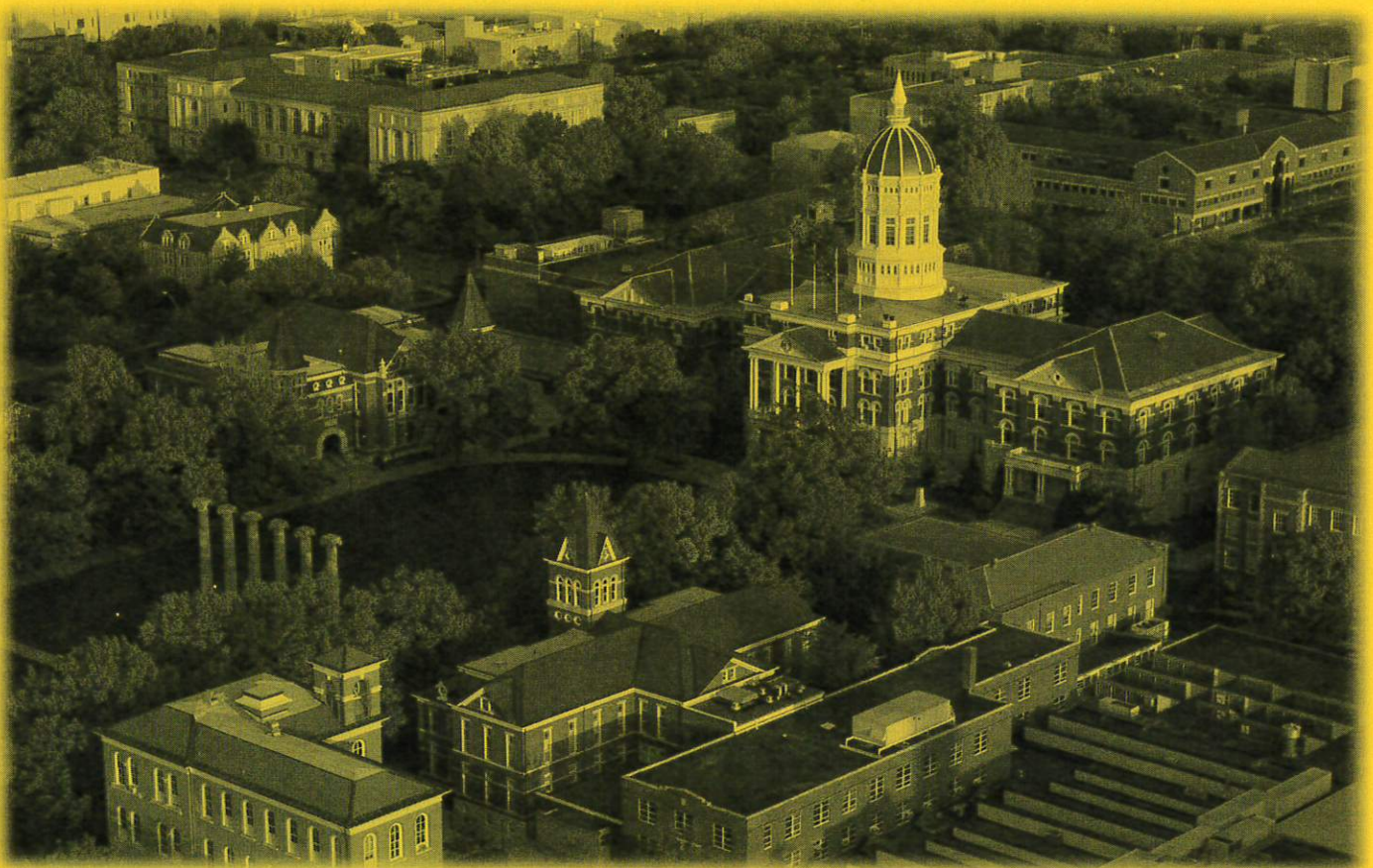


College Planning 101



Presented by

MIZZOU

Lesson 1: Discover your Options

Institutional Differences

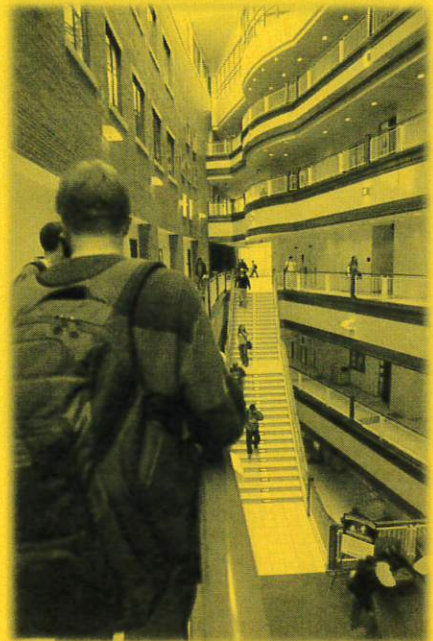
- Private or Public
Examples:
- Two-year or Four-year
Examples:
- Historically Black Colleges and Universities
Examples:
- Religious or Secular
Examples:
- Co-ed or Single Gender
Examples:

Selection Priorities

- Prestige
- Selectivity
- Legacy
- Where friends go

But more importantly, think about...

- Size
- Location
- Cost
- Academic programs
- Atmosphere



Lesson 2: Prepare Yourself

Admission Standards

- **Open**
 - Admittance to all students as long as they have completed high school or passed the GED
- **Liberal**
 - Audition, Portfolio
- **Selective**
 - High school record
 - Grades and coursework
 - Activities and involvement
 - Performance on ACT or SAT
- **Highly Selective**
 - High school record
 - Grades and coursework
 - Activities and involvement
 - Performance on ACT or SAT
 - Subjective Criteria
 - Letters of recommendation
 - Interview
 - Personal statement
 - Essay questions

Sample Essay Questions

- Write about how your personal or academic interests relate to your intellectual or professional goals.
- Evaluate a significant experience, achievement, risk you have taken, or ethical dilemma you have faced and its impact on you.
- Discuss some issue of personal, local, national, or international concern and its importance to you.

What is the ACT?

The ACT

The ACT is a curriculum-based assessment; questions on the ACT are directly related to the classes that students have taken in high school. There are a total of 215 multiple-choice questions comprised of four sections: English, reading, mathematics and science.

The four sections are averaged to calculate the student's *composite score*, the highest possible score being 36. Last year, the national average composite score was 21.

An *ACT Super Score* is a new final composite score that is made up of a student's best individual section scored across all ACT test taken. These individual section scores are averaged to create a new composite score.

The Writing Test

The ACT includes an *optional* writing section, a 30-minute essay test that measures a student's writing proficiency. This essay is then scored using a six-point holistic rubric.

Register for the exam online at www.actstudent.org.

SUBJECT	EXAM BREAKDOWN	CONTENT
English	75 items, 45 minutes	Usage/Mechanics – 53% Rhetorical Skills – 47%
Mathematics	60 items, 60 minutes	Pre-Algebra/Elementary Algebra – 40% Intermediate Algebra/Coordinate Geometry – 30% Plane Geometry/Trigonometry – 30%
Reading	40 items, 35 minutes	Social Studies/Sciences – 50% Arts/Literature – 50%
Science	40 items, 35 minutes	Data Representation – 38% Research Summaries – 45% Conflicting Viewpoints – 17%
Writing (Optional)	1 item, 30 minutes	Issues – 100%

Source:

<http://www.actstudent.org/testprep/descriptions/index.html>

What is the SAT?

The SAT

The SAT is a reasoning test administered by The College Board. There are a total of 154 questions or tasks on the SAT. The test is divided into two sections with an optional writing section. Each test scored on a range on 200-800, the highest possible total score being 1600. Last year the national average test score was 1083.

The Essay Test

The SAT offers an *optional* essay section the essay section is designed to measure a student's writing proficiency. The essay section will last 50 minutes and the essay is scored on a scale from 2 to 8 on three separate dimensions with 8 being the highest, based on the overall quality of the essay and demonstration of writing competence.

Register for the exam online at www.collegeboard.org.

SUBJECT	EXAM BREAKDOWN	CONTENT
Evidence Based Reading and Writing	One 65 minute Reading section 52 Questions/Tasks One 35 minute Writing section 44 Questions/Tasks	Reading Comprehension Sentence Completions Paragraph-length Critical Reading
Mathematics	One 80 minute section 58 Questions/Tasks	Number and Operations Algebra and Functions Geometry Statistics, Probability, and Data Analysis
Essay (Optional)	One 50-min. section Student-written essay section	Grammar Usage Word Choice

Source: <https://collegereadiness.collegeboard.org/>

Prepare for College NOW

DEVELOP A STUDY SCHEDULE that works for you and stick with it. Developing some discipline in your habits while still in high school will make the adjustment easier when you get to college and there's no one to tell you to study!

PRACTICE your writing skills — especially if you don't enjoy writing. Whether it's something you like or not, writing is a critical skill for success in college and the workplace.

TRY to get some practice with speaking in front of a class or other group. Some majors require more of this type of skill than others. Inevitably, you will have to make oral presentations, and, believe it or not, learning to do them well can help you develop confidence across the board.

THINK ABOUT what careers you might be interested in. Many students change career directions and majors several times in their undergraduate years—so you don't have to make up your mind now. But it's good to be thinking about your long-term goals.

READ the newspapers or a news magazine, and watch the national news on TV. Stay informed about local, national and international events.

TALK TO FRIENDS, relatives, and teachers who have gone to college. Ask for their advice on how to succeed academically and adjust well to college life.

BE POSITIVE that you will succeed. Have a positive attitude and believe in yourself.



College Comparison

College Name	MIZZOU										
Campus Location	Columbia, Missouri Quintessential college town; two hours from Kansas City or St. Louis										
Student Body	30,000										
Admission Requirements	Combination of core curriculum class rank and ACT/SAT										
College Expenses	<table> <thead> <tr> <th></th> <th><u>Resident</u></th> <th><u>Nonresident</u></th> </tr> </thead> <tbody> <tr> <td>Tuition/Fees</td> <td>\$13,264</td> <td>\$30,468</td> </tr> <tr> <td>Room & Board</td> <td>\$10,668</td> <td>\$10,668</td> </tr> </tbody> </table>		<u>Resident</u>	<u>Nonresident</u>	Tuition/Fees	\$13,264	\$30,468	Room & Board	\$10,668	\$10,668	
	<u>Resident</u>	<u>Nonresident</u>									
Tuition/Fees	\$13,264	\$30,468									
Room & Board	\$10,668	\$10,668									
Financial Aid	Deadlines: December 1 - Scholarship December 1 - Financial Aid										
Housing	20+ Residence Halls Freshman live on campus										
Special Programs	Opportunities for guaranteed admission to Law, Honors College, Vet and other programs; FIGs, nationally competitive programs in journalism, engineering, business and biochemistry.										
Activities	Undergraduate Research, 500+ Student Organizations										
Campus Visits	Any weekday: 573-882-7786										

Lesson 3: Investigate & Compare

Use the Internet

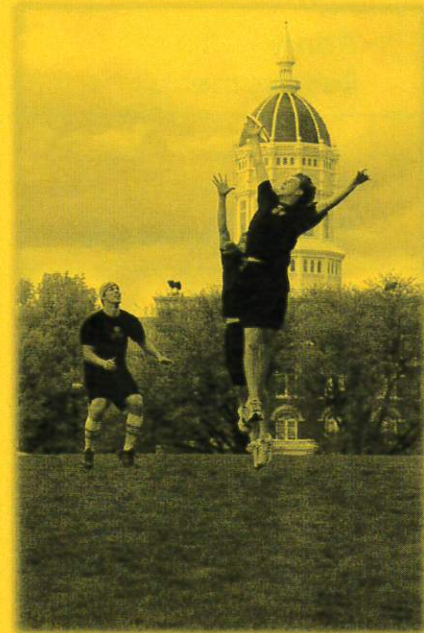
- Request information from college web sites.
- Take a virtual tour of campus.
- Apply for admission and/or financial aid.
- Access course catalogs.
- Visit academic divisions to determine requirements for majors.
- View course equivalences for any college credit.

Some helpful web sites:

- www.missouri.edu
- www.collegeispossible.com
- www.actstudent.org
- www.collegeboard.org
- www.studentaid.org

Use Your Resources

- Attend college fairs to gather info and visit with out-of-area schools
- Meet with admissions reps who visit high school to ask more in-depth questions



Visit Campus

- Decide when to visit.
- Choose between large and “regular” visit days.
- Talk to everyone you can on campus.
- Visit top schools more than once.
- Come prepared with questions.

Visit Mizzou

- Meet Mizzou Day – specific Saturdays during fall and spring
- Any weekday when classes are in session

Questions to Ask on a Campus Visit

Academic

What are the admission requirements?

Do you accept advanced placement credit or credit-by-exam?

Is there an honors program or college?

What academic support services are available? (e.g. writing, language and/or learning labs)

Is there a foreign language requirement for admission or graduation?

Are there study-abroad opportunities?

Are computers available for students and how accessible are they?

What will be the size of my classes?

Where are some quiet places to study?

Are students allowed to take courses outside their degree program?

What is the average ACT/SAT score of the current freshman class?

Where do most of the school's students come from?

Cost

Including living expenses, what is the total estimated cost for one academic year?

How do I apply for a parking permit and how much does it cost?

What is taken into consideration for financial aid?

How do I apply for financial assistance?

What scholarships are available?

Extracurricular

How do I get athletic and event tickets?

What kind of cultural opportunities are available on campus?

What kind of clubs and organizations exist on campus and where do I get info about them?

What is there to do on the weekends?

What non-academic opportunities are available in the area? (i.e. shopping malls, movie theaters)

Housing and Other Services

What are the differences among the various residence halls?

May I choose my roommate?

Is there a career center and what services does it offer?

What steps is the university taking to make the campus safe?

Is it possible to survive without a car? Are basic services close to campus?

What kinds of services are available for students with learning or physical disabilities?

What transportation is available in the area? (i.e. airport, taxi service, train station)

Why do I need my student ID and what does it allow me to do?

Lesson 4: The Application Process

Admission Deadlines

Non-Restrictive Application Plans

These plans allow students to wait until May 1 to confirm enrollment.

- **Regular Decision** is the application process in which a student submits an application to an institution by a specified date and receives a decision within a reasonable and clearly stated period of time. A student may apply to other institutions without restriction.
- **Rolling Admission** is the application process in which an institution reviews applications as they are completed and renders admission decisions to students throughout the admission cycle. A student may apply to other institutions without restriction.
- **Early Action (EA)** is the application process in which students apply to an institution of preference and receive a decision well in advance of the institution's regular response date. Students who are admitted under Early Action are not obligated to accept the institution's offer of admission or to submit a deposit prior to May 1. Under non-restrictive Early Action, a student may apply to other colleges.

Restrictive Application Plans

These are plans that allow institutions to limit students from applying to other early plans.

- **Early Decision (ED)** is the application process in which students make a commitment to a first-choice institution where, if admitted, they definitely will enroll. While pursuing admission under an Early Decision plan, students may apply to other institutions, but may have only one Early Decision application pending at any time. Should a student who applies for financial aid not be offered an award that makes attendance possible, the student may decline the offer of admission and be released from the Early Decision commitment. The institution must notify the applicant of the decision within a reasonable and clearly stated period of time after the Early Decision deadline. Usually, a nonrefundable deposit must be made well in advance of May 1.
- **Restrictive Early Action (REA)** is the application process in which students make application to an institution of preference and receive a decision well in advance of the institution's regular response date. Institutions with Restrictive Early Action plans place restrictions on student applications to other early plans. Institutions will clearly articulate these restrictions in their Early Action policies and agreements with students. Students who are admitted under Restrictive Early Action are not obligated to accept the institution's offer of admission or to submit a deposit prior to May 1.

Source: National Association for College Admission Counseling (NACAC) Statement of Principles of Good Practice

College Timeline

Use this checklist and mark the items as you complete each one.

Junior Year

Winter/Spring

- Research the college planning process

April/June/July

- Take the ACT or SAT and have your score sent directly from the testing company to the colleges you are interested in

Spring/Summer

- Visit college campuses

Senior Year

August – November

- Apply for admission
- Visit top schools again

September/October/December

- Retake the ACT or SAT

October 1

- FAFSA Available

After application

- Look for campus housing info
- Apply for scholarships

Feb 1 (varies for each school)

- FAFSA Priority Deadline

April

- Evaluate financial aid package

May 1

- Submit enrollment fee

June/July

- Attend student orientation

Comparing Costs

College Name	MIZZOU Resident	MIZZOU Nonresident
Tuition and Student Fees	\$13,264	\$30,468
Annual Room and Board	\$10,668	\$10,668
Total Fixed Costs	\$23,932	\$41,136
Estimated Expenses	\$6,320	\$7,144
TOTAL STUDENT BUDGET	\$30,252	\$48,280

Complete and up-to-date costs for the University of Missouri are listed at <http://admissions.missouri.edu/costs-and-aid/costs/index.php>.

Research outside Scholarships

www.fastweb.com

www.scholarshipexperts.com

or visit financialaid.missouri.edu for more online scholarship sites

Lesson 5: Financing your Education

The FAFSA – How it Works

1. Students are able to use prior-prior year (PPY) tax information
2. Student/parents complete FAFSA online at www.fafsa.ed.gov after October 1.
3. Processing center sends FAFSA information to schools indicated on the application.
4. Student receives Student Aid Report (SAR) or SAR Acknowledgement for web filers.
5. School determines student's financial aid eligibility.

The FAFSA Formula

**BUDGETED COST
OF ATTENDANCE**

(from the school or college)

—

**EXPECTED FAMILY
CONTRIBUTION**

(from the FAFSA form)

=

FINANCIAL NEED

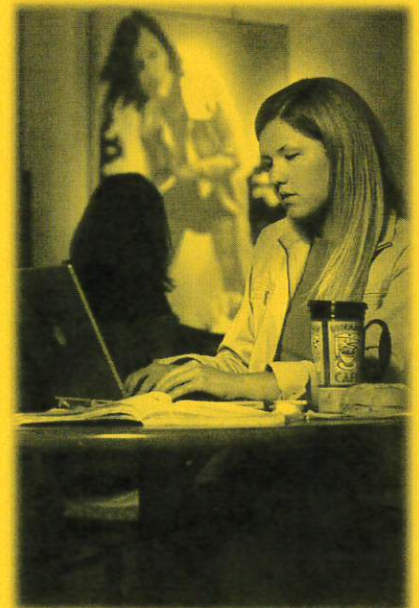
Lesson 5: Financing your Education

Expected Family Contribution (EFC)

- The EFC factors in your family's taxed and untaxed income, assets, and benefits. Your family size and number of family members who will attend college during the year are also considered.

Federal Loans

- **Subsidized Student Loan** – A loan with no interest accruing while you are in school at least halftime. It is "subsidized" by the federal government.
- **Unsubsidized Student Loans** - A loan that is available to students who do not qualify for the full federal subsidized loan or other need-based aid and have unmet cost of education. It is "unsubsidized" which means the interest accrues and eventually has to be paid by the borrower.
- **Unsubsidized Parent Loans** – A loan that is available to a dependent student's parent(s) and is limited to the cost of education minus any financial aid awarded to the student. It is "unsubsidized" which means there is interest accruing.



Frequently Asked Financial Aid Questions

1. When should I fill out the Free Application for Federal Student Aid (FAFSA)?

You should apply as soon as possible after October 1st of your senior year. MU has a priority filing date of February 1st. The IRS Data Retrieval Tool (DRT), which allows automatic population of a student's FAFSA with tax return data, can be used under PPY, since tax data from two years prior would be readily available upon application.

MU's FAFSA Code: 002516

2. My parents are separated or divorced. Which parent fills out the need analysis?

The parent you lived with most during the last 12 months. If you didn't live with either parent, or if you lived with each parent an equal number of days, use the parent who provided most of the support to you during the last 12 months.

3. Does my stepparent's income and assets have to be reported on the FAFSA?

If the parent whose information you are reporting on the FAFSA is married or remarried as of the date you complete the FAFSA, you must include information about your stepparent.

4. My parents own a farm. Does this have to be included under assets?

Do not include a family farm if it is your family's principal place of residence and your parents claimed on Schedule F of the tax return that they "materially participated in the farm's operation."

5. My parents have saved for my college education. Aren't they being penalized for their savings?

Normally, only 2% to 5% of parental savings is expected as parents' contribution. Because your family has saved for your education, you probably will not have the greater loan and work burden that students from families without savings will have to assume.

6. I don't feel it is the school's right to request my U. S. Tax forms. What happens if I don't submit them?

If you fail to comply with a request for U.S. Tax forms, the school will probably discontinue processing your application for aid. The FAFSA cannot be completed for dependent students without including parental tax information. Students who do not submit the FAFSA may not be considered for need-based aid.

7. Do I have to apply for financial aid every year?

Yes. Your financial situation must be reassessed each year. However, information that remains the same will be imported for the following years.

8. What do I do when I'm considered dependent and my parents won't provide information for the FAFSA? Can someone else complete it?

No one other than your parents may legally sign the FAFSA. Unless your parent(s) provide the necessary financial information and sign the FAFSA, you cannot be considered for need-based aid. You should contact the financial aid administrator at the college you will attend to explore alternatives.

9. When is a student considered independent by the federal government?

Under the Federal definition, an independent student is one who meets one or more of these criteria:

- a. Is 24 years old
- b. Is a veteran of the U.S. Armed forces
- c. Is currently serving on Active Duty
- d. Is an orphan or ward of the court
- e. Is homeless or at risk of being homeless
- f. Has legal dependents other than a spouse
- g. Has a child & provides 50% or more support
- h. Is married
- i. Is a graduate or a professional student
- j. Has been in foster care any time past age 13

10. My father (or mother) recently passed away. How do I complete parents' income information?

Complete the FAFSA using the income and asset information of the surviving parent only. If both parents are deceased, read the instructions carefully. You may need to send a letter of explanation to the schools or agencies to which you are applying.

11. Should my parents' retirement funds be included as assets?

No. Retirement plans such as pension funds, annuities, IRAs and Keogh plans should not be included as assets. However, annual contributions to retirement accounts are considered untaxed income and must be included.

12. The FAFSA asks about two years prior income. My father (or mother) is now unemployed and our income is significantly less. What should we do?

Go ahead and fill out the FAFSA using that information. When you receive your Student Aid Report (SAR), you should write the Financial Aid Administrator at the school(s) you may attend. Explain the situation documenting the decrease in income, which will allow the Financial Aid Administrator to handle this type of situation.

13. When will I get my financial aid money?

Methods of disbursing financial aid funds vary from campus to campus, but funds are generally paid to students at the start of an academic term or credited to the student's bill. However, it should be noted Federal Stafford Loan (or Federal Direct Loan if the school participates in that program) funds cannot be disbursed to first year students until 30 days after the beginning of classes.

Lesson 6: Learn to Succeed

Part 1: The Freshman Social/Personal Experience

ATTEND the orientation program at your college or university. These programs are designed to help you and your parents become a part of the University community. You will become better acquainted with the campus, register for Fall Semester classes, learn about campus life, start making new friends—all of which will give you a head start on making a successful adjustment to college.

ENJOY your new found freedom and independence, but learn to use it responsibly! You will soon find that you will *want* to set some limits for yourself.

CONSIDER living in a residence hall your first year, at least. You will be much more connected to the campus; you will quickly meet new people and establish new friendships; and the residence halls are usually much more conveniently located than off-campus housing. Many students find the residence halls to be a convenient and pleasant place to live for their entire undergraduate program.

DECORATE your residence hall room so that it feels “homey” to you. Remember, though, that you share a small space with another person who must also be considered. Work at getting to know your new roommate. It may take some time to work out differences in schedules, personal habits and so forth, but it will be time well spent. Many students leave college with life-long friendships as a result of a chance meeting in a residence hall.

ASK your Community Advisor or Residence Hall Coordinator for assistance if you have an unbearable situation with a roommate. Room changes can be oftentimes be arranged if differences cannot be worked out.

BE A RISK-TAKER and introduce yourself to people in your residence hall and classes. Sure, it’s scary, but most people will respond positively and you will be well on your way to finding new friends.

LOOK for student organizations and activities that will help you find people with interests similar to yours. Joining organizations or committees can be great—just be cautious to not over-commit yourself, especially your first semester. Information about organizations and getting involved can be obtained from the student activities office. Ask your Community Advisor where to go to find out more once you arrive on campus.

HAVE FUN — just learn to do it in moderation! College can be one of the best times of your life. Make your memories good ones by learning to balance your social needs and your academic life.

DON'T let the urge to party get your life out of balance! Some students get carried away with the freedom of being away from home and make poor choices, which have disastrous effects on academic success.

GET ENOUGH SLEEP. Studying during the day between classes will help you get to bed at a reasonable hour.

EAT WELL. Even if your residence hall serves your favorite burgers and fries every day, make sure you eat a balanced diet!

GET SOME EXERCISE. Student Recreation Centers have excellent recreational facilities and fitness classes. Regular exercise will help your mind!

HANDLING MONEY and financial matters may be a little tricky when you're living away from home for the first time. Talk with your parents and make sure you are comfortable with developing a budget, handling a checkbook and credit cards (if you use them). If you need to work part-time, try to keep your hours to a minimum until you've had a chance to adjust to college-level academics and are familiar with the amount of time you need for studying and doing other class work.

BE SMART about personal safety issues. This includes always locking the door to your residence hall room or apartment, being watchful about securing your belongings, walking in well-lit areas after dark, and carefully choosing dates and companions.

Part 2: Tips for Academic Success in College

GO TO CLASS! Even though many of your teachers may not actually take attendance, you will miss a lot by not going to class. Many professors lecture from their own notes and research, not just from the textbook. If you aren't there, you could miss a wealth of information. Your education will pave the way for your future plans, so make the most of it. You don't want to just get a good grade and then forget what you've learned. Stay actively involved in the learning process.

GET TO KNOW your instructors (both professors and teaching assistants). Talk with them after class or make an appointment to see them in their offices.

DON'T BE AFRAID to ask questions or seek clarification. Chances are good that other students need the additional clarification, too. Asking questions is not a sign of ignorance!

USE OFFICE HOURS. If you are having difficulty with a particular subject matter, make an appointment to talk to the instructor right away. Don't wait until you are irrevocably lost.

GET ACQUAINTED with and use the academic support services available on the campus. Learn effective ways of handling the vast amounts of information you will be taking in during your classes. Good note taking skills are a must. Use techniques such as "writing to learn" to test your understanding of new material. Develop good test taking skills. Keep polishing your writing abilities.

DEVELOP good time management habits. Get a calendar that you can carry with you and keep a master schedule of all class times, test dates, due dates for papers and projects.

DO NOT try to schedule all your classes tightly together. It's wiser to schedule your classes with breaks of an hour or more in between. Then you can preview material before going to class and review your notes from the previous class meeting.

TRY NOT TO take a heavy and difficult load of classes your first semester. Give yourself a chance to adjust to college level work before you dive into really tough classes.

USE THE LIBRARY or find other quiet places to study between classes. The library is big, but don't be afraid of it. It operates much like other libraries that you are used to and the reference librarians are ready and willing to help.

KEEP UP with reading assignments! It can become very overwhelming within just a few weeks if you procrastinate.

GET TO KNOW some upper-class students who can be mentors for you. Many times they can give you suggestions about classes, which instructors are most helpful, and other information that will assist you in your endeavor to succeed.

FIND SOME reliable students in your classes and do group studying occasionally. This will give you an opportunity to evaluate your note-taking skills and will help you determine whether you are retaining the right kind of material from your classes.

NEVER, NEVER, NEVER resort to cheating! It is wrong and has severe consequences! You can be suspended or permanently expelled for academic dishonesty, including cheating on exams, plagiarism, etc. Also, some employers check to see if a student has ever been charged with academic or other conduct violations before hiring.

Please take a moment to fill out the survey on the last page of your College Planning 101 packet.

Contacting Us

Office of Admissions
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Columbia, MO 65211
573-882-7786
www.missouri.edu