



CORAL GABLES SENIOR HIGH CAP BULLETIN

November 2012

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College Searches

ConnectEDU.com

CollegeBoard.org/bigfutures

CollegeBoard.org/YouCanGo

Act.org

Seniors, have you been accepted to College?

All of you who have been accepted to college should be very proud of your accomplishments. Please make sure to let me know which schools have accepted you so that I can be the first to congratulate you. Also, I need to get a copy of all your acceptance letters as well as letters indicating any scholarships you may have been offered. Please drop off COPIES of these acceptances in the mailbox by my door if I am not in my office and CONGRATULATIONS!!!

Ft. Lauderdale NACAC College Fair – Thursday, November 1st 5:00 - 8:30pm

Ft. Lauderdale/Broward County Conv. Center / Ft. Lauderdale, FL

This is an excellent fair for undecided seniors and other students who are eager to dig into the college search process. Approximately 250+ colleges and universities will be represented. Informative workshops on admissions, testing, scholarships and financial aid will also be given.

ConnectEdu is coming – it's time to get yourself registered! (Parents can register too!)

Create Your Connect! Account Today:

1. Go to www.connectedu.net
2. Click
3. Select "I'm a Student" and click
4. Enter Your:
 - First Name
 - Last Name
 - State
 - School
 - Student ID (School ID number)
 - Graduation Year
 - Date of Birth
5. Click and complete the profile information and create a Username and Password.
 - Your Username must be your email address

With Connect! You Can:

1. Research over 4,300 colleges by location, type and study area
2. Develop a personalized college plan and monitor student process
3. Stay informed about college and career events such as college visits
4. Utilize interactive tools to learn about financial aid and scholarships
5. Use the Super APP feature to save time, complete college applications, and submit documentation requirements electronically
6. Keep track of college application deadlines
7. Receive important messages and information from counselors

Princeton Review:

EduPrep:

Search for colleges,
and scholarships:

College and scholarship
searches

Knowledge for College:

<http://www.collegeanswer.com/>

Art and Design Colleges:

<http://www.aicad.org/>

College Accreditation:

<http://www.chea.org/search/default.asp>

Colleges that Change Lives:

<http://www.ctcl.com/>

Florida Health Careers:

<http://www.flahec.org/hlthcareers/>

Colleges in the UK:

<http://www.studyuk.hobsons.com/>

Virtual College Tours:

<http://www.ecampustours.com/>

College Confidential

<http://www.collegeconfidential.com/>

College View

<http://www.collegeview.com/collegesearch/index.jsp>

Occupational Outlook
Handbook

<http://www.bls.gov/ooh/>

The common Application:

<https://www.commonapp.org/CommonApp/default.aspx>

Study in Britain and Ireland

StudyinBritain.Com , makes available free information to research UK and Irish institutions through an on-line directory. These institutions are very keen to attract US and International Students to their campuses for full degree undergraduate programs and the level of academics in the UK and Ireland is stellar and also provides for a very diverse student body to engage with. There are also some wonderful scholarships available for tuition as well.

<http://www.studyinbritain.com/>

Important Dates and Deadlines

December 1, 2012: (Seniors)

Seniors, I will be sending you an e-mail when I have confirmed that the Florida Office of Student Financial Aid has activated their website. At that time I will give you the link directly to the site where you can register for Bright Futures and other scholarships, grants, loans and work study programs offered by the state of Florida. Please register before the end of the first semester

Beginning January 1, 2013: (Seniors)

FINANCIAL AID - FAFSAs for the 2013-2014 academic year can be filed beginning January 1, by going to www.fafsa.ed.gov . I highly recommend that your parents finish their 2012 Federal Income Tax as soon as possible.

SAT / ACT Testing: (Juniors)

Register by December 28 for the SAT and Subject Tests on January 26 and by January 11th for the February 9th . **I would like all juniors to finish their SAT/ACT testing by the end of their junior year ... Just ask a senior why? Take time to plan out your testing dates and follow through.**

Focus on 5: Florida Colleges

FLORIDA SOUTHERN COLLEGE

LAKELAND, FLORIDA

FSC offers outstanding opportunities for engaged learning — including guaranteed internships, study abroad, student-faculty collaborative research and performance, and service learning. **read more**

NEW COLLEGE OF FLORIDA

SARASOTA, FLORIDA

New College of Florida was founded upon delivering a self-directed education to students of highest academic merit. Students here feel comfortable working both autonomously and with faculty to achieve whatever goals they set for themselves. **read more**

ROLLINS COLLEGE

WINTER PARK, FLORIDA

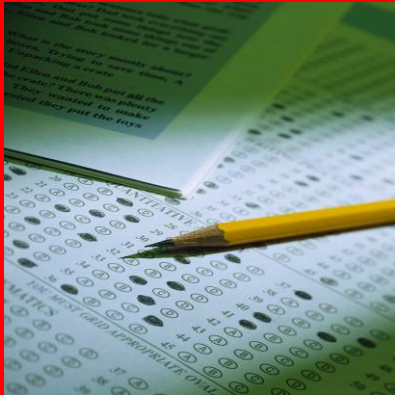
At Rollins, hands-on experience isn't an afterthought; it's a powerful, integral part of the educational environment. **read more**

SAINT LEO UNIVERSITY

SAINT LEO, FLORIDA

Founded in 1889, Saint Leo University is Florida's oldest Catholic college and is today an internationally recognized university featuring the latest advances in learning and technology. **read more**

STETSON UNIVERSITY



TESTING

Here are some websites that provide SAT and ACT preparation

Number2.com

[Max the Test](#)

[Princeton Review](#)

[State University Minimums:](#)

SAT - Critical Reading \geq 460 or ACT - Reading \geq 19,
SAT - Mathematics \geq 460 or ACT - Mathematics \geq 19,
and
SAT - Writing \geq 440 or ACT - Combined English/Writing \geq 18.

Students with a 3.0 or higher GPA must take the SAT Reasoning Test or ACT with the Writing Option; however, there is no specified minimum.



NCAA INFORMATION

NCAA online:

<http://www.ncaa.org/>

NCAA Clearinghouse initial eligibility

DELAND, FLORIDA

The future is not a destination or a place to be arrived at in a few years. The future is what students make limited only by dreams and hard work. Since 1883, Stetson has been helping students daring enough to leap of significance. [read more](#)

Which Colleges Claim to Meet Students' Full Financial Need?

These schools reported to U.S. News that they meet the entirety of their students' financial need.

By Brian Burnsed – US News and World Report
February 16, 2011

Some schools, though not many, claim to be able to meet their students' full financial need. Determining your financial need begins with calculating your expected family contribution (or EFC) using information you provide on the Federal Application for Federal Student Aid (FAFSA). The FAFSA takes into account your family's earning power, size, and savings, among other factors.

Your financial need to attend a given institution is the difference between the cost of attendance and your EFC, which varies from school to school, and your EFC, which remains constant (though some schools will calculate your EFC based on their standards, which vary from school to school, and can produce an EFC higher than the one calculated using the FAFSA). Schools use grants and subsidized loans to help fill the void between your expected family contribution and the cost of attending.

To read more about colleges that meet 100% need – see the link below:

<http://www.usnews.com/education/best-colleges/paying-for-college/articles/2011/02/16/which-colleges-claim-to-meet-students-full-financial-need>

Schools That Meet 100% of Demonstrated Need without Loans

by Hope Brinn on September 2, 2012

Financial fit is an incredibly important concern for all students in the college process. Most schools give some scholarships and financial aid, but not always enough to make the school affordable. There are a number of schools, however, that commit to meeting 100% of all admitted students' demonstrated financial need.

But what does that mean? This means that if College X looks at Sally's financial information and determines that her family can afford to pay \$20,000 that year for college, that the school will meet the difference with financial aid. A school that costs \$50,000 a year but doesn't meet 100% of demonstrated need may calculate that Sally's family can afford to pay \$20,000 but the school only offers \$20,000 in grants, scholarships, and loans, which leaves Sally's family with an unmet need of \$10,000.

To read more about colleges that meet full need without loans, please go to:

<http://www.thecollegiateblog.com/2012/09/02/schools-that-meet-100-of-demonstrated-need-without-loans/>

Recruiting websites:

CampusChamps.com -

Tennis Recruiting:

<http://www.tennisrecruiting.net/>

If you have any favorite websites that you would like to share with us, please e-mail the links to me at:

estack@dadeschools.net



Typical Application Errors

"I'll start the application next week." Don't run out of time to complete the application. Give yourself at least two weeks to find mistakes.

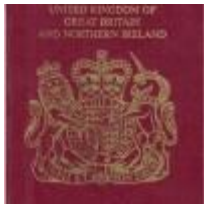
"I already ran a spell-check on my computer." Words can be spelled correctly but used incorrectly. Ask a counselor, teacher or family member to proof read the application to catch any errors or poor phrasing.

"One copy is enough." Print out any online forms and keep copies of all paperwork.

"I can send my application as soon as I'm finished." Before you seal the envelope or click "Send" on your computer, double- and triple-check that you have included all necessary materials.

Follow-up in two weeks to verify that all mailed materials have been received.

"I assume this is right." If



6 Need-Blind Schools That Meet 100% of Demonstrated Need for International Students

by Hope Brinn
on September 11, 2012

International students applying to colleges in the US often face financial aid policies that are far less generous than those for domestic students. International students and non-residents are ineligible for state and federal financial aid programs in the US. This means that colleges and universities must cover the expense of covering state and federal

<http://www.thecollegiateblog.com/2012/09/11/6-need-blind-schools-that-meet-100-of-demonstrated-need-for-international-students/>

The Best Colleges For Financial Aid

First Posted: 02/21/11 09:01 AM ET Updated: 05/25/11 07:35 PM ET

<http://www.huffingtonpost.com/>

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[College Rankings](#), [Student Debt](#), [U.S. News And World Report](#), [Best Colleges For Financial Aid](#), [Best Colleges For Financial Aid 2011](#), [Colleges That Meet Financial Need](#), [Financial Need](#), [Slidepollajax](#), [U.s. News](#), [College News](#)

Although many colleges and universities nationwide are struggling financially, a handful are still committed to meet students' full financial needs, according to [U.S. News & World Report](#).

U.S. News explains that "financial need" is the difference between tuition cost and a student's expected family contribution as calculated by FAFSA or the institution itself. That discrepancy is made up by colleges who claim to meet full need through grants and loans.

Of the 1,700 schools reviewed by U.S. News, only 63 colleges are able to meet students' full financial needs -- [last year](#), 66 made the cut.

Below, check out ten institutions that fully meet demonstrated student need, and click over to [U.S. News](#) for the [full list](#).

http://www.huffingtonpost.com/2011/02/21/best-colleges-for-financial-aid-825318.html#s242824&title=University_of_North

School Costs and Net Price

School costs can be one of the most important factors in choosing potential colleges or career schools—and costs can vary significantly from school to school. While the cost of college includes tuition and fees, it also includes equipment, travel, and more. Visit www.FloridaStudentFinancialAid.org and take a look at the NyFF (Navigating Your Finan

you're confused by a question or any part of the application, ask someone. A quick call to the admissions office can save you from making an embarrassing error



You must see Ms. Trujillo in the Main Office to request copies of your Transcripts to be sent to those Colleges you applied to.



National Association for
College Admission Counseling
Guiding the way to higher education



Sponsored by:
Office of Student Financial
Assistance (OSFA)
Florida Department of
Education

Future) brochure. You'll want to make sure that the cost of your school is reasonable compared to your earning potential in your future career. In other words, you want to make sure that you can earn enough money to cover any student loan payments you may need to make, along with living expenses, after you graduate.

Any school that participates in the **federal student aid programs** is required to provide information about its cost of attendance and to offer a **net price calculator** on its website. This calculator will give you an estimate of how much a program may cost after subtracting any financial aid. The average net price to attend the school is determined by subtracting the average amount of federal, state/local government, or institutional **grant** or **scholarship** aid from the total cost of attendance for the institution's largest program.

Financial Aid 101

Financial aid carries with it responsibilities that college-bound students must manage throughout college and beyond. Students and families should take the time to learn about their financial aid options before signing on the dotted line.

There are four types of aid that can create a financial aid package:

- **Scholarships** - Students usually do not have to pay back scholarships, which award money for academic achievement, athletic ability, special talents, and more. Scholarships are often available through public service organizations, like the Lions Club, the Rotary Club, and the National Association for the Advancement of Colored People (NAACP), through religious institutions and local businesses.
- **Grants** - Grant programs may be federal, state, or school-sponsored. Students may receive federal and state grants based on financial need, and they may receive school-sponsored grants based on financial need or merit. Students should check with the schools they're interested in attending for more information on school-sponsored grants.
- **Work-study** - Schools can provide students with on- or off-campus employment to help pay for college costs. Students also gain career-related, hands-on work experience.
- **Student loans** - Borrowers must repay loans with interest. Several types of loans are available:
 - **Federal Perkins Loans** and **Direct Subsidized Loans** are need-based, government-subsidized loans. The government pays the interest that accrues on these loans while students are in-school at least half-time and during their grace period. However, if a loan was disbursed between July 1, 2012 and July 1, 2014, the student is responsible for paying the interest that accrues during their grace period.
 - **Direct Unsubsidized Loans** are calculated based on your student's cost of attendance, minus other financial aid he/she receives. Interest begins accruing on unsubsidized loans from the date of disbursement. Your student is responsible for the interest that accrues on these loans. Any unpaid interest that remains at the end of the student's grace period will be capitalized (added to the principal balance) before repayment begins.
 - **Parent PLUS Loans** are federally guaranteed loans for parents who want to help pay for their student's education. Parents can borrow up to the cost of attendance, minus any financial aid awarded to the student.
 - **Private Education Loans** are available through financial institutions like banks and credit unions. They typically have higher interest rates, more fees, and less flexible repayment options than federal student loans. Loan terms and limits on Private Education Loans vary substantially by lender. Students should consider these loans only if they need additional funds after obtaining aid through scholarships, grants, or federal loans.

The FAFSA - What Happens Next?

After you fill out and submit the Free Application for Federal Student Aid (FAFSASM).

Check to see whether your FAFSA has been processed and learn about your Student Aid Report.



Steps to College

Steps to College is NACAC's online newsletter for and about students in the school-to-college transition.

Resources and Tips as You Begin Your College Search:
<http://www.nacacnet.org/Pages/default.aspx>

- Surviving Your College Search: The Adventure Begins
- An Internet Road Map for the College-Bound Student
- Career Planning and College Choice
- College Rankings: Helpful or Hurtful?
- Faring Well at College Fairs
- College Visits: A Planning Checklist

Preparing for College While You're in High School:
<http://www.nacacnet.org/Pages/default.aspx>

- Choosing High School Courses for College Success
- Choosing High School Activities Wisely
- MySpace in College Admission

Choosing the Best-Fit College:

<http://www.nacacnet.org/Pages/default.aspx>

- Is a Large or Small College Right for You?

to update or correct your FAFSA, and how to accept and receive your aid.

You filled out your **FAFSA**SM and submitted it. What happens next? No, you won't get a check in the mail from the government. There's more to it than that.

(ctrl + click to follow link) <http://studentaid.ed.gov/fafsa/next-steps#where-does-my-fafsa-information-go-once-i-submit-it>

[Where does my FAFSA information go once I submit it?](#)

[How can I check to see whether my FAFSA has been processed?](#)

[Who will I hear from, and when?](#)

[What if I made a mistake on my FAFSA? How do I correct it?](#)

[Can I update information on my FAFSA if my situation has changed since I filed it?](#)

[How do I decide what aid to accept, and how do I accept it?](#)

[How do I get my money?](#)

2012 - 2013 SAT/ACT Test Dates

**Standardized Tests
 Calendar 2012-2013 SAT/ACT**

2012-13 Test Dates	Test	Regular Registration Deadline	Late (a fee applies)
November 3, 2012	SAT & Subject Tests	October 04, 2012	October 19, 2012
December 1, 2012	SAT & Subject Tests	November 1, 2012	November 16, 2012
December 8, 2012	ACT	November 2, 2012	November 16, 2012
January 26, 2013	SAT & Subject Tests	December 28, 2012	January 11, 2013
February 9, 2013	ACT	January 11, 2013	January 18, 2013
March 09, 2013	SAT only	February 08, 2013	February 22, 2013
April 13, 2013	ACT	March 8, 2013	March 22, 2013
May 4, 2013	SAT & Subject Tests	April 05, 2013	April 19, 2013
June 1, 2013	SAT & Subject Tests	May 2, 2013	May 17, 2013
June 8, 2013	ACT	May 3, 2013	May 17, 2013

Register online at:
 SAT: www.collegeboard.com
 ACT: www.act.org

ACT vs. SAT

By: Lynn O'Shaughnessy
 The College Solution Newsletter
 Blogger | Author | Speaker | Consultant

- Career and Technical Colleges: Careers in Focus
- Tips for Visual and Performing Arts Students
- Community College: A Viable Option
- Exercising Your Options: Tips for Student-Athletes

The College Admission Process:

<http://www.nacacnet.org/Pages/default.aspx>

- The Parts of an Admission Folder
- Admission Tech 101: What Students Need to Know
- Early Decision/Early Action: Does the Early Bird Get the Worm?
- Getting Great Recommendations
- Top Ten Tips for Writing the College Essay
- Help with the Writing Process
- The Truth About College Interviews
- The Waiting Game: What if I'm Wait-Listed?
- Making the Final Decision

Financial Aid

<http://www.nacacnet.org/Pages/default.aspx>

- Focus on Financial Aid: An Introduction
- Focus on Financial Aid: How to Apply
- Focus on Financial Aid: Terminology and Words to Know
- Focus on Financial Aid: Resources
- The Scoop on Scholarships
- Financial Aid Basics
- Financial Aid Myths and Misconceptions
- Financial Aid Words to Know

For Parents:

When deciding whether to take the ACT or SAT, you need to keep in mind that the tests require different types of skills.

Teens who do well on the ACT tend to:

- Read quickly.
- Process information swiftly.
- Have great memories.

Teens who do well on the SAT tend to have these characteristics:

- Possess strong vocabulary.
- Avid readers.
- Enjoy test-taking strategies.
- Like puzzles.

The ACT test is more straightforward than the SAT, but teenagers have less time to complete it. For instance, the ACT asks 40 reading questions and gives student just 35 minutes to answer. The SAT has 54 reading questions, but allows students 70 minutes to answer.

Because the SAT test contains lots of smoke screens, students who enjoy puzzles can do better.

Learn more about the standardized tests by reading: <http://www.thecollegesolution.com/the-difference-between-the-sat-and-act>

[Differences Between the SAT and ACT](#)
[Studying for the SAT for Free](#)
[Sizing Up Your SAT and ACT Score](#)

Career Exploration

Great web resources from students.gov

You may have noticed that the information in our "Career Spotlight section" comes from the Occupational Outlook Handbook from the Department of Labor - a great place to learn about all kinds of careers. But it's not the only great resource on students.gov that can help you learn about careers in the fields that interest you. Here are a few other random selections from the "Explore careers" section:

Career Voyages - Start exploring career options and be in demand by knowing about high-growth jobs with better wages and a brighter future! Career Voyages is the result of collaboration between the U.S. Department of Labor and the U.S. Department of Education. <http://www.bls.gov/k12/>

Florida Health Careers

Produced by the Florida Area Health Education (AHEC) Network to help people explore health-career possibilities and to provide career-guidance reference tools for librarians, career planning professionals, guidance counselors and occupational specialists in the state of Florida.

Click on the following links to learn about specific careers:
 (ctrl + click to follow link) <http://www.flahec.org/hlthcareers/INTRO.HTM>

[Introduction](#)
[Clinical Laboratory Sciences](#)
[Dental Careers](#)

<http://www.nacacnet.org/Pages/default.aspx>

- Off to College? Enter Here: The Changing Parent/Child Relationship
- For Parents: Preparing Your Child for the Social Aspects of College
- Tips for Parents: Countdown to College
- Tips for Parents: Helping Your Child Through College Admission
- Books for Parents of College-Bound Students
- A Parent's Guide to Financial Aid
- Everyone in My Child's Space

Careers and Majors

- Cutting Edge Majors

These aren't your parents' college majors. New trends and technologies have made their mark on the world. Colleges have responded by creating exciting new areas of study. These majors are hot right now because of business demands, expanding technologies and current events.

<http://www.cappex.com/blog/cappex-college-resources/>

- College Majors for In-Demand Careers

If you need a clear path to a job after graduation, one of these majors might be right for you. These majors are tied to some of the hottest, most in-demand careers in the country today.

<http://www.cappex.com/blog/cappex-college-resources/>

- Four Reasons To Declare A Major Now

Can't decide on a major? Don't put off the decision any longer. Choosing a major now can help clear up your college search and may even give you an application advantage. Plus, if

Dietetics and Nutrition
Health Information and Communication
Health Services Administrative and Clerical Staff
Medical Careers
Medical Office Personnel
Mental Health Professions
Nursing
Pharmacy
Public Health
Radiology
Science and Engineering
Special Technologies and Services
Therapy
Vision Care
Educational Institutions
Professional Associations
Financial Aid
Special Thanks
Florida Area Health Education Centers

you don't like your major, you can always change.

<http://www.cappex.com/blog/cappex-college-resources/>

- **Advice on Choosing Your Career**

You're not required to have your career mapped out to start college, but you should definitely be thinking about your career path in order to make the most of your college years. Try these steps to get started.

<http://www.cappex.com/blog/cappex-college-resources/>

- **Show Me The Money: Majors And Careers With Top Salaries**

Money isn't the only consideration when it comes to choosing a college major and your future career, but you should consider these majors and careers if you want to maximize your earning potential.

<http://www.cappex.com/blog/cappex-college-resources/>

- **Five Majors With Great Starting Salaries**

Earning potential is one factor when choosing a major. Here are degrees that are some of the most sought after and, as such, have some of the top entry-level salaries.

<http://www.cappex.com/blog/cappex-college-resources/>

- **Ten Top-Paying Technical Careers**

Want to bring home a good salary without spending four or more years earning your bachelor's degree? Consider one of these ten careers, which are among the highest-paying occupations that require either an associate's degree or vocational/technical school training.

<http://www.cappex.com/blog/cappex-college-resources/>

