

Postings
New Trier Post-High School Counseling Office for the Class of 2018
Clearing the Air before November Application Deadlines...
October 2017

As October fifteenth and November first application deadlines approach, we wanted to make sure questions were answered and pertinent information was given to allay any concerns.

The core document for need-based financial aid, the FAFSA, or Federal Application for Financial Student Aid, went live Sunday, October first. Many colleges and universities have a deadline for submitting the FAFSA, so check with your specific colleges. *Additional, detailed information about applying to aid are at the end of this newsletter.*

Some application anomalies we didn't cover in September:

On the Common Application:

The option to invite your adviser is meant for individuals using community-based foundation advisers. Do not invite your New Trier daily adviser to review your Common Application; while they are lovely people, they are not responsible for reviewing your application.

Your New Trier post-high school counselor really hopes to review your Common Application with you in the office during an appointment. We hope you will bring all of your user names and passwords to each appointment. You may also wish to allow your New Trier post-high school counselor to review your Common Application under the "Recommenders and FERPA" section of "My Colleges." Your counselor will only review your application if you ask for that double-check.

Self-reporting your grade point average:

Whether you are reporting your weighted or unweighted GPA, the GPA scale is a 4.0 scale.

If you are applying to Indiana University as a performing arts major, you cannot use the Common Application; IU's technology requires the use of their specific audition vendor through the Indiana University institutional application.

How to find applications for colleges that are not on the Common Application – just google! For instance, looking for the University of California applications for any of their campuses, google "University of California application for admission."

*If you are applying to the University of Maryland, the University of Washington in Seattle or the University of Florida, you must use the Coalition Application. Designed to compete with the Common Application, the Coalition Application is more extensive than the CA, but the **ONLY** way you can apply to the three schools listed is through this application. All candidates complete an extensive section where they put in their semester courses and grades.*

If your schools have an October 15th deadline, that is for your application and test scores; teacher recommendations have a deadline of November first, so please do not harass your teachers.

A November first deadline means you can submit on Wednesday, November first. While, we recommend not waiting until the last minute, you do not have to submit your application *before* the deadline.

If you are applying under a binding, early decision program, please make sure you communicate to your New Trier post-high school counselor that your parents agree to this option; counselors can no longer see if parents have signed their part of the ED agreement, and are wary of signing the form until confirmation from the family has been received. *Students may wish to email their post-high school counselor closer to the ED deadline to confirm both their ED school and that their parents agree to the ED admission plan.*

Please submit your application without regard to whether or not the teacher letter of recommendation has been included. **Submit your application when the student sections are complete and ready to go!** All supplementary pieces of the application are simply that: supplementary. You apply separately from teacher and counselor items being uploaded. Your application is supplemented with those items later.

Your Common Application account will indicate the day you submit as well as the day the college downloads the application. Colleges typically download the application a day or two after you submit; don't worry, as long as you submitted on the deadline date, your application is in by the deadline!

Colleges will not search for teacher recs or counselor items until *after* you submit your application. Other than the University of Michigan or the University of Illinois' priority consideration, most colleges want the student application by the deadline; test scores, transcripts, and other requirements that are not included on the application itself can typically arrive after the deadline with no impact on the application.

The University of Illinois wants the application and a set of test scores by November first for priority and scholarship consideration; later scores can always be added to the application later at no penalty; *however, to have a completed application by November first, you must submit some set of test scores from ACT at www.actstudent.org or SAT at www.collegeboard.org by October fourth.*

The University of Michigan wants the application, test scores, teacher and counselor recommendations and the transcript by the deadline to guarantee some sort of decision (admit, deny, defer) by mid-December.

Please do not check on your recommenders!!!! Teachers will get their work done in time to meet your deadlines. Like you, they have until the day of the deadline to upload or submit their letters.

Colleges on the list below require New Trier to send first QUARTER grades for early decision/action/regular decision as marked below. The post-high school counseling office does this automatically; you need not do anything.

Amherst College (ED)	Dartmouth (ED)	U. Richmond (ED)
Babson College (ED & EA)	Dickinson (ED)	U. Vermont (EA)
Barnard College (ED)	Duke Univ. (ED)	Vanderbilt (ED)
Bentley University (ED)	Emerson (EA)	Vassar (ED)
Boston University (ED)	Grinnell (ED)	Wash. U. (ED)
Bowdoin College (ED)	Hamilton (ED)	Wellesley (ED)
Bucknell Univ. (ED & RD)	Lafayette Col (ED)	
Colby College (ED)	Middlebury (ED)	
Colgate University (ED)	Northeastern U (ED & EA)	
Col. of the Holy Cross (ED)	Pomona Col. (ED)	
Columbia University (ED)	Princeton (REA)	
Connecticut College (ED)	Swarthmore (ED)	
Cornell University (ED)	Tufts Univ. (ED)	

Additional colleges may contact New Trier’s post-high school counseling office for quarter grades as well; if you have filed a transcript request form for a college that calls to ask for quarter grades, we are ethically bound to provide them.

On the other hand, if you have quarter grades that are terrific and that you wish to bring to the attention of an admission officer, please feel free to send an email to the representative for New Trier and include the grades in the body of your email – just type them in. The representative’s email can be found by clicking on the envelope across from your college list on Naviance.

Your Naviance account indicates, under “colleges” then “transcripts” and then “view status of all transcripts sent” when we clocked in your requests dropped off at the front desk and when they were uploaded or mailed. For colleges where students self-report grades on the application, New Trier does not mail transcripts requested until the school wants it; for those schools the student’s Naviance account will say “Pending.” Some of these schools are Kansas, Nebraska, McGill, Iowa, Iowa State, the University of Illinois, and all of the University of California system schools.

The post-high school counselors prefer that you request transcripts for self-reporting schools, however, so that if a college representative calls to talk about your candidacy, we have your permission via the transcript request form to respond. Additionally, without the transcript request in Naviance, we cannot put in your admission!

Next Steps for Need-Based Financial Aid

STEP ONE:

Every parent and student who will be applying for need-based aid should secure their FSA ID. This will be a lifelong identification used for creating and accessing your federal financial aid documents and records.

Cut-and-paste this site into your browser and create your FSA ID:

<https://fsaid.ed.gov/npas/index.htm>

Students create one and parents create another. WRITE THIS DOWN SO THAT YOU WILL BE ABLE TO RETREIVE IT FOR THE FOUR YEARS THE STUDENT IS IN COLLEGE; parents will use this ID for all of the children in their household. Students use it throughout the time they use financial aid for college.

If you have not yet submitted your 2016 federal income taxes (due April 15), do so as soon as possible! This information is required before you will be able to complete the Free Application for Federal Student Aid, or FAFSA!!

STEP TWO:

By November 1:

Use your FSA ID to begin to complete the FAFSA, which is the basic document required for any need-based financial help for college.

This form is not hard, no matter what people tell you!!! If you submitted your 2016 taxes electronically, you can use a new link to import your pertinent 2016 tax information directly onto the FAFSA, saving you from digging up your 2016 tax information.

We get aggressive about doing the FAFSA as soon as possible, because the allocation of federal and state dollars always runs out before all needy families can be accommodated. Money is allocated on a first come, first served basis, so get this form in by November first, please!!!!

Here is the URL for the FAFSA (cut-and-paste it into your browser):

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

Parents fill out one section of the FAFSA, students another. Each student who lives in the household and who is going to college must complete and submit a FAFSA each year he or she wishes to be considered for aid.

Because last year's IRS Data Retrieval Tool, or DRT, which imports your adjusted gross income from your 2016 taxes automatically into your FAFSA was hacked, if you use the DRT you will not be able to review that number. We STILL encourage you to use the DRT because it increases FAFSA turnaround time and eliminates the need for you to forward a 2016 IRS transcript to verify your income reported.

Some students who did not file tax returns will be asked to verify this by providing colleges with a 2016 IRS transcript; while this seems absurd, the rationale is that the students will receive a response form the IRS verifying that they did not file taxes, which is what the colleges need.

All colleges are responsible to fairly allocate federal financial aid funding, so they have to be able to prove to the federal government that they gave money to deserving students fairly. The colleges risk tremendous fines if they do not provide such verification.

Special circumstances:

In cases of divorce, the parent with whom the student lives the most in any calendar year is the parent who should complete the FAFSA, regardless of custody arrangements or who pays or receives child support. Please know that the FAFSA considers household income, so any divorced parents who have remarried must include the new spouse's income on the FAFSA.

In case a family's 2017 or 2018 income is expected to be significantly lower than your income in 2016 on which FAFSA eligibility is based, you will need to still use your 2016 income information on the FAFSA. However, you must write a letter to the financial aid administrator at the colleges your student is considering requesting that individual to "use his or her professional judgment in allocating a package for my student, (name of student)." You must include as much documentation of your 2017 income as possible, including but not limited to any notice of job termination, increase in family expenses (credit card bills are not considered), bankruptcy, or other situation. This documentation allows the campus financial aid officers to make exceptions in order to provide a fair financial aid award to your student. This letter should be submitted within a week or two of the FAFSA in order to better assure reasonable financial aid consideration and help the financial aid officers have time to request any additional information from you.

Students considering applying under a binding Early Decision plan should still do their homework before deciding to apply ED. Parents should use the Net Price Calculator on the college website to determine how financially feasible the college is. Next, the parent should contact the admission office and ask if the student may use the ED option if finances are an issue, and if the student may be released from the binding nature of the ED agreement if the financials do not work out. Then, to protect yourself, email what you were told to the person with whom you spoke to have the information in writing.

POTENTIAL STEP THREE:

Some 300 colleges and universities require additional information from families before they will allocate any need-based financial aid. Check the websites of the colleges on your student's list to see if they require the CSS PROFILE form. There may be fees associated with this form; one to register and another to send the results to individual colleges and universities so make sure you really need this form before completing and submitting it. It is a "smart form," so that as you respond to their questions – which can be considered highly intrusive – your fees may be reduced or disappear entirely based on your responses.

The purpose of this form is to make sure that all avenues of a student's resources are considered in creating a fair financial aid award. It includes financial information that the FAFSA does not consider.

WHAT HAPPENS NEXT?

From the Office of Federal Student Aid:

Three days to three weeks after you submit the FAFSA electronically, you will receive an email asking you to log into your FAFSA account (using that handy FSA ID) and see if any corrections are requested.

You will now be looking at the SAR or Student Aid Report which is a synopsis of your financial aid form. You make corrections as necessary, and as directed. The EFC or Estimated Family Contribution is an index that approximates the amount of money your family may be expected to pay for your student's college.

From college or university financial aid offices:

Since the federal government does not allocate financial aid money to colleges until February of 2018 for your graduating year, you have a large window of response, from December 1 through mid-April. Colleges will estimate a financial aid package for your student and email your student a chart of the type and amount of expected financial aid available along with a guesstimate as to the actual college costs for 2018. Those costs are typically not set until May of 2018 by each college's board.

THE STUDENT'S RESPONSIBILITIES:

Each student who has been awarded a package has the right to accept or deny any specific parts of the financial aid offered by each college and university. The student and parent should review the awards from all colleges before determining whether or not they are financially feasible to manage.

THE PARENT'S RESPONSIBILITIES:

Teach your student fiscal responsibility. While it is perfectly acceptable to call a college financial aid office and politely ask if there could be additional money available for your student, remember that one answer may be "No." Many colleges put forth their best package first, but others may find additional money as other students decline their offers in the spring. It is possible that you may have to tell your student that some colleges are simply out of reach financially.

A WORD ABOUT PRIVATE LOANS:

When you read about individuals who are leaving college with over \$50,000 in student loans, please know that they have used private sources for college money. The current maximum amount of money a student can borrow from the federal government for an undergraduate degree is \$31,000. Some private financial sources prey on uneducated consumers who are simply trying to secure a college education; please consider the repayment schedules of any loan you take out!

SCHOLARSHIP OPTIONS:

Any scholarship information that comes to New Trier is included on the student's Naviance college page; simply scroll down past the college pieces to see three scholarship options. Also, attached to the home page of the individual student's Naviance page are links to several scholarship search sites. Whatever you do, don't pay anyone to fill out the FAFSA or to be considered for scholarships!

ADDITIONAL WEB RESOURCES:

Basic need-based financial aid information can be found here:

<https://studentaid.ed.gov/sa/types>

We also like:

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

<https://collegecost.ed.gov/catc/Default.aspx>

<https://www.isac.org/>

And if you missed this year's financial aid night, the video will be on the post-high school website in a couple of weeks.

Remember, your New Trier post-high school counselor is always happy to help!!