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# Senior Planning Guide



## Top 10 Tips for Students

1. **Create a Game Plan.** Where do you see yourself after high school? What steps do you have to take to get there?
2. **Organize yourself.** Create a master calendar and share it with your parents. Write out answers to common questions and then save to google docs so you can cut and paste into scholarship apps and college apps.
3. **Be Honest-** be honest and realistic with yourself-are you cut out for college? Do you have the necessary study habits and self-discipline to be successful at college? What makes the most sense for you-work force, enlisting in the armed services, trade school, technical school, apprenticeship, 2-year college, 4-year college. If you attend college, how will you use the degree to make money and support yourself in the future? What kind of jobs can you get with the degree that you are choosing? If you are not attending college, then what further information do you need so that you can be successful in your transition?
4. **Pay attention-** Iowa is in the top of the nation for taking on too much student debt. Pay attention to expected debt. We have a lot of great schools in Iowa, and at the end of the day the school that you attend does not matter nearly as much as the experiences that you have. Your debt by the time you graduate should not be more than the expected 1<sup>st</sup> year of your starting salary in your chosen career field.
5. **Communicate-**Make time to keep your parents in the loop with your thought processes and decision making steps. Discuss how you will pay for school. Let them help you by listening to their viewpoints on your decision making process.
6. **Seek advice-** Gather information from lots of sources, and then make your own decision and own that decision. Don't rely on your best friend, your boyfriend/girlfriend, or your parents when making your decision. You are making the best decision for yourself and the type of life that you want to live.
7. **Get Along-** the world is much bigger than Southern Benton County. Not everyone will see things the same way that you do. That doesn't mean that you are right and they are wrong. Try to understand where someone is coming from, and if you can't agree with their viewpoint then find a way to get along with them as needed. You don't have to be friends with everyone in your life, but you do have to work with a lot of different people.
8. **You don't know everything-** Ask how to do your laundry, clean your bathroom, keep your kitchen clean, pay the bills, budget your money, cook a healthy meal, and organize your life. Study successful people that are in your life right now, and ask them!
9. **School doesn't end-** Your education doesn't end on the day you graduate. It's ok to know that you want to go to college, and still be undecided on exactly what you want your career to be. It's ok to work different jobs until you find out what exactly you want to do for a career. Be open to that process, and put yourself in a position that helps get you to the life that you would like to live.
10. **Be present-**be where your feet are. Enjoy these last few months in this environment. Don't rush "to get it over with" and enjoy being with your friends, classmates, parents, and family during this process. ***It will never be like this again-so enjoy this stage of life!***

## *Standard Operating Procedures*

- All students must meet with Mr. Cretin one-to-one by November 30<sup>th</sup> in order to discuss *transition plans* and in order to verify *diploma* names.
- All *transcript* requests must be made in writing or electronically via email to Ms. Benesh. Allow 1 week for processing time.
- PLAN in advance and know when *deadlines* are approaching. A failure to plan on your part does not constitute an emergency for the school counseling department. Give Mr. Cretin and Ms. Benesh plenty of time to complete your requests. Recognize that ALL of your classmates are important and that your requests will be processed in the order that they are received.
- *Take care of your business during school.* Do not call Mr. Cretin or Ms. Benesh at home and do not come to our houses for items that can and should be taken care of during school hours.
- All *scholarships* are located on our website, and will be emailed to student accounts. Make use of the electronic devices that we provide.
- College *Applications* should be completed and mailed to your chosen college or university by December 1st. Colleges and Universities receive a large amount of applications after the 12-1 date, and you will likely experience a significant delay on hearing back from the school if you wait beyond this date.
- *Announcements* are YOUR responsibility. Pay attention to the emails you receive from us, and check the announcements tab on the school counseling webpage.
- Deadlines matter-we **cannot** help you if you don't meet the deadline as established by the scholarship agency or the college that you are working with.

# *The Selection and Application Process*

The college selection and application process can be a time of fun or a time of challenges. There are many things to consider and deadlines to meet in order to increase your chances of finding the college of your dreams. Below is an outline of the process.

## ***1. Decide on the factors that are important to you***

There are many factors that can be considered when choosing the right college option. The following offers some suggestions for items that you may want to take into account when choosing a college. You don't necessarily have to consider each factor. Decide what is important to you as an individual. Some of these factors are:

- **Size of the college and the college classes**

Do you like to know everyone on campus or would you prefer to see new faces? Would you be more comfortable in a small class or a class of 300? How do you learn better, in a lecture-style class or a smaller discussion-style class?

- **Location**

Would you prefer to live in a suburban, urban, or rural setting? In what geographical location do you wish to live? What type of climate do you prefer? How far away from home do you want to be?

- **Type of Institution**

Do you want to go to a two-year, four-year, or community college? Are you interested in a vocational/technical school? What is the college academic calendar? Is it semesters or quarters? Are there block plans or year-round calendars?

- **Academic Programs**

If you have a decided major, does the college offer it? Is the department well respected in the discipline? If you are undecided, are there a variety of majors offered at the college?

- **Campus Life**

What types of social events are popular on campus? Do the students stay on campus on the weekends? Are there fraternities and sororities? Are the athletic events popular? Are there clubs or organizations on campus of interest?

- **Diversity**

Do the students come from your state or other states? Is there a mix of ethnic backgrounds?

- **Cost and financial aid availability**

Is the school affordable to you? What is the financial aid package the school is offering? Do not automatically eliminate a school from your list because of cost. Compare the financial aid packages from the schools you are considering. Sometimes, the more expensive schools are able to offer a financial aid package that may make it as affordable as a less expensive college.

- **Facilities that are available**

Is there adequate wireless capabilities for students? What are the athletic facilities like? Is the library up to date? Will the health center and other student services meet your needs?

- **Living accommodations**

Do most of the students live on or off campus? Is there adequate housing available? What are the dormitories like?

- **Safety on campus**

Is campus security readily available? What types of security programs, such as safe-ride or emergency phones, are in place? Request a campus security report to see what type or crime occurs on campus.

- **Academic standards**

What are the GPA requirements? What is the average SAT or ACT score? Do not be discouraged if the average test scores are above your own score as test scores are only 1 measure of a student and not the complete picture.

- **Length of time it will take to earn a degree**

Ask about the average number of years students take to earn their degree at the institution.

- **Placement rate or graduation rate**

What is the retention rate of the college? Do a high percentage of students graduate and find a job in their field? Do they get into graduate school? Is the career placement office helpful?

## ***2. Make a list of potential colleges***

Based on the criteria that are important to you, make a list of the colleges that fit your requirements.

- **Do a college search on-line.** By answering a few questions, this tool can select schools that match your criteria. The best site is <https://bigfuture.collegeboard.org/>.
- **Follow Social Media Accounts.** Get connected via Tik-Tok, X (formerly Twitter), Snapchat, and Instagram.
- **Search the Internet** to find out more about colleges. Contact colleges for further information and to be recruited by them.

- **Attend College Fairs.** Visit a selection of colleges while there, and be prepared with a list of questions to ask the representatives. Speak with college representatives when they visit your school, and schedule on-campus visits with colleges you are interested in. Talk to friends, family and your counselor for information and advice. Speak to alumni from your high school and find out their impressions.

### ***3. Start the Application Process***

#### **Application Strategies**

Students generally apply to two to five colleges or universities if they plan to attend a 4-year institution. This number varies from person to person. What is critical in developing a college list is that the final list includes schools that the student would be happy attending. Students often choose colleges from the following three categories:

- |                  |   |
|------------------|---|
| <b>Reach</b>     | A student's top choice college. A reach refers to colleges that generally accept students with GPA's and standardized test scores higher than those of the applicant.   |
| <b>Realistic</b> | This category refers to colleges that generally accept half or more of the students with GPA's and standardized test scores similar to those of the applicant. Realistic colleges are those at which the probability of admission is 50:50 or better. |
| <b>Safe</b>      | This category refers to colleges that almost always accept students with GPA's and standardized test scores below those of the candidate. Safe colleges are those in which the student is highly likely to be admitted.                               |

When students are choosing colleges to apply to, they should make sure that they would be happy attending those colleges. Students should give the decision process careful consideration before deciding on a college path.

#### **Application Procedures**

Once you have selected the schools that you have interest in, the first step is to obtain information about those schools. It is important to establish a relationship with an admissions counselor at the college or university you are considering attending. Request information from those schools that interest you, and request to be placed on those schools mailing lists.

It is extremely important that students read and follow the directions contained in the information received from schools. Students will receive instructions on how to complete application forms and will be told exactly what additional materials will be needed to support the application.

Students have the responsibility for knowing specific details applicable to each school to which they are applying. Make sure you check deadlines, admission requirements, tests to be taken, etc.

Most applications are completed online. If you do choose to apply via pen and paper, make sure you are writing legibly.

### **The Application Package: Putting It All Together**

There are two parts of an application package: the student portion and the high school portion.

**Student Portion:** The student should begin by completing his or her portion of the application and then submitting it electronically (or mailing it) to the college.

**School Portion:** The school portion of the application must be completed by the School Counseling Office. Students who require a copy of their high school transcripts must email or see Mrs. Bear, and she will mail an official copy of your transcripts to the school (s) of your choice. Please allow 1 week for your request to be processed.

**Additional materials:** Students may be required to include letters of recommendation with their college applications. Students can obtain letters of recommendation from their teachers or counselors. Students can include the “Requesting a Letter of Recommendation” form, especially if they want a very specific type of letter or if they don’t know the counselor or administrator or teacher especially well. The “Requesting a Letter of Recommendation” form is also available in the School Counseling Office.

When requesting a letter or recommendation, the student should:

- Provide the writer with a timely request. Writers prefer that students allow at least 1 week for the completion of a recommendation letter.
- Provide the writer with a copy of the “Requesting a Letter of Recommendation” form and a copy of the students “Senior Information Form,” if needed.
- For each college letter, provide the letter writer with an addressed envelope with correct postage.
- Write a thank you note or send an email to each writer for taking the time to write your recommendation.

### **When Applying for Admission to College.....**

1. Assure that your Senior Information form is completed and on file in the School Counseling Office. Teachers and Counselors use this form to complete their letters of recommendation.
2. Send your college admissions test scores (ACT, SAT, etc.) to the colleges that you are applying to (this can be done when registering for the exam).
3. Be sure that you apply to at least one or two colleges that you feel confident in your admission to.
4. Arrange for a tour and interviews of college’s of interest. Be sure to dress appropriately and be prepared with your questions.
5. See your School Counselor if you have questions, concerns, and/or need any assistance.
6. **We are always here to help!**

#### **4. *Start the Financial Aid Process: Sources and Programs***

Students will want to consider financial aid to help pay for college tuition, room and board, books, and other related expenses. Financial aid programs are designed to assist all students with the costs associated with post-secondary education. Financial aid comes from different sources: federal and state government, colleges/universities, local private organizations, scholarship programs and banks. A great resource that is free is the Iowa College Access Network. This corporation will complete financial aid forms for free, and will answer any questions you have about financial aid. They can be reached at (877) 272-4692.

In general, eligibility for financial aid is based on student need. Other forms of financial assistance are available for scholastic excellence, athletics, or other specialized talents. The amount of “need” varies from school to school according to the cost of attending each school and how much the student/family is expected to contribute.

The student/family’s expected contribution (EFC) is an amount determined by a formula established by the US Congress that indicates how much of a student’s/families resources should be available to pay for school. The student/family financial information is provided by the Free Application for Federal Student Aid (FAFSA). All schools use this form to award grants, scholarships, loans, and work-study to students. The organizations and colleges that are to receive the FAFSA results must be included on the FAFSA forms or through a written request at a later date. Colleges may also require students to fill out financial aid forms specific to their institution.

A student qualifying for aid will likely be offered a financial aid package composed of self aid (student loans and work study programs) and gift aid (grants and scholarships which do not have to be re-paid). Some schools may vary the proportion of each kind of aid based on the student’s academic standing and other factors. The amounts awarded in the various programs listed may vary from year to year depending on government funding available.

#### **Common Types of Financial Aid**

##### **Subsidized Stafford Loan**

A subsidized Stafford loan is a federal loan that is lent to a student attending school at least half-time. The student is responsible for repaying the loan after graduating from college or leaving school. Interest accrued on the loan is paid by the federal government while the student is in school. This loan is often a low-interest loan available to most students.



### **Unsubsidized Stafford Loan**

An unsubsidized Stafford loan is a federal loan that is lent to a student attending school at least half-time. The student is responsible for repaying the loan after graduating from college or leaving school. Interest accrued is also the responsibility of the student while the student is in school. Students do have the option to add this accrued interest to the principle of the loan or to pay the interest quarterly. If a student requires financial aid after receiving all other forms of aid, a student may seek financial help from this low interest, non-need based program.

### **Perkins Loan**

This program provides low interest educational loans for qualified students who are enrolled at least half time.

### **Pell Grants**

These need based federal grants are awarded to eligible full and part time undergraduate students.

### **College Work Study Programs**

College work study provides federally subsidized jobs on campus and in the community. Students are paid minimum wage and work for about 10-15 hours per week. The money earned is usually directed towards tuition and fees, any money earned above the award is given to the student.

### **PLUS Loan (Parent Loan for Undergraduate Students)**

Through a local bank, parents may borrow up to the full cost of an education minus any financial aid received. Many colleges and universities have their own loan programs and /or tuition plans. For more information, contact their financial aid offices.

### **Merit Scholarships**

Merit Scholarships are typically awarded on the basis of academic, athletic or artistic merit, in addition to special interests. Some merit scholarships also consider financial need, but rewarding talent is the primary objective. In most cases, the scholarship sponsor has a set of criteria they use to select the winners from among the qualified applicants, so a key to winning a scholarship is to identify the sponsor's criteria and tailor your application to those criteria.

The first step is to make sure you qualify for the scholarship. If the application requirements specify that you must have a 3.7 or higher GPA and you have a 3.6 GPA, do not apply. Most scholarship sponsors receive so many qualified applications that they do not have time to consider applications that fail to satisfy the requirements. You may be a wonderful and talented person, but if your application is not qualified, the selection committee is not going to look at it.

Search for private scholarships. Scholarships are available from a variety of local, state and national sources. Students should visit the school counseling office, the school website, or use search engines to find scholarships available to them. Be sure to check frequently as many new scholarships are added daily and all scholarships have deadlines for application. Our favorite website outside of Benton Community School Counseling is [www.fastweb.com](http://www.fastweb.com).

### **Local Scholarship Information**

Benton Community High School is fortunate to have an extensive listing of local scholarships available to our students. These scholarships include awards based on financial need as well as on merit. A complete listing of the scholarship opportunities are provided and updated on Naviance. Applications as well as directions for completing the applications are most often found at the Naviance location. Follow the online directions, and then see Mr. Cretin or Ms. Benesh if you have questions. Students may apply for an unlimited number of scholarships provided they meet the criteria set forth. **A special note: The Benton Scholarship Foundation Application and most local (town and legion) scholarships are not available until after Christmas Break.**

***Be sure to carefully follow all directions when applying for scholarships. Many students miss out on award money simply because they fail to apply as directed or miss a deadline. Don't rush the process; you increase your chances of being rewarded if you put time and energy into earning the awards.***

## **How to Fill Out a Job Application**

A prospective employer's opinion of you can be influenced by the way you fill out the job application. If there are cross outs, unanswered questions, incomplete answers, mistakes in following directions, or if it is sloppily filled out, it reflects poorly on your abilities. On the other hand, a neat, clean and complete application shows that you can follow directions, think clearly, express yourself, and that you care about getting the job. Follow these helpful tips on filling out an application.

1. Be sure to use blue or black ink, not pencil, when handwriting information. You may also consider typing the information if the application was sent to you.
2. Read all of the instructions and follow them carefully.
3. Think before you write. Use a separate piece of paper to draft ideas and then complete the question on the application. This way you'll avoid mistakes.
4. Fill out the application neatly.
5. Answer all the questions. If a question does not pertain to you, put a dash or "N/A" (not applicable)
6. Use your complete name. Don't use nicknames.
7. Be prepared to answer questions about your education and work history. Bring along a list of dates, names and addresses so you are able to complete the application. A copy of a resume may also be helpful.
8. Know or have your social security number with you.
9. List your most recent experience 1<sup>st</sup>.

## **How to Prepare a Resume**

A resume is a summary of your persona, educational, and occupational experiences. It is a form of "marketing" yourself to perspective employers. It should distinguish you from other candidates and point out your most desirable qualities. On the first reading, the personnel manager will spot-read the resume; therefore, it is important to simplify the reading by presenting the information in a clear, concise and distinct manner. The preparation of a good resume requires these steps:

1. Collect and organize personal information required.
  - a. Personal Data (Name, Address, Phone Number, Social Security Number)
  - b. Employment Objective
  - c. Work Experience
  - d. Education
  - e. Relevant volunteer experience
2. Write your resume in a clear concise manner. Review it for clarity, spelling and punctuation. Have another person proof-read it for errors or clarifications.
3. Print resume on good quality paper (resume paper is sold in many discount and office supply stores). Never hand write a resume.
4. Send a resume to potential employers. Also bring along extra copies to any interviews.

# Resume Format

There are many formats available for resumes. A great option is the chronological format. This format is a classic format used in many different industries and provides information from most recent to least recent. An example is described below.

## Elements of a Chronological Resume

### Heading

Include your name, address, e-mail address (if you check your e-mail regularly)\* and telephone number\*\*.

\* Your e-mail should be something simple and classy. For example,

[Tina a Smith@hotmail.com](mailto:Tina_a_Smith@hotmail.com) is an appropriate address. [unisuperfan@yahoo.com](mailto:unisuperfan@yahoo.com) is not.

\*\* Consider your voicemail message on your phone. Unusual or silly messages can turn a personnel manager or manager away. When looking for jobs keep the message on your phone simple.

### Objective

An objective is a somewhat optional part of the resume. In general, it is helpful to hiring managers to see your goals relating to your career. Your objective should be a simple statement indicating what you are looking for in a position. It should also be customized to the job for which you are applying. The objective section could also be used to highlight some important assets or accomplishments. This is less widely seen, but can be effective.

Example: To obtain an entry-level position as a cashier with hopes of aspiring into sales.

Example: A sales manager with 12 years of experience successfully selling products in the software industry. Appointments to the National Sales Manager Association board of directors.

### Education

This is the place to list your education and the dates you attended. Start with your most recent school first. List your high school only if it is a recent graduation or you have no other post-secondary education.

If you are in the process of school, indicate your anticipated graduation date or “in progress” under the date category.

### Activities and Awards

Include academic awards or activities that may help the hiring manager connect your experience to their job opening.

### Selected Courses

Recent graduates and students still in school often find it helpful to list course work relevant to the job for which they are applying. This shows potential employers your interest in the industry.

### Experience

This section is used to describe your experience in real-world situations. You should list jobs (paid and unpaid), volunteer experiences (if they related to the job), internships, summer jobs, etc. A brief description of duties also helps the hiring manager.

# Sample Resume

**Christine Jones**  
24 Elk Road  
Van Horne, Iowa 52346  
[cjones@hotmail.com](mailto:cjones@hotmail.com)  
Tel: 319-228-9999

## Objective:

To obtain an entry level position with an accounting firm that will enable me to gain further experience in current business and accounting practices and that utilizes my extensive experience with Peachtree Accounting software.

## Education:

- University of Northern Iowa 2023-Present  
Majoring in Accounting and Business Management
- Benton Community High School 2017-2021  
Graduated 10<sup>th</sup> of 170 students  
GPA: 3.8

## Awards

- 3.0 Club for 4 years (maintain a GPA of 3.0 over 4 quarters)
- National Honor Society

## Experience

- Johnson & Stevens- Intern 2022  
123 1<sup>st</sup> Street  
Anytown, Iowa 55555
  - Assisted the Senior Partner who was conducting audits on major companies in the area
  - Handled incoming telephone calls to the Senior Partner
  - Organized and maintained the Senior Partner's filing system
  - Typed reports on a PC using Microsoft Word
  - Devised a new filing system to maintain the files held by the department
  - Solved user's PC problems including sorting out spreadsheets and explaining how to use the complex features in word-processing packages.

## References

- Dr. Andrew Brown Tel: 319-243-9992
- Mr. Jack Davenport Tel:319-244-9993
- Ms. Judy AllStar Tel: 319-243-5555

## **How to Make a Good Impression During an Interview**

An interview is a chance to have a conversation with a hiring manager or admissions person in order to determine if you are a good “fit” for the college or job that you have applied for. It helps the interviewer make more accurate judgments about attitudes and personality than the written application process provides. Although questions may vary, consider and be able to answer some of the questions below and you may have greater success in the interview.

Why do you want to attend this college? (apply for this job?)

What three words best describe you?

How would others characterize you?

What is your most outstanding characteristic?

What are your strengths? What are your weaknesses?

How do you handle job stress?

How hard are you willing to work on academics?

What can you contribute to the college you attend or the position for which you are applying?

What experiences in your past have contributed most to your current successes?

How did your high school benefit from you being a student there?

What have you learned or accomplished through activities and special interests?

How does participation in high school activities benefit you?

What is your favorite free-time or school experiences?

What would you do if you received a lower grade than you thought you should have or were unfairly treated on the job?

We have lots of qualified candidates. Why should I hire you?

# LETTER OF RECOMMENDATION INFORMATION FORM

We recommend you provide this form to anyone from whom you are requesting a letter of recommendation. This form will provide information to this person that will help them to write a letter that best suits your needs and will allow them to express some of your unique qualities and assets. Remember, provide enough time for letter writer to complete this task. It is customary to allow for at least 1 week. Be sure to factor in time to send the materials in.

Date of Request \_\_\_\_\_

1. Name \_\_\_\_\_

2. Recommendation Writer \_\_\_\_\_

3. Date Recommendation is due \_\_\_\_\_  
(The due date should be at least 1 week before it must be sent)

4. Action Required

- a. \_\_\_\_\_ Send letter (include a self-addressed stamped envelope)
- b. \_\_\_\_\_ Return letter to me (attach an envelop)
- c. \_\_\_\_\_ Return letter to Guidance Office
- d. \_\_\_\_\_ Other (Please explain) \_\_\_\_\_

5. Type of Recommendation Requested:

Academic \_\_ Athletic \_\_ Music \_\_ College Entrance \_\_ Other \_\_

6. Information about college/scholarship committee that will receive your letter

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip Code \_\_\_\_\_

Additional Information about the scholarship committee or college that would be helpful to the letter writer: \_\_\_\_\_

7. Please list any/all Benton Activities you are involved in (such as sports, NHS, band, vocal, student council, yearbook, newspaper, clubs, etc):

8. Please list any Community Activities/Community Service/Volunteer Activities you have completed.

## Vocabulary

The college admissions process has its own vocabulary. Understanding this vocabulary can make the process less mysterious and more accessible. Definitions of some key words are listed below.

**Advanced Placement Test (AP)**- a test given to high school student, usually at the end of their junior or senior year, after they have completed AP or Honors courses. Many (but not all) colleges give advanced standing and/or credit for these College Entrance Examination Board (CEEB) sponsored test if students can earn a score of 3, 4 or 5. Typically, we don't have a lot of students who have had AP coursework at Benton Community.

**American College Test (ACT)**- a test that measures aptitude and skill in English, Math, Reading, and Natural Science. The ACT is more often used in the Midwest, South, and Far West as a college entrance test. The ACT is used as an ADMISSIONS test. It cannot measure the likelihood that you will succeed or fail in college, and it does not replace motivation, determination, and hard work.

**Associate Degree (AA)**- a degree granted by a college or university program that requires two years of full time study.

**Common Application**- an application form developed and widely accepted by participating colleges and universities.

**Cooperative Education (Co-op) Program**- a program integration of classroom study and work experience that offers both school credit and salary.

**Deferred Admission**- an accepted student can delay entrance for a year (or semester).

**Early Action**- permits you to apply to a college or university of your choice and receive a decision early in the senior year, well in advance of the normal spring response dates. Though you will hear early regarding your admission, you are not committed to attend and you may apply to other colleges. If you are applying for financial aid, you will follow the aid application deadlines set by the institution. You are not required to make a commitment before May 1, but you are encouraged to do so as soon as a final choice is made.

**Early Decision**- requires you to commit to a college or university at the time of the application, that if admitted you will enroll. You should apply under an Early Decision plan only if you know that you can make a well reasoned, first choice decision. Upon admission, the institution will require a non-refundable deposit well before May 1. You may apply to other colleges but are permitted to have only one request for financial aid at or near the time admissions is offered, if admitted, you must enroll unless the financial aid award is inadequate.

**Expected Family Contribution (EFC)**- the total amount the federal government expects students and their families to pay toward college costs from their income and assets.



**Fee Waiver**- permits eligible students to submit college applications or test registration forms without the fee. A limited number are available through school counselors and educational agencies for students who qualify.

**Financial Aid Package/Award**- a combination of grants, scholarships, loans, and work study that the college is able to offer you to meet your financial need.

**Free Application for Federal Student Aid (FAFSA)**- the primary form used to determine your eligibility for financial aid.

**Federal Work Study Program**- an award of on-campus part-time employment for students who demonstrate financial need. The maximum amount a student can earn under this program is determined by financial need.

**Grade Point Average (GPA)**- a system used to evaluate academic performance. The most frequently used system of numerical values for grades is A=4, B=3, C=2, D=1, and F=0. Benton Community GPA's are unweighted.

**Interview**- an interview between you and a representative from the college. You will be able to demonstrate qualities that don't show up on your application and to find out more about the college.

**National Association of Intercollegiate Athletics (NAIA)**- an athletic governing body to which approximately 500 small four-year college and universities belong to. The NAIA governs athletic recruitment and scholarships awarding policies. *Student Athletes planning to attend an NAIA School must register with the NAIA Clearinghouse.*

**National Collegiate Athletic Association (NCAA)**- and athletic governing body to which approximately 800 colleges and universities belong. Each school chooses a general division I, II, or III and is required to follow the policies regarding recruitment and scholarship awards that have been established for that division. *Student Athletes planning to attend an NCAA Division I or 2 School must register with the NCAA Clearinghouse.*

**National Merit Scholarship Qualifying Test (NMQST)**- scores from the PSAT given in October are used to determine if a student qualifies for a National Merit Scholarship.

**Open Admission**- the college admits all applicants.

**Preliminary Scholastic Assessment Test (PSAT)**- This test is given in October of the Junior Year, and is used as a scholarship qualifying test for National Merit Scholarship Competition.

**Rank in Class**- a methodology used to compare a student's academic performance with the performance of all other students at the same grade level.

**Regents Admissions Index (RAI)**- A formula designed and developed by the state institutions within Iowa designed to take into account your ACT score, class rank, and classes taken in high school in order to make an admissions decision.

**Regular Decision**- most colleges offer an early winter deadline (Jan 1 or 15 or February 1); they generally notify candidates between March 1 and April 15. Students then have until May (the common reply date) to respond to the colleges.

**Rolling Admission**- a term used to describe the application process in which an institution review applications as they are received and offers decisions to students soon after they are made. If you are applying for financial aid, you will follow aid application deadlines set by the school. You may apply to colleges and you will not be required to make a decision regarding enrollment before May 1.

**Scholarship**- a form of financial assistance which does not require repayment and is usually made to a student who shows potential for distinction, usually in academic performance.

**Scholastic Assessment Test**- The SAT is similar to the ACT. Most students in Iowa and every state that touches Iowa take the ACT. The SAT is given in other parts of the country.

**Student Aid Report (SAR)** - reports the information from your FAFSA.

**Unmet Need**- difference between the cost of education, the total financial aware + expected family contribution.

**Wait List**- a term used by institutions to describe a process in which they may initially delay offering or denying admission, but rather extend the possibility of admission in the future. Colleges offer admission to wait list candidates if insufficient numbers of regularly admitted candidates accept their offers of admission.