



College admissions toolkit

College planning tools & resources





Finding colleges that fit

It's about YOU!

Finding the right college means searching for a program that meets your needs academically, socially, *and* financially. Avoid applying to a certain college or program just because you've heard the name or because "everyone else is." This is about you; it's your search. There are likely to be several colleges that fit your "must haves." Give some thought to the following:

Type of college

Do I want a two-year college, a four-year college or university, or a technical/vocational program? Coed or single gender? Religious affiliation?

One- and two-year schools may offer a general education or specialized job-training program. Four-year programs include general education requirements in addition to major coursework.

Major/academic program

What do I want to learn? What field of study interests me?

A college "major" is a particular subject—such as education, engineering, or history—in which a student concentrates his or her studies. Other options include internships, study abroad, and opportunities for interdisciplinary and self-designed majors.

Size

What size student body, campus, and classes are right for me?

Smaller colleges may mean you might get to know most of the students; larger schools may have more academic and extracurricular activities. Do you want individual attention? Regular access to faculty? Check the faculty-student ratio. Do you prefer a large lecture auditorium or small group discussions? Keep in mind that class sizes typically get smaller as you move further along in your major.

Selectivity

How do I compare academically to accepted students? What are my chances of getting in?

A school's selectivity may be based on the average GPA (grade point average), class rank, and SAT/ACT scores of admitted students, as well as the percentage of applicants accepted. Refer to each college's Web site or catalog for its specific admissions requirements.

Location

Do I want to stay close to home or go farther away? City, rural, or suburban?

Choose a location and community that appeals to you.

TIP

Organize the clutter. The paper load will grow senior year. Organize applications materials, deadlines, and financial aid forms in 7- to 12-pocket file folders. Use one folder for application info and a second folder for financial aid deadlines and forms.

Campus atmosphere, student life, and diversity

What type of “personality” does the campus have? How do students spend their time? How diverse is the student body? What opportunities and activities are available?

Every campus has a different “feel,” which you can best get a sense of by visiting the campus and talking with students. Also look at the school newspaper, talk with faculty and staff, and check out campus activities, housing, and food. Do students stay on campus on the weekends? How much time do they spend on academics each day/week? Are there support services available? Look for campus activities and volunteer opportunities that interest you. Consider the students on campus (where they are from, what background they have), too. Go with your gut feeling: Can you imagine yourself as a student there?

TIP

Lower your costs.

Applying to schools at which you’re near the top of the applicant pool academically may qualify you for more merit-based financial aid from the college.

And by taking your general education coursework at a community college and then transferring to a four-year program to focus on your major, you may be able to cut your college costs.

Cost and affordability

What is the cost of attending college, and what type of financial aid is available?

Total costs cover tuition, room and board, fees, books, and personal expenses. Cost is a major concern for most families, so have that discussion early on. Don’t rule out a college because it seems too expensive; what you actually pay may be well below the “sticker price.” Use <https://collegescorecard.ed.gov> to start building your college list. You’ll find info on tuition and fees, housing, admission, graduation rates, campus safety, and more. Apply to colleges in different price ranges, and check with VSAC and college financial aid offices about your options.

Start your search

Using the College Scorecard at <https://collegescorecard.ed.gov>, you can search by type of degree you want, tuition, by field of study, and more. Another useful search tool is the College Board’s Big Future at <https://bigfuture.collegeboard.org/find-colleges>.

Use the chart on the next page to compare the colleges on your wish list.

Factors	My “wish list”	college name	college name
Major/academic program	<i>good science program possible bio major</i>		
Selectivity	<i>my GPA = 3.2 so far</i>		
Type of college	<i>4 year? (maybe 2-year and transfer?)</i>		
Size	<i>some big classes OK, want lots of options</i>		
Location	<i>near a small city</i>		
Campus atmosphere, student life, and diversity	<i>outdoorsy, eco-club, friendly, ultimate frisbee</i>		
Cost and affordability	<i>need to talk to parents! find job this summer</i>		



College comparison chart

As you investigate colleges, use this worksheet to keep track of schools in which you're most interested and to compare them to your wish list of ideal characteristics. In the second column, list all 12 factors in order of importance to you—1 for most important, 12 for least important.

Factors to consider	my factor rank (1-12)	my wish list of college characteristics	college name	college name	college name
Type (technical, two-year, college, university)					
Major/academic program					
Size of school					
Location (setting/surroundings)					
Selectivity					
Academic atmosphere					
Student life/activities					
Diversity of student population					
Housing					
Facilities (library, theater, cafeteria, sports)					
Cost (college budget) and affordability					
Other					



Making the most of college visits

While a virtual tour is a great way to begin the college search, there's a difference between how a campus looks and feels in real life versus how it appears in a brochure or on the web. By visiting in person, you can:

- get a feel for that school's distinct vibe, and a first-hand look at college facilities
- talk with professors and students face to face
- view the surrounding area

Of course, in a pre-pandemic world, it was best to *visit* a campus, but the reality is that students will have to check with each college they want to visit to find out what the individual institution is recommending; and for those travelling from a distance, check each state's travel advisories before planning a trip as well as before heading out.

TIP

Many schools no longer plan interviews, though they'll answer your questions on the phone. Ask admissions for the name of a school representative in your area. These are often graduates of the college who volunteer to talk with prospective students and their families and answer questions. And don't be afraid to offer information about your strengths that will help your interviewer know you better.

When to go

Your goal is to meet students and faculty, so plan to visit when the college is in session. Spring of junior year and late summer (after college classes resume) or early September of your senior year are great times to visit.

Arranging the visit

If you can visit in person, schedule your visit online or by phone ahead of time. Try to be on campus during the week so you can see college life in action.

- Sign up for a tour and an info session, arrange to sit in on a class, and set up meetings with faculty or coaches if desired. Will the college provide overnight accommodations or a meal?
- For questions about college financing, make an appointment with the financial aid office.
- Talking with the admissions office can show the college that you're interested in the school and can give you insight on campus life. If a school you're considering still holds admissions interviews, think of it as a conversation—an opportunity for you to get an inside look at the college and for the admissions folks to know more about you. Prepare questions ahead of time. Then relax and be yourself!

Once you're on campus

- Take a student-led tour. Ask guides what they like and dislike about the college.
- Talk to students and faculty members. Chat with students you meet, admissions and financial aid staff, and faculty and coaches. Find out all you can!
- Walk around by yourself to get a feel for the campus, taking in the surroundings and student vibe. Do you like the buildings and the campus layout? Think about what the campus will be like in different seasons. Can you picture yourself there for four years?
- Inquire about the social scene. Do students stay on campus or go away on weekends? How much of a role does Greek life (sororities and fraternities) play on campus?
- Check out the nearest town. Can you walk there? What transportation is available? Where are the closest parks, grocery stores, coffee houses, restaurants, or malls? Do you like the area? Will you be able to continue to do the activities you enjoy?

Once you're on campus

residence halls How are they set up? Are first-year students separated or with upper-class students? Are there options for special-interest housing? What are the bathrooms like?

student center Are students hanging out or studying there? What facilities are available? What about coffee shops or other eateries?

dining hall(s) How many are there? When are they open? What are the meal plan options? Sample the food!

sports or other facilities How state-of-the-art are the facilities? Who's using them? What hours are they open?

library How big is it, and how are study areas organized? Are online resources/databases easily accessible?

computer lab Are the computers up-to-date? Are lab techs available for trouble-shooting? Are there any special programs for buying a computer as an incoming student?

science labs What equipment is available for undergraduate use?

campus bookstore What can you buy? How expensive is it? What hours is it open?

health center/medical office How close is it to the dorms? What is the typical wait time for treatment?

career planning office What resources are available? Help with internships or part-time work for undergraduates? Tutoring or support services? Job guidance for graduates?

art/music studios and galleries What is displayed? Who is using the space?

TIP

Bottom line:

Seeing is believing. Visit, without your friends. Eat in the dining halls, attend a class, read bulletin boards, and talk with current students. Ask yourself: Can I see myself living here? Go with your instinct. Better to find that out now that a college isn't for you rather than when you're moving into the dorm. And don't let where your friends are going shape your decision. This is about you, not them.

Questions to ask admissions officers, tour guides, or students

- What makes this college unique?
- What are the smallest and largest class sizes?
- How many classes are taught by a teacher's assistant (TA)? By a professor?
- How competitive is the school academically? In sports?
- How does academic advising work?
- What day trips or weekend excursions do students take? Are weekend activities offered on campus?
- What clubs/student groups exist?
- How are student housing decisions made? Are students required to live on campus? Is housing guaranteed? Does the college or university lease off-campus housing for students or is it all through private individuals?
- What are the options for freshman housing, orientation programs, and special first-year student trips or seminars?
- Are first-year students permitted to have cars on campus? What other types of transportation are available?
- What employment and work-study options are available?
- What percentage of graduates get jobs within six months of graduation?
- How effective is campus security?



Questions to ask admissions staff

Questions to ask a school representative or admissions staffperson:

- What are the smallest and largest class sizes?
- What types of transportation are available on or near campus? Are first-year students permitted to have cars on campus?
- What employment and work-study options are available?
- What measures or systems are in place across campus to maintain and ensure safety?
- What day trips or weekend excursions do the students take? Are weekend activities offered on campus?
- What makes this college unique?
- What clubs and student groups exist?
- How are student housing decisions made? Are students required to live on campus? Is housing guaranteed?
- How competitive is the school academically? In sports?
- How many classes are taught by teaching assistants? By professors?
- How does the academic advising process work?
- Does the school have internship programs? How do they work?
- What percentage of graduates find employment within six months of graduation?
- Are tutoring and other support services available?
- How close are the local movie theaters, stores, restaurants, and other services?

They may want to ask you:

- Why are you interested in this particular college?
- What strengths could you add to our campus community?
- What are your career and personal goals?
- If you could read the evaluation your counselor has written about you, what might it say?
- How accurately do your grades and test scores reflect your true abilities?
- What do you do in your spare time?
- What have you read lately?

Be sure to write down your own questions!



Questions to ask the financial aid office

- What is the estimated cost of attending your college for one year?
- What other possible fees may we have to cover that aren't listed on your website?
- What is the expected increase in costs each year?
- Do you require information from both of my parents if they're divorced or separated?
- How will outside scholarships (such as ones I may get at high school graduation) affect aid I receive from your college?
- Will my financial aid needs have any effect on whether I'm admitted to your college?
- If I receive work-study as part of my financial aid, can I use these funds to help pay my college bill?
- What happens if my family circumstances worsen after you provide financial aid to me?
Can my financial aid be reconsidered based on a change in our situation?
- Can I expect a comparable financial aid offer each year?
- How much of my need will be met with student loans?
- Are there any special scholarships or loan programs at your college that I may be eligible for, and do I need to file separate applications for them?

Be sure to write down your own questions!



Recommendations request form

To be completed by the student for the teacher.

NOTE: Because many high schools use a specific form for teacher/counselor recommendations, you should check with your school counselor before using this form.

Student's name: _____

Teacher's name: _____

Colleges I'm applying to:

College: _____

College: _____

Address: _____

Address: _____

Recommendation in a sealed envelope

Recommendation in a sealed envelope

Date needed by: _____

Date needed by: _____

College: _____

College: _____

Address: _____

Address: _____

Recommendation in a sealed envelope

Recommendation in a sealed envelope

Date needed by: _____

Date needed by: _____

College: _____

College: _____

Address: _____

Address: _____

Recommendation in a sealed envelope

Recommendation in a sealed envelope

Date needed by: _____

Date needed by: _____



College admissions checklist

College application process	college name	college name	college name	college name
Application deadline				
Essay(s) completed				
Application fee amount Cash or waiver available? <i>(Not available at all colleges; depends on your financial situation)</i>				
Transcript request from high school counseling office (parent signature may be required if student is under 18)				
Number of recommendations needed, and from whom				
Test scores required? (ACT, SAT, or SAT subject tests)				
Interview required/recommended? Interviewer				
Campus visit date Contact person				
Date application was sent				



Senior-year financial aid timetable

SEPTEMBER

- Meet with your high school counselor to talk about your college options. Set up an October meeting to review college admissions and financial aid applications.
- Ask your guidance office or go to www.vvac.org/events to find out when a VSAC financial aid forms workshop will be held.
- Visit www.vvac.org/pay and <https://studentaid.gov/h/understand-aid> to explore financial aid, learn more about eligibility for federal student aid and the financial aid process.
- Create two files to organize admissions and financial aid info. Review college catalogs or websites for instructions and deadlines!
- If you're visiting colleges that interest you, schedule an appointment with someone in the financial aid office.
- Determine whose information is required for financial aid. Not sure? Visit <https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency> to find out. If you're considered dependent for financial aid, begin having the money conversation with your parents.
- With a parent or guardian, use the net price calculator at each school's Web site to determine which schools you can afford; or go to <https://collegescorecard.ed.gov> for links to school calculators.

OCTOBER

- If you want to apply for early admission to a particular college, check necessary deadlines and make sure you understand the school's financial aid policies for early decision.
- Check with colleges to find out what forms (like the [CSS Profile](#)) may be required in addition to the FAFSA, and by when.
- Meet with your high school counselor. Review applications to understand what you'll need to do.
- Visit studentaid.gov, where you and one parent need to create a Federal Student Aid account (on the page, choose "Create an Account").
- Apply for a Vermont grant at www.vvac.org/grants. It's free money that doesn't need to be repaid, which is better than borrowing.
- Pick up a copy of VSAC's scholarships booklet at your guidance office (or order online at publications.vvac.org) and begin identifying scholarships for which you're eligible.

NOVEMBER

- Begin to research scholarships at your high school, town offices, local library, and local businesses.
- Begin your application for VSAC-assisted scholarships. Start preparing supporting documents and the Unified Scholarship Application (USA) and **visit** www.vvac.org/vvacscholarship for tips. The USA and all required documents need to be submitted online through your MyVSAC account or postmarked (*in the mail before the post office closes*) on or before **February 14, 2024**.
- Be aware of application deadlines for financial aid.
- Contact each college to find out how outside aid (scholarships, for example) will affect your financial aid offer.

DECEMBER

- Complete the FAFSA at studentaid.gov.

JANUARY

- Respond to requests from colleges and VSAC for additional information. Make and keep copies of all correspondence!
- Are there special circumstances (like a decrease in family income or high out-of-pocket medical expenses) that will affect your family's ability to pay for college that haven't been collected on your FAFSA or VT grant applications? Contact college financial aid offices and the Grant program at VSAC to let them know.
- In your MyVSAC account, confirm that all required documents for your Unified Scholarship Application have been received.

FEBRUARY

- Submit your Unified Scholarship Application (USA) along with all required documents for VSAC-assisted scholarships by midnight, of the **mid-February deadline**.
- Look for financial aid offers from colleges; use the Financial Award Comparison Tool (www.vvac.org/comparisontool) to compare offers with a parent or guardian.

MARCH

- In your MyVSAC account, check the status of your grant application to see if additional information is required.

APRIL

- Look for Vermont grant eligibility notification from VSAC and decisions regarding VSAC-assisted scholarships.
- Read for *My Education Loans*, VSAC's guide to student loans, or visit publications.vvac.org to receive a copy. This is must-read for any student or family planning to borrow for education or training.
- Many schools want a deposit and a commitment to attend) by May 1. If you haven't received all your offers, call admissions offices to ask for extensions. Send your deposit to the college of your choice.

MAY

- Contact the financial aid office to discuss payment options. Make sure you understand how to get federal education loans through your school. Contact the financial aid office if you have questions.
- Start thinking about ways to cover the difference between your total college costs and the financial aid you've received.
 - For federal loans through your school, read the fine print on your master promissory notes (MPNs). These are legal obligations.
 - Contact the financial aid office if you have questions about your loans. **Before you sign**, make sure you understand how much you're borrowing, how your interest will accumulate, and what your payment terms will be.
 - Ask the school about tuition payment plans. Making monthly payments instead of one large payment each semester may allow you to use income as it becomes available.
 - **Don't use credit cards!** It'll take 61 years to pay off \$5,000 if you make only minimum monthly payments (assuming a 14% interest rate and minimum payment of 1.5 percent of your balance), and that's if you never use the card again! Instead, consider a federal PLUS loans for parents, VSAC's Advantage loans for students and parents, or part-time work. Visit www.vvac.org/compare **first** to find the best rates.



College financial aid checklist

Financial aid process	college name	college name	college name	college name
College financial aid application deadline				
CSS Profile required? Deadline Date completed/sent				
Separate college financial aid application required?				
FAFSA deadline Date FAFSA completed and sent				
Vermont grant application deadline Date application completed and sent				
VSAC Unified Scholarship Application (USA) completed				
College scholarship applications completed				
HS & local scholarship applications completed				
Financial aid offer received? Date returned (if required)				
VSAC award letter received? Date returned (if required)				



Password manager

College Board

(SAT, AP & CSS Profile)

User name: _____

Password: _____

ACT

User name: _____

Password: _____

Common Application

User name: _____

Password: _____

Other

User name: _____

Password: _____

MyVSAC

User name: _____

Password: _____

FAFSA

Student user name: _____

Student password: _____

Security question #1: _____

Security question #2: _____

Security question #3: _____

Security question #4: _____

Parent user name: _____

Parent password: _____

Security question #1: _____

Security question #2: _____

Security question #3: _____

Security question #4: _____

Fastweb scholarship search

User name: _____

Password: _____



Online resources

VSAC

www.vsac.org

Find information and links on:

applying to college

- The application essay
- Recommendations
- Interviews & visits
- making your decision

paying for college

- College costs & net price calculators
- The financial aid process
- Grants & scholarships
- Loans & education debt

VSAC's calendar of free events

www.vsac.org/events

Find times and dates, and plan to attend:

- Statewide presentations in the spring on Financial Aid & Managing College Costs
- Financial aid forms workshops in the fall

Big Future

<https://bigfuture.collegeboard.org/college-search>

On this college search engine, you can choose the following criteria and adjust your choices to customize a list that meets your needs and wants.

- Test scores & selectivity
- Type of school
- Location
- Campus & housing
- Majors & learning environment
- Sports & activities
- Cost
- Support services . . . and more

Khan Academy

www.khanacademy.org/sat

Students who take any test in the SAT suite—or an official SAT Practice Test online through Khan Academy—can personalize SAT study resources based on their results:

- Official full-length practice tests, plus study and test-taking tips
- Diagnostic quizzes to pinpoint your areas for practice
- Thousands of practice questions, video lessons, and hints
- Instant feedback and progress so you know where you stand

College Scorecard

<https://collegescorecard.ed.gov/>

- Search for colleges using the factors you choose.
- Use net price calculators to *estimate* costs for your family's circumstances.
- Learn about federal financial aid programs
- Links to O*NET's career explorer, the national career information website where you can search for careers by interest and find job outlook data on hundreds of jobs

VSAC can help you pay for college or training.

VSAC, a Vermont nonprofit, has been helping Vermont students of all ages save, plan, and pay for college or training since 1965. We're committed to helping families make informed decisions about paying for college.

- **Free financial aid presentations** online, at schools, and at other locations
- **State grants** for Vermont residents in undergraduate full- or part-time study and those taking non-degree courses or training to improve employability
- **Scholarships** for Vermont residents—more than 100 available
- **VSAC's student and parent loans** for Vermont residents attending college in Vermont, across the U.S., or abroad, and for out-of-state students attending Vermont colleges. Compare our rates with the federal PLUS.
- **Online applications at vsac.org** that save you time and reduce errors—FAFSA, Vermont grant, VSAC-assisted scholarships, and CSS Profile®
- **Financial aid videos, tips, and resources** at vsac.org/resources

Contact us

ONLINE: vsac.org

CALL: 800-642-3177

E-MAIL: info@vsac.org

VISIT US: VSAC Resource Center
10 East Allen Street
Winooski, VT 05404



Vermont Student Assistance Corporation 10 East Allen Street PO Box 2000 Winooski, VT 05404

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