



**Sending Out Graduates
For Maximum Impact!**

Graduate Guidance

The PCS College Connection has a new name AND a new look! We will focus more on information for all pre- and post-graduate students in a shorter, concise overview. Links to the original resources are provided on the last page or by clicking on icons within the articles.

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IS COLLEGE THE ONLY PATH?

For generations, high school students have been told that college is the route to success and financial security. But it's not the only way to go. While it may seem like all your friends are heading off to college, a large number of high school graduates—about 30% — don't take the college path.

Finding happiness and success in your career should start with evaluating your goals, personality and interests because you do have options. With costs rising, college can be a huge investment, and like any good investment, understand the risk, costs and potential value you can gain. (Lynette Khalfani-Cox)

"In all your ways acknowledge him, and he will make straight your paths."

If you're trying to figure out your path, take the Naviance sections such as Strength Explorer or Game Plan. Consider these types of options:

- **Community College.** Tuition typically is less, some jobs only require a two-year degree, and many have partnerships with traditional colleges to finish with a four-year degree.
- **Vocational Training.** Especially good for students who like being hands-on or have a very specific career in mind.
- **Apprenticeships.** By apprenticing in a field you're interested in, you earn money while getting on-the-job training.
- **Military.** Provides valuable skills that can transfer to civilian life in addition to tuition assistance while on active duty or in the reserves.
- **Gap Year.** Traveling, working, or serving in the missions field can teach self-reliance, boost maturity, and increase your self-awareness to prepare for future education goals.

SAT

May 8 (reg by April 8)
June 5 (reg by May 6)
Aug-Dec 2021 tbd

ACT

April 17 (reg by Mar 12)
June 12 (reg by May 7)
July 17 (reg by June 18)
Sept-Dec 2021 tbd

Some dates may have late registration. Visit websites by clicking on the icon above.



ACTION ITEMS!

Freshman

- Complete the Naviance Cluster Finder

Sophomores

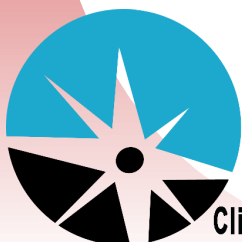
- Complete the Naviance Game Plan

Juniors

- Take another SAT or ACT
- Plan college visits

Seniors

- Move "college you're attending" in Naviance to generate college-specific scholarships.
- Find and apply to scholarships. See Naviance frequently for new scholarships.
- May 1! College Acceptance Day.



NAVIANCE

Click here to update colleges, request transcripts, and find scholarships!

FINANCIAL AID

With average tuition beginning at \$26,000/year for in-state public colleges and topping at almost \$55,000 average for private schools, financial aid has become a necessity for most families! Thankfully, over \$242 billion dollars of aid is available at an average of almost \$15,000 per student ... with some effort and these tips, you can tap into that deep well.

Complete the FAFSA*. The Free Application for Federal Student Aid (FAFSA) is used to award financial aid.

Consider completing the CSS Profile. Check your college to determine if it's needed.

Check aid deadlines. Missing even one day could cost you a lot of assistance.

Keep original documents. The government and many colleges require verification of the FAFSA applications.

Ask for special circumstances. If you feel there are reasons why the college doesn't have a true picture of your financial situation, talk to your college's financial aid department. They can have you describe your special circumstances for further review.

Ask for more. If you're still falling short, students and parents can simply ask. Many times, financial aid has 'unadvertised' scholarships or grants that they make available to those who pursue it.

Search online for scholarships. Online websites (see Resources page) have literally thousands of scholarships and aid available! Apply to everything you qualify for. Don't count yourself out without trying.

UNDERSTANDING

FEDERAL LOANS (in a nutshell!)

The four types of Direct Loans are:

- **Subsidized.** Based on financial need and does not accumulate interest until after graduation.
- **Unsubsidized.** Are not based on need and interest compounds at a low rate over college years.
- **PLUS.** For graduate/professional students or for parents of undergraduates and is not based on need.
- **Consolidation.** Can combine all loans into a single loan.

Many factors play into your decision to take loans. Understand that there are limits to how much you can borrow that will affect the overall college financial picture. The benefits of federal loans include low, fixed interest rates, no credit checks or cosigners for most, no repayment until you leave college, and flexibility on repayment.

Student requirements include an entrance counseling tool to understand their repayment obligation and signing the loan agreements.

Researching the graduates potential income vs the cost of loan repayment helps to make that final decision on federal loans.

And, of course, many private loans exist, usually at a higher interest rate than federal, but should be researched as you decide how to fund the college experience.

FAFSA TIPS*

- Apply early! Opens October 1st. The earlier you apply, the more aid you may receive.
- Use the correct website. fafsa.ed.gov/ is the only website that gives access to the FAFSA application. Since application is completely free, don't trust any website that claims otherwise or asks for payment.
- As a first-time FAFSA filer, students/parents need to create an account, a Federal Student Aid (FSA) ID, and a "Save Key". Remembering all these makes subsequent years much easier.
- Gather documents beforehand. Click [here](#) for a list of the Items you'll need .
- Pay attention to what is asked and don't report more. Example: parental investments actually **exclude** the value of the primary residence, as well as retirement accounts. If this is missed or unintentionally reported, financial eligibility can be greatly reduced.
- Consider the IRS Data Retrieval Tool before starting. This imports tax data directly into the form. Pro— easier to complete; Con—you can't actually see data on the form (just the words "Transferred from the IRS").
- Complete the FAFSA no matter what. You may choose not to take loans or aid but many colleges use the FAFSA to determine eligibility for non-federal aid (grants, scholarships). Example: CARES Act Emergency Funds only went to students who had filed a FAFSA.
- Check carefully before submitting. If you do make a mistake, speak to your college's financial aid office. They have the ability to adjust the FAFSA in most cases.
- Appeal your reward. If your situation changed (family illness, divorce, job loss) talk to financial aid. Be prepared to write an appeal with full explanations and backup documentation.

COLLEGE VISITS

College is a huge investment so it's important to ensure your choices are a good fit. Nothing can replace an in-person visit but with today's technology, it is easier to see what a campus looks and feels like online. Here are some great tips to make the most of either visit!

- **Plan ahead.** Most colleges require reservations for tours or to schedule visits. Admissions can also arrange for you to sit in on a class or speak to a current student or professor in your field or even stay overnight.
- **Talk to the financial aid office.** Take advantage of expert advice to gain a little more financial freedom and make college less expensive.
- **Explore on your own.** The tour is great for pinpointing the main areas but explore on your own to spend more time in areas that weren't on the tour or you weren't able to visit long.
- **Dress appropriately.** You'll want to look "professional" but remember there's lots of walking on most campuses so wear comfortable shoes!
- **Eat lunch in the dining hall.** There's no better way to get a feel for the student body than eating together ... or tasting the truth about the food! And ask as most admissions offices will give you a pass for a free lunch (or at least a reduced cost).
- **Visit when student's are there.** Summer may be convenient to go but if the amount of students on campus is not indicative of the whole year, try going during fall or spring.
- **Don't visit during exams or major events.** Students are stressed during exams and super happy during homecoming. Neither is a true picture of what a regular day would look like.
- **Stay overnight.** You'll be living on campus for a lot of the year so find out what typical evenings are like with students who live there.
- **Drive around the surroundings.** Whether the college is surrounded by fields or in the middle of a city, see what off-campus is like and how you feel about going off-campus for non-school events or activities.
- **Get a student newspaper and check bulletin boards.** Read about activities, clubs, and events offered, but not advertised on the website.
- **Take notes.** Write down your thoughts and feelings as soon as your visit is over. List pros and cons before you forget. Try using the [Campus Visit Scorecard](#) for each college.
- **Trust your gut but don't rush to judgement.** Bad weather or a poor host does not mean it's not the school for you as there will be sunny days and nice students ahead. But if the school feels wrong, figure out why.
- **Visit a second time.** If you're still torn about your choice, visit again!

USE A COLLEGE'S WEBSITE TO VISIT

- Learn the numbers like size, graduation % and find the interactive map to see the campus layout.
- See what clubs and activities are standard on campus.
- Browse the course catalog and read some of the syllabuses.
- Check out the academic support and tutoring available.
- Look at photos and room plans of the dorms.
- Visit the library to learn what databases and book collections they have.

PLANNING VIRTUAL COLLEGE TOURS

While you can't try the food, attend class, or spend the night, virtual visits can have advantages. You can "visit" more schools than in person, are not limited to times set by admissions office, and may even get to see more than an in-person tour. Planning a virtual tour encompasses many aspects of an in-person one so make the most of your virtual tour!

- **Speak with admissions office.** Plan your virtual visit just like in-person, including class visits, online tour, and financial aid.
- **Online video platforms.** Search for colleges on sites such as [YouVisit](#), [CampusReel](#), [YouUniversity](#), [CampusTours](#), or [YouTube](#).
- **Prepare and follow-up.** Know the questions you want to ask beforehand and take notes afterwards.
- **Use social media.** Even unofficial student-led Instagram or Facebook accounts can give you a glimpse of what the campus is really like.
- **Narrow your focus.** The amount of information can be overwhelming. Skip around in a virtual tour to find examples of activities or dining or dorms or anything that answers your questions.
- **Explore** the surrounding area with [Google maps](#).

THE COLLEGE TOUR

New, 30-minute series features a different college tour each episode. Real students talk about their colleges. Even if you aren't interested in these colleges, it may trigger questions you want to ask about your own choices!

No Amazon Prime? Here are direct links to the episodes on the colleges featured so far!

[Florida Tech](#), Melbourne, FL
[Fort Lewis College](#), Durango, CO

In this section, you will find programs, articles, or ideas promoting “things to do this summer!” We do not endorse any particular organization but want to pass along intriguing possibilities.

**PENNSYLVANIA
FREE
ENTERPRISE
WEEK**

excellence in learning

PFEW is a unique and challenging program providing hands-on opportunities to learn about business and our free enterprise system. High school sophomores and juniors receive practical tools and knowledge to help determine a career path while making life-long connections and friendships.

Learn more at www.pfew.org!

**Summer
Study
in the
USA**

Looking for a summer academic program? Summer Study in the USA provides a database search for programs across the country. You can also attend a virtual fair to learn more. Visit www.summerstudyinusa.org to find programs or register for the next fair (March 3 and April 10).



Wharton
UNIVERSITY of PENNSYLVANIA



Freshman through juniors are eligible for these summer programs! Click on one of the college icons to learn more.



Impact 360

INSTITUTE

Located in Pine Mountain, Georgia, Impact 360 Institute cultivates leaders who follow Jesus. Through biblical worldview education, community-based discipleship, leadership coaching, vocational mentoring, and missional opportunities, students are equipped to live as change-agents in the world through 1-week, 2-week, 9-month, and 2-year programs.

TIPS TO FIND A SUMMER JOB

- **Network.** Ask around. Market yourself. Be proactive. Employers like that!
- **Start early!** With most schools letting out at the same time, don't be the last to apply. March and April are not too early!
- **Prepare references and a resume.** Print lots of copies to hand out. See Resources/Links page.
- **Dress appropriately.** How you look matters when asking for a job.
- **Use the internet** (see Find a Summer Job box).
- **Get working papers.** Most need these if you're under 18.
- **Check out [Summer Youth Employment Programs](#)**
- **Walk-ins.** Canvas small businesses by just walking in. Pick a time that's least busy and have your resume and references ready to hand in.

WEBSITES TO FIND A SUMMER JOB!

Try keywords like “high school summer job” or advertise your availability on social media.



twitter



indeed

snagajob



MONSTER

In this section, you will find information discussing alternatives to college. In each issue, we will expand with other ideas and articles. We do not endorse any particular organization but are only passing on for you to consider.

WAYS TO SERVE

Every day, thousands of dedicated individuals serve to protect freedom, maintain peace and support policies around the globe. Discover how the Military's many paths and service commitments can offer a flexible and fulfilling future.

Service Branches. The six branches include:

- [The Air Force](#) is responsible for aerial military operations, defending U.S. airspace and air bases, and building landing strips.
- [The Army](#) handles major ground combat missions, especially operations that are ongoing.
- [The Coast Guard](#) enforces maritime law, manages search/rescue operations and environmental protection, and secures ports, waterways, and coastlines.
- [The Marine Corps](#) provides land combat, sea-based, and air-ground operations support for other branches, and guards US embassies.
- [The Navy](#) protects waterways outside of the Coast Guard's jurisdiction and provide runways for aircraft to land and take off when at sea.
- [The Space Force](#) maintains military's competitive edge in space and enhances its capabilities through the acquisition and development of next-generation space-based systems.

Full- and Part-Time Options. Each branch has active-duty (typically living on base) and part-time components including Reserves and National Guard and even Split Training.

Enlisted and Officer Paths. Enlisted careers include infantry, mechanical, transportation, human service or office fields that transfer well to the civilian world. Officer positions require a four-year degree through one of the academies or ROTC programs.

HAVE YOU CONSIDERED A GAP YEAR?

What is a gap year? "A semester or year of experiential learning, typically taken after high school ... in order to deepen one's practical, professional, and personal awareness." It is not a decision that you just jump into because you're sick of studying for tests or you're too indecisive about your future but one that can help you find your purpose by figuring out how to make these factors combine: that which you love, are good at, the world needs, and you can be paid for.



You can embark on a gap year independently, or enroll in a more structured gap year program; however, it is important to plan. Some common gap year activities include travel, work, missions, or volunteering; or even a combination of several types of activities. Consider some of the pros and cons before making any decision.

PROS

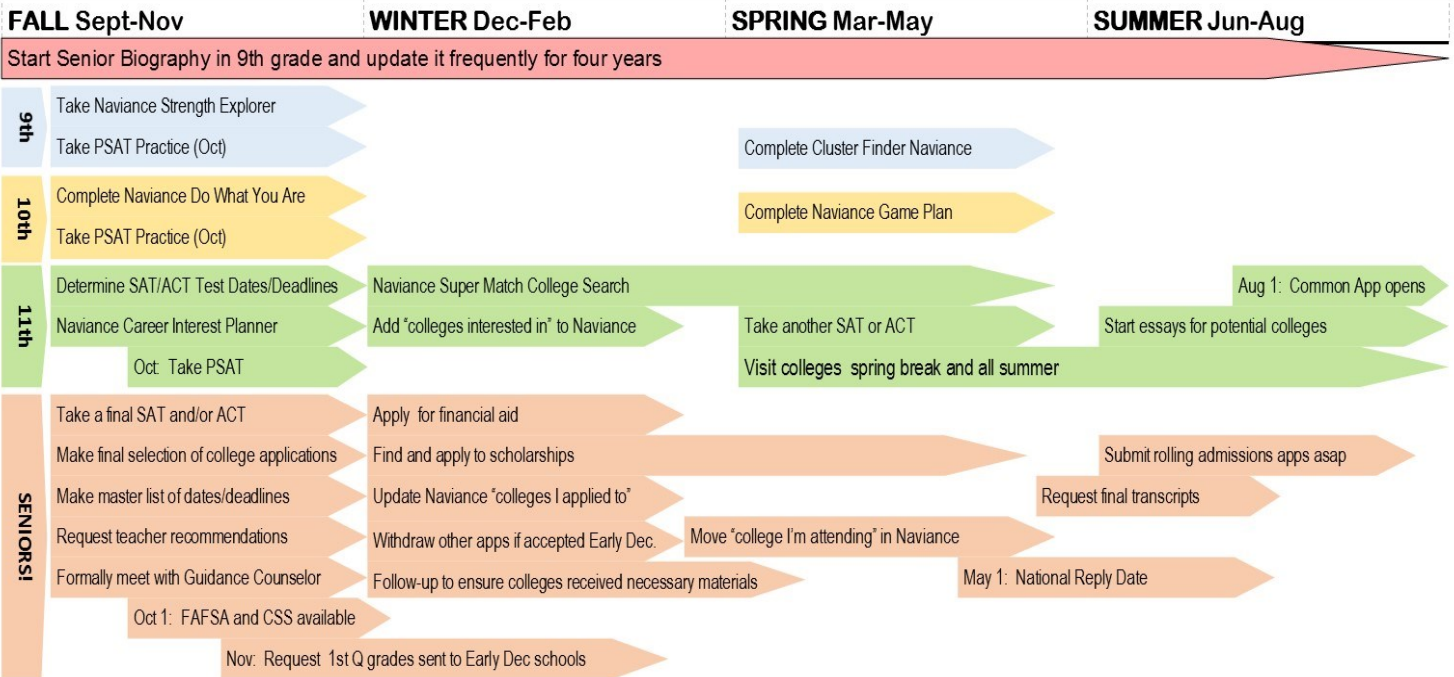
- **Become a better person.** Entering college as a confident person with a strong sense of self can make your entire college experience much better.
- **Take a break from school.** 90% of gap year participants go on to a four-year education within a year of completing the gap.
- **Financially smart.** Not only can working during the gap year allow you to save money, knowing what you want to do/study in college can make your time much more productive once you are at an expensive school.
- **Time to mature.** If you've made mistakes during high school or figured it out too late, a gap can give you that time to be wiser and more stable, ready to tackle your future with self-confidence.

CONS

- **Might never make it back to school.** It can be hard to return to academia life on your own or enjoyed the slower pace or making money. To avoid this, make a post-gap plan before you start
- **Social stigma.** This con is unfortunate but true. Comments from people who don't think it's a good idea or see you as lazy exist
- **Money problems.** Some gap plans can be financially stressful.
- **Missed opportunities with friends.** If most of your friends are heading to college, you may miss the bonding of college together.



COLLEGE PLANNING TIMELINE



ADDITIONAL REFERENCES

There is a wealth of information on the subjects discussed in this newsletter. Here are some of the websites researched for this newsletter.

- [Alternatives to College Education](#)
- [Getting Financial Aid](#)
- [The Price of a College Education](#)
- [Trends in Student Aid](#)
- [Tips for Filing FAFSA](#)
- [Tips to Get the Most Out of FAFSA](#)
- [Understanding Student Loans](#)
- [Evaluating Your Campus Visit](#)
- [Campus Visit Guide](#)
- [Planning a Virtual Visit](#)
- [College Websites](#)
- [Gap Year Association](#)
- [Pros/Cons of a Gap Year](#)
- [Ways to Serve](#)
- [Steps to Serving](#)
- [Tips to Find Summer Jobs](#)
- [How to Score the Best Summer Jobs](#)

DEADLINES!

Keeping track of deadlines starts early. Whether it's upcoming tests, application deadlines, or plans with friends, listing these dates, along with warnings as they get closer is helpful. Not only are old-fashioned paper calendars helpful but online apps are great for accessing your calendar from anywhere along with built-in advance warning settings.

[Click here to see nine top calendar apps!](#)

RESUME and REFERENCES!

It's your first job hunt ever and you're wondering where to start. Consider zety.com for online templates for resumes and cover letters.

Don't forget building a resume is easier if you're already entering information beginning in 9th grade to your [Senior Biography](#).



If there's graduate guidance you'd like to see featured in this newsletter, email lkomita@plumsteadchristian.org.

NATIONAL SCHOLARSHIP SEARCH SITES

Naviance includes local, private, specialty, and college-specific scholarships. But there are literally thousands of national search websites to find billions of dollars in aid. Click on a logo to visit individual

