



milwaukee  
**LUTHERAN**  
H I G H S C H O O L

# **2014**

## **Post-Secondary Planning Handbook**

**Milwaukee Lutheran High School Code: 501-395**

**Website: [www.milwaukeeelutheran.org](http://www.milwaukeeelutheran.org)**

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We hope this handbook will be of assistance to students and parents in selecting post-high school options. These choices invoke a process, and the process involves exploration of the many options. Our purpose is to combine information and exploration in one handbook.

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*You whom I have upheld since you were conceived, and have carried since your birth.  
Even to your old age and gray hair I am he, I am he who will sustain you.  
I have made you and I will rescue you.*

*Isaiah 46: 3-4 (NIV)*

# Responsibilities in the College Process

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## Students

- Surrender your future into God's hands. Pray for Him to be glorified and pursue your God-given passion.
- Insure that the courses selected in high school meet the admission requirements of the type of institution you plan to attend.
- Maintain the best grade point average possible.
- Discuss future plans with your parents.
- Research college options. Sign up to attend college representative visits. Attend College Fairs. Go on College Visits.
- Discuss with your counselor which entrance tests to take and the appropriate test dates. Obtain registration materials and meet registration deadlines.
- Complete applications on time. Find references and request Letters of Recommendation and transcripts. Follow through with all Milwaukee Lutheran procedures for submitting applications/transcripts.
- Search for scholarships that meet your qualifications and complete the applications.

## Parents

- Help monitor course selection process.
- Discuss plans with student. Consider all options, even if they aren't your preference. Establish criteria and limits on finances and type of post-high school institution.
- Attend junior parent meeting during the spring with student and counselor to review records and discuss plans.
- Help your child with college visits.
- Help your child keep track of testing, applications, and scholarship dates and deadlines.
- Complete the financial aid applications in January of senior year.
- Support your child.

## Milwaukee Lutheran Guidance Department

- Assist students with course registration and college planning.
- Assist the student with interpreting and understanding standardized test scores, career inventories, college, scholarship, military, and career literature.
- Conduct conferences with students and parents.
- Process student requests for applications and transcripts within two weeks of the request.

The counseling department will help in every way possible by supplying and interpreting information. The student must accept the responsibility for exploring the various available post-high school options. Final decisions must be made jointly by parents and the student.

# College Preparation Timeline

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## Junior Year

- Build upon your academic profile by taking challenging, college-prep courses.
- Maintain the grades needed to meet the prerequisites for higher level coursework (including Honors and Advanced Placement courses).
- Stay involved in school or community activities that interest you or let you explore career interests.
- Develop a comprehensive list of schools that you may be interested in attending.
  - Access college websites or request information to be sent to you.
  - Attend the NACAC College Fair held at the Wisconsin Center in September.
  - Attend college representative visits at Milwaukee Lutheran in the spring.
- Update your resume.
- Strongly consider taking the PSAT in October. Review the results of this test and compare them to the ACT-style tests like the EXPLORE and PLAN.
- Take ACT Prep workshop sponsored by Milwaukee Lutheran or find other resources to help you prepare for the ACT or SAT.
- Secure a Social Security Number if you don't already have one (it will be necessary for the FAFSA).
- Consider attending the FAFSA workshop held at the beginning of January.
- Use the College Board's *Getting Financial Aid* to learn how financial aid works and estimate how much aid you might receive ([www.collegeboard.com](http://www.collegeboard.com)).
- Schedule a Junior Conference with your counselor.
  - Review your transcript to check credits toward graduation.
  - Develop your academic plan for your senior year courses.
- Register online and take the ACT / SAT in the spring. Make sure you use all four free college reporting codes.
- Register for any Advanced Placement exams offered.

## Summer Prior to Senior Year

- Register with the NCAA Eligibility Center ([www.ncaaclearinghouse.net](http://www.ncaaclearinghouse.net)) or NAIA ([www.playnaia.org](http://www.playnaia.org)) if you are interested in playing college athletics.
- Begin making college visits to the schools that are of interest to you.
  - Attend a campus Preview Day, Open House, or Private School Open House Week (*normally during the month of June in Wisconsin*).
  - Call ahead on visits so that an admission counselor is available to help you.
  - Do your research. Find out as much information about each school as possible.
  - Review the list of recommended questions to ask while you are on the visit.
  - Try to begin the process of narrowing down your list of potential schools.
- Begin searching for scholarships.
- Start to plan and write college essays (often these don't change every year so you can consult previous applications if necessary).
- Decide whether you are going to apply under a particular college's early decision or early action program.

## **Fall of Senior Year**

- Build upon your academic profile by taking challenging, college-prep courses.
  - Check credits for graduation and, if necessary, adjust your schedule.
  - Don't make changes that will jeopardize graduation or negatively impact your admission status.
- Maintain your grades throughout senior year.
- Stay involved in school or community activities that interest you or let you explore career interests.
- Attend College Readiness Night in September.
- Take the ACT / SAT again in the fall. Higher scores increase your eligibility for more colleges or scholarships.
- Narrow down the list of schools to which you will consider and apply.
  - Attend the NACAC College Fair held at the Wisconsin Center in September.
  - Attend the fall college representative visits to Milwaukee Lutheran.
  - Visit schools you are still considering. Try to attend on Campus Visit Days.
- College Applications
  - Ideal period runs from September 15<sup>th</sup> to Thanksgiving. Any school that has a December 1<sup>st</sup> application deadline should be completed before Thanksgiving. If possible, be ahead of the applicant pool that arrives between November 15<sup>th</sup> and December 15<sup>th</sup>.
  - Some schools waive the application fee if you apply early.
  - Organize your applications. Create files for each school you will apply to. List the requirements and deadlines. **PAY CLOSE ATTENTION TO DEADLINES.**
  - Complete all applications online unless you are directed otherwise by the college.
  - Request letters of recommendation as soon as possible from teachers, counselors, and community leaders (provide at least two weeks notice). These must remain sealed if they are given to you that way.
- Sign up for a PIN at [www.pin.ed.gov](http://www.pin.ed.gov) so you can complete and sign the FAFSA in January.

## **Winter of Senior Year**

- Avoid Senioritis. Your senior grades are important. Many schools request 7<sup>th</sup> semester and final transcripts of students planning to attend. A dramatic change in grades could result in a change in admittance status if a student has been a borderline admit. When a school says that enrollment is contingent on maintaining senior year grades – they mean it.
- Apply for Financial Aid
  - Have parents complete their taxes as soon as possible.
  - Attend the FAFSA workshop held at the beginning of January.
  - As soon after January 1<sup>st</sup> as possible, complete and submit your Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Submitting online is faster and easier.
  - Check with your prospective schools about any deadlines for financial aid. Also determine if there are any additional financial aid forms or requirements.
  - Review your Student Aid Report (SAR) for any mistakes and report them to your prospective school. You should receive your SAR in a couple of days if you file your FAFSA electronically. (If you file by mail it will take a few weeks).
  - If any special circumstances affect your family's financial aid situation, alert each college's financial aid office.
- Review your college acceptances and compare financial aid packages.
- Revisit college campuses if you can't make a decision.
- Complete scholarship applications. Ask the college about scholarships on their campus.

- December is the last ACT for many schools and scholarship programs. Check with the school to see if they will accept scores after the December test date.

### **Spring of Senior Year**

- Finish your senior year with the same commitment you have shown in previous years.
- Register for any Advanced Placement exams offered.
- Choose your school by May 1<sup>st</sup> (unless early decision). Mail a written acceptance of your commitment to your selected school. Make sure you submit your deposit.
- Notify all other schools of your final decision. Schools will not be offended, but they do want to fill your spot.
- Review the procedures for your school concerning financial deposits, housing, and course selection.
- Write thank you notes to those who wrote recommendation letters for you.
- Send a final transcript to the school (and NCAA or NAIA eligibility center if necessary) once grades are finalized.

# Career Choice

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Selecting a career path is a really difficult decision. It is one of the first major decisions that an individual faces during the transition into adulthood. No matter what direction we choose, God promises to be there for us and to use us for his glory.

*So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand. – Isaiah 41:10 (NIV)*

Many people hope that some test of a person will magically direct them toward a future full of success and happiness. Unfortunately, no such thing exists. However you can create a list of possibilities by talking with people, creating opportunities to observe jobs, and by contemplating how God has designed you.

## **Ideas to consider:**

### 1. Analyze Yourself

- Think about your interests.
  - i. What do you enjoy?
  - ii. What interests you most in the activities you have done?
  - iii. Do you tend to focus on things, people, data, or ideas?
- Analyze your strengths.
  - i. What comes easy to you?
  - ii. Determine the physical, social, and mental requirements of a job and evaluate whether you believe you possess those qualities.
    1. Do you have the necessary size and physical stamina?
    2. Do you have the skills for dealing with people that the occupation requires?
    3. Do you have the necessary or desirable personality traits? Can they be acquired?
  - iii. What have inventories such as PLAN or PSAT indicated you would do well?
- What are your personal preferences?
  - i. Working with people *or* working alone?
  - ii. Being indoors *or* working outdoors?
  - iii. Having a routine *or* having variety?
  - iv. Leading *or* following?
  - v. Having freedom *or* having set directions?
  - vi. Working with your hands *or* working with your mind?
  - vii. Physically active *or* physically comfortable?
  - viii. Producing a product *or* providing a service?
  - ix. Technical problems *or* social activities?
  - x. More money *or* more free time?
- Identify your commitment.
  - i. What appeals to you about the career? What doesn't appeal to you?
  - ii. Some careers demand 4-9 years of education. Are you willing and able to study that long?
  - iii. What is the employment outlook for the career?

iv. What is the salary range? Will it be enough to fulfill your needs?

2. Explore a Variety of Career Options

- Attend a Career Fair.
- Shadow, observe, or interview a professional in their selected career.
- Read and research different vocations.
- Volunteer or get a job in a related field.

**Avoid these pitfalls in the career process**

- Not bothering to find out all the facts.
- Confusing interest with ability. Interest is important, but ability is an obvious factor that needs equal attention.
- Avoid over-playing a single aspect of the career. The common inclination is to focus on only one part of a job – either positively or negatively.
- Choosing a job based on your aspirations to be like someone else, not necessarily the job.
- Avoid the “white-collar” illusion. This is a generally held misconception that some occupations are more respectable than others.
- The urging of well-meaning friends and parents without any evidence to support it.
- Thinking only of money. If money is the only motivation, the career will be a poor choice.

**Research Careers at These Sources:**

ACT Career Planning

[www.actstudent.org/wwm](http://www.actstudent.org/wwm)

ACT Majors Map

[www.act.org/majorsmap/index.html](http://www.act.org/majorsmap/index.html)

Bureau of Labor Statistics

[www.bls.gov/oco](http://www.bls.gov/oco)

*This site gives descriptions of the work, the educational requirements, advancement opportunities, advantages, disadvantages, wages and salaries, future outlook, and related careers.*

Careers.org

[www.careers.org](http://www.careers.org)

College Board

[myroad.collegeboard.com](http://myroad.collegeboard.com)

*Allows you to take an assessment to explore a list of suggested careers and majors that fit your personality and strengths. You can also search for colleges by location, major, cost, and much more.*

Mapping Your Future

[mappingyourfuture.org/planyourcareer/](http://mappingyourfuture.org/planyourcareer/)

*Can be used to assess your unique skills and develop a career plan tailored to you.*

National Association of Colleges and Employers

[www.naceweb.org](http://www.naceweb.org)

**Naviance – Career Tools**

**Family Connection Tab on MLHS Website**

- **Career Cluster Finder**
- **Career Interest Profiler**
- **Do What You Are Inventory**

**See Guidance Office for Account Information**

Net Mentors

[www.netmentors.org](http://www.netmentors.org)

*Talk (email) with an adult working in your desired field.*

Princeton Review

<http://www.princetonreview.com/careers>

*Career Questionnaire and Profiles*

Wisconsin Health Careers

[www.wihealthcareers.org](http://www.wihealthcareers.org)

Wisconsin Worknet

<http://www.worknet.wisconsin.gov/worknet/>

*Wisconsin Workforce and Labor Market Information System*

# Options After High School

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Approximately 80% of all careers require education and/or training beyond a high school education. Some careers require four years of college. Others require one year of education or training at a career schools or community college. In many cases, a student's career choice will determine which educational option is most appropriate. While there are many factors that determine the opportunities a student will have in life, the most significant determining factor is education. Make sure that your child understands the importance of a good education and strongly encourage your child to continue his/her education after high school.

## **Four-Year Colleges & Universities**

- Generally, students are enrolled for four years and graduate with either a Bachelor of Arts or Bachelor of Science degree.
- These public and private schools offer a wider variety of academic courses and give students time and opportunities to explore their interests. Often there is a liberal arts program with other pre-professional and career entry programs such as business, engineering, education, agriculture, law, and medicine.
- These institutions can vary in size, cost, and selectivity of admissions.
- Consult the school's website for their requirements in terms of test scores, GPA, and course work taken in high school. You can also contact the school's admission office for information.
- Examples: Alverno College, Concordia University, Marquette University, University of WI

## **Community Colleges, Junior Colleges, or Two-Year Colleges**

- Students attend these schools to earn either an Associates' Degree, a non-degree certificate that allows entry into many jobs, or to earn credits that will be transferred to a four-year institution.
- Typically these schools are comprehensive, open door institutions that are less expensive when compared to four-year colleges, have flexible course schedules with day and evening classes, may not have campus housing, and may have waiting lists for high demand programs. Community college courses are also often available to high school students 16 years or older who want a head start on college.
- These schools can be a good stepping-stone to a larger four-year school, but you must be sure to contact the four-year college to check their transfer policy and whether the credits will transfer easily. For Wisconsin, this site helps track those transfers: <http://tis.uwsa.edu/>
- Examples: UW-Washington County, UW-Waukesha

## **Vocational, Technical, & Career Schools**

- These institutions offer career oriented postsecondary programs that may last from a few months to a couple of years.
- These schools may offer certificate or degree programs a four-year college may not. Students enroll in courses to learn the skills needed for employment in a specific career including auto mechanics, computer technology, pet grooming, cosmetology, etc.
- Ask to see their job placement record for recent graduates and statistics on how many graduates passed licensing exams as well as proof of accreditation.

- Examples: Milwaukee Area Technical College (MATC), Waukesha County Technical College (WCTC)

### **Online Schools**

- Opportunities for online study increase every year. Before signing up, consider the following:
  - What is the program like? Do they use full-time faculty? How much interaction is there between student and instructor?
  - Is it an accredited institution with your program of interest? *Demonstrating this is important when you're looking for a job or applying to another school.*
  - What is the graduation rate of the institution? What careers are there for graduates?
  - What financial aid is available?

### **Military Service**

- The military offers a young person the chance to serve, free training, travel opportunities, and excellent benefits. Military programs build discipline and maturity quickly. The three common avenues are:
  - Military Academies:
    - The military academies offer an outstanding free education but competition is fierce for opportunities. Qualifications for admittance include rigorous physical and academic requirements. Life – including summers – is very strict and regimented. A military commitment for several years after graduation is expected.
    - In order to be admitted, you must obtain an official nomination from your United States Senator or Representative. Start during the spring of your Junior Year.
      - Air Force Academy - [www.usafa.af.mil/](http://www.usafa.af.mil/)
      - Naval Academy - [www.usna.edu](http://www.usna.edu)
      - West Point - [www.usma.edu](http://www.usma.edu)
      - Coast Guard Academy - [www.cga.edu](http://www.cga.edu)
      - U.S. Merchant Marine Academy - [www.usmma.edu](http://www.usmma.edu)
  - ROTC:
    - The primary purpose of the ROTC program is to educate young men and women for commissioning in the unrestricted line of the Air Force, Army, Marines, or Navy. To receive a commission, a student must complete all requirements for a Bachelor's Degree in accordance with university rules, as well as completing certain courses specified by the military branch.
    - ROTC scholarships are available for 2, 3, and 4 years. College costs are covered by the military in exchange for service after college. Students enter the military as commissioned officers.
    - For more information visit:
      - Air Force ROTC - [www.afrotc.com](http://www.afrotc.com)
      - Army ROTC - [www.armyrotc.com](http://www.armyrotc.com)
      - Navy ROTC - [www.nrotc.navy.mil](http://www.nrotc.navy.mil)

- Enlisting:
  - You can contact recruiters for information. Beware: some recruiters can be high-pressure sales people. Don't sign anything without parental advice. If recruiters become nuisances, politely say you are not interested and ask for his or her name and branch of service.
  - For more information visit:
    - Air Force - [www.airforce.com](http://www.airforce.com)
    - Army - [www.goarmy.com](http://www.goarmy.com)
    - Coast Guard - [www.uscg.mil](http://www.uscg.mil)
    - Marines - [www.marines.com](http://www.marines.com)
    - Navy - [www.navy.com](http://www.navy.com)
    - Air National Guard - [www.ang.af.mil](http://www.ang.af.mil)
    - Army National Guard - [www.arng.army.mil](http://www.arng.army.mil)

### **Work / Travel**

- Some students, for various reasons, find that working after high school is a good idea. Some do it for family reasons, some for financial, some to buy more time to make a better decision, some to take a break from school.
- The drawbacks can be that school never becomes inviting again and that money isn't really saved (that new car or apartment can eat up any potential savings).

*He who began a good work in you will carry it on to completion until the day of Christ Jesus.*

*Philippians 1:6 (NIV)*

# Choosing a College

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Colleges are like people – each one is unique. Each has its own atmosphere and a distinct personality. This personality is the composite of many things – its students and faculty, location, facilities, traditions, philosophy, and more. Initially be open to all types of colleges. Through investigating various types of schools you will discover where you are most comfortable. Talk to current college students about their experiences. Use college search engines. Browse school websites. Attend college fairs. There are guidebooks in the MLHS Guidance office that contain information about admission requirements, degrees, majors, tuition, housing, scholarships, financial aid, etc. Do whatever is necessary to find out what a school is really like.

To find the most suitable match, a vital part of choosing a school will be putting in the time and energy not only to research your post-secondary school options, but also to assess what your needs and goals might be. Start by thinking about who you are as a person and a child of God. Identify how your personality will influence your college selection. Think about the type of people with whom you want to surround yourself. Most importantly, pray. Ask the Lord to help guide you through this process. Remember, no matter what you choose God will bless you through it.

## My College Preferences

**1. Type of Institution**

- Four Year University
- Four Year College
- Community College
- Technical School
- No Preference

**2. Control of College**

- Public
- Private
- No Preference

**3. Location**

- Wisconsin
- Midwest
- New England
- Middle Atlantic
- South
- Mountain
- Pacific Coast
- Outside United States
- No Preference

**4. Size**

- Enrollment Under 500
- 500-2,000
- 2,000-5,000
- 5,000-10,000
- Over 10,000
- No Preference

**5. Environment**

- Urban
- Suburban
- Rural
- No Preference

**6. Religious Preference**

- Church Related
- Non-Church Related
- No Preference

**7. Student Body**

- Men Only
- Women Only
- Coeducational
- No Preference

**8. Cost**

- Under \$8,000
- \$8,000-\$20,000
- \$20,000-\$40,000
- No Preference

**9. Degree of Selectivity**

- Non-Selective
- Moderately Selective
- Highly Selective
- No Preference

**10. Financial Plans**

- No Aid Required
- Partial Aid Required
- Complete or Nearly Complete Aid Required

**11. Type of Aid Desired**

- Employment
- Scholarship or Grant
- Loan
- Combination of Above

**12. Probable College Major**

- Liberal Arts
- General Studies
- Business
- Communications
- Education
- Engineering
- Law
- Medicine/Dental
- Nursing
- Pre-Professional
- Other
- Undecided

**13. Basis of College Choice**

- Primarily Mine
- Mine and Parents

**14. Degree of Interest in College**

- Low
- Moderate
- High

**15. Housing**

- Campus Dormitory
- Fraternity or Sorority
- Off Campus
- At Home

**16. Other Criteria**

- Sports
- Student Activities
- Facilities
- Prestige

## **Other Aspects to Consider**

- Large Schools – offer many majors, more areas of specialized study, more courses in each area, some large classes, urban atmosphere, greater range of extracurricular activities and organizations, more anonymity.
- Small Schools – fewer majors, more flexible programs, small classes, more discussion, fewer lectures, closer relationships between students and faculty, greater chance for individual participation and leadership experience in athletics and clubs, more personal atmosphere.

## **Seek Information About Different Schools**

### 1. College Fairs

The National College Fair is held annually at the Wisconsin Center in Milwaukee in September (*typically the last Sunday*). Sponsored by the National Association of College Admissions Counselors, over 150 colleges and universities will be represented. Special sessions will be conducted on the UW-System, private colleges and universities, financial aid, and transition services for students with special needs. There is no admission fee for the fair.

### 2. Milwaukee Area College Meetings

Many colleges or small groups of schools hold weekend or evening meetings at various places (*usually hotel conference rooms*) in the Milwaukee area. This meeting gives parents and students an opportunity to meet with college representatives to discuss the various aspects of the colleges represented.

### 3. Representative Visits to Milwaukee Lutheran

### 4. On-Campus Visit Days

Throughout the year, many colleges and universities sponsor special days or weekends designed to give prospective students a realistic view of college life on campus. Special sessions on career planning, course selection, expenses and financial aid are usually a part of the orientation. Visit a school's website to find out when their on-campus visit days will be held.

### 5. Campus Tour

There is no better way to learn about a college than by visiting campus. The next section details the campus visit.

## **Research Colleges at These Sources:**

**Naviance**      **Family Connection Tab on MLHS Website**  
*See Guidance Office for Account Information*

[www.careersandcolleges.com](http://www.careersandcolleges.com)

[www.Christiancollegeguide.net](http://www.Christiancollegeguide.net)

[www.collegeboard.org](http://www.collegeboard.org)

<http://thecollegenavigator.com>

[www.collegenet.com](http://www.collegenet.com)

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

[www.collegeview.com](http://www.collegeview.com)

[www.petersons.com](http://www.petersons.com)

[www.princetonreview.com](http://www.princetonreview.com)

<http://uwhelp.wisconsin.edu>

[www.privatecollegezone.org](http://www.privatecollegezone.org)

# Campus Visits

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There are many ways to discover what a school is like – talk to peers, graduates of the institution, look at websites. However, there is no better view than what you will experience by visiting the campus. You will be able to observe where you will eat, sleep, attend classes, study, worship, and take part in campus activities. You will have the opportunity to evaluate what students wear, how they live, and how they interact. You are most likely to choose a college which is “matched” to your needs and this is the best tool to make that evaluation.

## **Tips to Maximize Your College Visit**

1. If possible, visit before you apply to the school.
2. Arrange your visit in advance. Schedule your visit by contacting the Admissions Office at least two weeks in advance of your visit. Try and schedule your visit when school is in normal session (avoid homecoming, holidays, etc.).
3. Allow sufficient time for the visit – preferably a full day with an overnight stay, but not less than a half day.
4. Familiarize yourself with the college catalog, bulletin, viewbook, college website or other reference material before visiting so that you can ask intelligent questions when you arrive on campus.
5. Summarize your personal data (interests, activities, awards, GPA, test scores, etc). You may not be asked for it, but it is good to have with just in case you are.
6. Be on time. Make sure you know how to find parking and the admissions office.
7. Meet with an admission counselor. These individuals like talking with high school students and can share more information than what is available in the course catalog, the viewbook, or the website. They can help you identify whether the school is a good fit for you.
8. Tour the campus. Stay overnight in a residence hall. Eat in the dining facility. Attend an on-campus event. These experiences help in your decision making.
9. Attend a class to get an idea of the typical size, teaching style, and academic atmosphere.
10. Arrange to meet with faculty in your area of interest.
11. Don't let your parents ask all the questions.
12. Give careful attention to your appearance, grooming, and conduct. Put your best foot forward.

## **What to look for and ask on your visit**

1. Campus
  - a. Does the campus appeal to you? Is it too large? Too small? It is easy to get around? Do the buildings appeal to you?
  - b. How far is the campus from the local community? Will the city be a positive or negative factor?
  - c. Is there pride shown by the college and its students in maintaining a clean and well-maintained appearance?
  - d. How safe is the campus? Where is the campus police located? Are there safety programs, such as escorts and emergency phone boxes, on campus?

## 2. Admissions

- a. How will the college/university be evaluating you? What criteria are used in the process: (test scores, GPA, quota, area of study, extracurricular, volunteer/civic/church activities, recommendations, other subjective factors)?
- b. What is the average academic profile for incoming freshman in terms of GPA, test scores, class rank, and courses taken?
- c. Do you accept Advanced Placement test scores? Which classes and what score must I have? Can I test out of any courses?
- d. Is the ACT/SAT required? Is the ACT Writing Test required?
- e. What are the application deadlines and procedures?

## 3. Classes

- a. What is the average class size for freshman? Upperclassmen?
- b. Who will teach freshman courses – graduate assistants or faculty?
- c. What percentage of the faculty have earned doctoral degrees?
- d. What are the college's top three programs?
- e. Do you offer a program/degree in my area of interest? What are the requirements for that degree?
- f. What is the flexibility of courses in the field in which you are interested? What special opportunities might be available?
- g. What type of academic / personal support is available at the school?
- h. What is the faculty advisor system? How easy is it to meet with advisors?
- i. How much studying is typical for a successful student?
- j. Do you offer international study opportunities?
- k. What are some of the regulations for all students? What is the attendance policy?

## 4. Placement & Graduate Statistics

- a. How long will it take me to earn a degree?
- b. What percentage of freshmen graduate from the school? Why do students leave?
- c. What percentage of students in a program graduate?
- d. What percentage of graduates continue on with grad school or professional study? What is the grad school acceptance rate of those who apply?
- e. What are some of the placement statistics for graduates not pursuing professional study?
- f. How are the students who graduate viewed by employers?

## 5. Colleges Costs, Financial Aid & Scholarship Opportunities

- a. What are schools basic costs (tuition, room, board, fees)? What other costs are involved in attending (books, personal, travel)?
- b. What percentage of students receive financial aid? What is the average amount?
- c. What kinds of financial aid programs are available? What is the procedure for applying? Are work opportunities or loans available?
- d. Does the college offer merit and no-need scholarships? Athletic or talent awards?

## 6. Students

- a. What is the enrollment and composition of the study body?
- b. Where do students come from? What is their economic background? Why did they choose this school?
- c. Are there clubs, activities, or housing that are minority related?
- d. How would the majority of students be characterized – happy, friendly, independent, serious, anxious, liberal, conservative, competitive, etc.

- e. What do students like most about the school? What do they like the least?
7. Religious
- a. What places of worship are available/nearby?
  - b. Is attendance at a chapel service required?
  - c. Are theology or philosophy courses required?
8. Housing
- a. What housing is available? Are single rooms available? Are dorms co-ed?
  - b. What percentage of students live on campus? Are freshmen required to live in a residence hall? Are upperclassmen allowed to live in a dorm?
  - c. How many students are in a dorm?
  - d. How are housing and roommates assigned?
  - e. What are the deadlines to secure the preferred housing? Is a deposit required?
  - f. What are the dormitory regulations? What furniture/appliances are allowed? Are the rooms fully furnished?
  - g. What meal plans do you have? What are the dining facilities like? Are any special food options available with your meal plan?
9. Social & Recreational
- a. Is there a good balance of academics, social life, and extracurricular activities?
  - b. What do students do for fun? What off-campus activities are there? How expensive are they?
  - c. What percentage of students remain on campus on the weekends? What do they do?
  - d. Is a car necessary? If not, what are the transportation options?
  - e. Does the school have a student union, fitness center, or other recreational facilities? Do students use them?
  - f. What varsity and intramural sports are played? Are there opportunities for participation? Are the students active supporters of athletic events?
  - g. Are there fraternities or sororities? What percentage of the students belong?
  - h. Is there an alcohol or drug problem? If so, how is the college handling it?
10. General Atmosphere
- a. What are the college's history and traditions? What are the objectives and educational philosophy? How will they affect you?
  - b. In general, does the college appear to be relatively strict or fairly liberal in its operation?
  - c. What is the attitude of the students toward college administration and faculty?
  - d. What is the faculty's attitude toward students? Friendly? Distant? Laissez-faire?
  - e. Is there assistance / backup for computer problems?
  - f. Is there a doctor, nurse, psychologist, or career counselor on campus? What is the waiting period for appointments?

# How Colleges Assess Students

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Every college wants to fill their freshman class with interesting, creative, and sensitive young people to positively impact the tone and atmosphere of the college. They are also attempting to match the student with the school's academic standards and workload, an important factor in seeking to create a good match. Merging the two objectives can often be very difficult. College representatives are eager to match students with the college only if they will enjoy and succeed in their institution. A mismatch between a college and a student, while sometimes unavoidable, can be costly to both. A strong match represents a high retention rate for the school.

Colleges are not only looking for academic excellence, but also for the multi-dimensional student that will bring something to the campus. This is seen in students who demonstrate curiosity, make "intelligent" mistakes, and have experiences of "depth", not just breadth. Present yourself as a student who is involved in intellectual, physical, artistic, and spiritual activities. In a very general sense, the more academically selective a school is, the more closely the admissions team examines data other than GPA and test scores.

## **Top Factors Used to Predict a Positive Fit**

### **1. Types of Courses Taken**

- a. Student can demonstrate academic strength through their course history.
- b. Strong Academic Program
  - i. English (4 years) – strong writing skills; familiarity with major works and texts in all major genres.
  - ii. Mathematics (3-4 years) – algebra, geometry, and higher
  - iii. Science (3 years) – biology, chemistry, and physics
  - iv. Social Studies (3 years) – including two full year history courses
  - v. Foreign Language (2-3 years of the same language)
  - vi. Technology – word processing; the ability to integrate different media
- c. Students who take challenging courses show that they are serious about facing academic challenges. Schools would prefer a "B" grade in an advanced course rather than an "A" grade in an easier course. Not only does the advanced course look better to schools, but it will also prepare the student better for the challenge of college courses.

### **2. Grades in Core, College Prep, Honors, and AP Courses**

- a. While success in these courses suggests you will succeed in a college curriculum, most schools accept a large number of students who perform well in a more traditional program.
- b. While schools are normally only evaluating grades through the end of junior year, some enrollment decisions will be contingent upon courses completed during senior year. If student's grades have fallen during senior year, the college has the right to revoke his/her admission.
- c. If a student wishes to make changes to their senior year courses after they have applied, they should contact the school to inform them of the potential change and make sure it will not affect their admission status.

### **3. Standardized Test Scores (ACT or SAT)**

- a. Test scores should be sent directly to colleges and universities from the testing agency. Various college guides and admissions materials list the middle 50% range attained by students at a particular college on standardized tests.

### **Key Factors Influence Positive and Negative Decisions (vary in importance)**

### **4. GPA / Class Rank / Grades in All Subject Areas**

- a. Good grades throughout high school and in all subjects suggest a willingness to work and an interest in a variety of topics.
- b. Significant improvement in your record, no matter how late in your high school career, will not go unnoticed by the majority of colleges. Colleges prefer a steadily improving record over the first three and a half years. And yes, senior year grades are important.

### **5. Essay or Writing Sample**

- a. This is where a student can “come to life”. The essay can identify special talents, describe a difficult personal situation, amplify special activities, or discuss growth experiences.
- b. For some schools the essays are a critical factor. At selective schools where applicants tend to have similar grade point averages, course selection, and test scores, the essays help to distinguish one student from the next. A great deal of attention should be paid in writing them.

### **6. Recommendation Letters**

- a. The secondary school report or counselor’s recommendation describe not only achievements and skills but also character and integrity. A teacher’s recommendation is important, particularly when the teacher knows the student well and is willing to detail potential in their academic area.

### **Other Factors that May Be Considered (in no particular order)**

### **7. Alumni Child**

- a. Children of alumni may receive careful consideration at most colleges. A legacy or family tie does not guarantee admission, but it may provide an extra look. With two equal candidates, the legacy may have the edge.

### **8. Interview (typically only required at selective colleges)**

- a. Some college admissions directors feel failure to visit a campus within 150-200 miles of a student’s home indicates a lack of true interest in the college. Many colleges send representatives to the high schools and, in some cases, this interview can suffice if the school is too far away to visit.

### **9. Special Talents, Interests, Skills, Experiences, Volunteer Work**

- a. Extracurricular activities at the high school and in the community play a role in the admissions process. Colleges frequently state they look for students who will make a significant contribution to the college community. Because between 70% and 80% of all applicants can handle the academics, colleges often look for that extra dimension – artists, musicians, athletes, leaders, volunteers, and writers.
- b. It is more important to show what you contributed within an activity rather than the quantity.

## **Factors in the College Admission Decision**

This chart represents the survey data from 1,540 admission departments in 2007. They were asked to determine the importance of different factors for student applicants.

	<b>Considerable Importance</b>	<b>Moderate Importance</b>	<b>Limited Importance</b>	<b>No Importance</b>
Grades in College Prep Courses	75.9	17.4	2.9	3.8
Strength of Curriculum	61.5	25.3	7.6	5.6
Standardized Admission Tests	60.4	27.9	7.3	4.4
Grades in All Courses	51.2	36.4	9.5	3.0
Essay or Writing Sample	27.9	30.6	21.5	20.0
Class Rank	23.1	38.6	24.6	13.7
Counselor Recommendation	21.2	40.7	28.0	10.0
Students Demonstrated Interest	20.8	31.2	25.8	22.3
Teacher Recommendation	19.5	41.1	27.8	11.5
Interview	10.4	23.1	34.7	31.8
Extracurricular Activities	7.6	37.0	39.9	15.5
Subject Test (AP, IB)	7.6	23.5	35.5	33.3
State Graduation Exam Scores	6.3	13.4	28.3	52.1
SAT II	5.2	8.5	24.5	61.8
Work	2.9	21.5	44.5	31.0

*2007 NACAC Admission Trend Survey – 1,540 responses*

# College Examinations

The college examinations administered to students are typically used to identify you as a potential academic fit for a college or university. The scores help predict the applicant's success during the first year of college. The emphasis that admissions officers place on standardized tests varies from school to school, but virtually every four year college or university requires test scores as part of the application and admission process

## **ACT vs. SAT**

Most public and private schools in Wisconsin will accept either the ACT or SAT. SAT scores are required by some out-of-state schools and for some scholarships. If you are considering out-of-state schools, or if you are hoping to apply for a number of scholarships, it is recommended that you take both the ACT and the SAT tests.

	ACT	SAT
<b>Overview</b>	The ACT is a subject knowledge test based on what you should have learned in high school.	The SAT tests problem solving ability independent of the high school curriculum.
<b>Time</b>	3 Hours, 25 Minutes (Writing = Additional 30 minutes)	3 Hours, 45 Minutes
<b>Main Focus</b>	Grammar Reading Math	Vocabulary Reading Math
<b>Content Areas</b>	<p><u>English</u>: measures standard written and rhetorical skills.</p> <p><u>Math</u>: algebra, geometry and four questions on trigonometry.</p> <p><u>Reading</u>: measures reading comprehension.</p> <p><u>Science</u>: measures the interpretation, analysis, evaluation, reasoning, and problem-solving skills required in natural sciences.</p> <p><u>Writing</u>: measures writing skills emphasized in high school and entry-level college composition courses.</p>	<p><u>Critical Reading</u>: a mix of reading comprehension and sentence completion that requires vocabulary usage.</p> <p><u>Math</u>: algebra and basic geometry.</p> <p><u>Writing</u>: essay is the first section; factored into the score is a multiple choice section on grammar usage and word choice.</p>
<b>Guessing</b>	No penalty – encourages educated guessing.	Penalized (deduction of ¼ of a point for incorrect answers)
<b>Scoring</b>	Composite Score (1-36) (average of content scores) Essay Score (2-12) Perfect Score = 36	Each Section Score (200-800) Essay Score (2-12) Perfect Score = 2400

## ACT Test Dates

Register at [www.actstudent.org](http://www.actstudent.org)

Test Date	Registration Deadline	Late Fee Required (+\$21)
April 12, 2014 June 14, 2014 September 13, 2014 October 25, 2014 December 13, 2014 February 7, 2015	March 7, 2014 May 9, 2014	March 8-21 May 10-23

Cost = ACT \$35.00

ACT Plus Writing \$50.50

## SAT Test Dates

Register at [www.collegeboard.org](http://www.collegeboard.org)

Test Date	Registration Deadline	Late Fee Required (+\$23)
March 8, 2014 May 3, 2014 June 7, 2014 October 2014* November 2014* December 2014* *dates not released yet	February 7, 2014 April 4, 2014 May 9, 2014	February 21, 2014 April 18, 2014 May 23, 2014

Cost = SAT \$50.00

## MILWAUKEE LUTHERAN HIGH SCHOOL CODE: 501-395

### Test Preparation

The best preparation, of course, is to have been a diligent student all your life, taking solid academic courses and developing good reading habits. Test prep or “coaching” cannot substitute for knowledge or make up for a poor academic background, but it can reduce anxiety, provide review, and help students develop test-taking skills.

It is helpful to become familiar with the format, types of questions, words and concepts the test uses, how it is timed and scored, and what will be expected of you on the test day. This can help you avoid mistakes as well as give you confidence and decrease your anxiety. Practice tests are provided in the application packets, in books, or online. Milwaukee Lutheran also provides test prep workshops twice a year for a nominal cost.

### **Web**

[www.actstudent.org](http://www.actstudent.org)  
[www.collegeboard.co](http://www.collegeboard.co)  
[www.KnowHow2GoWisconsin.org](http://www.KnowHow2GoWisconsin.org)  
[www.privatecollegezone.org](http://www.privatecollegezone.org)

### **Handbooks**

The Real ACT Prep Guide (*Peterson's*)  
Kaplan ACT or Kaplan SAT (*Simon & Schuster*)  
Cracking the ACT (*Princeton Review*)  
ACT Success or SAT Success (*Peterson's*)

# College Applications & Essays

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The application is an important document that should be carefully and correctly filled out. These applications represent you on paper form and will be used to help make decisions regarding your acceptance. Remember that this process is all about finding a good match. You are looking for a good match in a college. The admissions department is doing the same in looking for its students.

## **College Application Process for Milwaukee Lutheran Students**

The application process should be completed during the first semester of the senior year. In order for your application to be considered all requested items must be submitted – including test scores. It is recommended that you take the ACT or SAT during the spring of junior year.

Begin submitting applications early – September 15<sup>th</sup> or earlier. You want to complete your applications by Thanksgiving.

Make sure you follow this process when submitting your applications.

- Complete your part of the college application online. To find the undergraduate application you may have to look under “Admissions”.  
*Only in rare cases should paper applications be submitted. If paper is completed, all components should be submitted together.*
- Pay any required application fees (*some colleges waive fees if applications are completed early*) with credit card.
- Some schools require that the ACT score come directly from ACT. Go to [www.actstudent.org](http://www.actstudent.org) to request that the score be sent to the school.

After those first three steps are completed, then you will complete these steps.

- If schools request information from a counselor or teacher, print off the forms and bring them to the Guidance office. Letters of recommendation from a teacher should also be turned in to the Guidance office.
- Almost all applications require an official transcript be sent. This must be requested in the guidance office by completing the blue form (*parents must sign if you are under the age of 18*).
- The transcript will be sent along with all other materials received from the student to the school.

## **Common Application**

The Common Application is a document that can be used to apply to multiple schools while only completing one application. The benefit is that it can possibly save you time, but the application is long and exhaustive because it asks for information that many different schools could be seeking.

Note – Students will need to activate their Naviance account in order to submit the transcript, counselor reference, and any letters of recommendation through eDocs. See your Guidance Counselor for information on activating your account.

## **Tips for College Applications**

- Fill out a number of applications. Applying to several schools, rather than just one or two, gives you more options. If you aren't accepted to your first choice, or if you find out it is too expensive, you have alternatives.
- Follow Directions. Read through the entire application before you start to fill it in.
- Always state your ethnicity (especially if you are considered a minority).
- Always list whether your parents attended the school (legacies sometimes receive preference).
- Make sure you include your Social Security Number.
- Don't embellish your activities. List those you have played an active role in.
- Have others proofread your applications and essays before you submit them. Make sure there are no misspelled words. Double-triple check everything.
- Make copies of everything in case it is misplaced.
- Submit the applications early (*and if not early - always on time*). This can help with securing student housing that may fill up and assist in various scholarship opportunities.

## **10 Common Mistakes on College Applications to Avoid**

1. Misspellings – This is a big pet peeve of admissions people. If you misspell words on something as important as the application, it shows that either you don't care or you aren't good at spelling. Some students even misspell their intended major.
2. Grammatical Errors – It isn't good enough to just spell check. Proofread for grammatical errors.
3. Applying online, but the application isn't submitted – If you apply online, you should receive confirmation that the college or university received it. Confirmation could be an email message, a Web page response, or a credit card receipt. Follow through and make sure that your application has been received.
4. Forgotten Signatures – Make sure you sign and date the form. Often students overlook it if it's on the back of the form. Make sure all spaces are completed.
5. Skipping Instructions – This often results in an incomplete or incorrectly filled out application.
6. Listing extracurricular activities that aren't – Those that make the list include sports, the arts, formal organizations and volunteer work. Talking on the phone and hanging out with friends don't make the cut. Make sure your activity information is accurate. Colleges may check with your high school.
7. Not telling your counselor where you've applied – Let your counselor know which colleges you're applying to, and ask to review your high school transcript before it's sent to colleges. Sometimes transcripts have errors.

8. Using an email address that friends might laugh about, but colleges won't – Select a professional e-mail address. Keep your fun address for friends, but select an address using your name for college admissions. Keep it simple – consider using your first initial and last name.
9. Not checking your email regularly – If you've given an e-mail address, the college will use it. You don't want to miss out on anything because you didn't read your e-mail.
10. Letting mom or dad help you fill out your application – Admissions people know if your parents help, whether you have two different styles of handwriting or if your admissions essay sounds more like a 45-year-old than a 17-year-old. It's fine to get advice, but do the work yourself.

### **Letters of Recommendation**

The first time you may need a Letter of Recommendation is when the school requires them as part of the application process. Students should go to their prospective schools admission website and read through the application requirements to ensure that they submit all necessary materials.

The second situation is when a student is on the “bubble” in terms of admission standards. Most colleges publish their admission criteria on their website, or provide statistics for the middle fifty percent of admitted freshman students. If a student finds that his or her GPA, class rank, and/or ACT/SAT score(s) fall just below, at, or above the published admission standards, it may be in his or her best interest to send a Letter of Recommendation along with the other application materials. A well-written Letter of Recommendation may be the deciding factor and could help the student earn a spot in the freshman class.

Students should ask teachers from core classes (math, English, science, social studies) to write their Letters of Recommendation. When asking for a Letter of Recommendation consider how well the person knows you. You want that person to be able to provide specific information about your strengths as a student and as a person, as well as contributions you have made to the classroom, school, or community. When you request a recommendation, provide additional information so they can write about you in detail. Never have a family member write a letter for you.

Quality is more important than quantity when submitting letters. Two or three well-written letters should be sufficient for most college applications. Letters of Recommendation should be requested well in advance of the submission deadline. Allow at least two weeks to complete the letter.

### **Application Essays**

Not all schools will request or require an essay. Typically they are used by selective schools when looking at applications. However, more traditional schools are starting to look at other evidence besides grades and test scores when evaluating a student – often an essay is included as part of the application packet.

1. Start early. Begin writing during the summer before your senior year when you typically have less stress and pressure.
2. Choose a topic that interests you. Don't write an essay that you think a college wants to hear. Write a big essay about a small topic rather than a small essay on a big topic. Be unique and creative so you stand out from the hundreds of other essays that may be received by the school. Make sure you talk about your personal connection. They want to see you through your writing, not just a list of your activities.

- a. Describe your uniqueness as a person or tell something about yourself that cannot be learned from other information on the application.
  - b. Evaluate a significant experience or achievement that has special meaning to you.
  - c. Discuss some issue of personal, local, or national concern and its importance to you.
  - d. Indicate and describe a person who has had a significant influence on you.
  - e. Comment on your goals, aspirations, and how you expect the college to meet those objectives for you.
  - f. Express your imagination, opinions, or feelings on a topic selected by the college or university.
3. Control the tone.
    - a. Come across as confident but not boastful, self-assured but not aggressive, accomplished but not a superhero.
    - b. Try to avoid claiming that everything you have done has been unbelievably great.
    - c. Don't use endless strings of superlatives (*biggest, best, newest, fastest*).
    - d. Show, do not tell. Use stories, examples, and anecdotes to individualize your essay and demonstrate the point you want to make. By using specifics, you will avoid vagueness and generalities and make a stronger impression.
  4. Don't make errors.
    - a. If you have a thesis statement, make sure it is supported by evidence later on. Depth of evidence is better than breadth.
    - b. Make sure tenses and pronouns agree.
    - c. Avoid the common usage errors (*it's/its; there/their/they're; to/too/two*).
    - d. Use active verbs, not passive (*not "a decision was made", but "I decided"*)
    - e. Don't overuse "I".
  5. Know your audience. Personal essays are not "one size fits all". Write as though many people will be reading your essay (*young admissions counselor, senior admissions committee, faculty member*).
  6. Watch your use of humor.
  7. Share it with a friend, teacher, parent, or counselor for their feedback. Ask if your essay reflects you.
  8. Write and rewrite until you are satisfied. Once you are satisfied, proofread and proofread until it is perfect.
  9. Don't confuse your schools.

### **College Interviews**

Not all schools will have you interview. For schools that do require an interview, it is an opportunity for you and the interviewer to find out if the college is a good match for you. Rarely will you be asked a question that puts you on the spot or tries to make you feel stupid. Use the interview to show off your personality in ways that aren't possible on the application.

Here are some typical questions and some suggestions for answering them:

A. Tell me about yourself.

*This question seems easier than it is. How do you reduce your whole life to a few sentences? It's hard to avoid commonplace answers like "I'm friendly" or "I'm a good student". Of course you want to demonstrate that you're friendly and studious, but try also to say something memorable here that really makes you different from other college applicants.*

- B. Why are you interested in our college?  
*Be specific when answering this, and show that you've done your research. Also, avoid answers like "I want to make a lot of money" or "Graduates of your college get good job placement". You want to highlight your intellectual interests, not your materialistic desires. What specifically about the college distinguishes it from other schools you're considering?*
- C. What can I tell you about our college?  
*You can almost guarantee that your interviewer will provide an opportunity to ask questions. Make sure you have some, and make sure your questions are thoughtful and specific to the particular school. Avoid questions like "when is the application deadline?" or "how many majors do you have?" That information is both uninteresting and readily available on their website. Come up with some probing and focused questions: "what would graduates of your college say was the most valuable thing about their four years here?"*
- D. Who in your life has most influenced you?  
*There are other variations of this question: Who's your hero? What historical or fictional character would you most like to be? This can be an awkward question if you haven't thought about it, so spend a few minutes considering how you would answer.*
- E. Why do you want to major in \_\_\_\_\_?  
*Realize that you don't need to have decided upon a major when you apply to college, and your interviewer will not be disappointed if you say you have many interests and you are still undecided. However, if you have identified a potential major be prepared to explain why. Avoid saying that you want to major in something because you'll make a lot of money – your passion for a subject will make you a good college student, not your greed.*
- F. What will you contribute to our campus community?  
*You'll want to be specific – an answer like "I'm hard working" is rather bland and generic. Think about what it is that makes you uniquely you. What exactly will you bring to diversify the college's community?*
- G. Tell me about a challenge you overcame.  
*This question is designed to see what kind of problem solver you are. When confronted with a challenge, how do you handle the situation? College will be full of challenges, so the college wants to make sure they enroll students who can handle them.*
- H. What do you do for fun in your free time?  
*"Hangin' out and chillin" is a weak answer for this question. College life obviously isn't all work, so the admissions folks want students who will do interesting and productive things even when they aren't studying.*
- I. What do you see yourself doing 10 years from now?  
*You don't need to pretend that you have your life figured out if you are asked this question. Very few students entering college can accurately predict their future professions. However, your interviewer does want to see that you think ahead. If you can see yourself doing three different things, say so – honesty and open-mindedness will play in your favor.*
- J. Does your high school record accurately reflect your effort and ability?  
*In your interview or on your application, you often have an opportunity to explain a bad grade or a bad semester. Be careful – you don't want to come across as a whiner or as someone who blames others for a low grade. However, if you really did have extenuating circumstances, let the college know.*

K. Recommend a good book to me.

*The interviewer is trying to accomplish a few things with this question. First, the question asks whether or not you've actually read much. Second, it asks you to apply some critical skills as you articulate why a book is worth reading.*

L. If you could do one thing in high school differently, what would it be?

*A question like this can turn sour if you make the mistake of dwelling on things you regret. Try to put a positive spin on it. Perhaps you've always wondered if you would have enjoyed acting or music. Maybe you would have liked to give yearbook a try. A good answer shows that you didn't have the time in high school to explore everything that is of interest to you.*

### **Wait Listed**

Some schools will put a number of students on a wait list. This means that they are not accepted, but still could be at some point. Here are some tips for what to do if you are wait listed.

- You could remove yourself from the wait list, but you can also stay on multiple wait lists.
- If you are still interested, respond immediately. Let them know that despite being wait listed you are still interested in attending.
- Find out what the chances are of being accepted (*what is your spot on the wait list, historically what has happened to students on the wait list*).
- Keep the admissions department updated on factors that could swing the decision in your favor, but don't hound them (*awards, grades, achievements, new letter of recommendation, etc.*).
- If you are accepted, find out if housing and financial aid are still available prior to accepting.

*"Never will I leave you; never will I forsake you."*

*So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"*

*Hebrews 13:5-6 (NIV)*

# Financial Aid & Scholarships

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Financial aid is money for education from sources other than your family. It is meant to supplement what the family can contribute to the total costs of attending a college or university.

It is mainly up to students and their parents to pay for education beyond high school. The costs include tuition and fees, room and board, books and supplies, transportation, and other personal expenses. If your education will cost more than you and your family are able to pay, then you have financial need. Those who can show financial need are eligible for financial aid.

Financial aid comes in a variety of forms, including scholarships and grants, loans, and work-study jobs. If you are eligible, the school(s) of your choice will offer you a financial aid package, or a combination of different kinds of assistance.

Milwaukee Lutheran holds a financial aid workshop in early January. A representative from a local college financial aid office will review the process and answer any questions.

## **Steps for Student Seeking to Apply for Federal Financial Aid**

1. Apply for Admission – most schools require both an application for admission and for financial aid before a student’s chances for aid can be determined.
2. Request your Personal Identification Number (PIN)
  - a. Your PIN can be obtained from the U.S. Department of Education at [www.pin.ed.gov](http://www.pin.ed.gov).
  - b. This PIN allows you to apply electronically for federal student aid, provides access to your U.S. Department of Education records online, and serves as your electronic signature on the FAFSA.
  - c. You should never give your PIN to anyone, including commercial services that offer to help you complete your FAFSA. Be sure to keep your PIN in a safe place.
3. File the Free Application for Federal Student Aid (FAFSA)
  - a. Fill out the form online ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) as soon after January 1<sup>st</sup> as possible. All information is based on the previous year’s tax return so you cannot file before January 1<sup>st</sup>. It is important to file early to ensure the greatest access to available aid. Some programs are funded on a first-come, first-served basis. Most schools do have a priority deadline to receive the information (*many around March 1<sup>st</sup>*).
  - b. Students should file only one FAFSA regardless of how many colleges they are considering. The FAFSA includes a section for the student to list up to six (6) colleges to receive the application at no cost to the applicant.
  - c. The FAFSA is also used as the official form for applying for most state and school aid, including Wisconsin.
  - d. The website includes deadlines, instructions for completing the form, and follow-up procedures to check on the status of the application. If you have questions about completing the application or would like a paper version of the FAFSA, call the Federal Student Aid Information Center (1-800-433-3243).
4. Review the Student Aid Report (SAR)
  - a. Within three to five days after submitting your FAFSA, you will receive a Student Aid Report (SAR). Review the SAR carefully. Make any necessary changes and re-submit your SAR for processing.
  - b. The SAR will provide The Expected Family Contribution (EFC)

- i. The EFC is the amount that you and your family will be required to contribute toward your education expenses. This figure is also used to determine eligibility for federal and state financial aid programs.
  - ii. Your EFC does not change from school to school, but your aid eligibility probably will change.
5. File any Institutional Aid Applications
  - a. Students should check with the college to determine if there are any additional forms that the school requires them to file. Be sure to meet the college's financial aid application deadlines.
6. Review the Financial Aid Package from the School
  - a. Institutions listed on your FAFSA will receive your SAR once processed. From this, they will determine your financial need to attend their school. They will then determine what kind of free aid, work aid, and loan aid the school can offer.
  - b. When reviewing the financial aid package, determine the actual costs of attending the school
    - i. Direct Costs – Tuition, Fees, Room and Board
    - ii. In-Direct Costs – Books and Supplies, Transportation to and from home, Miscellaneous costs (clothing, laundry, entertainment, recreation)
  - c. You can accept or reject any part of the financial aid package from a school.
7. Re-Apply Annually
  - a. Generally, students must reapply for their financial aid each year using the above steps. There is no assurance that aid will be awarded in the same kinds and amounts from year to year. It is very important to inquire early in the academic year regarding the exact actions required to receive renewal consideration.

## **Types of Financial Aid**

- Grants
  - Grants are typically awarded to students who demonstrate need for assistance with educational expenses. In order to be considered for a grant you must fill out the FAFSA.
  - These do not have to be repaid.
  - Examples:
    - **Federal Pell Grant:** The Federal Pell Grant program is funded by the federal government and administered by the Department of Education. It is reserved for students with significant financial need.
    - **Federal Supplemental Educational Opportunity Grant (SEOG):** The federal SEOG program, funded in part by the federal government, provides grant aid to students with substantial financial need. SEOG is administered by individual colleges and universities.
    - **Wisconsin Higher Education Grant (WHEG):** This is an undergraduate grant program administered the Higher Educational Aids Board (HEAB) and open to Wisconsin residents enrolled at least half-time at the University of Wisconsin, Wisconsin Technical College, or Tribal College. Eligibility cannot exceed ten semesters. All WHEG awards are based on student financial need.

- Wisconsin Tuition Grant (WTG): This is an undergraduate grant program open to students enrolled in independent, non-profit institutions in Wisconsin. All awards are based on financial need and the difference between the tuition actually paid by the student and the tuition that would have been paid if the student attended the University of Wisconsin-Madison. The Wisconsin tuition grant has a maximum of 10 semesters of eligibility.
  - Talent Incentive Program (TIP): The purpose of TIP is to provide grants to severely needy non-traditional students. The program is open to freshman and to upper-class students who continue to be enrolled and have financial need. Eligibility cannot exceed 10 semesters.
  - Minnesota-Wisconsin Tuition Reciprocity Program: This program provides tuition reciprocity for Wisconsin residents who enroll in an eligible Minnesota public institution program on a space-available basis. Students who qualify pay the established reciprocity fee for course work that is available at public institutions in Wisconsin.
  - Other Wisconsin grants are available for special groups such as the visual and hearing impaired, continuing minority students, and Native American students.
- Work Study
  - This is a federally funded program offering part-time jobs both on and off campus.
- Loans
  - Student educational loans are funds that are borrowed and must be repaid from a financial institution or the federal government. The interest rates are often lower than those of regular bank loans and interest is often not charged when a student is enrolled in college.
  - Examples
    - Federal Perkins Loan: The Perkins Loan program is federally funded and administered by colleges and universities. Students who apply for financial aid and have a “demonstrated need” are automatically considered for this loan. Federal regulations require that priority be given to students with exceptional need. The amount you may borrow is based on your need and availability of funds.
    - Federal Direct Loans: The William D. Ford Federal Direct Loan Program, or Direct Loans for short, is a program through which you may borrow money directly from the federal government without having to “find a bank”, i.e. you’ll receive your funds through your school. As a result of the Health Care and Education Reconciliation Act, beginning July 1, 2010, federal student loans are no longer made by private lenders under the Federal Family Education Loan Program (FFEL). Instead, all new federal student loans come directly from the U.S. Department of Education under the Direct Loan Program.
    - Federal Stafford Loans: These are federally guaranteed student loans. Freshmen are eligible to borrow a maximum of \$3,500 per year. The maximum annual limits are \$4,500 for full-time enrolled sophomores and \$5,500 for both juniors and seniors.

- These may be subsidized by the government or unsubsidized where students must pay or capitalize the interest during enrollment and deferment periods.
    - **Federal PLUS Loan (*Parents*):** This loan is available to the parents of dependent undergraduate students. Parents may borrow up to the cost of education minus other financial aid they may be receiving. Federal PLUS is limited to parents who do not have an adverse credit history.
- Scholarships
  - Awards that do not require repayment.
  - Many scholarships are awarded at the national, state, and local levels by businesses, churches, or civic groups. Others may be offered through an employer or credit union. Finally, there are numerous corporations, foundations, and professional associations that offer scholarships. Students must seek out these resources.
  - Most scholarships are merit based (*special ability, academic achievement, ethnic background, school involvement, or leadership*).
  - Never pay for a scholarship. Never give your credit card or bank account number to hold your awards funds. Be sure to do your homework before paying a fee for a scholarship service.

**Research Financial Aid at These Sources:**

All Student Loans	<a href="http://www.allstudentloan.org">www.allstudentloan.org</a>
Department of Education – Student Aid	<a href="http://www.ed.gov/finaid/.html">www.ed.gov/finaid/.html</a>
Educaid	<a href="http://www.educaid.com">www.educaid.com</a>
FinAid	<a href="http://www.finaid.org">www.finaid.org</a>
Financial Aid Need Estimator	<a href="http://www.act.org/fane">www.act.org/fane</a>
Free Application for Federal Student Aid	<a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>
SallieMae Educational Loans	<a href="http://www.salliemae.com">www.salliemae.com</a>
Student Loans	<a href="http://www.studentloans.gov">www.studentloans.gov</a>

**Research Scholarship Opportunities at These Sources:**

- [www.collegeanswer.com/scholarships](http://www.collegeanswer.com/scholarships)
- [www.collegeboard.com](http://www.collegeboard.com)
- [www.fastweb.com](http://www.fastweb.com)
- [www.scholarships.com](http://www.scholarships.com)
- <http://studentaid2.ed.gov/getmoney/scholarship>
- [www.studentscholarships.org](http://www.studentscholarships.org)

All local scholarship opportunities received by Milwaukee Lutheran are posted on [www.milwaukeeelutheran.org](http://www.milwaukeeelutheran.org) on the Guidance page (under Academics).

# College Athletics

Students who are interested in playing intercollegiate athletics at the NCAA or NAIA level must register with the appropriate clearinghouse. The clearinghouse certifies the academic and amateur credentials for all college-bound student-athletes.

NCAA	
<p style="text-align: center;"><b>Division I Requirements</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Register at <a href="http://www.eligibilitycenter.org">www.eligibilitycenter.org</a> at the beginning of your junior year.</li> <li><input type="checkbox"/> Graduate from high school</li> <li><input type="checkbox"/> Complete 16 core courses within 8 semesters of starting high school. (10 must be completed prior to the 7<sup>th</sup> semester – <i>starting 2016</i>)               <ul style="list-style-type: none"> <li>✓ 4 Years of English</li> <li>✓ 3 Years of Math (<i>Algebra or higher</i>)</li> <li>✓ 2 Years of Natural/Physical Science</li> <li>✓ 1 Additional Year of English, Math, or Science</li> <li>✓ 2 Years of Social Science</li> <li>✓ 4 Years of Additional Courses (<i>from any category above or foreign language</i>)</li> </ul> </li> <li><input type="checkbox"/> Earn the minimum required GPA of 2.30 in core coursework (<i>starting August 2016</i>)</li> <li><input type="checkbox"/> Earn a combined ACT or SAT composite score that matches your core-course grade point average on a sliding scale.</li> <li><input type="checkbox"/> Send an official transcript after graduation.</li> </ul>	<p style="text-align: center;"><b>Division II Requirements</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Register at <a href="http://www.eligibilitycenter.org">www.eligibilitycenter.org</a> at the beginning of your junior year.</li> <li><input type="checkbox"/> Graduate from high school</li> <li><input type="checkbox"/> Complete 16 core courses within 8 semesters of starting high school               <ul style="list-style-type: none"> <li>✓ 3 Years of English</li> <li>✓ 2 Years of Math (<i>Algebra or higher</i>)</li> <li>✓ 2 Years of Natural/Physical Science</li> <li>✓ 3 Additional Year of English, Math, or Science</li> <li>✓ 2 Years of Social Science</li> <li>✓ 4 Years of Additional Courses (<i>from any category above or foreign language</i>)</li> </ul> </li> <li><input type="checkbox"/> Earn a 2.0 GPA or better in your core classes.</li> <li><input type="checkbox"/> Earn an ACT sum score of 68 or a combined SAT score of 820.</li> <li><input type="checkbox"/> Send an official transcript after graduation.</li> </ul>

NAIA
<ul style="list-style-type: none"> <li><input type="checkbox"/> Register at <a href="http://www.playnaia.org">www.playnaia.org</a> during senior year.</li> <li><input type="checkbox"/> Students must meet two of these three qualifiers:               <ul style="list-style-type: none"> <li>✓ ACT Composite score of 18 or SAT Score of 860</li> <li>✓ GPA of 2.0</li> <li>✓ Graduate in the top half of the class</li> </ul> </li> </ul>

# Glossary of Key Terms

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**Accreditation** – Recognition of a college or university by any of the regional or national accrediting bodies, indicating that the institution as a whole has been judged to be meeting its objectives.

**ACT (American College Test)** – A group of achievements tests required or recommended by most colleges as part of the admission process. The tests measure educational development in English, mathematics, reading, and science. The writing section of the ACT is optional. Students should complete the ACT Plus Writing at least once, as a writing score is required by some schools.

**Advanced Placement (AP)** – Granting of credit and/or assignment to an advanced course on the basis of evidence that the student has mastered the equivalent of an introductory course. Milwaukee Lutheran offers preparation for AP exams through AP classes, however, the AP class is not mandatory to sit for the AP examination.

**Aid Package** – A combination of aid (possibly including a scholarship, grant, loan, and work) determined by a college financial aid office.

**Application Deadlines** – Every school decides for itself the cutoff date for candidate application. It is important to check the application deadline at each of the schools to which the student intends to apply.

**ASVAB (Armed Services Vocational Aptitude Battery)** – This test is designed primarily for those students planning to enter a branch of the Armed Services. The test provides scores in vocational areas that can help students find careers that fit their talents/interests.

**CLEP (College Level Examination Program)** – The CLEP consists of general and subject specific examinations used to award college credit to students for knowledge already acquired prior to enrollment.

**Common Application** – This standardized college admissions application is accepted at over 450 colleges.

**Course Load** – The number of hours the student is permitted to schedule in a given semester or quarter. This is usually 16-18 hours on a semester system, and 16 quarter hours on a quarter system.

**Credit Hour** – A unit of academic credit that often represents one hour of class time per week for a period of study (semester, quarter, etc.).

**Deferred Admission** – The practice of allowing an accepted student to postpone enrollment for one year.

**Early Action** – The application process in which students apply to an institution of preference and receive a decision well in advance of the institution's regular response date. Students who are admitted under Early Action are not obligated to accept the institution's offer of admission or to submit a deposit until the regular reply date (normally May 1<sup>st</sup>). This allows the student to apply to more than one college.

**Early Admission** – Admitting students of superior ability into college courses and programs before they have completed the standard high school program.

**Early Decision** – The application process in which students make a commitment to a first-choice, often selective institution where, if admitted, they definitely will enroll. Many schools have an agreement deadline of November 15<sup>th</sup> with a decision made by mid-December. Declined students may have the opportunity to be reconsidered later in the year. Should a student who applies for financial aid not be offered an award that makes attendance possible, the student may decline the offer of admission and be released from the Early Decision commitment.

**Expected Family Contribution (EFC)** – An amount you and your family are expected to contribute toward your education and living expenses. It is used in determining your eligibility for federal student aid.

**EXPLORE** – An eighth- and ninth-grade assessment program from ACT designed to stimulate career exploration and help students develop plans for their high school years and beyond. This test can serve as a baseline to measure growth and proficiency through the high school years.

**Federal Direct PLUS (Parent Loans for Undergraduate Students) Program** – Low-interest loans made by the federal government to credit-approved parents of eligible undergraduate students. Repayment begins 60 days after loan funds are disbursed.

**Federal Direct Subsidized Loan Program** – Low-interest loans made by the federal government to qualifying students through participating colleges. Repayment begins once the student stops attending school at least half time.

**Federal Direct Unsubsidized Loan Program** – Low-interest loans made by the federal government to students not based on need. The student is responsible for the interest while in school, although principal repayment begins once the student stops attending school at least half time.

**Federal Pell Grant** – Financial assistance awarded by the federal government on the basis of need and designed to provide the “floor” of an aid package for postsecondary education. The grant may be used toward tuition, room and board, books, or other educational costs, and requires no repayment.

**Federal Perkins Loan Program** – Loans 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 Teacher Education Assistance for College and Higher Education (TEACH) Grant** – Grant available to qualified students who intend to teach full time in a high-need field in a school that serves low-income students. The grant converts to a loan and must be repaid if the teaching requirement is not met.

**Federal Work-Study** – A government-supported financial aid program coordinated through financial aid offices whereby an eligible student (based on need) may work part time while attending class, generally in career-related jobs.

**Free Application for Federal Student Aid (FAFSA)** – The application required for students to be considered for federal student financial aid. Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to fill out the form online. The FAFSA is processed free of charge and it is used by most state agencies and colleges.

**Grade Point Average (GPA)** – An indicator of the student’s overall scholastic performance. Milwaukee Lutheran has a GPA range of 0.0 to 4.0 and is considered to be an unweighted GPA.

**Grants** – Awards based on financial need that do not require repayment. Grants are available through the federal government, state agencies, and educational institutions and are normally need-based rather than rewarding excellence.

**Highly Selective** – Schools where the majority of its freshman class rank in the top 10% of their graduating class, have a cumulative GPA of 3.8 to 4.0, and an ACT of 25-30.

**Junior College** – A college offering a two-year program rather than a four-year program. A junior college usually offers vocational programs as well as the first two years of a four-year college program.

**Major** – The subject of study in which the student chooses to specialize; a series of related courses, take primarily in the junior and senior years.

**Matriculation** – The process whereby a student is accepted, pays the fees, and enrolls for his/her first classes. The student thus has officially become a freshman student at the college.

**Open Admission** – The policy of some colleges of admitting virtually all high school graduates, regardless of academic qualifications such as high school grades and admission test scores. The typical freshman has an ACT composite of 16-21.

**PIN** – A personal identification number by which students and parents can electronically “sign” the FAFSA and access federal aid information.

**PLAN** – A tenth-grade assessment program designed to help students improve their postsecondary planning and preparation. PLAN contains academic tests, an interest inventory, study skills assessment, and student information section, and is complementary in content and format to the ACT.

**Provisional Acceptance** – Acceptances to all colleges are provisional based on the satisfactory completion of high school and maintenance of accepted standards of behavior.

**Provisional Admission** – A conditional admission generally granted to students who do not meet all admission criteria. For example, a student may be provisionally admitted on the condition that he maintain a “C” average his first semester at the college.

**Regular Decision** – The application process in which a student submits an application to an institution by a specified date and receives a decision within a reasonable and clearly stated period of time, but not later than April 15.

**Remedial Course** – A non-credit course taken to help the student with a weak background in a particular area; it is taken to prepare the student for a credit course in that area.

**Rolling Admission** – The application process in which an institution reviews applications as they are completed and renders admission decisions to students throughout the admission cycle. Usually, it is wise to apply early to colleges using this procedure, since further applications are usually not accepted after the admissions quota has been reached.

**SAT (Scholastic Aptitude Test)** – A group of aptitude tests of verbal, written, and mathematical abilities given by the College Entrance Examination Board (CEEB) throughout the year and required or recommended by many colleges as part of the admission process.

**SAT Subject Tests** – These are hour-long, subject area tests (math, history, science, literature, languages) required by some colleges and universities as part of the entrance requirements. They may be used for admission, course placement, and possible exemption from required courses.

**Scholarships** – Non-repayable awards to students based on merit or merit plus need.

**Selective Admissions** – This type of policy usually has ground rules for admission, but the school works with these policies in mind, rather than letting the policies make the final decision. Such schools can accept a student below the level or reject a student above the level indicated in the policy. Typically freshman students are in the top 25% of their graduating class and have an ACT score of 21-26.

**Spring Notification** – This process represents the minority of colleges and is typically only found at the most selective institutions. Application deadlines vary from January 1<sup>st</sup> to February 1<sup>st</sup>. Decisions are mailed to applicants from early to mid-April and the accepted applicants are required to notify the college of acceptance no later than May 1<sup>st</sup>. There are several variations to this process with some schools using a variety of dates and deadlines.

**Student Aid Report (SAR)** – The information you will receive approximately 2-10 days after your FAFSA has been submitted. It will report the information from your application and, if there are no questions or problems with your application, your SAR will report your Expected Family Contribution (EFC).

**Transcript** – The official record of high school or college courses and grades, generally required as part of the college application.

**Wait List** – An admission decision option utilized by institutions to protect against shortfalls in enrollment. Wait lists are sometimes made necessary because of the uncertainty of the admission process, as students submit applications for admission to multiple institutions and may receive several offers of admission. By placing a student on the wait list, an institution does not initially offer or deny admission, but extends the possibility of admission in the future, before its admission cycle is concluded.