

College Application Guide

Top 10 Tips for a Winning College Essay

Let the admissions office see your personality through your essay.

- 1. Don't "recycle" essays.** Nothing will land your application in the trash faster than an essay that sounds like it has been used before.
- 2. Don't overextend.** Don't take on too big of a topic and don't adopt a "preachy" tone. The admissions office does not want a lecture.
- 3. Be yourself.** Choose a topic that is meaningful to you. Speak in your own voice. Write what you feel, not what you think the admissions committee wants to hear.
- 4. Accentuate the positive.** You can describe the negatives, but emphasize how the experience changed you (for the better) and what you learned from it.
- 5. Write in the active voice.** The passive voice implies that things happened to you, instead of you taking charge. *Example:* "I have been taught many lessons about life through volunteering," should be "I have learned many lessons about life through my volunteer work."
- 6. Captivate your audience.** Your essay should be engaging and memorable. Draw the reader in with a quick, enticing introduction and give them a reason to finish your essay.
- 7. Ask people for input.** Whether it's a teacher, counselor, friend or parent, ask someone you respect for some candid feedback. Is it confusing? Boring?
- 8. Leave time for rewriting.** Write a first draft and let it sit for a few days. Look for weak or dull spots and spelling and grammatical errors. Never let your first draft be your final draft.
- 9. Revise, reword.** Put your draft into shape through various rewrites. Read the essay aloud to find awkward sentences or problems.
- 10. Pursue perfection.** Have your English teacher look it over. Quadruple-check the spelling. Type your essay carefully.

College Application Checklist

Before you mail your applications, make sure you haven't left anything out:

- ___ **The General Application:** Make sure all information is accurate and legible. Don't leave questions blank unless the application tells you to.
- ___ **Academic Transcripts:** Make sure they are sealed.
- ___ **Letters of Recommendation:** Many colleges require these to be sealed. Check with your college's admissions office. Do you have the number of recommendations required?
- ___ **Work Samples/Portfolios**
Include your name, social security number and the project name on every item. Send copies, not originals.
- ___ **Application Essays:** Make sure your name, social security number and essay title is on every page.
- ___ **Reply Cards:** These should be stamped and self-addressed.

Ace Your College Interview

Impress the admissions office with your preparation and confidence.

Know the basics. Read through the school's brochures and Web site. Learn as much about the college or university as possible before you go in.

Practice your answers to possible questions. Common questions are: "Why do you want to go to this college?" "What do you expect to gain from college?" Also, think of your answers ahead of time. Be ready to talk about some of your extracurricular activities, hobbies and/or career plans.

Prepare some questions to ask. Show your interest in the school by asking specific questions that go beyond the college brochure.

Find free college scholarships!
www.fastweb.com

Fast Tip: Keep track of your applications by sending them via a Certificate of Mailing from the U.S. Postal Service.

Beyond Scholarships: Other Aid Sources

In addition to scholarships, there are other ways to help you finance your college education.

Making Sense of Government Aid

To apply for any of the aid options below, you must complete and submit the Free Application for Federal Student Aid (FAFSA).

Federal Pell Grant:

Generally awarded only to undergraduate students who have not yet earned a bachelor's or professional degree. The maximum award in 2001-2 was \$3,750. You can find the amount you are eligible to receive by submitting your Student Aid Report (SAR) to your school's financial aid office. You receive the SAR after submitting the FAFSA.

Federal State Grants:

The FAFSA is used to apply for most state loan, grant and scholarship programs. The U.S. Department of Education forwards your FAFSA information to the state student assistance agency.

Federal Work Study:

Jobs reserved for Federal Work Study can include working for your school, in a project related to your major or community service work.

Perkins Loan:

The Perkins Loan is awarded to college students with exceptional financial need. This is a campus-based loan program. The amount you receive is determined by your school's financial aid office. Your school also acts as the lender.

Stafford Loan:

The federal loan for students is called the Stafford Loan and has two variations. *Federal Family Education Loan Program (FFELP)* loans are provided by private lenders (such as banks and credit unions). *Federal Direct Student Loan Program (FDSLPL)* loans are provided by the U.S. government directly to students and their parents. Both loans are guaranteed against default by the federal government.

Talk to your guidance counselor and visit www.finaid.org for more information.

An Aid Alternative: Prepaid Tuition Plans

What is it?

Prepaid tuition plans (also known as tuition account programs) are college savings plans that are guaranteed to increase in value at the same rate as college tuition. It is a way to lock in a tuition rate now before it increases in the future.

Why would I want one?

- They allow a student's parents to lock in tuition at current rates, offering peace of mind. The plan is very simple and most offer a better rate of return on an investment than bank savings accounts and certificates of deposit.
- Prepaid tuition plan units can often be purchased by any family member, including grandparents or friends of the family.
- Prepaid tuition plans are often exempt from local and state taxes (the beneficiary must pay federal tax on the plan at the time it is used).

Why would I NOT want one?

- Many plans may be used only at public colleges and universities, with only a few states extending the plans to select in-state private schools.
- There is a negative impact on eligibility for federal student aid. In effect, every dollar saved in a prepaid tuition plan reduces eligibility for student financial aid.
- Prepaid tuition plans are low risk when compared with stocks and bonds, but there is also a limited potential return on your investment.

For more information, visit www.finaid.org.

In the next Bulletin: The 529 Plan
A great way to save for college

Find free college scholarships!
www.fastweb.com

Fast Tip: Be sure to read FastWeb's FAFSA Guides, available later this month.