting a college or career that connects to academic preparation and future aspirations.

5. **College and Career Assessments**
   Goal: Promote preparation, participation and performance in college and career assessments by all students.

6. **College Affordability Planning**
   Goal: Provide students and families with comprehensive information about college costs, options for paying for college, and the financial aid and scholarship processes and eligibility requirements, so they are able to plan for and afford a college education.

7. **College and Career Admission Processes**
   Goal: Ensure that students and families have an early and ongoing understanding of the college and career application and admission processes so they can find the postsecondary options that are the best fit with their aspirations and interests.

8. **Transition from High School Graduation to College Enrollment**
   Goal: Connect students to school and community resources to help the students overcome barriers and ensure the successful transition from high school to college.
## NOSCA’s Eight Components of College and Career Readiness Counseling
### A Systemic K-12 Approach

The Eight Components of College and Career Readiness Counseling should be applied in elementary, middle and high schools.

<table>
<thead>
<tr>
<th>Component</th>
<th>Elementary</th>
<th>Middle</th>
<th>High</th>
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<tbody>
<tr>
<td>College Aspirations</td>
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<td>Academic Planning for College and Career Readiness</td>
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<td>College and Career Exploration and Selection Processes</td>
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<td>College and Career Assessments</td>
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<td>College Affordability Planning</td>
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<td>College and Career Admission Processes</td>
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<td>Transition from High School to College Enrollment</td>
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</tbody>
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Paying for College: The National Landscape of Financial Aid
Sources of Aid

- Federal Government
- State Government
- Colleges and Universities
- Private Scholarships
- Grants/Scholarships
- Loans
- Work-study
- Tax Credits and Deductions

Types of Aid
Undergraduate Student Aid by Source (in Billions), 2009-10

- Federal Loans: $65.8 billion (43%)
- Federal Pell Grants: $28.2 billion (18%)
- Federal Grant Programs other than Pell: $12.0 billion (8%)
- Federal Work-Study: $1.3 billion (1%)
- State Grants: $8.6 billion (6%)
- Federal Education Tax Credits and Deductions: $6.0 billion (4%)
- Institutional Grants: $26.0 billion (17%)
- Private and Employer Grants: $6.6 billion (4%)

Total Undergraduate Aid: $154.46 billion
• Federal Pell Grants
• State Grants
• Institutional Grants
• Private Grants
Who Gets Pell Grants?

Percentage Distribution of Pell Grant Recipients by Family Income and Dependency Status, 2008-09

SOURCE: The College Board, Trends in Student Aid 2010
• Based on financial need

• Based on academic qualifications

• Athletic and other awards

• Colleges with lowest price tags may not be least expensive for students

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Grants from Colleges & Universities
• Federal Loans
  ◦ Subsidized Stafford Loans
  ◦ Unsubsidized Stafford Loans
  ◦ PLUS Loans for parents

• Private Loans – Beware!
• Work-study

• Tax Credits and Deductions
  ◦ After the bills are paid
  ◦ For parents or students
  ◦ Now available to people who don’t owe taxes

Other Aid
Financial Aid Affordability Game Show

How Much Do You Know About the Financial Aid Application Process?
The official website for obtaining the FAFSA is Fafsa.ed.gov.

TRUE or FALSE?
The following financial documents are needed to successfully complete the FAFSA:

Parent’s/Student’s W-2, Federal Income Tax Return, as well as bank statements

TRUE or FALSE?
A student/parent should expect to receive a Student Aid Report (SAR) after the FAFSA has been successfully submitted online?

TRUE or FALSE?
A student can declare “independent” if she or he has a child/children who will receive more than half their support from the student between July 1, 2011 and June 30, 2012.

TRUE or FALSE?
Financial Aid Affordability Game Show

Thank you for your participation!
Avoiding common barriers that can derail the financial aid process of which FAFSA is a central part, especially for underserved populations.
Common Barriers

Financial Literacy Education

The Financial Aid Application Process

I. Preparing
   A. Personal & financial information sharing
   B. Opposition to educational debt

II. Applying
   A. Attention to deadlines
   B. Identification of "parent" & student status

III. Receiving
   A. Updates and corrections needed to receive aid
   B. Communication with Financial Aid Office

National Office for School Counselor Advocacy (NOSCA)
Common Barrier

A. Fear of Personal and Financial Information Sharing

1. Divulging personal financial information

2. Exposure of confidential information to others
Common Barrier

B. Opposition to Educational Debt

Lack of information about:

1. Good Debt vs. Bad Debt

2. Loan Repayment Plans and Options

SOURCE: studentaid.ed.gov
Good Debt vs. Bad Debt

**Good Debt**
- Education Loan
- Mortgage
- Real Estate Loan
- Business Loan

**Bad Debt**
- Credit Card
- Store Credit Card
- Auto Loan
Federal Loans and Repayment Plans*

- **Loan Option:** Federal Family Education Loans  
  **Available Repayment Plan Option:** Income-Sensitive Repayment Plan

- **Loan Option:** Federal Direct Loans  
  **Available Repayment Plan Option:** Income-Contingent Repayment Plan

- **Loan Options:** All Federal Stafford Loans, PLUS Loans and Consolidation Loans  
  **Repayment Plan Option:** Income-Based Repayment Plan

*Partial List

SOURCE: studentaid.ed.gov
Early Interventions and Strategies

Financial Literacy Education

I. Preparing

The Financial Aid Application Process

Students

Parents & Families
Common Barriers

Financial Literacy Education

The Financial Aid Application Process

I. Preparing
   A. Personal & financial information sharing
   B. Opposition to educational debt

II. Applying
   A. Attention to deadlines
   B. Identification of “parent” & student status

III. Receiving
   A. Updates and corrections needed to receive aid
   B. Communication with Financial Aid Office
II. Applying

Common Barrier

A. Lack of Attention and/or Disregard to Deadlines

Three application deadlines that require a timely response:

1. Federal Deadline – Non-negotiable (June 30th)

2. State Deadlines – Vary by State

3. Institution Deadlines – Vary by Institution & Program of Study
It is recommended to complete the FAFSA on-line (not the paper version)

FAFSA

FREE APPLICATION FOR FEDERAL STUDENT AID
July 1, 2011 – June 30, 2012

Use this form to apply free for federal and state student grants, work-study and loans.
Or apply free online at www.fafsa.gov.

APPLICATION DEADLINES
Federal Deadline - June 30, 2012
State Aid Deadlines - See below.

Check with your financial aid administrator for these states and territories:
AL, AS *, AZ, CO, FM *, GA, GI *, HI, MH *, MP *, NC, NE, NM, NV *, PR, PW *, SD *, TX, UT, VA *, VI *, VT *, WA, WI and WY *

Pay attention to the symbols that may be listed after your state deadline.
AK, AK Education Grant - April 15, 2011 (date received)
AK Performance Scholarship - June 30, 2011 (date received)
AR, Academic Challenge - June 1, 2011 (date received)
AE, Financial Aid Office - Contact the financial aid office
CA, California Financial Aid Office - Contact the financial aid office
CT, Connecticut - March 2, 2011 (*
DC, Washington, D.C. - March 31, 2011 (*
DE, Delaware - June 30, 2011 (date received)

KEY:
( ) Date Received/Date Processed
# For priority consideration, submit app by date specified
+ Applicants encouraged to obtain proof of mailing
* Additional form may be required

SOURCE: fafsa.ed.gov (Live support at studentaid.ed.gov/compleатегfafsa 1-800-4-FED-AID)
Listed on the next pages are the state agencies responsible for administering state financial aid programs. You should apply for any available state aid as well as federal aid and private scholarships. There also is a list of state education agency contact information at www.ed.gov/Programs/bastmp/SHEA.htm (this URL is case-sensitive).

**Alabama**
Alabama Commission on Higher Education
Toll-free: 1-800-960-7773
Web site: www.ache.state.al.us

**Alaska**
Alaska Commission on Postsecondary Education
Toll-free: 1-800-441-2962
Web site: http://akadvantage.alaska.gov

**Arizona**
Arizona Commission for Postsecondary Education
Phone: 602-258-2435
Web site: www.azhighered.org
II. Applying

Common Barrier

B. Error in Identification of “Parent” and Student Status

1. Definition of “Parent”:

   *Family Educational Rights and Privacy Act (FERPA)*
   *vs.*
   *Free Application for Federal Student Aid (FAFSA)*

2. Student Dependent vs. Independent Status
Identification of “Parent”

US Department Of Education

**FERPA**

- "Parent" is not restricted to biological parent(s).
- Adoptive parent treated as a biological parent.
- Parents are living together, not formally married, meet the criteria in their state for common-law marriage, report status as married.

**FAFSA**

- "Parent" is a natural parent, a guardian, or an individual acting as a parent in the absence of a parent or a guardian.
- Foster parent, legal guardian, grandparent or other relatives are not treated as parent, unless person has legally adopted the student.

*SOURCES: FERPA - ed.gov
FAFSA - fafsa.ed.gov*

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*Partial List*
Identifying Student Status*
(2011-2012 Academic Year Only)

If student can respond “YES” to at least one of the following questions, he/she is declared “Independent”: All other students will be declared “Dependent”.

- Student born before Jan. 1, 1988. *(24 years of age or older)*

- Student has children who will receive more than half their support from the student between July 1, 2011 and June 30, 2012.

- At any time since student turned age 13, both student’s parents were deceased, student was in foster care or a dependent or ward of the court.

- Student is/was an emancipated minor as determined by a state court.

*Partial List

SOURCE: studentaid.ed.gov
Special Circumstances for Dependent Students*

Special circumstances that hinder some dependent students from providing parent information:

*Examples:*
- Parent(s) are incarcerated.
- Student left home due to abusive family environment.
- Student does not know where parents are and unable to contact them.

**Assist students with special circumstances:**
- Clarify the process with students and families.
- Gather supporting documentation.

*Partial List, items may vary

Early Interventions and Strategies

Financial Literacy Education

II. Applying

The Financial Aid Application Process

Students

Parents & Families
Common Barriers

Financial Literacy Education

The Financial Aid Application Process

I. Preparing
   A. Personal & financial information sharing
   B. Opposition to educational debt

II. Applying
   A. Attention to deadlines
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III. Receiving
   A. Updates and corrections needed to receive aid
   B. Communication with Financial Aid Office
III. Receiving

Common Barrier

A. Failure to Make Updates and Corrections Needed to Receive Aid

Reports/Forms requiring updates and corrections:

- Student Aid Report-SAR (Federal)
- State Higher Education Agency Application (State)
- College/University Financial Aid Application (Institution)
Identifying the Need for Corrections

If “C” is indicated, locate correction details of page #1 of SAR.
If an asterisk (*) appears in front of the “C”, the application has been selected for verification.
If no “EFC” appears, it is a rejected SAR, additional information, corrections and/or updates are required before processing.

SOURCE: studentaid.ed.gov
Common Updates and Corrections

- Application Signature(s)
- Home Address
- Social Security Numbers
- Birth Date(s)
- Income Tax Information
- Institution(s) Selected
- Housing Plan(s)
Common Updates and Corrections

State Higher Education Agency Application (State)
- State Institution(s) Identified
- Contact Information
- Enrollment Status
- Confirmation

College/University Financial Aid Application (Institution)
- Final Transcripts
- Report of Outside/Private Funds

National Office for School Counselor Advocacy (NOSCA)
III. Receiving

Common Barrier

B. Failure to Communicate with Financial Aid Office

Required communication for all students:

1. Corresponding with Financial Aid Office

2. Review and Analyze Financial Aid Award Letter (FAAL)

3. Comparing Financial Aid Award Letters (FAALS)
Required Communications Chart

- FAFSA Application Completion
- Received & Reviewed by Federal Government
- Student Aid Report (SAR) distributed
- Received by State Government Agency (If applicable)
- Student & Family
- Required Communication
- Admitting Institution(s) (Financial Aid Office)
- Collective Responsibilities of the Student & Family and the Financial Aid Office

National Office for School Counselor Advocacy (NOSCA)
Sample Financial Aid Award Letter
Green University

Dear Potential Student,

Cost of Attendance: $26,310.00

Circle “A” for Accept or “D” for Decline for each individual award where indicated below:

<table>
<thead>
<tr>
<th></th>
<th>Fall</th>
<th>Spring</th>
<th>Total</th>
<th>Accept/Decline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$4,000</td>
<td>A / D</td>
</tr>
<tr>
<td>Presidential Freshman Scholarship</td>
<td>$1,450</td>
<td>$1,450</td>
<td>$2,900</td>
<td>A / D</td>
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<tr>
<td>Green University Grant</td>
<td>$550</td>
<td>$550</td>
<td>$1,100</td>
<td>A / D</td>
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<tr>
<td><strong>Total Grants and Scholarships</strong></td>
<td></td>
<td></td>
<td>$8,000</td>
<td>A / D</td>
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<tr>
<td>Federal Subsidized Stafford Loan</td>
<td></td>
<td></td>
<td>$3,500</td>
<td>A / D</td>
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<tr>
<td><strong>Total Student Loans</strong></td>
<td></td>
<td></td>
<td>$3,500</td>
<td>A / D</td>
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<tr>
<td>Federal College Work-Study</td>
<td>$330</td>
<td>$330</td>
<td>$660</td>
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<tr>
<td>Federal PLUS Loan</td>
<td>$7,405</td>
<td>$7,405</td>
<td>$14,810</td>
<td>A / D</td>
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</table>

Sincerely,
Financial Aid Office

SOURCE: Adapted from: College Counseling Sourcebook, 6th Ed. College Board, collegeboard.org
## Compare Your Aid Awards

### The On-line Tool

<table>
<thead>
<tr>
<th>Location</th>
<th>School 1</th>
<th>School 2</th>
<th>School 3</th>
<th>School 4</th>
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</thead>
<tbody>
<tr>
<td>State you live in:</td>
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<tr>
<td>College or University Name</td>
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### Cost of Attendance

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<th></th>
<th>School 1</th>
<th>School 2</th>
<th>School 3</th>
<th>School 4</th>
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<tbody>
<tr>
<td>Tuition and Fees</td>
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<tr>
<td>Room and Board</td>
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<tr>
<td>Books and Supplies</td>
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<tr>
<td>Travel</td>
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<tr>
<td>Personal Expenses</td>
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### Financial Aid

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<th></th>
<th>School 1</th>
<th>School 2</th>
<th>School 3</th>
<th>School 4</th>
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<tbody>
<tr>
<td>Gift Aid</td>
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<tr>
<td>Grants and Scholarships</td>
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<tr>
<td>Other Gift Aid</td>
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<tr>
<td>Self-Help Aid</td>
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<tr>
<td>Student Loans</td>
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<tr>
<td>Work</td>
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<tr>
<td>Work Study/Job Offer</td>
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</tbody>
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SOURCE: collegeboard.org

National Office for School Counselor Advocacy (NOSCA)
Early Interventions and Strategies

Financial Literacy Education

The Financial Aid Application Process

I. Preparing
II. Applying
III. Receiving

Community
Common Barriers

Financial Literacy Education

The Financial Aid Application Process

I. Preparing
   A. Personal & financial information sharing
   B. Opposition to educational debt

II. Applying
   A. Attention to deadlines
   B. Identification of “parent” & student status

III. Receiving
   A. Updates and corrections needed to receive aid
   B. Communication with Financial Aid Office

National Office for School Counselor Advocacy (NOSCA)
Additional Resources and Tools

Financial Literacy
- Federal Insurance Deposit Corporation (FDIC), fdic.gov
- My Money, mymoney.gov

Preparing to Apply for Financial Aid
- The Federal Trade Commission, ftc.gov
- Safeguarding Against Identity Theft Worksheet, collegeboard.org

Applying for Financial Aid
- Counselor and Mentors Handbook on Federal Student Aid, fsa4counselors.ed.gov
- Funding Your Education Beyond High School, studentaid.ed.gov
- Pay for College, collegeboard.org

Receiving Financial Aid
- Helping Families Compare FAALs, collegeboard.org
- Appealing An Award, College Counseling Sourcebook, 6th Ed., collegeboard.org
Sign up for the next 2 NOSCA Webinars on the Eight Components of College and Career Readiness Counseling

**Webinar 2 – 1:00PM EST, March 29, 2011**
Component 8: Transitioning Students from High School Graduation to College Enrollment – Vivian Lee

Learn how to connect students to school and community resources to help students overcome barriers and ensure the successful transition from high school to college.

**Webinar 3 – 1:00PM EST, April 20, 2011**
Component 1: Building College Aspirations – Jennifer Reed

Learn how to build a college going culture based on early college awareness by nurturing in students the confidence to aspire to college and the resilience to overcome challenges along the way. Maintain high expectations by providing the necessary supports, building social capital and conveying the conviction that all students can succeed in college.
### NOSCA’s Eight Components of College and Career Readiness Counseling (#1-3)

<table>
<thead>
<tr>
<th>Component</th>
<th>Elementary School</th>
<th>Middle School</th>
<th>High School</th>
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</thead>
<tbody>
<tr>
<td>1. College Aspirations</td>
<td>• College Visits — 2/4 yr colleges, HBCU’s, HACU’s</td>
<td>• Interactive Campus Visits — Campus/Dorm Life, College Class, Dining Hall Experiences</td>
<td>• Agenda Books with Month-to-Month College Preparation Calendar</td>
</tr>
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<td></td>
<td>• Showcasing College Paraphernalia — College Talk, Map Locations, Size</td>
<td>• College and College Fair</td>
<td>• College Clubs/Posse’s</td>
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<td></td>
<td>• College and Career Themed Literacy Program — Reading, Writing, Comparing</td>
<td>• Connecting Career Interest to College Majors</td>
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<tr>
<td>2. Academic Planning for College and Career Readiness</td>
<td>• Test/Study/Organization Skills for Academic Success</td>
<td>• Parent Workshops on Academic Acceleration</td>
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<td></td>
<td>• Parent/Families Academic Planning Workshops</td>
<td>• High School 101: How to Make the Most of Your High School Career</td>
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<td>• Middle School Shadow Day</td>
<td>• College Exploration — Research &amp; Writing on Careers of Interest</td>
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<td></td>
<td>• Community/Parent Career Day — Sharing “what they do” for their job/career and school preparation required</td>
<td>• Connecting Careers to school classes</td>
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<tr>
<td>3. Enrichment and Extracurricular Engagement</td>
<td>• Enrichment &amp; Extracurricular Fair</td>
<td>College and Career Portfolio Development</td>
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<td></td>
<td>• Creating Service Learning Opportunities through Community Partnerships</td>
<td>Information Night on the Summer After school Programs</td>
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<td>• Infusing clubs and organizations into the regular school day</td>
<td>Highlighting the Importance of Leadership in Extracurricular Activities</td>
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<td></td>
<td>• Opportunities to participate in summer enrichment programs, e.g. Computer</td>
<td>• Opportunities to participate in summer enrichment programs, e.g. Computer and Math Camps, Creative Writing Programs, Leadership Development Camps</td>
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<tr>
<td></td>
<td>and Math Camps, Creative Writing Programs, Leadership Development Camps</td>
<td>• Leadership in Extracurricular Activities</td>
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</tbody>
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### NOSCA’s Eight Components of College and Career Readiness Counseling (#4-8)

<table>
<thead>
<tr>
<th>Component</th>
<th>Elementary School</th>
<th>Middle School</th>
<th>High School</th>
</tr>
</thead>
<tbody>
<tr>
<td>4. College and Career Exploration and Selection Process</td>
<td>• College and Career Week</td>
<td>• Interview Clinic</td>
<td>• Explore College Websites</td>
</tr>
<tr>
<td></td>
<td>• Career Fairs</td>
<td>• Resume Writing Workshop</td>
<td>• Inviting College Representatives</td>
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<td>• Job Shadow Day</td>
<td>• Soft Skills Workshop</td>
<td>• Internship Experience</td>
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<td></td>
<td>• Interview People Working in Careers of interest</td>
<td>• College/Career Fair</td>
<td></td>
</tr>
<tr>
<td>5. College and Career Assessment</td>
<td>• What do I Want To Be When I Grow Up Inventories/Auditions</td>
<td>• On-line Web-based Inventories/Auditions</td>
<td>• SAT, ACT, PSAT, Explore, Plan, PSS</td>
</tr>
<tr>
<td></td>
<td>• Interest Inventories</td>
<td>• Personality Profile Inventories</td>
<td>• A&amp;P &amp; B. Exams</td>
</tr>
<tr>
<td></td>
<td>• Finding out “What I Do Best”</td>
<td>• Explore, Plan, PSAT, PSS, Deadline</td>
<td>• On-line College/Career Search</td>
</tr>
<tr>
<td>6. College Affordability Planning</td>
<td>• Financial Literacy -arning, Saving, Budgeting, Planning</td>
<td>• Financial Aid 101</td>
<td>• Financial Aid Basics</td>
</tr>
<tr>
<td></td>
<td>• College Money Vocabulary – Scholarships, Loans, Grants</td>
<td>• Understanding College Cost</td>
<td>• Ways to Pay for College</td>
</tr>
<tr>
<td></td>
<td>• Saving for College</td>
<td>• Strategies to Pay Your College Bill</td>
<td>• Scholarships Search</td>
</tr>
<tr>
<td>7. College and Career Admission Process</td>
<td>• Month-to-Month Calendar of College Activities by Grade level</td>
<td>• Communicate with Admission Staff</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Transition Workshops</td>
<td>• Application Process</td>
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<td>• Off to College Checklist</td>
<td>• Building College Support Networks</td>
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Additional Handouts on The Eight Components Located on the NOSCA Website
Questions?

Visit www.collegeboard.org/nosca or Email guidance@collegeboard.org.

For further information, please contact:
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Own the Turf Campaign