

College Fair Guide

A SCHOOL GUIDE PUBLICATION



PHOTO COURTESY OF FELICIAN UNIVERSITY

Colleges and Universities Are Reaching Students Virtually

The Fall 2021 National College Fairs have been transitioned to a Virtual Platform. With in-person events limited across the country, college admissions offices are eager to connect with sophomores, juniors and seniors who are looking toward postsecondary education.

Virtual College Fairs, sponsored by the National Association for College Admission Counseling (NACAC), are a timesaving opportunity for students and parents to gather a lot of information in one day. College admissions representatives will be online to answer key questions ranging from acceptance policies to student-faculty ratio.

NACAC's Virtual College Fairs are one-day events that are free to attend. These interactive events are designed with the mobile user in mind. Students can login from their phones or computers. Students and parents are invited to attend one or all of these online events.

More than 600 college and university representatives will be online and available to answer questions. Students and parents will also be able to schedule one-on-one virtual meetings.

Monmouth County Regional College Fair
Sunday, October 24: In-Person Fair
njacac.org

NACAC Virtual College Fair
Sunday, October 3: Signature Fair
virtualcollegefairs.org

While many students have adapted to learning online via video conferencing, or an in-person/remote hybrid model, they should continue to prepare for what happens after graduation. Students should take this opportunity to reach out to their college counselors. Guidance office personnel are working hard to make sure students have the tools they need to search for the right college.

Students should ask their counselors about virtual events in their community. Colleges are looking forward to connecting with students and their parents during these online events.

Military Options

Many recruiting stations are closed for personal visits, but are still available to discuss your future in the military. You may ask a recruiter about education programs such as R.O.T.C., the military academies, the

Post 9/11-GI Bill and Yellow Ribbon Program. Serving in the military is not only an honor but can be a great way to finance your education.

Whether a student is thinking about a community college vs. a four-year college, public vs. private, in-state vs. out-of-state, a career in the military, a gap year, or getting a job after high school, now is the time to start preparing for the future.

Read through this issue of College Fair Guide. There are many articles, charts, useful hints and items of information which will be helpful to you. The more prepared you are for these Virtual Fairs, the more you'll get out of them.

FEATURED ARTICLES

- ✓ **Attend a NACAC Virtual Fair**pg. 3
- ✓ **Virtual College Fair Participants**pg. 4
- ✓ **Financial Aid Process**pg. 17
- ✓ **Federal Student Aid Programs**pg. 18
- ✓ **Financial Aid from the Military**pg. 19
- ✓ **New Jersey State Financial Aid**pg. 20
- ✓ **College Planning Tips for Juniors**pg. 22

KEITH KYEWALABYE
Class of 2021

Major: B.A. in Biology

Minor: Music

Internship: Cancer research
internship at MD Anderson

Campus Participation:

Marching Band

University Chorale

Admissions Ambassador

Resident Assistant

Commencement Speaker

“My professors exposed
me to research
opportunities that
have helped define
my career as a
budding scientist.”

INSPIRED TO THINK BIG

HONORS
PROGRAM



MAKE YOUR DREAMS A REALITY

- Accounting
- Business Administration
- Computer Science
- Esports Management
- Healthcare Administration
- Sport Management

- Communication and Media Studies
- Education
- Biology
- Chemistry
- Clinical Laboratory Science
- Health Science

- Public Health Education
- Nursing
- Psychology
- Criminal Justice
- Graphic Design
- And More!

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IN THE NORTH**
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Attend a Virtual or In-Person College Fair

Most of the traditional college fairs have once again been transitioned to a virtual format for the Fall 2021 season. Students can still meet with college representatives from all over the world. The National Association for College Admission Counseling (NACAC) is hosting several events in September, October and in November. See dates on this page. Students are encouraged to register for these virtual events by visiting www.virtualcollegefairs.org.

In-Person College Fair

New Jersey ACAC (NJACAC) is scheduled to host their own regional “in-person” college fair on Sunday, October 24 at Monmouth University OceanFirst Bank Center in West Long Branch, NJ. The fair will be held from 1:00 – 4:00 pm. For up-to-date information, visit www.njacac.org.

The College Fairs (virtual and in-person) are not only for students to attend, but parents too. The Fairs give students and families an opportunity to speak directly with admissions officers.

Students are encouraged to register for these events ahead of time. They can view a list of college exhibitors for each event. Students will be able to search by school name or search by state and/or by major. Students can view all schools and sort alphabetically.

If students see a school they like, they can add it to their favorites.

Live Zoom Sessions

Students will be able to attend multiple Zoom sessions within each Virtual College Fair. Students should review the list of sessions BEFORE the day of the event so they can be prepared. Be sure to register for the sessions you like as some may fill up quickly.

Students can view a list of sessions by start time and click the “Remind Me” button (You’ll get a text reminder.) When the session is starting you will see a “Join” button to let you in.

What Else Can I Do at the Virtual College Fair

- **Schedule a one-on-one meeting.** College reps are eager to meet and speak directly with students and parents. Often, the best way to learn more about a college is a live conversation with an admissions representative who works at the school. A one-on-one conversation is also a great time to ask specific questions about academics, campus life, sports programs, internships, etc.

STUDENTS – REGISTER TODAY



Monmouth County Regional College Fair (IN PERSON) www.njacac.org

New Jersey ACAC is hosting an “in-person” college fair. This event will be held at Monmouth University OceanFirst Bank Center. Parents and students are welcome. Admission is free. Students are encouraged to register ahead of time by visiting www.njacac.org, click on Events.

- Sun. Oct. 24 1:00 – 4:00 PM (In-Person College Fair)
- Monmouth County Regional College Fair
- Monmouth University OceanFirst Bank Center

NACAC Virtual College Fairs www.virtualcollegefairs.org

- Tues., Sept. 28 4:00 – 8:00 PM (Northeastern US College Fair)
- Sun, Oct. 3 1:00 – 6:00 PM (Signature College Fair)
- Thurs. Oct. 14 5:00 – 9:00 PM (Midwest US College Fair)
- Sun., Oct. 24 1:00 – 6:00 PM (Signature College Fair)
- Tues. Nov. 2 4:00 – 8:00 PM (Arts & STEM Fair)
- Sun. Nov. 14 1:00 – 6:00 PM (Signature College Fair)

- **Watch a Video.** If students wish to learn more about a school, they can view a video or take a virtual tour of the campus. Obviously, this can be done before or after the Virtual College Fair.
- **Get Advice.** On the day of the Virtual College Fair, students can click the blue chat button and be connected to a college advising expert from NACAC
- **NACAC Meet Up.** There are helpful Zoom sessions hosted by NACAC to help you navigate the Virtual Fair and provide general information on topics such as financial aid and scholarships.

The greatest advantage to the Virtual College Fairs is being able to visit with so many college representatives on one day without leaving home. The Virtual College Fair is a great way for students to listen, connect and ask questions.

The Virtual College Fair is free to high school students, parents and anyone else interested in higher education.

About NACAC

The National Association for College Admission Counseling (NACAC) is sponsor of these and other College Fairs throughout the country. Based in Alexandria, Va., it serves high school guidance counselors and college admissions officers who assist students with the transition to higher education. Its more than 9,000 members are colleges and universities, high schools, associations and organizations, and individuals whose institutions belong to NACAC.

NACAC establishes and promotes high ethical standards for the counseling professions, answers questions on financial aid, students’ rights in the admissions process, ethics and legal decisions affecting admissions and sponsors research pertinent to the counseling profession. Visit NACAC’s Web site at nacacnet.org.

PRO TIP: Click the “Remind Me” button whenever you see a Zoom session that will be offered by a college that interests you. The reminder will get added to your “My Schedule” tab and you will receive a text when the session is about to start. You must click the “Join” button to enter the session.

SAT Test Dates

October 2, 2021 (Saturday)
November 6, 2021 (Saturday)
December 4, 2021 (Saturday)
March 12, 2022 (Saturday)
May 7, 2022 (Saturday)
June 4, 2022 (Saturday)

For more information about SAT test dates including possible cancellation dates, visit www.collegeboard.org.

ACT Test Dates

September 11, 2021 (Saturday)
October 23, 2021 (Saturday)
December 11, 2021 (Saturday)
February 12, 2022 (Saturday)
April 2, 2022 (Saturday)
June 11, 2022 (Saturday)
July 16, 2022 (Saturday) (Not New York State)

For more information about ACT test dates including possible cancellation dates, visit www.act.org. You can also view information about college and career planning.

Test Optional

A growing number of colleges have placed less emphasis on standardized tests, or eliminated them as a requirement. More than two-thirds of 4-year colleges and universities in the U.S. will not require applicants to submit ACT or SAT scores for fall 2022 admission.

For a list of more than 1,700 colleges that are test-flexible or test-optional, visit www.fairtest.org.

FALL 2021 ISSUES

- Atlantic City, NJ
- Bergen County, NJ
- Chicago, IL
- Cincinnati, OH
- Danbury, CT
- South Florida
- Long Island, NY
- Philadelphia, PA
- Rhode Island
- Rockland County, NY
- STEM, NYC
- Westchester County
- Northern & Southern

College Fair Guide

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SPRING 2022 ISSUES

- Boston, MA
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- Hartford, CT
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- Montgomery County, MD
- New York City
- Northern New Jersey
- Orange County, NY
- Pittsburgh, PA
- Prince George’s Cty, MD
- Providence, RI
- Rochester, NY
- Springfield
- Syracuse, NY
- Tampa, FL
- Westchester County, NY
- Northern & Southern

Participating Universities, Colleges and Schools

The following colleges and schools will participate in the NACAC Virtual College Fair taking place on October 3. Many of these colleges will offer live Zoom sessions.

ALABAMA

Auburn University
Birmingham Southern College
Samford University
The University of Alabama
The University of Alabama at Birmingham

ALASKA

University of Alaska Anchorage
University of Alaska Fairbanks

ARIZONA

Arizona State University
Grand Canyon University
Northern Arizona University
The University of Arizona

CALIFORNIA

California Lutheran University
California State Polytechnic University Pomona
California State University Channel Islands
California State University Chico
Chapman University
Concordia University Irvine
CSU Maritime Academy
Fashion Institute of Design & Merchandising
Fresno Pacific University
Humboldt State University
Laguna College of Art and Design
Los Angeles College of Music
Loyola Marymount University
St. Mary's College of California
Santa Clara University
Santa Monica College
Scripps College
UCLA Summer Sessions
University of California – Davis
University of California – Irvine
University of California – Merced
University of California – Riverside
University of California – Santa Barbara
University of Redlands
University of San Diego
University of San Francisco
University of Southern California

University of the Pacific
USC Games @ University of Southern California
Vanguard University of Southern California
Whittier College
Woodbury University

COLORADO

Colorado Mountain College
Colorado State University
Colorado State University Pueblo
Fort Lewis College
University of Colorado Boulder
University of Colorado Denver
University of Denver
University of Northern Colorado
Western Colorado University

CONNECTICUT

Central Connecticut State University
Quinnipiac University
Sacred Heart University
United States Coast Guard Academy
University of Connecticut
University of Hartford
University of New Haven
Western Connecticut State University

DELAWARE

University of Delaware

DISTRICT OF COLUMBIA

American University
The Catholic University of America

FLORIDA

Embry–Riddle Aeronautical University
Florida Institute of Technology
Florida International University
Florida Memorial University
Florida Polytechnic University
Florida State University
Full Sail University
Nova Southeastern University
Rollins College
University of Central Florida
The University of Tampa
University of Florida
University of North Florida

University of South Florida

GEORGIA

Augusta University
Clayton State University
Georgia State University
Savannah College of Art and Design

HAWAII

Chaminade University of Honolulu
Hawaii Pacific University
TIM School @ UH Manoa
University of Hawaii West Oahu
University of Hawaii at Hilo
University of Hawaii at Manoa

IDAHO

Boise State University

ILLINOIS

American Academy of Art
Columbia College Chicago
Concordia University Chicago
Knox College
Northwestern University
Southern Illinois University Carbondale
University of Illinois at Chicago
University of Illinois at Urbana Champaign

INDIANA

Butler University
Indiana University Bloomington
Saint Mary's College

IOWA

University of Iowa

KANSAS

Wichita State University

KENTUCKY

Eastern Kentucky University
Spalding University
Western Kentucky University

MAINE

University of New England
University of Southern Maine

MARYLAND

Johns Hopkins University
Morgan State University
Salisbury University
Stevenson University
Towson University
United States Naval Academy
University of Maryland Baltimore County (UMBC)
University of Maryland College Park

MASSACHUSETTS

Bard College at Simon's Rock
Boston University
Curry College
Emmanuel College
Hampshire College
Lasell University
Massachusetts Maritime Academy
Merrimack College
Northeastern University
Simmons University
Springfield College
University of Massachusetts Amherst
University of Massachusetts Dartmouth
Wentworth Institute of Technology
Wheaton College
Worcester Polytechnic Institute

MICHIGAN

Calvin University
College for Creative Studies
Ferris State University
Lawrence Technological University
Michigan State University
Oakland University
Saginaw Valley State University
University of Michigan
Western Michigan University

MINNESOTA

Inver Hills Community College
Macalester College
Southwest Minnesota State University
University of St. Thomas
Winona State University

MISSISSIPPI

Mississippi State University
University of Mississippi

MISSOURI

Maryville University
Missouri Western State University
St. Louis University
University of Missouri

MONTANA

Montana State University
Montana State University - Billings
University of Montana Western

NEBRASKA

College of Saint Mary
University of Nebraska–Lincoln

NEVADA

University of Nevada–Las Vegas
University of Nevada–Reno

NEW HAMPSHIRE

Plymouth State University
University of New Hampshire

NEW JERSEY

Fairleigh Dickinson University
Kean University
Monmouth University
Montclair State University
New Jersey Institute of Technology
Rider University
Rutgers - The State University of New Jersey
Stevens Institute of Technology

NEW MEXICO

New Mexico State University
New Mexico Tech
University of New Mexico

NEW YORK

Adelphi University
Albany College of Pharmacy and Health Sciences
American Academy of Dramatic Arts
Binghamton University (SUNY)
City University of New York
D'Youville College
Farmingdale State College SUNY
Fashion Institute of Technology
Hartwick College
Hofstra University
Iona College
Ithaca College
John Jay College of Criminal Justice
Long Island University–LIU Post
Marymount Manhattan College
New York Institute of Technology
New York School of Interior Design
Pace University–New York City
Rochester Institute of Technology
St. Thomas Aquinas College
SUNY at New Paltz
SUNY at Plattsburgh
SUNY at Stony Brook
SUNY Brockport
SUNY College at Potsdam
SUNY College of Environmental Science & Forestry
United States Merchant Marine Academy
University at Buffalo (SUNY)
University of Rochester
Utica College

NORTH CAROLINA

Appalachian State University
Chowan University
East Carolina University
Elon University
High Point University
SKEMA Business School
University of North Carolina at Pembroke
University of North Carolina at Charlotte
University of North Carolina at Greensboro
University of North Carolina at Wilmington
Western Carolina University

Virtual and In-Person College Fairs

These pages show schools that registered for the NACAC Virtual College Fair taking place on October 3. Additional schools will have registered since publication date. Students may check virtualcollegefairs.org for an updated list of participants. The New Jersey ACAC (NJACAC) is also holding a regional “in-person” college fair on October 24 to be held at Monmouth University OceanFirst Bank Center in West Long Branch, NJ. Students may visit www.njacac.org and click on “Events” for participants and additional information.



AMDA

page 21



Felician University

Back Page



St. Thomas Aquinas College

page 15



Caldwell University

page 2 & 5



Hofstra University

page 13



U.S. Army

page 16



Castleton University

page 12



Niagara University

page 7



University of Southern Maine

page 9



Cazenovia College

page 11



Rockland Community College

page 10



Western Connecticut State Univ.

page 23

OHIO
Bowling Green State University
Cleveland Institute of Art
Columbus College of Art & Design
Kent State University
Miami University
Ohio University
The Ohio State University
The University of Akron
University of Toledo
Xavier University

OREGON
Corban University
Lewis & Clark College
Linfield University
Oregon Institute of Technology
Oregon State University
Pacific Northwest College of Art
Pacific University Oregon
IUP Academy of Culinary Arts
King’s College
La Salle University
Messiah University
Millersville University
Moravian College
Penn State University
Temple University
Thomas Jefferson University

University of Pittsburgh
University of Pittsburgh at Bradford
University of the Sciences in Philadelphia
Washington & Jefferson College
West Chester University
Widener University
York College of Pennsylvania

RHODE ISLAND
Johnson & Wales University
Rhode Island College
Roger Williams University
University of Rhode Island

SOUTH CAROLINA
Allen University
Clemson University
Coastal Carolina University
Furman University
University of South Carolina

TENNESSEE
East Tennessee State University
Lee University
University of Tennessee at Chattanooga
University of Tennessee–Knoxville
Vanderbilt University

TEXAS
Lamar University
Southwestern University
Texas A&M University–College Station
Texas A&M U. Commerce
Texas State University
Texas Tech University
University of Texas at Arlington
University of Texas at Austin
University of Texas of Rio Grande
University of Texas at San Antonio

UTAH
Southern Utah University
University of Utah
Webber State University
Westminster College

VERMONT
Castleton University
University of Vermont

VIRGINIA
Christopher Newport University
Emory and Henry College
James Madison University
Mary Baldwin University
Old Dominion University
Radford University
Regent University
Virginia Commonwealth University
Virginia Tech

WASHINGTON
Cornish College of the Arts
DigiPen Institute of Technology
Eastern Washington University
Gonzaga University
Seattle University
University of Puget Sound
University of Washington
Washington State University
Whitworth University

WEST VIRGINIA
Bethany College
Concord University
Marshall University
Wheeling University

WISCONSIN
Alverno College
Marquette University
Northland College
University of Wisconsin–La Crosse

WYOMING
University of Wyoming

INTERNATIONAL

AUSTRALIA
Macquarie University, Sydney
University of Melbourne

BULGARIA
American University in Bulgaria

CANADA
Bishop’s University
Brescia University College
Carleton University
McMaster University
Ryerson University
Simon Fraser University
St. Thomas University
University of Calgary
University of King’s College
University of New Brunswick
University of Toronto
University of Victoria
University of Waterloo

FRANCE
The American University of Paris
ESSEC Business School

GREECE
The American College of Greece

IRELAND
Trinity College Dublin
University College Dublin

ITALY
The American Unniversity of Rome
Bocconi University
Universit Cattolica del Sacro Cuore

JAPAN
Ritsumeikan Asia Pacific University
Ritsumeikan University, Japan
Temple University - Japan Campus
Waseda University

NEW ZEALAND
Massey University
University of Auckland

SPAIN
CEU Universidad San Pablo
IE University

SWITZERLAND
Franklin University
Les Roches / Glion Institute of Higher Education

UNITED KINGDOM
Aberystwyth University
Arts University Bournemouth
Bangor University
Cardiff University
Durham University
ESCP Business School
Imperial College London
King’s College, London
Lancaster University
Leeds Arts University
Liverpool John Moores University
Newcastle University
Norwich University of the Arts
Oxford Brookes University
Queenmary University of London
Queens University, Belfast
Richmond, The American International Univ. in London
The Glasgow School of Art
UCL, University College London
University for the Creative Arts
University of Aberdeen
University of Cambridge
University of Dundee, Scotland
University of East London
University of Edinburgh
University of Essex
University of Roehampton
University of Sheffield
University of Stirling
University of Warwick
University of Westminster–United Kingdom

VIRGIN ISLANDS
University of the Virgin Islands

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Felician University
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Niagara University
Rockland Community College
United States Army

A Pre-Thanksgiving Checklist for High School Seniors

When it’s the beginning of November, and you’re a high school senior, you’re busy with school, extracurricular activities, oh, and figuring out what you’re going to do next year. No big deal, right? For many high school seniors, fall is an overwhelming time, full of items that need to be crossed off of lists and boxes that need to be checked before graduation in the spring.

What You Must Do Before Thanksgiving

Here’s a quick checklist of “must do before Thanksgiving” items.

- Take the ACT or SAT one more time if you need to. Why? Because higher scores mean more financial aid at many schools. Don’t leave money on the table. Brush up on your vocabulary and math, take the test one more time and send the scores to your schools. It can save you thousands of dollars in the long run!
- Finalize your list of schools and, if you haven’t already, plan to visit them. Now is the time to get organized. Do some soul-searching about which schools are the best fit for you academically, socially, financially, etc. And, if you haven’t seen all of them in person yet, do your best to try. Having an opportunity to physically be on campus is an important experience and will help you make a good decision.
- If you can’t get to campus (and even if you can), try to find some students to talk to about their experience. Students who graduated from your high school or students who are majoring in what you intend to study are great resources about what college life is really like both in general and on that campus.
- Complete the FAFSA®. We cannot stress this enough. COMPLETE THE FAFSA®! The Free Application for Federal Student Aid (FAFSA) is the gateway to financial aid. Nearly all types of financial aid – both need- and merit-based – are awarded to students who complete the FAFSA.

Even if you think you don’t qualify, COMPLETE THE FAFSA®! The FAFSA can be submitted as of October 1 so schools can award financial aid earlier and students can make better decisions.

- Apply to the colleges on your list. There are many ways to do so. Many schools accept the Common App, making it easy to apply to a number of schools with one application. You can also apply Early Decision or Early Action, programs that allow you to receive an admissions decision earlier in the process.
 - Register with the NCAA Clearinghouse if you plan on participating in collegiate athletics. This is important for a few reasons. First and foremost, the Clearinghouse audits student athletes’ transcripts to ensure they are eligible to play at the collegiate level. Second, the Clearinghouse is where college coaches find eligible student athletes.
 - Request your transcripts and recommendations. All college applications require these, and each school (high schools and colleges alike) has different policies for requesting and receiving transcripts and recommendations, so make sure you carefully follow the policies outlined by your schools!
 - Apply for scholarships. We know you just worked really hard to get your college applications completed and submitted, but you aren’t finished yet! Spend a couple of weeks working on scholarship applications. Yes, you’ll have to write a few more essays now, but it could mean writing fewer student loan repayment checks after you graduate.
- These are the tasks that need to be prioritized for completion by Thanksgiving of your senior year. If you need help with anything on this list, reach out to the school counselor at your school.

Source: collegenowgc.org



YAMAN THAPA
Class of 2022

Major: Chemistry

Minor: Neuroscience

Internship: MIT Summer Research Program in Biology

“With a growth mindset, we can achieve anything.”

INSPIRED TO THINK BIG

MAKE YOUR DREAMS A REALITY

- Accounting
- Business Administration
- Computer Science
- Esports Management
- Healthcare Administration
- Sport Management

- Communication and Media Studies
- Education
- Biology
- Chemistry
- Clinical Laboratory Science
- Health Science

- Public Health Education
- Nursing
- Psychology
- Criminal Justice
- Graphic Design
- And More!

BEST VALUE COLLEGES IN THE NORTH
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Real World Ready at Rockland Community College

Founded in 1959, and conveniently located just 25 miles from New York City, Rockland Community College serves as an education, cultural and workforce development resource for the region, with sites in Haverstraw, Orangeburg (Auto Tech Center) and Nyack (Hospitality & Culinary Arts Center), in addition to the main campus in Suffern, New York. The College offers a safe, supportive learning environment for thousands of students from diverse backgrounds who appreciate small class sizes and personal attention from a distinguished, award-winning faculty that includes Fulbright scholars and SUNY Distinguished Professors. The student body is composed of first-time college students, high school students getting a head start on college coursework, international students, and adult learners at all levels. Thanks to the School's affordable tuition, students who begin their career journey at RCC and then transfer to a four-year college, can save up to \$100,000 on their education. RCC is also

proud to provide career training and professional development to adult learners looking to change careers or upgrade their skills through its Career Skills Academy. The College offers Associate degrees in Arts (AA), Science (AS) and Applied Science (AAS), and Certificate Programs across five Academic Schools: Arts & Humanities; Business & Professional Studies; Education & Social Sciences; Nursing, Health and Wellness; and Science, Technology, Engineering, and Math. Participation in student leadership training and community service projects is high. The average class size of 22 students, and the dedicated professional faculty, all help foster an engaged and stimulating academic environment. Mentoring, guidance, tutoring programs and non-academic support services assist students from admission through every step to their degree completion. Preparing today's students to be "real world ready," RCC's degree and certificate programs offer a range of transfer and spe-

cialization options. Articulation agreements offer seamless transfer, and most RCC graduates continue their bachelor's degrees at 4-year colleges. RCC offers workshops, counseling, practice interviews and "real world" internships to help students define and fulfill their personal and career goals. The College is also developing a robust for-credit micro-credentialing program to prepare students for the workforce, which includes options for baking and food preparation, and can be counted as credit toward associate degrees. RCC recognizes the high demand to fill "middle skills" jobs — jobs that require more education than a high school diploma, but less than a college degree; Career Skills Academy was created to meet that demand. The philosophy is that success is attainable through all levels of training and education. Students can gain workforce certifications in a few short months, providing an opportunity to start, change or enhance their careers. Jobs in these fields have

typical starting salaries of \$45,000 – \$55,000. These programs have also been designed to provide future opportunities to obtain industry-specific certifications and/or offer a path into certificate and Associate Degree programs. Visit sunyrockland.edu/csa to learn more about these programs and other workforce and community training programs. Rockland Community College has been selected as a 2021 Higher Education Excellence in Diversity (HEED) Award winner from INSIGHT Into Diversity magazine, the nation's oldest and largest diversity-focused publication in higher education. Additionally, the College is a designated military friendly institution with specialized counselors assisting student veterans throughout their studies at RCC. Veteran-centered services include a dedicated lounge, career workshops, financial literacy training, as well as social events and trips aligned with student veterans' unique perspectives. Students with work or family obligations who are

returning to an academic path or taking courses to transition to a new career, will find that RCC provides many resources to support their educational re-entry, including on-campus childcare, and weekend/evening or online classes. The Sam Draper Honors Program offers a rigorous liberal arts or business curriculum for students seeking the opportunity to achieve excellence and transfer to premier academic programs. Honors students receive close mentoring from a faculty member with expertise in the student's chosen academic discipline. Honors graduates have been welcomed at institutions including Harvard, Yale, Cornell, and the University of Pennsylvania. Honors students may also participate in a summer program at Cambridge in England. Located in the scenic Hudson Valley, Rockland Community College offers a picturesque campus with views of the surrounding mountains. Public transportation from the campus provides local access and can connect students to the unique resources of New York City. Students can explore their interests and develop their skills on campus with more than 40 student clubs, honor societies, and a range of activities that include career networking, heritage celebrations, cultural events and fitness. Rockland Community College's Hawks athletic teams compete in the Mid-Hudson Athletic Conference. For more information visit sunyrockland.edu.

Western CT State Offers Plenty of Extra Activities

Western Connecticut State University (WCSU) changes lives by providing all students with a high-quality education that fosters their growth as individuals, scholars, professionals and leaders in a global society. Applying is made easy for interested students by using the Common Application online. Located in Danbury, Connecticut, WCSU delivers both a bustling city feel with a walkable distance to the Metro-North train and bus stations or the option to hike in the University's 33-acre Westside Nature Preserve. Busy day after classes? Join a study group in the newly renovated ThinkTank study lounge in the Ansell School of Business with a cup of Starbucks coffee from the Daily Grind to unwind. Or sign up to take a trip down to NYC to see a Broadway show with the Programs Activities Council on a Saturday afternoon.

Watch WCSU's 18 DIII sports teams compete at any time of the year or join the Annual Homecoming Street Fair in October. The 80+ clubs and organizations that include Student Government Association, Recreational Council, Play It By Ear Acappella, Western Marketing Association and WXCI Radio offer a plethora of opportunity to all kinds of interests. With a 12:1 student to faculty ratio, WCSU's 50+ Bachelor degree programs include Nursing, Education, Business Marketing, Justice and Law Administration, Musical Theatre, Computer Science, Psychology and many more. With a highly innovative Kathwari Honors Program, \$97-million Visual and Performing Arts facility and AACSB accreditation for the Ansell School of Business, WCSU leads with remarkable strides in a small

class feel that's paired with a universal view. The recent refinishing of Higgins Hall, home to all Macricostas Arts and Sciences departments, offers a wide array of lounge spaces, classrooms and labs to cater to the needs of each individual program and sets WCSU students in place for competitive internships and ultimate success after graduation. WCSU gives its students an education that prepares you for success... without weighing you down with debt. Join WCSU for a campus tour or virtual event to meet with an Admissions Counselor and discuss why WCSU is the place for you. Visit wcsu.edu or call at (203) 837-9000. Trust WCSU — more than half of its Admissions Team graduated from WCSU!

Who Is the Ideal Candidate for a STEM Major?

Because STEM subjects are so broad and cover a vast range of studies, it is nearly impossible to pinpoint a specific type of person who will enjoy and thrive in STEM and another type of person that won't. However, there are a few characteristics and personality traits that may indicate that someone would be successful in a STEM career. They certainly won't guarantee success, and the lack of these traits isn't a guarantee for failure, but it will help point you in the right direction. First of all, people in STEM are often curious. They have an inherent need to understand how things work, from scientific processes to basic machinery. Children who tore apart VCR's to simply discover how they func-

tioned on the inside often grow up to thrive in STEM jobs. People in the STEM fields also need to be problem solvers. They shouldn't want to just tear apart the VCR, they should want to be able to understand how it works, piece it back together, and make adjustments so it operates better than ever. Someone who desires to fix their own vehicle before taking it to an auto shop would be a great candidate for a STEM major. Creativity is another important characteristic of people in a STEM field. This is closely tied to problem solving, as STEM professionals need to create innovative and creative solutions to complex problems. *Source: geteducated.com*

St. Thomas Aquinas College, A School for Future Leaders

St. Thomas Aquinas College (STAC) provides the resources needed for a successful future. It is a vibrant, independent, four-year liberal arts college in the NYC Metropolitan area, just 15 miles North of Manhattan, giving students quick access to learning, cultural, internship, and career opportunities in one of the world's most exciting cities. STAC's 72-acre campus provides a safe, welcoming place for students to study at the undergraduate and graduate level and offers over 100 majors, minors, and specializations in the School of Arts & Social Sciences, the School of Business, the School of Education, and the School of Science, Technology, Engineering, and Mathematics (STEM). STAC also provides students with the opportunity to participate in college athletics at the Division II, varsity, club, or intramural level. Did You Know? St. Thomas Aquinas College has waived the SAT/ACT test requirement for Fall 2022, in response to SAT and ACT testing sites closing across the country because of COVID-19, The College is now test-optional, meaning students may submit test scores if they have them, but the College will also consider applications from students

without test scores. The lack of test scores will not affect the college's evaluation of the student's application. In addition, we are offering special COVID-19 Relief scholarships amounting to at least \$50,000 over 4 years. Freshman or transfer students alike become an integral part of a vibrant community of thinkers and doers, athletes and leaders, researchers and scholars — the opportunities are limitless! STAC offers graduate programs in education, business and criminal justice. Students get more than a sense of accomplishment; they get to advance their career and earning potential. Fall Open House: Begin your college search process at one of STAC's Fall Open Houses. This is the perfect opportunity to find out whether St. Thomas Aquinas College is the right fit for you. You'll meet with the admissions team and find out about the financial aid process and what you'll need to begin your college application. Register at www.stac.edu/fall-open-house. Not sure what to earn a degree in? Among the 100+ programs offered, why not consider a degree

in Therapeutic Recreation, Hospitality Management, Accounting, Marketing, History, or English? What about the Sciences? Graduate Programs STAC's MST & MEd Teacher Education, MPA in Criminal Justice Administration, and MBA/Business graduate programs offer flexible on-campus and online options for busy professionals and career-changers. Students get more than a sense of accomplishment; they get to advance their career and earning power. The College's accelerated MBA program allows incoming undergraduates the option to take 9 graduate-level courses, apply them toward the accelerated MBA program, and complete the degree in as little as a year. If you already have a Business degree, you can be done in 30 credits. And with any other major, you're only 39 credits away from an MBA. Learn more at www.stac.edu/mba. Contact Information: High school juniors, seniors, and prospective transfer students are all welcome. If you have specific questions contact the Admissions Office at 845-398-4100 or admissions@stac.edu

Experience The Felician Way

Walk around Felician's two campuses in Rutherford and Lodi, New Jersey, or talk to students, and you will feel the energy and excitement at the University. You'll see students walk by on their way to a class in criminal justice or rushing off to an internship in New York City. Or you might hear the crowd cheering from the gym as they support the men's and women's NCAA Division II sports teams. The Education Commons serves as a busy campus hub, with high-tech classrooms, Library, Nursing Resource and Simulation Center, and huddle rooms for group study.

You will also sense a commitment to you that is deeply rooted in Felician's Catholic Franciscan spirit, which embodies the University's love of learning, commitment to service and respect for all creation. Diversity is central to student learning at Felician University. You will find a comfortable and inclusive setting where you will become prepared for an increasingly complex and diverse society. Felician is ready to help you achieve your goals — 100 percent of its accepted first-year students receive some type of scholarship or grant award! Don't rule out a private school education before exploring all the

available sources of funding.

Teacher, Nurse, Network Security Analyst or Entrepreneur — There's a Major for You!

What are you going to study? Choose from a broad selection of majors, minors and concentrations in art, science, business, nursing and education. If you are looking for something on the cutting edge, you might consider Felician's newest majors in emerging areas such as business analytics (Big Data), cybersecurity, exercise sports science, criminal justice with a forensics certificate, or a five-year combined BS/MBA degree in business.

Felician's curriculum and internship programs make regular use of the possibilities presented by its close proximity to New York City — the Rutherford campus is only 10 miles west of Midtown. World-class museums, a vibrant art world, and a global hub for business serve as an extension of your classroom. Recent internship sites include KPMG, New York Red Bulls, and the U.S. Secret Service.

Motivated, high-achieving students can enrich their college experience through the Honors Program and earn the distinction of graduating as an Honors Scholar. As a member of the

Honors Program you will conduct your own independent research and study alongside other top academic students in a high-impact learning environment.

Your Field of Study in Action

Field experiences are a key part of many of the University's academic programs. You will make connections between the knowledge learned in the classroom and how that knowledge is applied in the real world.

- Education majors will complete six field internships before student teaching — that's 360 hours in real classrooms. You will experience teaching in your freshman year so you can decide if teaching is the right career path for you.

- Felician's state-of-the-art Nursing Resource and Simulation Center provides a realistic health care environment where nursing students perform various medical procedures using technological manikins.

- Senior nursing students choose a clinical area of specialization and spend one day a week working a 13-hour shift under the supervision of an RN clinical preceptor in a hospital.

Become a Standout — Develop into a Leader

Felician's professors are dedicated to your success. With industry experience and advanced degrees, they use their real-world experience to help you develop leadership qualities and push you in new directions.

- Nursing and education students' pass rates for their licensing exams are well above the national average.

- Felician University continues to have one of the highest numbers of student-nurse members in the New Jersey Nursing Students Inc (NJNS), a pre-professional organization representing the nursing students of New Jersey.

- Because of its rare designation as a Non-Governmental Organization, Felician students in the United Nations Fellows Program have the unique opportunity to attend U.N. conferences and meet politicians, diplomats and ambassadors from around the world.

Get Involved in Campus Life!

Felician offers more than 100 student events throughout the school year — midnight meals, hypnotist shows, bingo (with amazing prizes), cookouts, and trips to Broadway shows, Red Bulls soccer games and Dorney Park, to name a few! There are two residence halls located on the Rutherford campus, featuring double and suite-style rooms.

Visiting Campus

The best way to experience The Felician Way is to visit campus. Student-guided tours depart from the historic Castle on the Rutherford campus and are offered year-round, Monday through Friday at 10 a.m. and 2 p.m. (except during school holidays). To set up a tour or learn more, contact the admissions office at (201) 355-1465, admissions@felician.edu or visit felician.edu/visit.

How to Lower the Cost of College

Here are some suggestions on how you might be able to lower the cost of college. For many of these suggestions, you'll want to follow up with the colleges or career schools you are interested in to get additional details.

Set a Budget

Set a budget and stick to it! Having a budget will help you compare anticipated college or career school expenses against your potential available income and financial aid. Learn about budgeting.

Compare Costs

College or career school costs can vary significantly and there are many schools with affordable tuition and generous financial assistance. Make sure to research all schools that may meet your academic and financial needs. To find colleges or career schools, use the college search tool, College Navigator (nces.ed.gov/collegenavigator/).

College Credit

You may be able to get school credit based on your knowledge or life experiences, and you can manage your course work to reduce costs.

- Ask your school whether it's possible to "test out of" any classes. If you don't take a class, you may not have to pay for the credits.

- Some colleges give credit for life experiences, thereby reducing the number of credits needed for graduation.

- Most schools charge a set

price for a specific number of credits taken in a semester. If academically possible, take the maximum number of credits allowed. This strategy reduces the amount of time needed to graduate.

- Some schools offer combined degree programs or three-year programs that allow you to take all of the courses needed for graduation in three years, instead of four. If you can graduate in three years, you don't have to pay a whole year's educational expenses.

Discounts

Colleges and career schools may offer discounts on tuition if

- you are a child of an alumnus or alumna (i.e., if your parent went to the school);
- more than one family member is enrolled at the school;
- you are an adult student;
- your family's main wage earner is unemployed; or
- you or a member of your family works at the school.

Housing Costs

Housing costs can add up. Here are some tips for reducing your housing costs:

- If you go to a college or career school near home, consider living with your parents or other family.

- If you live off-campus, consider sharing a house or apartment with multiple housemates to cut down the cost of rent, and carpool to save on gas and parking.

- Most colleges and universities have resident advisor programs that offer reduced tuition

or reduced room and board costs if you work in a residence hall.

- Most young adults can stay on their parents' family health insurance plan until they turn 26, even if they are married or still living with their parents.

Working Part-Time

You can work part-time to pay part of your costs. Be sure your work and school schedules don't conflict and that you have enough time for studying. Here are a couple of options:

- The Federal Work-Study Program provides an opportunity to earn money while going to school. Ask schools if they participate in the program.

- Cooperative education programs allow students to alternate between working full-time and studying full-time.

- Most schools have placement offices that help students find employment and personnel offices that hire students to work on campus.

Taking small steps can add up. For example, you can lower the cost of textbooks if you buy used books or rent textbooks (if you won't need the books once you finish the class).

A credit card can help you build a credit history, if you use it wisely. But don't spend more than you can afford to pay, and if you decide to get a credit card, make sure you understand the terms.

Source: studentaid.ed.gov



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We invite you to experience **The Power of Niagara University**. Attend our Open House to find out how our excellent academic, research, and leadership opportunities will empower you with the **confidence** to excel in your field of interest.

Meet with our administrators, world-class faculty, and Career Services staff, the mentors who will provide you with **clarity of direction** — both during and after your time at NU.

And discover how becoming a member of the Niagara family will instill in you **a heightened sense of purpose**, through robust student life, service-learning, and study abroad programs.



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University of Southern Maine Offers Many Opportunities

The University of Southern Maine (USM) is in Maine's largest economic and cultural center. Why is this important? USM students can take advantage of a beautiful, outdoor-centric locale combined with internship access to local and state governments, national and international businesses, minor league sports teams, and renowned music and arts organizations — opportunities not readily available in more populous states.

USM Is growing!

The University is excited to be in the early construction phase for two new buildings on its Portland campus opening in the summer of 2023:

- A three-story, 42,000 square-foot Career & Student Success Center housing student career services, study rooms, meeting rooms, dining, a cafe/brew pub, and more.
- A 580-bed, 218,000 square-foot residence hall for second-, third-, and fourth-year undergraduate students and University of Maine System graduate students. This will be the second largest Passive House university building in the United States.

Accomplished Faculty

USM's faculty members include Fulbright and Guggenheim Fellows, advisors to state and local government, and acclaimed authors which positions them well to help their students put classroom theory into real-world practice. Through internships for every major, USM is dedicated to community engagement both for the benefit of its students and the world around them, evidence that especially in a small state, motivated people can make a big difference.

Highlights of the University

- Average GPA of 3.31 for incoming Fall '21 class
- Internships for all majors
- Undergraduate opportunities for research work with professors
- Innovative facilities:
 - MIST** - a collaborative maker-space where skills learned pertain to electronics, 3D printing, 3D modeling, coding, robotics, design, and woodworking and can be utilized as incubators and accelerators for business startups
 - Digital Immersion Lab** - a space set up with everything students need to design, test, and refine videogames and AR/VR projects
 - QC2 lab** - an entrepreneurial space where chemistry faculty and undergraduates help regional craft brewers to assess the taste and quality of their products
- Ranked by *U.S. News & World Report*
- An AACSB-accredited business school, awarded to the top 5 percent of schools worldwide
- Excellence in Academic Advising award

What USM Embraces

The University embraces academic freedom for students, faculty, and staff, advocates diversity and supports anti-racism efforts in all aspects of its campus life and academic work. USM supports sustainable development, environmental stewardship, and community involvement. Examples of these commitments are seen through the following initiatives:

- One of USM's five university goals of Equity and Justice

- USM's 1st annual Sustainability Progress Report for 2020
- USM's 10 Living Learning Communities (Citizenship, Creativity, Entrepreneurship, First Generation Student Experience; TRIO & Promise Scholars, Health, Honors, Rainbow, Russell Scholars Program (RSP), and Social Justice)
- USM's internships program, which ensures internships for every major
- USM's annual Husky Day of Service

The University's foundation as a center for discovery, scholarship, and creativity is anchored by two important research centers. First is the Cutler Institute at the Muskie School of Public Service which works with local and national entities to research and report on today's pressing issues. Additionally, USM's Osher Map Library contains nearly half a million cartographic items used for educational and research purposes.

These are global in scope and date back to 1475.

Athletics

USM's 22 nationally-recognized Division III athletics programs offer student-athletes the opportunity to compete at conference, regional, and national levels. T teams win their regional championships, including baseball, women's basketball, and men's and women's indoor and outdoor track teams, and USM

student-athletes regularly earn All-American and Academic All-American honors. The university mascot is Champ the Husky.

The University of Southern Maine is proud of all it provides to its state and the nation and looks forward to welcoming you to its educational community.

Office of Admissions: Phone: 207-780-5670; Toll Free: 1-800-800-4USM; TTY: 207-780-5646; Email: admitusm@maine.edu; Web: usm.maine.edu/admissions.

Caldwell University Inspires Students to Think Big with New Financial Labs and Exciting Majors

As one of the most affordable private colleges in New Jersey, Caldwell University continues to be celebrated for its academic excellence and a campus that is guided by values of respect, integrity, community and excellence.

Caldwell University is ranked in the "Top 15 New Jersey Best Value Colleges" for Regional Universities in the North by U.S. News & World Report. A "Best Value" university is recognized for being cost-effective while offering a strong academic education focusing on the individual student's aspirations and goals. Caldwell University is also noted as a "Top College" in the rankings of Regional Universities in the North as well as a top performer for Social Mobility, and Most International Students.

Caldwell University is an outstanding value with approximately 98% of their students receiving financial aid through scholarships, grants, loans and work opportunities, making a Caldwell education affordable and a great value.

New on Campus this Fall – Bloomberg Terminals, Rugby and More...

Caldwell University has ramped up their business curriculum with the installation of the Bloomberg Finance Lab. Within the lab students will find Bloomberg Terminals that allow professors to bring the real world into the classroom. It provides students with the same platform used by the world's leading banks, corporations and government agencies in order to enhance their academic studies across a wide range of disciplines. New business majors include a B.S. in Computer Science, B.S. in Healthcare Administration and a B.S. in Esports Management.

On the athletic front, Caldwell offers 15 NCAA Division II intercollegiate sports (men's baseball, basketball, soccer, cross country, lacrosse, track and field as well as women's basketball, lacrosse, cross country, soccer, softball, tennis, track and field, volleyball and bowling), with a new addition this fall, Acrobatics and Tumbling. Men's Rugby is also new this season and joins Esports and Sprint Football as intercollegiate sports.

Caldwell enhanced all aspects of student life with various improvements throughout campus that include an Esports gaming suite and two new stu-

dent lounges. The CARES Center provides an efficient, one-stop for advisement and student needs. Focused on well-being, The Wellness Center offers healing of the mind, body and spirit. At the Learning Commons students will find a technology-oriented collaboration center with state-of-the-art features. A campus-wide technology transformation is in full force with 3-D printing, engaging 360-videos, technology-infused learning environments, as well as a vastly improved Wi-Fi footprint.

Service to the surrounding community, the United States and around the world is at the heart of the Caldwell experience. Campus Ministry provides an array of volunteer experiences and spring break missions for students.

The heartbeat of campus includes more than 40 clubs, organizations, sororities and fraternities. Students can live in three residence halls that have single, double and quad rooms. Dominican Hall offers apartment-style modern suites with kitchens.

For early mornings and late nights, the new Café '39 is the stop for coffee and goodies on the go. The Dining Hall offers delicious gourmet selections perfect for residents and commuters alike. Barnes & Noble, the official campus store, is well stocked with campus apparel, bestsellers and textbooks. The on-campus fitness center gives students a chance to take a healthy break from studying.

Quality, Value and Financial Aid

As a student, you will make life-changing decisions over the next four years while choosing your career path. The quality and value of an education is measured in outcomes. With 92% of recent Caldwell University graduates employed, attending graduate school or participating in service programs, it is clear that Caldwell delivers. Employers and graduate schools continue to recognize the value of a Caldwell University degree and are excited to hire Caldwell alumni. Learn more about the success of our students and alumni by visiting Caldwell.edu/studentstories.

With small class sizes and a 13:1 student-faculty ratio, the campus is truly a close community of caring faculty, staff and students. Caldwell University offers 31 undergraduate majors and 31 graduate programs including nationally accredited programs in business, counseling, nursing, art therapy, education and applied behavior analysis.

Caldwell has made a strong commitment to the health professions with degrees in nursing, health science, public health education, and healthcare administration. In fact, traditional B.S.N. graduates earned a 92% pass rate for the NCLEX boards in 2019. Caldwell also offers partner programs with an extensive list of other universities. This gives students the opportunity to begin their studies at Caldwell University, then complete their graduate degrees

in medicine, dentistry, occupational therapy and other disciplines at a wide range of partner universities.

Caldwell University was awarded National Science Foundation, STEM scholarship grants, providing an exciting opportunity for students who aspire to pursue careers as secondary STEM educators.

A Safe, Secure and Beautiful Campus

Caldwell University has been ranked among the "safest colleges and universities" in New Jersey by stateuniversity.com. The university is located in the picturesque town of Caldwell, New Jersey and is only a short walk from town.

Caldwell sits in the heart of the tristate area offering many opportunities for internships, cultural or sporting events. Just 20 minutes away are great destinations in New Jersey including The Meadowlands Sports Complex, Prudential Center and the Jersey Shore. Close proximity to New York City also offers great opportunities for internships and cultural development.

Attend an event or schedule a campus tour at caldwell.edu/visit. For more information, contact the Office of Admissions at (973) 618-3500, or e-mail Admissions@caldwell.edu.

Founded by the Sisters of St. Dominic of Caldwell, the University is rooted in a proud 800-year Dominican tradition of rigorous scholarship, committed teaching and ethical values.



Discover YOU @Hofstra

Hofstra University is one of the largest private colleges on Long Island, New York, and one of only three universities in the New York metropolitan area with schools of medicine, law and engineering. Since its founding in 1935, Hofstra has evolved into an internationally renowned university that is consistently recognized by U.S. News & World Report, *The Princeton Review*, *Fiske*, *Washington Monthly*, and *Forbes*.

Hofstra University and Northwell Health are launching a new undergraduate nursing program to address a nursing shortage fueled by an aging population and the growth of community-based health care. The Bachelor of Science degree in nursing marks the latest expansion of the Hofstra Northwell

partnership, which includes the Donald and Barbara Zucker School of Medicine and the Hofstra Northwell School of Nursing and Physician Assistant Studies. The first class begins in Fall 2021. In conjunction with the new program, Hofstra will build a \$60-million, 70,000-square-foot Science and Innovation Center with state-of-the-art laboratories, classrooms and learning spaces for nursing and engineering students. The new building will open in Fall 2022.

The Frank G. Zarb School of Business opened its brand new, state-of-the-art building in January of 2019 as a way to enhance students' hands-on learning by increasing their ability to do real-world business and research projects. The 52,000-square-foot building is equipped

with a new Behavioral Research in Business Lab, an enhanced Center for Entrepreneurship, makerspace/startup incubator, multiple areas for student independent and collaborative study, as well as administrative, faculty and student club offices.

Hofstra's diverse and driven student body of over 10,000 can choose from more than 165 undergraduate and 175 graduate program options in liberal arts and sciences, business, engineering, communication, teacher education, law, health professions and human services, and honors studies. Hofstra offers more than 100 dual-degree programs that allow students to earn both an undergraduate and graduate degree in less time than if each degree was pursued separately. More information is available at hofstra.edu/dualdegree.

Hofstra hosts hundreds of social, academic and cultural events each year. Notably, Hofstra is only the second school to ever host three consecutive U.S. Presidential debates, in 2008, 2012, and 2016. These events help foster a connection between classroom work and extracurricular interests, as well as encourage civic engagement among Hofstra's students.

In addition, Hofstra offers 21 intercollegiate athletic programs that compete at the NCAA Division I level and more than 220 academic, fraternal/sororal, media, multicultural, perform-

ance, pre-professional, religious, social, social/political, and sports clubs and organizations. The David S. Mack Sports and Exhibition Complex, a 93,000-square-foot facility, is home to the Hofstra Pride men's and women's basketball teams and wrestling, and is also the site for events such as commencements, exhibitions, trade shows, televised political events and concerts.

Each year, the University is visited by more than 400 employers who recognize how much Hofstra students have to offer. In addition to the plentiful networking opportunities on campus, over 70 percent of students complete at least one internship at a top company before they graduate, thus gaining critical work experience that gives them an edge in a competitive job market.

Location: Best of Both Worlds

Hofstra's 244-acre suburban campus is located only 25 miles east of New York City — a short train ride from all the cultural, recreational, internship and career opportunities the city has to offer — and is only minutes from beautiful beaches, shopping malls, restaurants and two international airports. The University blends longstanding traditions with twenty-first-century resources; it is home to both ivy-covered academic buildings and modern, facilities and resources, including:

technologically advanced classrooms, six theaters, a state-of-the-art fitness center, an Olympic-sized swimming pool, an accredited museum, and an impressive 11-floor library that has more than 1 million print volumes and provides 24/7 access to more than 300,000 electronic books and journals.

And, students can choose to live in one of the 35 residence halls, each with a unique flair and life of its own, including living/learning communities, with 18 on-campus dining facilities options.

Off-Campus Programs

Hofstra extends learning beyond the classroom through varied internship programs and study-abroad opportunities. Internship programs take advantage of Hofstra's proximity to New York City, allowing students to gain on-the-job experience in areas such as business, media, advertising, and entertainment. Through study-abroad programs in Europe, Asia, South America, and other locations, students can explore the world while earning college credits. More information is available at hofstra.edu/studyabroad.

Experience Hofstra

Experience all Hofstra has to offer: take a virtual campus tour or schedule an in-person campus visit. Go to hofstra.edu/visit or call (516) 463-6700 today.

Know Your Financial Aid Offers

When you receive offers from colleges, be aware of the terms of any financial aid offers. In the case of federal, state and many institutional aid programs, you are required to reapply each year.

Nearly every scholarship also carries with it an obligation to carry a minimum course load and to maintain a minimum grade point average (GPA). It's important to read all financial

aid documents carefully and understand their terms and conditions. The same goes for loans. You need to consider the terms of any loan — both the interest rate and when repayment is to begin. Make sure you understand everything before you sign any documents. If you have questions, ask a financial aid officer at the college for help.

Source: www.act.org



Opening Summer 2023
Passive house res hall, Portland campus.



Our Future is You!

The University of Southern Maine (USM) is located in Maine's largest city and the economic and cultural center. Why is this important? Our students can take advantage of a beautiful, outdoor-centric locale combined with internship access to local and state governments, national and international businesses, minor league sports teams, and renowned music and arts organizations.



Opening Summer 2023
Green Student Center, Portland campus.

HIGHLIGHTS

Average GPA of 3.31 for incoming Fall class
Internships for all majors
Undergraduate opportunities for research work with professors
Innovative facilities:

MIST - a collaborative makerspace where skills learned pertain to electronics, 3D printing, 3D modeling, coding, robotics, design, and woodworking and can be utilized as incubators and accelerators for business startups.

Digital Immersion lab - is set up with everything students need to design, test, and refine Videogames and AR/VR projects.

QC2 lab - is an entrepreneurial space where chemistry faculty and students help regional craft brewers to assess the taste and quality of their products.



Office of Admissions | admitusm@maine.edu | 207-780-5670 | 800-800-4USM | TTY 207-780-5646

Experience Castleton, Explore Vermont

Castleton University is dedicated to educating future leaders of Vermont and beyond, just as it has been since its founding in 1787. With more than 230 years of service to students, Castleton is Vermont's first institution of higher education, and the 18th oldest in the U.S.

About sixty-five percent of Castleton's 2,000 students call Vermont home, while the rest come from across the U.S. and more than 20 countries. New England and the Middle Atlantic states are the most predominant areas represented in the University's out-of-state students.

Castleton students are positioned for success the moment they arrive on campus thanks to the Connections Seminar, an immersive program designed to teach new students how to navigate and excel in their educational pursuits. First-year students also benefit from an innovative cultural program known as Soundings, which introduces a world of theater, music, dance, film, debate, and lecture by renowned performers and scholars.

Student Life

Eleven residence halls provide more than just housing roughly 1,000 students; living on campus provides opportunities for students to build community, interact with peers, learn to respect and appreciate differences, and become involved in community

governance. Each residence hall room is comfortably furnished, and equipped with wireless high-speed internet.

Students further their experience outside of the classroom with more than 50 clubs and organizations including club sports, a nationally-recognized student newspaper, an internet radio station, and clubs related to politics and government, academic majors, and community service.

Vermont provides a majestic backdrop for an active student body that takes advantage of free skiing at nearby Pico Mountain, some of the best hiking and biking trails in the state, and countless other outdoor recreational opportunities provided by nearby Lake Bomoseen. At the varsity level, Castleton sponsors 28 NCAA Division III sports including men's and women's alpine skiing, baseball, men's and women's basketball, men's and women's cross country, field hockey, football, men's golf, men's and women's ice hockey, men's and women's lacrosse, men's and women's Nordic skiing, men's and women's soccer, softball, men's and women's track & field, men's and women's tennis, women's volleyball, women's rugby, and wrestling. In addition to the more than 600 student-athletes participating in a varsity sport, there are also many intramural opportunities throughout the

year that serve the entire student population in a fun and supportive atmosphere.

With nearly \$100 million in infrastructure improvements since 2002, Castleton's facilities are among the finest in New England as virtually every building on campus has either been built or renovated during that time. The largest project of the past decade was focused solely on the student experience, and resulted in a \$25.7 million project that included a new multi-sport stadium, athletic complex, and campus center.

Location

Nestled at the base of the Green Mountains to the east and the Adirondacks to the west, Castleton is located in a quintessential Vermont village. The small-town atmosphere, safety, and authenticity surround the University, but it is also just a short drive from two of Vermont's largest cities of Rutland and Burlington. Major cities such as New York, Boston, Hartford, and Montreal are all just a train ride or easy drive away, and students also have access to Rutland Southern Vermont Regional Airport, which supports flights in and out of Boston several times each day.

Academic Programs

Castleton offers over 75 programs of study for undergraduate and graduate students. Students may pursue bache-

lor's degrees in: accounting, American literature, art, biology, chemistry, children's literature, computer information systems, criminal justice, digital media, ecological studies, economics, early childhood and special education, elementary education, English, environmental science, exercise science, forensic psychology, geography, global studies, graphic design, health education, health science, history, journalism, athletic training, management, marketing, mass media, mathematics, music, music education, nursing, physical education, political science, psychology, public relations, resort & hospitality management, secondary education, social studies, social work, sociology, sport management, theater arts, world literature, and wildlife and forest conservation.

Associate degrees may be pursued in: business, media and communication, criminal justice, and general studies.

Castleton offers advanced degrees in school psychology, education with teacher licensure, curriculum and instruction, special education, educational leadership, athletic training, music education, accounting, athletic leadership, and a master of business administration, and a master of science in nursing.

Experiential Learning

Castleton University is committed to providing a holistic educational experience, relying on a strong liberal arts foundation to provide students with critical thinking, problem-solving, and creative skills needed to succeed in tomorrow's workplace. This foundation is complemented by a focus on career preparation through experiential learning. With more than 500 partnerships in the region, Castleton offers students hands-on opportunities through civic engagement, internships, and research.

Students benefit from access to local employers, a state-of-the-art maker's space, and a flourishing entrepreneurial spirit in the region. In 2017, Castleton was the recipient of a five-year grant from the McNair Foundation worth more than \$1 million to help its students gain entry into doctoral programs. This addition complements the growing number of pre-professional offerings such as pre-law, pre-med, and pre-pharmacy, as well as the countless research opportunities available through student-faculty partnerships and other off-campus opportunities.

Undergraduate students typically enroll in five courses each 15-week semester. In addition to the traditional calendar, Castleton also offers summer and January terms to allow students to stay on track for degree completion. Learn more at castleton.edu.



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Experience the Power of Niagara University

Founded in 1856, Niagara University (NU) is a comprehensive institution, blending the best of a liberal arts and professional education, grounded in a values-based, Catholic tradition. With more than 80 majors, (nearly, 60+ minors, six preprofessional options, and 4+1 combined master's programs), NU students are immersed in meaningful real-world learning opportunities from the moment they step foot on campus.

Niagara University is annually praised by U.S. News & World Report, Colleges of Distinction, and Money magazine for its ability to offer students a high return on their educational investment. Niagara's colleges of Arts and Sciences, Business Administration, Education, and Hospitality and Tourism Management offer programs at the baccalaureate, master's and doctoral level. All four of the University's academic colleges have received the highest rankings from the top accreditation boards in their fields. In addition, the University offers an award-winning Academic Exploration program for students who are undecided about their academic major.

A student-to-faculty ratio of 12-to-1 and an average class size of approximately 19 allow for personal attention and classroom interaction. The faculty members at Niagara are internationally renowned for their abilities as researchers and teachers, helping students to accomplish their personal and professional goals.

As the first Vincentian university established in the United States, Niagara prepares students for success while emphasizing service to the community in honor of St. Vincent de Paul. Students work with numerous community organizations, including Habitat for Humanity, Special Olympics, Opportunities Unlimited and the United Way. Whether it's preparing income taxes for the elderly, tutoring urban elementary school students or conducting breast cancer research with professors, Niagara students strive to assist those less fortunate.

This educational approach encourages students to ignite positive change in the lives of others, while developing the technical and critical thinking skills that employers crave. It's what makes a Niagara degree a coveted 21st-century credential and helps the University's alumni translate

their practical education into top jobs within their career fields. According to a recent survey, 97 percent of NU graduates reported being employed or enrolled in graduate school within one year of graduation.

Graduate students at Niagara are also prepared via outstanding academic programs that accentuate one-on-one learning with highly credentialed faculty. The University offers graduate programs in business, counseling, criminal justice, education, finance, information security and digital forensics, interdisciplinary studies and sport management, and a PhD in leadership and policy. The NU approach to learning prepares individuals to excel in their career and to be change leaders in their chosen field.

Niagara's beautiful 160-acre campus, updated with more than \$80 million in capital improvements in recent years, overlooks the Niagara River Gorge, just four miles north of the world-famous waterfall. The suburban setting combines the old and new; both ivy-covered buildings and modern architectural structures line its picturesque landscape.

The University is easily accessible from every major city in the eastern and midwestern United States via the New York State Thruway, both the Buffalo and Niagara Falls international airports, and rail and bus service. The location of the campus, adjacent to the international border between the United States and Canada, provides convenient access to transportation hubs and global learning opportunities for its students.

University sports teams compete on the Division I level and are members of the NCAA, the Metro Atlantic Athletic Conference and the Atlantic Hockey Association. Intercollegiate sports for men include baseball, basketball, cross country, golf, ice hockey, soccer, swimming and diving, and tennis. Intercollegiate sports for women include basketball, cross country, golf, lacrosse, outdoor track and field, soccer, softball, swimming and diving, tennis, and volleyball.

Among the many student services offered at Niagara are an on-campus Health Center, which provides inpatient and outpatient care; the Office of Academic Support, which provides free tutoring services; the Office of Campus Activities,

which presents more than 100 extracurricular and cocurricular clubs and experiences; the Kiernan Recreation Center; and the Office of Career Services, which offers professional and career counseling.

Niagara also continues to

strengthen the financial aid packages that it offers to students, with more than \$49 million in university-sponsored aid issued last year. From merit-based scholarships, achievement awards and grants to generous monetary assistance for veterans

and nurses, Niagara is doing all that it can to help students attain a world-class education.

To learn more about The Power of Niagara University, please call 1-800-462-2111, e-mail admissions@niagara.edu or visit niagara.edu.



REAL LIFE LEARNING.

Real Life Success.

- Ranked one of **"America's Best Colleges"** **17 years in a row** and **#2 Best Value in the North** by *U.S. News & World Report*
- **96%** of students complete at least one internship
- **94%** of recent graduates responding to a survey were employed or in grad school within 6 months
- **Over 35** academic programs in liberal arts and professional studies
- **99%** of students receive financial aid

Strengthen Your Academic Skills

If you think your skills aren't quite up to speed for college, don't give up. Take time to prepare yourself. There are many ways to get a college degree. You just have to take the path that's right for you.

ACT offers these tips:

- Take a summer or night school class.
- Use test score information to see where you need work. Score information from the ACT, for example, can tell you what subjects you need help with and what you can do to raise your

skills to the next level. Remember, a low score doesn't necessarily mean you're bad in a subject. It just means you haven't learned the subject yet.

- Work with a tutor to learn what you don't know yet.
- Check out study aids — books, videotapes, audiotapes and computer programs — at your public library or a local bookstore.
- Ask your counselor or a teacher about ways you can build your academic skills.

Source: actstudent.org

For more information, go to:
www.cazenovia.edu/info

To schedule a visit, go to:
www.cazenovia.edu/visit

or call **1.800.654.3210**




CAZENOVIA COLLEGE

Cazenovia College – One of America’s Best

For the 18th consecutive year, *U.S. News and World Report* ranked Cazenovia College as one of America’s Best Colleges for quality of education. *U.S. News* also ranked Cazenovia one of the top Best Value colleges in the entire 11-state North region.

- Top 5 reasons students choose Cazenovia College**
1. Outstanding academic reputation
 2. Academic programs that lead to successful careers
 3. Personal attention
 4. Financial aid awards or scholarships
 5. Beautiful campus that feels like home

The Cazenovia Commitment

The Cazenovia Commitment provides students with a quality education at a cost their families can afford. The program offers access to a quality education through increased scholarships, small class sizes, internships, faculty and alumni mentors, and

opportunities to study abroad.

An Affordable Choice

More than 98% of our students receive some form of financial aid. Merit scholarships from \$22,000 to \$31,000. These scholarships are available to all accepted students, regardless of family income or state of residence. In addition, there are no strings attached—with no risk that a scholarship will be converted to a loan—and no post-graduation residency restrictions. Cazenovia College students are encouraged to become citizens of the world.

Real-life Success

From the time students step on campus they are provided with an academic experience and career counseling that leads to career success with 94% of recent graduates employed or enrolled in graduate school within six months. Small class sizes provide students with a personalized learning experience and the 10:1 student-to-faculty ratio allows students more

opportunity to interact with professors and participate in learning activities. Cazenovia College’s student-centered approach provides valuable opportunities outside the classroom as well, such as internships that lead to career success. In fact, 96% of Caz students complete at least one internship. Cazenovia College also offers study abroad opportunities.

Beautiful Lakeside Community and Campus

The College is located in Upstate New York in the historic

lakeside Village of Cazenovia where students find the security of small-town living combined with the many social, cultural and recreational activities Cazenovia and nearby Syracuse has to offer.

Become a Wildcat

Participate in NCAA Division III athletics. Women’s: basketball, cross country, lacrosse, soccer, softball, swimming and diving, and volleyball; Men’s: baseball, basketball, cross country, lacrosse, soccer, and swimming and diving; along with

Equestrian riding teams (IHSA, IDA); Club Sports: a highly competitive non-varsity outlet for all our students; and a full range of intramural sports and fitness programs.

Want to know more?

To find out more about what Cazenovia College has to offer, please got to www.cazenovia.edu/info. We would love to have you come experience Cazenovia for yourself. You can schedule a visit at www.cazenovia.edu/visit, or call 800-654-3210.

The 3 Most Overlooked Parts of College Application

The essay, résumé, and letters of recommendation are all vital parts of your college application, but of equal importance are these three additional components that are often without much thought.

With attention to detail and

focus on these often overlooked parts, they can turn into strengths — something that catches a college’s eye.

1. Application Form

These are usually the first forms you fill out online. They

typically require information like your full name, Social Security number, address, etc. Sometimes a college will not let you attach the rest of your application materials until you’ve completed the general application form.

PLAN 2-3 DAYS: After you submit this form, it may take a couple of days for the college to process it and send you a link to attach the rest of your materials.

This part of the application process requires a lot of attention to detail and focus. These tips will help with the general application form:

- CHECK for grammatical errors or misspelled words
- READ all the fields and requirements carefully
- LIST the needed information accurately
- KEEP TRACK of the deadline and complete this section well in advance
- USE an appropriate email address when applying (no words or phrases you wouldn’t use in the classroom)
- WRITE the application yourself but ask your parent, mentor, or counselor to give it a review
- CLICK “submit” once you complete the form
- CHECK your email after you submit for a confirmation that the college received your application form.

2. Application Fee

Some colleges will require you to pay a fee after you submit your application, while others will only require it once you are accepted. Application fees can range from free to around \$100. When you’re researching schools, take note of the total amount in application fees and factor them into your budget. If you can only afford a certain amount, this may help you narrow your college list to fit that total cost.

Some colleges offer application fee waivers. You can qualify for a waiver when you apply for financial aid at that college or the college might have a separate application portal just for fee waivers.

3. Transcripts

Your official transcript is your high school’s certified statement of your academic record. Colleges will ask that it be mailed or emailed to them, so read the requirements carefully.

Before your transcript is sent, read through the classes, grades, credits, and scores to make sure they’re correct. Your counselor will be the one to send your transcript to your applied colleges.

Source: Act.org



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30+
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30 ESSENTIAL ARTIST SERIES LIVE PERFORMANCES



50+ STUDENT CLUBS

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ART
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ATHLETIC TRAINING (M.S.A.T.) / HEALTH SCIENCE (BS/PRE-AT)
BIOLOGY
ECOLOGY AND EVOLUTIONARY BIOLOGY, MOLECULAR BIOLOGY AND BIOMEDICINE
BUSINESS
ACCOUNTING, MANAGEMENT, MARKETING
CHEMISTRY
COMPUTER INFORMATION SYSTEMS
CRIMINAL JUSTICE
ECOLOGICAL STUDIES
EDUCATION
EARLY CHILDHOOD, ELEMENTARY, SECONDARY, SPECIAL
ENGLISH
ENVIRONMENTAL SCIENCE
ENVIRONMENTAL STUDIES *
EXERCISE & SPORTS SCIENCE
FORENSIC PSYCHOLOGY
GENERAL STUDIES A.A.
GLOBAL STUDIES
GRAPHIC DESIGN
HEALTH PROMOTION
COMMUNITY HEALTH, SCHOOL HEALTH

HEALTH SCIENCE
PRE-ATHLETIC TRAINING (MSAT), PRE-HEALTH PROFESSIONS
HISTORY
MANAGEMENT
MARKETING
MATHEMATICS
MATHEMATICS EDUCATION
ELEMENTARY, SECONDARY
MEDIA AND COMMUNICATION
DIGITAL MEDIA, JOURNALISM, MEDIA STUDIES, PUBLIC RELATIONS, VIDEO/FILM PRODUCTION
MULTIDISCIPLINARY STUDIES
MUSIC
MUSICAL THEATER, PERFORMANCE
MUSIC EDUCATION
NURSING (CASTLETON & BENNINGTON CAMPUSES)
PHYSICAL EDUCATION
ELEMENTARY/SECONDARY EDUCATION, HEALTH AND PHYSICAL ACTIVITY PROMOTION
POLITICAL SCIENCE
PSYCHOLOGICAL SCIENCE
RESORT & HOSPITALITY MANAGEMENT (AT KILLINGTON)
SOCIAL STUDIES
SOCIAL WORK
SOCIOLOGY
CRIMINOLOGY, CULTURAL ANTHROPOLOGY
SPORT MANAGEMENT

STATISTICS
THEATER ARTS
ACTING & DIRECTING, THEATER STUDIES, TECHNICAL THEATER AND DESIGN
WILDLIFE & FOREST CONSERVATION
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EDUCATION M.A.
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MUSIC EDUCATION MM.ED
NURSING, M.S.N.
SCHOOL PSYCHOLOGY M.A., C.A.G.S.

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OCCUPATIONAL THERAPY 4+2
PHARMACY 3+4
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Students Receive World-Class Training at AMDA

For more than 55 years, The American Musical and Dramatic Academy (AMDA) has been recognized throughout the industry for its rich history and tradition of launching some of the most successful careers in theatre, film, television and new media.

Today AMDA continues to build upon its prestige with campuses in Los Angeles and New York City, two of the most influential entertainment hubs in the world. AMDA College of the Performing Arts in Los Angeles and the American Musical and Dramatic Academy in New York provide unparalleled education and training for the aspiring actor, dancer, singer, versatile artist, and beyond.

Ranked No. 4 on Playbill's Big 10, AMDA is among the top most represented colleges on Broadway in the 2018–2019 Season, indicating the tremendous level of success students reach after graduation.

AMDA is a thriving institution and community which includes thousands of prominent alumni in virtually every field of the entertainment industry. Students are positioned for success from the moment they step on campus. With access to more than 300 faculty of acclaimed actors, choreographers, directors, filmmakers, and TV producers, students regularly receive industry insight and expertise from teachers currently working in the business.

AMDA is one of the only performing arts institutions offering Bachelor of Fine Arts Degrees (BFA), Associate of Occupational Studies Degrees, and Professional Conservatory Certificates with campuses located in New York City and Los Angeles.

Academic Rigor

AMDA provides rigorous, performance-based training and an industry-focused education experience; one that inspires excellence and prepares artists with an appreciation for the universal power of transformation through art. AMDA's educational philosophy is based on close collegial interaction between instructors and students — in class, in production and through active mentorship. Offering a diverse array of degree and certificate programs, AMDA gives students the power to design their own unique path in the performing arts.

Bachelor of Fine Arts Degrees (BFA)

Designed to transform creative individuals into well-rounded performing artists, the Bachelor of Fine Arts (BFA) Degree Programs combine a comprehensive college education with rigorous conservatory-style artistic training. Available program options include:

- Acting
- Music Theatre
- Dance Theatre
- Performing Arts

Associate of Occupational Studies Degrees (AOS)

The Associate of Occupational Studies (AOS) Degree Programs offer a focused development of essential skills and techniques necessary to launch a career in the performing arts. Available program options include:

- Acting
- Musical Theatre
- Dance Theatre

Conservatory Professional Programs

The Professional Conservatory Certificate Programs focus on intensive and practical instruction, providing a solid foundation for a successful career in the performing arts. AMDA offers students the following Conservatory programs:

- Studio Program: Acting for Stage, Film, and Television
- Integrated Program: Acting, Music Theatre, and Dance Theatre
- Dance Theatre Conservatory: Theatrical, Commercial, and Concert Dance.

New York Campus (The American Musical and Dramatic Academy)

Home to the inimitable grandeur of Broadway, New York City is the epicenter of the arts world. Artists from every corner of the globe gather in this cultural hub to experience, create, produce, and perform the wide variety of films, operas, ballets, symphonies, television shows, dance performances, and plays offered throughout the city.

AMDA's New York City campus resides in one of the city's most prestigious neighborhoods: Manhattan's Upper West Side. Living legends walk the streets here, and the world's greatest museums, libraries, and theatres sit on every corner. Students have easy access to Central Park, Lincoln Center, the Metropolitan Museum of Art, the New York City Ballet, The Metropolitan Opera, and (of course) the Broadway Theatre District.

Los Angeles Campus (AMDA College of the Performing Arts)

Internationally regarded as the entertainment capital of the world, Los Angeles is the beating heart for the performing arts, with hundreds of feature films, television shows, and theatre productions created every year. The legendary mystique of Hollywood stems from L.A.'s profound history and commitment to the performing arts.

AMDA's Los Angeles campus is located in the very heart of the city's creative center, the Hollywood Entertainment District. The campus' neighbors include the Hollywood Walk of Fame, the famous Pantages Theatre and Dolby Theatre, Capitol Records, numerous television and motion picture studios, Griffith Park, and the Hollywood Bowl.

Auditions

Applicants must audition for admission to AMDA. For ease, AMDA holds auditions in more than 50 cities across the globe (and monthly auditions on AMDA's New York and L.A. campuses). Students can schedule their audition online at amda.edu/admissions, where they can also find the dates for AMDA's national audition tour. Additionally, students are able to audition via video submission.

Incredible Alumni

"I went to AMDA to make sure that every aspect of

performance was mastered as best as possible. I'm a performer — and that's what AMDA allows you to be."

—Jason Derulo, multi-platinum music artist

Each day, AMDA alumni perform on the world's stages, film sets, and movie screens, influencing the way audiences connect with art and entertainment. AMDA alumni never wait for life to happen — they carve their own career path. Below are some career highlights showing the success of the celebrated AMDA Alumni community:

Caissie Levy

Just one week after graduation from AMDA, Caissie Levy was cast as Maureen in the US National Tour of *Rent*. This success catapulted her into Broadway stardom, with six leading roles in *Ghost*, *Les Misérables*, *Hair*, *Wicked*, *Hairspray* and most recently *Frozen* — for which she originated the role of Elsa. *Frozen* set a new box office record at Broadway's St. James Theatre, grossing more than \$2.2 million in its first full week of shows. Additionally, Caissie is a successful recording artist, having performed to sold-out crowds across the U.S., Canada, and the UK.

Jason Derulo

With 11 Billboard Top 10 hits

and more than 1 billion plays on *Spotify*, multi-platinum selling recording singer and songwriter Jason Derulo is considered one of the decade's best-selling recording artists. He has sold over 50 million singles worldwide from four multi-platinum-selling studio albums and has won five BMI Pop Awards. Jason made his acting breakthrough as Rum Tum Tugger in the 2019 motion picture, *Cats*.

Jesse Tyler Ferguson

Best known for his role as Mitchell Pritchett in the enormously successful ABC sitcom, *Modern Family*, Jesse Tyler Ferguson is a four-time Screen Actors Guild Award winner and a five-time Primetime Emmy Award nominee. In addition to his extensive television, film, and theatre credits, including Broadway's *The 25th Annual Putnam County Spelling Bee*, Tyler is an active philanthropist and founder of "Tie the Knot," which advocates for marriage equality.

Tyne Daly

With a career that spans hit television shows, blockbuster movies, and classic Broadway theatre, Tyne Daly is one of AMDA's most prolific alumni. She is a six-time Emmy winner, Tony Award winner, and American Theatre Hall of Fame inductee. With more than 100 film and tele-

Find and Apply for Scholarships

Find and apply for as many scholarships as you can — it's free money for college or career school!

Scholarships are gifts. They don't need to be repaid. There are thousands of them, offered by schools, employers, individuals, private companies, nonprofits, communities, religious groups, and professional and social organizations.

What Kinds of Scholarships Are Available?

Some scholarships for college are merit-based. You earn them by meeting or exceeding certain standards set by the scholarship-giver. Merit scholarships might be awarded based on academic achievement or on a combination of academics and a special talent, trait, or interest. Other scholarships are based on financial need.

Many scholarships are geared toward particular groups of people; for instance, there are scholarships for women or graduate students. And some are available because of where you or your parent work, or because you come from a certain background (for instance, there are scholarships for military families).

A scholarship might cover the entire cost of your tuition, or it might be a one-time award of a few hundred dollars. Either way, it's worth applying for, because it'll help reduce the cost of your education.

How Do I Find Scholarships?

You can learn about scholarships in several ways, including contacting the financial aid office at the school you plan to attend and checking informa-

tion in a public library or online. But be careful. Make sure scholarship information and offers you receive are legitimate; and remember that you don't have to pay to find scholarships or other financial aid. Check out information on how to avoid scams at studentaid.gov/resources/scams.

Try These Free Sources of Information about Scholarships:

- the financial aid office at a college or career school
- a high school or TRIO counselor
- the U.S. Department of Labor's FREE scholarship search tool
- federal agencies
- your state grant agency
- your library's reference section
- foundations, religious or community organizations, local businesses, or civic groups
- organizations (including professional associations) related to your field of interest
- ethnicity-based organizations
- your employer or your parents' employers

When Do I Apply for Scholarships?

That depends on each scholarship's deadline. Some deadlines are as early as a year before college starts, so if you're in high school now, you should be researching and applying for scholarships during the summer between your junior and senior years. But if you've missed that window, don't give up! Look at scholarship information to see which ones you can still apply for now.

vision credits to her name alone, it is no wonder why her legacy is cemented with a star on the Hollywood Walk of Fame. From Broadway's *Gypsy* to television's *Judging Amy*, Tyne is regarded as a true feminist icon in the entertainment industry who champions the portrayal of strong leading female characters.

Christopher Sieber

Two-time Tony Award nominee, Christopher Sieber has starred in 22 Broadway roles, most notably as Lord Farquaad in *Shrek the Musical* and most recently as Trent Oliver in *The Prom*. To television audiences, Christopher is known for his role as Kevin Burke in *Two of a Kind*, with Mary-Kate and Ashley Olsen, and as Simon Banks in *It's All Relative*. He is actively involved with Broadway Cares/Equity Fights AIDS, regularly offering his time and talent for its charitable events.

Contact Information

For general information call 1-800-367-7908 or e-mail admissionsteam@amda.edu.

The American Musical and Dramatic Academy, 211 West 61st St., New York, NY 10023, (212) 787-5300.

AMDA College of the Performing Arts, 6305 Yucca St., Los Angeles, CA 90028, (323) 469-3300.

How Do I Apply for Scholarships

Each scholarship has its own requirements. The scholarship's website should give you an idea of who qualifies for the scholarship and how to apply. Make sure you read the application carefully, fill it out completely, and meet the application deadline.

How Do I Get My Scholarship Money?

That depends on the scholarship. The money might go directly to your college, where it will be applied to any tuition, fees, or other amounts you owe, and then any leftover funds given to you. Or it might be sent directly to you in a check. The scholarship provider should tell you what to expect when it informs you that you've been awarded the scholarship. If not, make sure to ask.

How Does a Scholarship Affect My Other Student Aid?

A scholarship will affect your other student aid because all your student aid added together can't be more than your cost of attendance at your college or career school. So, you'll need to let your school know if you've been awarded a scholarship so that the financial aid office can subtract that amount from your cost of attendance (and from certain other aid, such as loans, that you might have been offered). Then, any amount left can be covered by other financial aid for which you're eligible. Questions? Ask your financial aid office.

Source: studentaid.gov

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The Financial Aid Process

When it comes to financial aid, the first question most students and parents ask is “Where do I begin?”

The best place to begin your search is the high school guidance office. Many guidance offices have access to computerized college search programs that provide comprehensive information about colleges nationwide, including the availability of financial aid programs, the number of students who receive financial aid, the average amount awarded, and

the total annual amount available for the entire student body. If your school uses one of these online programs, be sure to attend any orientation sessions or tutorials to ensure that you get the most out of your search.

Your guidance office will also have many reference books listing various scholarships, grants, and financial aid programs at the national, state, and local levels. Your local public library also has these publications, usually in a special “Education and Careers”

section or in the “Young Adult” section.

Many high schools host a Financial Aid Night featuring financial aid advisors from colleges, lending institutions or the guidance department of the high school. Be sure to attend this event with your parents and to read through the materials you will receive.

Next, you might contact the colleges to which you expect to apply. In addition to providing information about their own

financial aid programs, they may be able to help you with other sources of aid and perhaps help you to fill out the Free Application for Federal Student Aid (FAFSA). In many cases, smaller colleges are in a better position to help you with this than many larger universities.

Be Thorough and Careful

The financial aid process requires hard work and persistence. The applications can be complex and confusing. They may be returned to you for clarification or additional information. Oftentimes, follow-up on your aid application may be necessary. For this reason, be sure to make copies of all of the applications and documents you submit, including the date submitted, as you may need them for reference.

Don’t be afraid to call the college financial aid office or state scholarship or grant office to find out the status of your application. Millions of financial aid applications are filed each year, increasing the possibility that mistakes will be made and items will be overlooked. It is your responsibility to make sure this does not happen to you.

Finally, be sure to file your application as soon as possible.

Students and parents with questions about federal financial aid programs, application procedures, eligibility formulas or any other concerns about financing higher education can call the information hotline, 1-800-4-FED-AID (1-800-433-3243) or visit the Web site StudentAid.ed.gov.

A Word of Warning

The official FAFSA is at fafsa.ed.gov – not at a .com Web

site. There is no fee to submit the FAFSA. Any site with a .com address will probably charge you a fee to complete and submit the application. You are advised not to use those sites. You can get live help completing the FAFSA at fafsa.ed.gov or by calling 1-800-4-FED-AID (1-800-433-3243) or (319) 337-5665.

Also, there is no Department of Education (ED) program that replaces loans with grants, nor is there a fee to obtain ED administered grants. Do not provide personal or financial information to unsolicited callers. To report suspected fraud, contact the Federal Trade Commission, (202) 326-2222 or visit consumer.ftc.gov.

Sources of Financial Aid

The vast majority of students attending college with the help of financial aid receive this aid from one or more of these three sources:

1) *Colleges, universities and other postsecondary institutions.* Most have scholarships, grants, loans and work-study opportunities to help their students pay for their education.

2) *The Federal Government.* The U.S. Department of Education (ed.gov), administers programs that provide more than \$120 billion annually in grants, loans and work-study assistance.

3) *State Governments.* All 50 states and the District of Columbia fund or administer student aid programs including scholarships, grants or loans.

Beyond these primary sources, various groups such as the Elks, the Knights of Columbus, other service organizations, local governments, and private companies often award scholarships to college-bound students.

How to Apply for Financial Aid

To be considered for federal student aid for the 2021-2022 award year, you can complete a Free Application for Federal Student Aid (FAFSA) between October 1, 2020 and midnight Central Time, June 30, 2022. Any corrections or updates must be submitted by midnight Central Time, September 14, 2022.

However, many states and colleges have earlier deadlines for applying for state and institutional financial aid. You can find your state’s deadline at studentaid.ed.gov/sa/fafsa#deadlines. Check with your college about its deadlines.

Because of the variation in state and college deadlines, it is highly recommended that you fill out the FAFSA as soon as you can after October 1 to ensure that you do not miss out on available aid.

Students Use Earlier Income Information

In the past, the deadline for filling out the FAFSA was January 1st. This change first began with the 2017–18 FAFSA when students were required to report income and tax information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) reported their 2015 income and tax information, rather than their 2016 income tax information.

Be sure to consider the option in FAFSA on the Web to use the IRS Data Retrieval Tool (IRS DRT). This option is available whether you filed your taxes electronically or by mail. The IRS DRT takes you to the IRS Web site, where you will need to log in by providing your name and other information exactly as you provided it on your tax return. At the IRS site, you can preview your information before agreeing to have it transferred to your FAFSA.

Once you have completed the personal information on the FAFSA, follow the instructions for listing the colleges you wish to have the information sent to. If you are applying online, the code number will automatically be inserted according to a prompt. If you are filing a paper application, you can get the code from fafsa.ed.gov, the high school guidance office, or from the specific college. The application will also ask you what state you live in and based on this, will send the information to your state’s financial aid agency so you will be considered for state scholarship and grant programs. Finally, the information will automatically be sent to the Pell Grant program.

Expected Family Contribution

The Department of Education (ED) provides all of these agencies and institutions with an analysis of the information you have provided on the FAFSA according to a Congressional formula. The formula is used to determine how much a family might be expected to pay toward the applicant’s education (family contribution). This amount, called the Expected Family Contribution (EFC), will be used to determine whether or not the student has “financial need,” which is what defines eligibility for most financial aid programs.

The formula takes into consideration such things as family income, assets, number of people in the family, federal and state taxes paid, the number of children in college, and a number of other factors. The calculation does not factor in equity in your home or funds in a 401K or other retirement accounts.

Families should be aware that an asset reported in the parents’ name is assessed at a lower rate than if that same asset were reported in the student’s name. This figure can make a considerable difference in the EFC.

The FAFSA does not provide space to explain any unusual circumstances (unemployment, large medical bills, tuition for other children in elementary or secondary school). These circumstances should be carefully explained and documented wherever possible and sent directly to the financial aid office of the college to which you are applying. The college financial aid officer will determine whether or not the unusual circumstances will be taken into consideration.

Students and parents can calculate what their Expected Family Contribution would be by using an online calculator like the *FAFSA4Caster* available at fafsa.ed.gov. Take into consideration that financial need is a relative figure and will vary depending on each college’s overall costs.

Normally, the FAFSA will ask for income for the student and the student’s parents. In cases where the student’s parents are divorced or separated, or the student is filing as an independent student, meaning that only his or her income is reported, special care should be taken in completing the application to be sure that accurate income information is supplied. Instructions for these and other unusual circumstances are available at fafsa.ed.gov.

When the financial aid officer

receives the analysis, the information is reviewed and any necessary adjustments are made to the evaluation. The adjusted EFC is matched against the college’s cost of attendance (COA) to determine if the student demonstrates financial need. At this point the financial aid officer would notify the student of his or her award or indicate that the student is not eligible for aid.

The applicant will receive a Student Aid Report (SAR), which includes the EFC. The figure usually appears right under the date the report was sent. The student, colleges, and all federal and state agencies receive the same EFC. The SAR also summarizes the information you have provided on the FAFSA. The report will also indicate whether or not you are eligible for a Pell Grant.

Some colleges may require additional applications (either the CSS/Financial Aid PROFILE, available at bigfuture.collegeboard.org, or a separate financial aid application specifically for that college) for use in awarding their own aid money. Be sure to check with the colleges to which you are applying to see what applications are required.

Whether you apply for federal, state, or institutional aid, you should be sure to complete all forms accurately and honestly and be sure to submit them before the established deadlines.

Financial Aid “Packaging”

Most colleges combine various types of awards into a “package” in an attempt to meet a student’s financial need. Thus a student with a financial need of \$10,000 might be awarded a \$7,000 college grant and a \$3,000 College Work-Study job. The college also takes into consideration aid that a student has received from other sources. For example, if a student receives a Pell Grant or a state scholarship, the college would take these resources into consideration when determining the student’s financial need. All of these funds would be outlined in the student’s financial aid package.

Appeals

If the family is not satisfied with a student’s financial aid package, they should appeal to the financial aid office at the college. Simply indicate the student’s strong interest in the particular college and ask if the award can be reviewed, or if there are other sources of aid that might be pursued.

New FAFSA® Mobile Options

Now Available: Redesigned, Mobile-friendly FAFSA® Website

The fafsa.gov website has an updated look with new colors and has been redesigned so that the site pages will fit the screen size and shape of any device, including desktop or laptop computers and mobile devices such as smartphones or tablets. You can now complete the FAFSA form on a mobile device with the same ease as on a desktop or laptop computer.

While the number of questions on the FAFSA form remains the same, the questions are displayed in a more user-friendly way, with some now grouped in a different order to ease navigation through the site.

FAFSA® Completion on myStudentAid Mobile App

You can now complete the FAFSA form using the myStudentAid app. Download the myStudentAid app in the Apple App Store (iOS) or Google Play (Android). The myFAFSA component—which is used to complete the FAFSA form—is the app’s featured function.

The following are key features of myFAFSA:

- The mobile app will be linked to the IRS data retrieval tool

- It will allow for comparisons of aid packages for different schools
- Parents will be able to automatically transfer their information from a completed FAFSA form for one of their children into a new FAFSA form for another child, and
- Applicants will be able to transfer information to state aid applications.

FAFSA® Announcements

Customers who are using an Apple device (mobile and/or desktop) may encounter errors on some FAFSA fields if the “smart punctuation” feature is enabled. This feature changes apostrophes and quotation marks to invalid characters that the FAFSA form cannot recognize. Learn about solutions for this error at studentaid.ed.gov/sa/help/smart-punctuation.

You can check out the myStudentAid app for iOS and Android at studentaid.ed.gov/sa/about/announcements/fafsa-mobile-options.

To get the best experience, make sure your browser’s pop-up blocker allows pop-ups from fafsa.ed.gov before logging in to the FAFSA form.

More Money for College

Finding money for college is an ongoing, hands-on process. Consider the following sources and activities when looking for ways to lower your tuition bill.

College Scholarships

Some of the greatest sources of financial aid are the nation's colleges and universities, which distribute money in the form of scholarships and grants. These awards are made directly to the student by the college and are outright "gifts," which the student does not need to repay. While the amount of most awards is determined by a student's financial need, there are usually other criteria that an applicant must meet. The most commonly used criterion is "academic potential" as measured by high school records and college entrance tests (e.g. SAT or ACT tests).

In recent years, more colleges are offering "academic merit scholarships," which are based completely on a student's

academic record without regard for the financial circumstances of the family. Students who cannot demonstrate financial need but have proven themselves to be strong academically should inquire about such awards at all colleges in which they have an interest.

As the availability of financial aid varies from college to college, families should be sure to ask about the percentage of students at each college who are receiving aid, as well as the amount of the average aid package. High numbers in these two categories usually indicate that a student will have a better chance of getting adequate financial aid.

The more selective the college, the higher the applicant's grades and scores must be to get a merit scholarship. Thus, at a very selective college, a student might need to rank in the top 5 percent of the class while at another, less selective college, merit scholarships might go to students who rank in

the top 30 percent. The key to merit scholarships is matching the student's credentials to the requirements at specific colleges.

Other scholarships, often called activity awards, may be given to applicants who are active in such things as debate, band, dramatics, newspaper or yearbook, or athletics.

College-awarded scholarships oftentimes will cover tuition or more, and are renewable for four years, provided that the student meets the stated requirements of the award.

Private Scholarships

A number of scholarships are made available each year by many local groups, such as labor unions, veterans groups, businesses, professional organizations, fraternal societies, benevolent organizations, high schools, and church groups. A good Web site to consult for all types of scholarships is *fastweb.com*. You can also start

your search at *findaid.org* or *collegeboard.org*, or consult your high school counselor.

Regular Student Employment

In addition to the Federal College Work-Study Program, many colleges employ students directly. Students work in all phases of the college, often working at the same type of jobs as students in the Work-Study Program. In many instances, however, there is no financial need requirement, and jobs are open to any student who wishes employment, regardless of his or her financial circumstances.

Students should also consider part-time work in local business and industry. Often the Director of Financial Aid or the Placement Office will help students to find such off-campus employment.

Cooperative Education

Under this program, the student alternates periods of study with periods of work directly related to his or her academic

interest. The salary earned during work periods enables the student to pay a major part of college expenses. More colleges each year are participating in this program.

WACE (World Council and Assembly on Cooperative Education) is a resource of information and assistance to schools, employers and governments that want to initiate or strengthen Cooperative & Work-Integrated Education programs. This organization also offers scholarships to students who attend partner schools. For more information visit *waceinc.org*, e-mail *admin@waceinc.org* or write to WACE, 600 Suffolk Street, Suite 503, Lowell, MA 01854.

AmeriCorps

AmeriCorps is a national service project that works with non-profit organizations/agencies and educational institutions to operate local community service programs. AmeriCorps volunteers have served across the country to address the most pressing education, public safety, human and environmental challenges facing our communities. Volunteers who have completed a term of service (generally 10 months to one year) are eligible for a Segal AmeriCorps Education Award. The award amount is tied to the maximum amount of the U.S. Department of Education's Pell Grant, which is currently \$6,195. The award may be used to repay educational loans for those who have attended college or may be used for future educational costs by volunteers who have not yet attended college. AmeriCorps participants may also qualify for the new Public Service Loan Forgiveness Program and the Income-Based Repayment Plan. As an added benefit, there are currently more than 100 colleges and universities nationwide that offer matching grant programs to students who are Segal AmeriCorps Education Award recipients.

For information about volunteer opportunities and benefits and a list of schools participating in the matching grant program visit *nationalservice.gov* or *questions.nationalservice.gov* or call 800-942-2677. You can also contact the state or local project office.

Work for a Company that Pays College Costs

Many large corporations have tuition payment plans for their employees. Plans vary from company to company. Some firms will advance monies needed for tuition, others will reimburse costs after the student completes each course or semester. Reimbursements vary from 100 percent to a portion of the total tuition, with some reimbursements contingent on the employee/student's final grade. In some cases, a company will pay only for courses directly related to the job.

When interviewing for a job, be sure to ask about the firm's education funding plan.

Handicapped Students

Handicapped students who are eligible for routine help from the rehabilitation agency within their state are usually eligible for substantial financial assistance to pursue higher education. Such students should contact their rehabilitation counselor for more detailed information.

Program and Type of Aid	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant Grant: does not have to be repaid	For undergraduates with financial need who have not earned bachelor's or professional degrees. For details and updates, visit StudentAid.gov/pell-grant .	Amounts can change annually. For 2019–20 (July 1, 2019, to June 30, 2020), the award amount is up to \$6,195.
Federal Supplemental Educational Opportunity Grant (FSEOG) Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school. For details and updates, visit StudentAid.gov/fseog .	Up to \$4,000.
Teacher Education Assistance for College and Higher Education (TEACH) Grant Grant: does not have to be repaid unless converted to a Direct Unsubsidized Loan for failure to carry out teaching service obligation as promised	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn't complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit StudentAid.gov/teach .	Up to \$4,000.
Iraq and Afghanistan Service Grant Grant: does not have to be repaid	For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit StudentAid.gov/iraq-afghanistan .	The grant award can be equal to the maximum Federal Pell Grant amount (see above) but cannot exceed your cost of attending school.
Federal Work-Study Work-Study: money is earned through a job and doesn't have to be repaid	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school. Your total work-study award depends on <ul style="list-style-type: none">• when you apply,• your level of financial need, and• your school's funding level. For details and updates, visit StudentAid.gov/workstudy .	No annual minimum or maximum amounts.
Direct Subsidized Loan Loan: must be repaid with interest	For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rates for new Direct Subsidized Loans can change every year. Loans made to undergraduate students during the 2019–20 award year have the rate fixed at 4.53% for the life of the loan.	Up to \$5,500 depending on grade level and dependency status. For details and updates, visit StudentAid.gov/sub-unsub .
Direct Unsubsidized Loan Loan: must be repaid with interest	For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. For undergraduate students: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to undergraduate students during the 2019–20 award year have the rate fixed at 4.53% for the life of the loan. For graduate or professional students: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to graduate or professional students during the 2019–20 award year have the rate fixed at 6.08% for the life of the loan.	Up to \$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status. For details and updates, visit StudentAid.gov/sub-unsub .
Direct PLUS Loan Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. Interest rates for new Direct PLUS Loans can change every year. Loans made during the 2019–20 award year have the rate fixed at 7.08% for the life of the loan.	Maximum amount is the cost of attendance minus any other financial aid received. For details and updates, visit StudentAid.gov/plus .

Easing the Cost of a College Education

Individuals and families who pay college tuition, fees, and other related expenses may be eligible for a tax break on their federal income tax. This section describes various programs and tax benefits that may make higher educa-

tion more affordable for many families. This information is meant as a guide only. For more detailed information on all the tax benefits outlined below, consult your tax professional or refer to IRS Publication 970, *Tax*

Benefits for Higher Education, available online at [irs.gov](https://www.irs.gov) or by calling the IRS at 1-800-829-1040. Copies of the publication may also be available in your local library, guidance office, or post office.

American Opportunity Tax Credit

The American opportunity tax credit (AOTC) is a credit for qualified education expenses paid for an eligible student for the first four years of higher education. You can get a maximum annual credit of \$2,500 per eligible student. If the credit brings the amount of tax you owe to zero, you can have 40 percent of any remaining amount of the credit (up to \$1,000) refunded to you.

The amount of the credit is 100 percent of the first \$2,000 of qualified education expenses you paid for each eligible student and 25 percent of the next \$2,000 of qualified education expenses you paid for that student. But, if the credit pays your tax down to zero, you can have 40 percent of the remaining amount of the credit (up to \$1,000) refunded to you.

Lifetime Learning Credit

The Lifetime Learning Credit is for qualified tuition and related expenses paid for eligible students enrolled in an eligible educational institution. This credit can help pay for undergraduate, graduate and professional degree courses—including courses to acquire or improve job skills. There is no limit on the number of years you can claim the credit. It is worth up to \$2,000 per tax return.

Student Loan Interest Deduction

Student loan interest is interest you paid during the year on a qualified student loan. It includes both required and voluntarily pre-paid interest payments. You may deduct the lesser of \$2,500 or the amount of interest you actually paid during the year. The deduction is gradually reduced and eventually eliminated by phaseout when your modified adjusted gross income (MAGI) amount reaches the annual limit for your filing status (more than \$80,000 or \$165,000 if filing a joint return).

Coverdell Education Savings Accounts

Coverdell Accounts are funds established exclusively for higher education expenses (including tuition and fees, books, supplies and some room and board expenses) for individual children under the age of 18. Contributions must be made “after taxes.” However, earnings accumulate tax free and no taxes are paid on withdrawals provided they are used for higher education expenses. The maximum contribution is \$2,000 per year. (Families of military personnel killed in action may contribute 100 percent of survivor benefits.) The benefit is phased out for single filers with adjusted gross incomes greater than \$110,000, and for joint filers with adjusted gross incomes greater than \$220,000.

Qualified Tuition Programs and 529 Plans

A qualified tuition program (QTP) is one in which the contributor (a student’s parent, grandparent or other individual) pre-pays college tuition to an eligible educational institution or contributes to an account established for the purpose of paying qualified educational expenses. Earnings accrued on the QTP that are used to pay qualified educational expenses including tuition, fees, books, supplies, equipment, and room and board (student must attend at least half-time) are free from federal tax and in some cases from state taxes as well.

Contributions to a QTP cannot be more than the amount necessary to provide for the qualified education expenses of the beneficiary. There are no income restrictions for this program.

Student Loan Interest Deduction

You can take a tax deduction for the interest paid on student loans that you took out for yourself, your spouse, or your dependent. This benefit applies to all loans (not just federal student loans) used to pay for higher education expenses. The maximum deduction is \$2,500 a year.

Using IRA Withdrawals for College Costs

You may withdraw from an IRA to pay higher education expenses for yourself, your spouse, your child, or your grandchild.

You will owe federal income tax on the amount withdrawn, but won’t be subject to the early withdrawal penalty.

Financial Survival Skills for College Students

If you’re a high school senior heading off to college soon, consider the following tips to help you manage your money.

Budgeting Is Vital

The first step in taking charge of your finances is to prepare a budget before the start of the semester. A well-prepared budget provides a realistic plan to help you control your college living expenses.

Begin by identifying your total income and total expenses. If you’re responsible for paying the tuition, room and board costs, be sure to set aside enough money for these expenses. Then estimate the amounts you need to cover your day-to-day expenses. For the average college student living on campus, typical budget categories might include food, transportation costs, school-related expenses, personal expenses, and entertainment.

Once you have identified all your expenses, it is time to total your income. Whether your income comes from your parents, your savings, a part-time job, or from grants or student loans, be realistic about the amount of money at your disposal.

Now compare your total income with your total expenses. If you’re lucky, your income will cover your expenses, or at least come close. If you find you have more expenses than income, you will have to make some adjustments. A careful review of your financial situation will help you identify areas where you can cut expenses or perhaps increase income.

Banking on Your Own

If you have not already done so, now is the time to take on some banking responsibilities. As a general rule, it makes more sense to open an account in your college community rather than in your home town. Be prepared to shop around for a bank that offers you what you need in terms of convenience and services. Most banks offer similar

products, but there can be important differences in features and in costs.

A checking account is an efficient and safe way to keep and spend money. To maintain your checking account in good standing, record each deposit, check, and ATM transaction as soon as you make it. Be careful, too, about writing checks against uncollected funds (deposits you have made that have not been credited to your account yet). Bank charges for bounced checks can be costly — anywhere from \$20 to \$35 each. Taking the time to balance your bank statement each month can help avert problems.

Credit Cards

A major credit card can be a valuable financial tool for the student who knows how to handle debt. Before applying for a card, compare the amount of interest you will be paying for outstanding balances. This amount can vary significantly from issuer to issuer so you will want to see which issuer offers the best deal. In addition to looking at rates, compare annual fees, how interest is computed, and fees charged for special circumstances, such as late payments. But a word of warning — do not rely on using credit when your cash runs out. You will only find yourself mired in debt at the end of the school year.

Filing Taxes

If you have a part-time job or receive any earnings from investments, you may have to file an income tax return. Most single students can use Form 1040. In addition, start now to learn to keep any tax-related papers in a separate folder.

Basic money management skills are critical to your financial well being. Maintaining a realistic budget, developing banking relationships, getting and using credit, and preparing a tax return can prepare you for your post-graduate wealth building years.

What Is Prior-Prior Year (PPY)?

Prior-Prior Year (PPY) refers to a policy enabling students and families to file the Free Application for Federal Student Aid (FAFSA) using tax information from two years earlier. For example, a high school senior planning to enroll in college in fall 2018 filed the FAFSA using taxes from 2016. A senior planning to enroll in college in fall 2019, filed using taxes from 2017.

Using prior-prior year allows for a more streamlined and consistent financial aid application experience for students that aligns with the benefits of an

earlier FAFSA based on prior-prior year. Potential benefits include:

- A greater number of students will file aid applications, thus increasing the number of students obtaining aid for which they are eligible.
- Better information about paying for college will be available earlier in the college selection process, which will help students and families make more informed decisions.
- Institutions will start working under a more manageable financial aid processing schedule.

Scholarships for Military Families

Both the federal government and nonprofit organizations offer money for college to veterans, future military personnel, active duty personnel, or those related to veterans or active duty personnel.

The Air Force, Army, and Navy all have scholarship programs to help students who are interested in becoming officers in the service after graduation. Scholarships are awarded to entering college freshmen based on their high school grades, SAT scores, activities, etc. Scholarships are also awarded to college sophomores and juniors based on their performance in the ROTC program and grades in college.

These scholarships pay for tuition, fees, books and laboratory expenses. In addition, scholarship holders receive a monthly stipend during the 10 months of the school year depending on the recipient’s level in the ROTC curriculum.

Members of ROTC units who are not scholarship holders receive a monthly allowance for the last two years of college. Of course, all students who are commissioned through ROTC programs must agree to spend a stipulated length of time in the service.

For more detailed information, students should contact the recruiting office of the service in which they are interested.

Army ROTC

Army ROTC scholarships are offered at more than 1,000 colleges. For application packets, information about eligibility, and the telephone number of an ROTC advisor in your area, call 1-888-550-ARMY (1-888-550-2769) or visit goarmy.com/rotc

Air Force ROTC

The Air Force ROTC college scholarship program targets students pursuing certain foreign language and technical degrees, although students entering a wide variety of majors may be accepted. For more information, call 1-866-4-AFROTC (1-866-423-7682) or visit afrotc.com/scholarships for more information.

Navy ROTC

The Navy ROTC offers both four-year and partial scholarships. To learn more, call 1-800-NAV-ROTC (1-800-628-7682) or visit nrotc.navy.mil

MarineOfficer Navy ROTC

The Navy ROTC Marine Option Scholarship helps you pay your way through college at approved Navy ROTC schools. For more information visit marines.com/becoming-a-marine/commissioning-programs/four-year-colleges/nrotc.

Veterans Service Organization Scholarships

The following organizations offer scholarships primarily to active duty military, veterans,

and their families. Further information is available at the websites listed below.

American Legion legion.org/scholarships

AMVETS amvets.org/amvets-in-action/scholarships

Paralyzed Veterans of America pva.org/scholarships

Veterans of Foreign Wars vfw.org/assistance/student-veterans-support

U.S. Department of Education(ED)Grants

If your parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11, you may be eligible for ED grant funds.

To determine your eligibility, visit StudentAid.gov/pell-grant/#iraq-afghanistan. Before you can receive such grant funds, you must fill out the Free Application for Federal Student Aid (FAFSA®) at fafsa.gov.

Department of Veterans Affairs (VA) Education Benefits

The VA offers education benefits for veterans and for their widows and dependents with its Post-9/11 GI Bill Yellow Ribbon Program. For more information visit benefits.va.gov/gibill

New Jersey Financial Aid

The New Jersey Financial Aid Management System (NJFAMS) is now available for all New Jersey students who apply for NJ State aid for the 2020-2021 academic year.

Each student will need to log in and set up an NJFAMS account. NJFAMS is a user-friendly, real-time system.

To get started, visit hesaa.org/Pages/NJGrantsHome.aspx

The steps to applying for financial aid from the State of New Jersey are:

- Complete the FAFSA.
- Establish an NJFAMS account.
- Answer the NJ state-specific questions.

For additional information on loan programs, the NJCLASS Loan, or other financial aid programs available to New Jersey students, including grants, scholarships, work-study opportunities, and loan forgiveness programs, contact:

New Jersey Higher Education Student Assistance Authority (HESAA)
4 Quakerbridge Plaza
PO Box 540
Trenton, NJ 08625
800-792-8670; (609) 584-4480
client_services@hesaa.org
hesaa.org

Unless otherwise noted, information for all programs are available from the high school guidance counselor or HESAA.

Support Students During COVID-19

To support students and families as they deal with the impact of the COVID-19 pandemic on their academic pursuits and their financial security, the New Jersey Higher Education Student Assistance Authority (HESAA) has implemented new State laws and adjusted administrative policies for HESAA's college financial aid grants and scholarships.

New Jersey Student Tuition Assistance Reward Scholarship (NJ STARS)

Eligibility – Instead of being required to earn a GPA of 3.0 by the start of the third semester of enrollment, first-year NJ STARS students who were enrolled in a county college for Academic Year 2019-20 can remain eligible for the NJ STARS scholarship as long as they achieve a cumulative GPA of 3.0 by the start of their fourth semester of enrollment.

Students must apply for all other federal and state financial aid available to them.

Awards – tuition for full-time enrollment (minimum 12 credits) and fees at one of New Jersey's county colleges. NJ STARS will cover the remaining cost of tuition and approved fees after all other financial aid money has been awarded. Students must be enrolled in an associate degree program at a New Jersey county college and maintain a minimum 3.0 GPA to be eligible for renewal.

NJ STARS recipients who earn an associate degree with a cumulative GPA of 3.0 or higher, meet income and all other program eligibility requirements may be eligible to receive an NJ STARS II award of up to \$2,500 per year to transfer to a New Jersey four-year public or private college or university to earn a baccalaureate degree.

Governor's Urban Scholarship Program

Eligibility – students from the state's designated high-need communities: Asbury Park, The City of Camden, East Orange, Irvington, Jersey City, Lakewood, Millville, Newark, New Brunswick, Paterson, Plainfield, Roselle, Trenton and Vineland who rank within the top 5 percent of their class and have at least a 3.0 GPA at the end of their senior year of high school. Recipients must be legal residents of New Jersey and enroll at a New Jersey college or university as a full-time undergraduate. Financial need is not a factor in determining eligibility.

Awards – After classes start, HESAA will send half of your total annual award to your college/university.

Governor's Industry Vocation Scholarship (NJ-GIVS)

Eligibility – a female or minority group member with an annual household income below \$60,000 who enrolls in an eligible certificate or degree program in a construction-related field at one of New Jersey's 19 county colleges.

Awards – up to \$2,000 per year.

NJBEST Scholarship

Eligibility – a beneficiary of a NJBEST 529 College Savings Plan opened for at least four years with total contributions equal to at least \$1,200 and be enrolled at least half-time in an eligible New Jersey Higher Educational Institution.

Awards – minimum of \$500, maximum of \$1,500.

New Jersey World Trade Center Scholarship

Eligibility – dependent children and surviving spouses of New Jersey residents who were killed in the terrorist attacks against the United States on September 11, 2001, or who died as a result of injuries received in the attacks, or who are missing and officially presumed dead as a

direct result of the attacks.

Awards – The scholarship amount cannot exceed the actual tuition, fees, room and board charged. Scholarships can be applied for both in-state and out-of-state institutions.

Law Enforcement Officer Memorial Scholarships (LEOMS)

Eligibility – dependent children of New Jersey law enforcement officers killed in the line of duty -- including those who lose their lives to COVID-19 that they contracted while serving the public -- who are enrolled in full-time undergraduate study at an approved New Jersey institution of higher education.

Awards – up to the cost of attendance, less other scholarships, grants, benefits and other assistance awarded under HESAA statute.

Survivor Tuition Benefits Program (STB)

Eligibility – New Jersey residents who attend a New Jersey postsecondary institution at least half-time as an undergraduate and are dependents of emergency service personnel, firefighters, or law enforcement officers who were killed in the line of duty.

Awards – free tuition at any public institution of higher education in New Jersey. Recipients may also attend any approved independent institution in the State.

Tuition Aid Grants (TAG) and Part-Time Tuition Aid Grant

Eligibility – legal residents who demonstrate financial need and intend to enroll as a full-time student in a New Jersey college, university or postsecondary institution. Must submit a Free Application for Federal Student Aid or renewal application.

Awards – depending on the type of institution, the current maximum awards are:

NJ County Colleges – \$2,786
NJ State Colleges and Universities – \$7,380
NJ Independent Colleges and Universities – \$12,938
Rowan – \$8,404

Rutgers – \$9,848

NJIT – \$11,428

Montclair – \$7,474

NJ Proprietary Degree-Granting (includes approved programs at Berkeley, DeVry, Eastwick, and Eastern International College – \$12,938.

Funding is also available for legal residents who demonstrate financial need and who enroll for 6–11 credits per term in an approved degree or certificate program at a New Jersey county college. Awards vary based upon financial need, cost of attendance and available funding.

Educational Opportunity Fund Grants (EOF)

Eligibility – legal residents who are economically and educationally disadvantaged and who attend or plan to attend a college or university in the state of New Jersey.

Awards – up to \$2,600 depending on enrollment status, college costs and financial need.

For additional information, contact the college financial aid officer, campus EOF Director, or HESAA.

New Jersey Foster Care Scholars

Eligibility – Current high school seniors who are, or were in foster care, were adopted or have entered Kinship Legal Guardianship through the New Jersey Division of Child Protection & Permanency (CP&P formerly DYFS) may also apply for a variety of competitive private scholarships funded and administered by **embrella** Embracing & Empowering Families.

For additional information contact: embrella.org; 1-800-222-0047; scholarships@embrella.org

New Jersey Air National Guard Tuition Program

Members of the New Jersey Air National Guard are eligible for free tuition for up to 16 credits per semester at any New Jersey public college or university. Benefits are also available for graduate study.

For additional information contact:

**Education Services Office
Joint Force Headquarters
New Jersey
2nd Floor, B 204
BLDG 3650
Saylor's Pond Road
Fort Dix, New Jersey 08640
Fax # 609-562-0935
609-562-0906
state.nj.us/military**

The Community College Opportunity Grant

New Jersey students enrolled in any one of the State's 18 county colleges may be eligible for tuition-free college -- including online fees charged to county college students. Students enrolled in at least 6 credits for Fall 2020 and/or Spring 2021 and who have an adjusted gross income of \$0-\$65,000 will be considered for this state grant.

There is no separate application. If you already completed the FAFSA® or the NJ Alternative Financial Aid Application for NJ Dreamers, you are automatically being considered for this state aid.

NJCLASS Undergraduate Loan

NJCLASS is a State of New Jersey supplemental student loan program providing students with an additional affordable source of funds for meeting college expenses not already covered by other forms of student aid.

NJCLASS provides fixed-rate loans for undergraduate students. The fixed-rate loan has a 3% origination fee deducted from the loan proceeds. There are several repayment options, subject to availability. The maximum repayment period is 20 years for undergraduate loans.

Eligibility - Students who are NJ residents attending eligible colleges worldwide. Non-NJ resident students attending eligible colleges in New Jersey.

Award - cost of attendance minus other aid.

The College Major: What It Is and How to Choose One

A major is a specific subject area that students specialize in. Typically, between one-third and one-half of the courses you'll take in college will be in your major or related to it.

At some colleges, you can even:

- Major in two fields
- Have a major and a minor (a specialization that requires fewer courses than a major)
- Create your own major.

When to Choose a Major

At most four-year colleges, and in the case of many majors, you won't have to pick a major until the end of your sophomore year. This gives you plenty of time to check out various subjects and see which ones interest you. Some majors — like areas of engineering — are exceptions to this rule. You have to commit to these fields of study early so you have time to take all the required courses.

If you're earning a two-year degree, you'll probably select a major at the start because the program is much shorter.

Most students switch their major during college.

How to Choose a Major

Take courses in areas that appeal to you, and then think about which subject truly motivates you. Stephanie Balmer, dean of admissions at Dickinson College, suggests you take "classes in which you're going to be confident, but at the same time, take some risks." She notes that a class you never planned to take could end up helping you choose your major.

You Can Change Your Mind

If you're not sure about your college major while you're in high school, don't worry. Most students switch their major during college. Even students who think they are sure about what they want to major in often change their mind.

Shawna, a college sophomore, began college as a physics major but switched to electrical engineering. During her first semester, she discovered that college physics "was all the things about my physics class in high school that I didn't like. And my engineering class was all the stuff I actually did like."

Majors and Graduate School

Some colleges offer advising programs — such as premed or prelaw — to students who plan on attending medical school, law school or graduate school. These programs are not the same as majors; you still need to pick a major.

College students who are planning to continue their education in professional or graduate programs often choose a major related to their future field. For example, undergraduates in premed programs often major in biology or chemistry. They don't

have to, though — as long as students fulfill the course requirements of the graduate program they want to enter, they can major in any subject they like.

Majors and Professions

If you specialize in something like nursing, accounting or engineering, you're learning a specific trade. Many majors, however, prepare you to enter a range of careers once you graduate. For many students, picking a college major is not the same as choosing a job. It will be up to you to pick a career path you like. For example, a degree in English literature might lead you to a job in publishing, teaching, advertising, public relations or law, among other fields.

Remember, you're not alone when choosing a major. Ask academic and peer advisers for help.

Source:
bigfuture.collegeboard.org

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College Planning Tips for Juniors

Your high school junior year is the best time to explore the possibilities ahead of you — whether those possibilities include college, travel, or a career. Now is the time to ask questions about your future, shadow a job, visit colleges, take interest surveys, and set up a checking and/or savings account.

Your junior year is the last complete year that colleges may review, so it's important to maintain good grades. Keep in close touch with your guidance office about your grades and course selection.

Month-Specific Tips

A few of the steps you'll take to prepare for college during your junior year should be done during a specific month:

October

Register for and take the PSAT/NMSQT Test that will be held in October.

By taking the PSAT/NMSQT,

you can gain knowledge that will assist you when it comes time to take the SAT I and II. Also, by taking this test, you will be eligible for the National Merit Scholarship Competition.

You may also want to consider registering for the ACT or SAT offered in the spring of your junior year, if you haven't taken it already. If you aren't pleased with your score, you will still have another opportunity your senior year to take the test again. You will also be placed on various schools' mailing lists if you select as being interested in what their school offers.

May

Set up a savings plan for summer earnings.

Are you planning to work during the summer before your senior year of high school? Set up a plan, determining the portion of your earnings you'll save to help pay your college expenses and possibly reduce the amount you

will borrow to pay for college.

Tips for the Entire Year

The majority of the things you'll want to do to prepare for college aren't specific to a period of time.

Selecting a School

Start/continue your college search.

This includes attending college fairs and college financial aid sessions. Start to think about visiting some college campuses to see which ones suit you. Continue to research colleges through their websites, college fairs, admissions representatives and applications, books, and college guides. By doing this, you will get an idea of what's required and take the mystery out of the process.

You may want to research military academies and colleges. Review websites and meet with military representatives when

they visit your school or visit other schools. Most military academies and colleges start the admissions process earlier than traditional colleges and universities. You may need to take the ASVAB test as part of the admissions process.

Careers

Explore career interest paths. Discuss possible career paths with your school counselor, based on your interests. Ask your counselor about a computer-based career and educational guidance system.

Create a Résumé. Your résumé should talk about yourself outside of school. The school to which you are applying will already know your grades and test scores since these are included on your school transcript. Items that should be included are:

school activities
community activities

community service
sports
awards and recognition
hobbies, and
work experience.

Admissions and Preparation

Make note of registration deadlines and prepare for the upcoming SAT test and the ACT assessment.

When researching colleges, be sure to note whether they require the SAT I, SAT II test or the ACT assessment. Some colleges will require or recommend one or the other, others accept either. Your counselor also can provide guidance. Prepare for the test(s) you plan to take. Some states (e.g., Colorado and Illinois) require all public school eleventh-grade students to complete the ACT assessment. For more information, talk with your high school guidance counselor.

Meet with your counselor to ensure you are on track for college with your course selection.

Are the courses you are taking or are scheduled to take in high school meeting college admission requirements? Talk to your counselor about taking more challenging courses such as honors, college prep, or Advanced Placement courses. Ask about any courses that you can take that may help you decide if a particular career direction is right for you. Discuss whether or not you should take the College Level Examination Program (CLEP) tests. Also, remember to maintain good grades.

Read, Read, and Read Some More!

Stay active in extracurricular activities. While your grades in high school are important, colleges also look at what you do outside the classroom. They like to see that you are involved in sports, student government, and community activities, and that you take on leadership roles when available.

Paying for School

Discuss college finances with your family. When performing your college search, you need to know how much your family will be able to contribute towards your college education. Always remember, just because a college may seem expensive and out of your reach, never assume anything. There are several types of financial aid that may enable you to attend a college that may seem too expensive.

Save, Save, Save Money for College!

Attend a financial aid night to learn the basics of financial aid.

Many schools will hold financial aid nights in the fall. Make sure to attend one. You can also search the Internet to find out additional information or contact the Department of Education. If you haven't already, start researching scholarships through the Internet, local businesses, and your guidance counselor's office. If you have already started, continue searching. Register for free online scholarship searches and [visit scholarship search sites](#).

Start to Build Good Credit

Open a checking and savings account if you have not already done so.

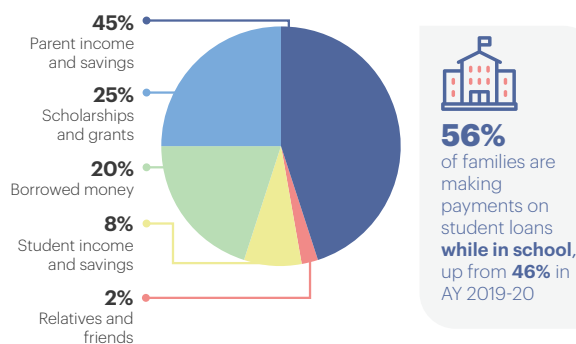
Source: mappingyourfuture.org

How America Pays for College 2021

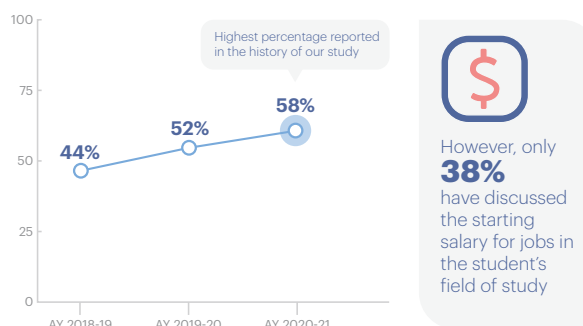
A snapshot of the national study by Sallie Mae® and Ipsos



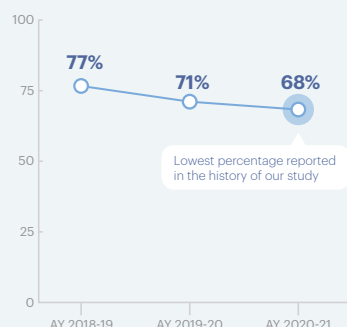
Families spent **\$26,373** on college in AY 2020-21, a **12%** decrease from AY 2019-20



More families have a plan to pay for college



Still, more families skip the FAFSA® year after year



Top reasons for not filing the FAFSA®:

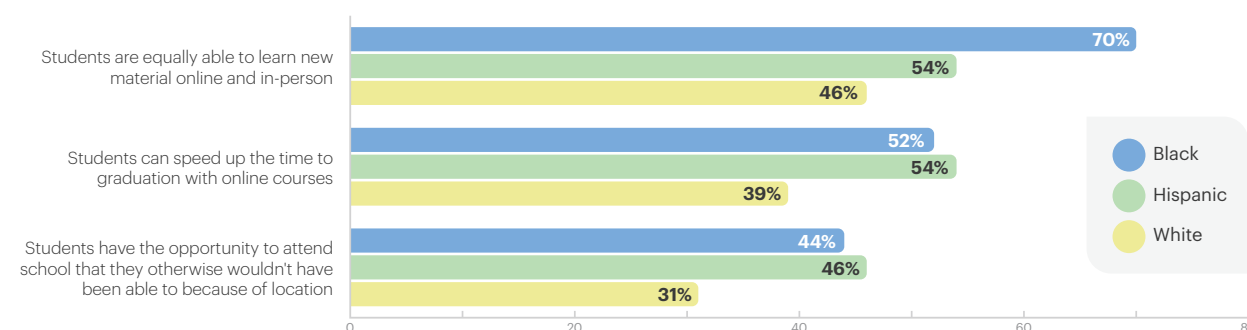
- **44%** believed they wouldn't qualify for any financial aid
- **34%** said they missed the deadline, found the application problematic or too complicated, or didn't have the time

Students are eager to get back on campus



Just **17%** of families want to study only online

Online learning can open additional doors for Black and Hispanic students



Learn more by visiting salliemae.com/howamericapays

Join the conversation with #HowAmericaPays.

Ipsos conducted the *How America Pays for College 2021* survey online, in English, between April 8 - May 4, 2021. Ipsos interviewed 1,985 undergraduate students and parents of undergraduate students from the continental U.S., Alaska, and Hawaii.

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Chemistry Professional, Chemistry ACS Approved

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Communication Studies

Computer Science

Contract Major

Cybersecurity

Digital Interactive Media

Earth & Planetary Sciences

Economics
(Applied Studies option)

Education (Elementary 1–6) Interdisciplinary

Education (Secondary 7–12) Biology, Chemistry, Earth Science, English, History w/ Social Studies minor, Mathematics, Spanish

English (Literature)

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Health Education (PK–12)

Health Promotion Studies Allied Health, Community Health, Holistic & Integrative, Fitness & Wellness

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