

SURVIVING THE SENIOR YEAR

A Guide for Seniors



TEKAMAH-HERMAN COMMUNITY SCHOOLS

"There is no elevator to success, you
have to take the stairs."

~Zig Ziegler

Check out the Counseling Webpage for
more resources

<http://thguidance.yolasite.com/>

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JUNIORS and SENIORS!

Welcome “Upperclassmen”! Your last two years of high school are filled with great opportunities, challenging academic classes and thoughtful, purposeful choices. As you end your junior year and continue to senior year, be mindful of some important topics:

- **Stay focused on academics.** Even though you are incredibly busy with extracurricular activities, family life and outside jobs, your school work is and needs to be your priority! Stay focused on your academics. Your GPA most definitely counts! Your high school transcript is sent with your grades through the end of your junior year—especially when you apply the summer before and fall of your senior year, so **STUDY HARD** and **FINISH STRONG!**
- **Take rigorous and relevant courses.** Challenge yourself with rigorous courses that will be a good foundation for your future and relevant to your educational and career goals.
- **Complete a Career Experience.** Remember it is important to have a path and a purpose. By now you should have been exposed to the many Career Experiences and specific courses within the Endorsement areas Communication and Information Systems, Skilled and Technical Sciences, Health Sciences, Human Science and Education, Business, Marketing and Management and Agriculture, Food and Natural Resources.
- **Keep an accurate calendar/planner.** Organization is of utmost importance. You will need to keep track of many things: logins & passwords, testing dates, admission dates, and scholarship deadlines.
- **As a senior, you will need to decide what you are going to do after you graduate** and prepare for that choice. Whether the post-secondary choice is at a university, community college, apprenticeship, or the military, there are steps you must take now to be prepared for entrance.
- **Continue to develop your hobbies and interests** and keep track of the “extras” that you do for your resume.
- **Research all your options** for goals following graduation.
- **Familiarize yourself with where to find scholarship information.**
- **See your counselor early and often** to assist with any questions that you may have.

Let this handbook be a valuable guide to you!

GRADUATION REQUIREMENTS



English	40 Credits
Math	30 Credits
Physical Science	10 Credits
Biology	10 Credits
Elective Science	10 Credits
American History	10 Credits
Geography	10 Credits
Government	5 Credits
Information Tech	10 Credits
PE 10	10 Credits
PE 9/Health	5 Credits
Communications	2.5 Credits
Driver's Education	2.5 Credits
Electives	65 Credits
Total	220 Credits

The counselors will meet individually with every 12th grader the first 2 weeks of each semester senior year to review credits necessary for graduation and review information needed to transition out of high school. If a student does not meet the graduation requirement, parents are contacted prior to the end of 1st semester.

COLLEGE APPLICATIONS

All colleges prefer you apply with their online application. You can find Applications on all College Websites. If you would prefer to do a paper application, please see the counselor. Most colleges have an application deadline. Pay attention to the deadline so you can be eligible for Scholarships and Financial aid. Missing deadlines can be expensive – you miss out on free money!!!!

*Some Colleges and Universities have an Application fee. When you complete the Application you will need to have a credit or debit card ready.

*See the College Application Checklist in Appendix A for other information you will need to have handy when completing your applications.

*The University System (UNL, UNK, UNO, UNMC) – will only charge you one time. You can apply to all four locaitons for 1fee – so if you are applying to UNL, maybe complete the UNO and UNK application as well!

Private Schools and many out of state Universities use the Common Application, which can be found at www.commonapp.org. Each application requires additional supplements from the school counselor and a teacher several times in their senior year. Please visit their website for more information.

College Application Day!!! Coming to you on Thursday Oct 1, Friday Oct 2 and Monday Oct 5. All Students will complete an application. Come prepared, more information will be provided at a later date!

Go to www.educationquest.org for more resources with college planning!

ATHLETES

www.ncaa.org

www.ncaaclearinghouse.net – Student athletes need to register with the NCAA by the end of their junior year if they plan to participate in athletics at the college level. An official transcript needs to be sent to the NCAA at the end of the junior year (6 semesters must show on the transcript). Please work with your coach for additional information.

If you are going to play college sports for an NAIA school, you will need to register for the NAIA eligibility as well. You can do this at the following website:

<https://play.mynaia.org/>

*Both the NCAA and NAIA Eligibility centers will required a fee. Please check that before you are ready to enroll. Also your ACT SCORES MUST GO DIRECTLY to the Eligibility Centers. The Counseling office cannot send them in for you. You must request the NCAA or NAIA as one of your colleges when registering for the ACT.

COLLEGE FAIRS

*Most fairs are virtual this fall. More information will be provided when the counseling office has been provided it.

ACT TEST

*It is suggested you take the ACT at least 2 times to ensure you get the best score.

*You have access to ONLINE PREP this until January to prepare.

ACT®

COST OF THE ACT

\$55.00 – I have limited number of fee waivers for students who qualify.

www.actstudent.org

*See me if you have never registered online before, we can sync your account with your school test score.

THHS SCHOOL CODE: 282-320; BLAIR TEST CENTER CODE: 235-490

General Test-Taking Strategies

- *Pace yourself and read directions for each test carefully
- *Read each question carefully and answer easy questions first
- *Use logic in more difficult questions-eliminate as many incorrect questions as you can, then make an educated guess from remaining answers
- *Answer every question-your score is based on the number of questions that you answer correctly, there is no penalty for guessing
- *Be precise in marking your answer document; erase completely

English Test

75 questions-45 minutes

Usage/Mechanics-40 questions (punctuation 13%, grammar and usage 16%, sentence structure 24%)

Rhetorical Skills-35 questions (strategy 16%, organization 15% and style 16%)

Mathematics Test

60 questions-60 minutes

Pre-Algebra/Elementary Algebra- 24 questions

Intermediate Algebra/Coordinate Geometry- 18 questions

Plane Geometry/Trigonometry- 18 questions

Reading Test

40 questions-35 minutes

Social Studies/Sciences- 20 questions

Arts/Literature- 20 questions

Science Test

40 questions-35 minutes

This test measures the interpretation, analysis, evaluation, reasoning and problem-solving skills required in the Natural Sciences.

ACT TEST DATES

SEPTEMBER 22, 2020 – ALL SENIORS WILL TEST

*This is your free test that is replacing the Spring test. It will be 4 sections – English, Math, Reading and Science but no WRITING. You are getting this test for free. We will be testing from 8am to 1230pm. More information provided at a later date.

OTHER TEST DATES

<u>Test Date</u>	<u>Registration Deadline</u>	<u>Late Fee Registration</u>
Sept. 12, 13 19	August 14	August 28
Oct. 10, 17, 24, 25	Sept. 17	Sept. 25
Dec 12	November 6	November 20
February 6	January 8	January 15

What Happens After I apply to College?

1. Request your transcripts in Naviance. See page 13 for details
 2. Expect a college admissions decisions in 2 weeks.
 - a. Email
 - b. College Letter in mail
 3. Inform Ms. Nuss so you can put your name on the College Admission Recognition Board.
- *** Keep the letter/email for scholarships!!!!
4. Continue to log into your college account and check announcements, things to do, etc.
 5. Use Appendices B and C to help you with your college decision.
 6. Apply for scholarship and financial aid.
 7. Make a final decision on which college you are attending and mark that in Naviance. See page 13 for details.
 8. Pay enrollment deposit, housing paperwork and sign up for Freshmen Orientation.

SAT or ACT

What's the difference?

COMPONENTS	SAT	ACT	ACT
Scoring	2,400 points: 800 Critical Reading, 800 Writing, 800 Math	1,600 points: 800 Evidence-based Reading and Writing, 800 Math	36 points: English, Math, Reading, and Science, totaling 36 and then averaged
Test time (in minutes)	Reading: 70 Writing: 60 Math: 70 Essay: 25	Reading: 65 Writing: 35 Math: 80 Essay (optional): 50	Reading: 45 English: 45 Math: 60 Science: 35 Essay (optional): 30
Reading	Sentence Completion (vocabulary) Passages from fiction, humanities, social studies and natural sciences Focus on so-called SAT words and interpretation	Passages from published literature, history/social studies and science Focus on evidence, analysis and interpretation	Passages from published fiction, humanities, social studies and natural sciences Focus on recall and reasoning
Writing (English)	Separate questions, not passages: Identifying Sentence Errors, Improving Sentences, Improving Paragraphs	Passage Based Revision/Editing Expression of Ideas Standard English	Passage Based Usage/ Mechanics Rhetorical Skills
Math	Algebra Number and Operations Geometry and Measurement Data Analysis and Statistics	Algebra Problem Solving/Data Analysis Manipulation of Complex Equations Geometry Trigonometry	Algebra Geometry Trigonometry
Science	None	None	Biology Chemistry Earth/Space Science Physics
Essay	First part of the SAT Students take a position on a topic relevant to a wide range of fields or interests.	Optional (taken after test) Students read a text and then provide textual analysis and reasoning to demonstrate comprehension of text.	Required by most schools Students take a position on a topic reflective of high school experiences or interests.

Which one should I take?

Step 1:

Know the Admission Requirements

Keep in mind that many schools do not

accept both scores interchangeably. Talk to your guidance counselor and consult the websites and admissions offices of the schools in which you're interested to determine their specific admissions requirements.

Step 2:

Know Yourself

If the majority of schools on your college list will consider SAT and ACT scores interchangeably, use the chart to the right to get a sense of which test will best suit your testing skills.

STEP 3:

Take a Practice Test for Both

Get an accurate sense of whether you'll score higher on the SAT or ACT by taking a free practice test.

If you are...	You might do Better with...	Reason
Good with Science	ACT	ACT covers Science and scientific reasoning, SAT does not
A student in advanced math classes	ACT	SAT math tests up to 9 th grade basic geometry & Algebra 2, while ACT math test up to trigonometry
Good at Punctuation	ACT	ACT test punctuation while SAT does not
Someone who can concentrate for long	SAT	SAT is longer by 50 minutes
A vocabulary Whiz	SAT	SAT stresses vocabulary much more than the ACT
Good at writing essays in a short amount of time	SAT	SAT essay is required, while the ACT writing test is still optional

TAKE NOTE!

The SAT is redesigned as of March 2016. Check collegereadiness.collegeboard.org/sat for more information. ACT is also making improvements, which are noted at www.act.org/actnext/faq.html.

A Short Summary ACT Scholarships & College Requirements

Northeast Community College (Norfolk, NE)

Admission – Open

Scholarships –

- Board of Governors – Full Tuition for 4 Semesters – ACT 23 or above
- President Early Entry – ½ Tuition for 4 Semesters – ACT 18 or above
- Dean’s Scholarship - \$500 – only one given per school

Southeast Community College (Beatrice, Lincoln, Milford, NE)

Admission – Open

Scholarships –

- Foundation and Alumni Scholarships. Too Many Scholarships to List!!!

Central Community College (Columbus, Grand Island, Hastings, NE)

Admissions – Open

Scholarships –

Wayne State College (Wayne, NE)

Admission – Open

Scholarships –

- Board of Trustees – Full Tuition for 4 years – ACT 25 or above
- Neihardt Scholars – Full Tuition, Room, and \$500 Stipend – ACT 25 or above
- Presidential – Full Tuition, Renewable – ACT ?
- Omaha World Herald – Full Tuition, Renewable – ACT 25 or above
- Education Matters - \$2000 Renewable for 4 years – ACT?
- Governor’s Opportunity Award – Renewable – ACT 21-24
- Leadership Award – Room Waiver for 2 years

Chadron State College (Chadron, NE)

Admission – Open

Scholarships –

- Board of Trustees Scholarship – Full Tuition for 4 years – ACT 25 or above
- Governor’s Opportunity Scholarship – ½ tuition – ACT 21-24
- Presidential Honors - \$4500 – ACT 27 or above
- Presidential excellence - \$2400 Tuition/\$600 Room & Board for 4 years – ACT 25-26
- Presidential Merit - \$500 for 4 years + \$500 Room Waiver – ACT 22

Peru State College (Peru, NE)

Admission – Open

Scholarships –

- Chancellors Scholarship - \$12,000 – ACT 28 or above
- Presidents Scholarship - \$8,000 – ACT 26 or above
- Deans Scholarship - \$4000 – ACT 24 or above

A Short Summary ACT Scholarships & College Requirements

University of Nebraska at Kearney (Kearney, NE)

Admission – Open

Scholarships –

- Academic Scholarships – ACT 23 or above
- Board of Regents – Full Tuition for 4 years – Based on HS Rank and ACT*
- Chancellor's Scholarship - \$3000 per year for 4 years – ACT?*
- Dean's Scholarship - \$2000 per year for 4 years – Top 30% of the Class – ACT?*
- Loper's Excellence - ???

****There is a formula online to calculate the above scholarships with an asterisk next to them.

University of Nebraska at Lincoln (Lincoln, NE)

Admission – ACT 20 -or- top half of class

Scholarships –

- Regents Scholarship – Full Tuition – ACT 30 or above
- Davis Distinguished - \$3500 for 4 years – ACT upper 20s

University of Nebraska at Omaha (Omaha, NE)

Admission - ACT 20 -or- top half of class

Scholarships –

- Regents Scholarship – Full Tuition – ACT 30 or above

Nebraska Wesleyan (Lincoln, NE)

Admissions – Open

Scholarships –

- Founders Scholarship - \$20,000 – ACT 32 or above
- Board of Governor's Scholarship - \$18,000 – ACT 29 or above
- President's Scholarship - \$16,000 – ACT 26 or above
- Black & Gold Scholarship - \$14,000 – ACT 23 or above
- Archway Scholarship - \$12,000 – ACT 20 or above

Midland University (Fremont, NE)

Admissions – ACT 20 or above

Scholarships –

- Anderson Leader Scholarship – Renewable – ACT 24 or above
- Presidential Scholarship – Renewable – ACT 22-23
- Board of Directors Scholarship – Renewable – ACT 21-20

A Short Summary ACT Scholarships & College Requirements

Doane University (Crete, NE)

Admissions - ?

Scholarships –

- Presidential Scholarship - \$20,000 for 4 years – ACT 26 and GPA 3.65
- Board of Trustees Scholarship - \$13,000 for 4 years – ACT 23 and GPA 3.25
- Van Hoy Scholarship - \$12,000 for 4 years – ACT 20 and GPA 3.0
- Dan Community Award - \$10,000 for 4 years – Requirements??

Creighton University (Omaha, NE)

Admission - ?

Scholarships –

- Scott Scholarship – Full Tuition for 4 years – ACT 32 or above

Briar Cliff (Sioux City, IA)

Admission – ACT 19

Scholarships –

- Presidential Scholarship – Full Tuition – ACT 26 or above
- Bishops – Increases Annually \$500-\$10,000 – ACT 24 or above
- STEM - \$6000 – ACT 22 or above

South Dakota State University (Brookings, SD)

Admission – ACT 18 or above

Scholarships –

- Jackrabbit Guarantee - \$1000 per year for 4 years – ACT 18 or higher

University of South Dakota (Vermillion, SD)

Admission – ACT 21 -or- GPA 2.6

Scholarships –

Vary by ACT Score and Academic Success

**** RHOP (Rural Health Opportunities Program) Medical – Full Tuition & Automatic Acceptance to UNMC – Available at all State Colleges and I believe the Universities also!!!**

All of these colleges have many other scholarships based on academics, involvement, and leadership!!! There are really too many to list!!!

My College Visit Checklist

- Talk** with students and faculty
- Ask** the tough questions until you get answers
- Go** to a class or two
- Visit** the career center
- Bring** a notebook to jot down your impressions
- Plan** at least one half-day at each school and stay overnight, if possible
- Visit** when the school is in session
- Arrange** an interview with an admissions officer
- Take** a campus tour
- Attend** an extracurricular activity (i.e., sports/theater)
- Check** out the residence halls, libraries, student union, etc.
- Eat** a meal on campus
- Find** out about campus organizations and activities
- Visit** a lab associated with your intended major (i.e., computer lab or chemistry lab)



-
- What are the requirements for admissions?
- What majors and degrees are available?
- Where is the college located?
- What is the size of the college?
- What is the student/teacher ratio?
- What is the cost per year?
- Would the college be a good "fit" for my student?
-

COLLEGE VISIT PROCESS

- *You get 1 day your Senior Year
- *Must complete the College Visit Form BEFORE You Go.
- *Schedule your visit at least 2 weeks in advance.

If you can't visit a particular school...

- Go to their website
- Meet an Admissions Representative
- Attend a college fair
- Talk to High School Alumni who are attending the school
- Take a virtual tour

Dates we do not have school that are good times to visit:

Sept. 11, 25	March 19
November 6	April 2, 5
February 18, 19	

See Appendix D for more Campus Visits Questions

Naviance

Your new best friend this year is your Naviance Account!!!

Username _____

Password _____

<https://student.naviance.com/tekamah>

Transcripts

1. Click on About Me
2. Click on My Stuff
3. Click on Documents Share with me

Requesting Transcripts

1. Click on Colleges
2. Click on Colleges I am Applying to
3. Click on the Red "+" button
4. Add the college and select add and request transcript

Finalizing your College Decision

1. Click on Colleges
2. Click on Colleges I'm Applying to
3. Set the College you are attending

****Also you can update your admissions decision on the colleges I'm Applying to Screen.***

Scholarship Applications

1. Click on Colleges
2. Click on Scholarships and Money
3. Click on Scholarship List
4. Filter by Month – this will give you the most current scholarships!!!

Other things you can do.....

Resume
Check GPA
Complete Senior Survey

College Search
Check Class Rank

College Research
Check ACT Scores

SCHOLARSHIPS

*All scholarships are communicated with you through your Naviance Accounts. Please check that daily for updates.

Scholarships to NOTE.....

a. Susan Buffett Scholarship

- a. Opens October 1, ~~2020~~ 2020
- b. Due February 1, ~~2020~~ 2020 by 5pm.
- c. Based on your Expected Family Contribution (EFC) calculated by your FAFSA. If your EFC is under \$10,000, you are eligible to apply.

To be eligible for a scholarship from The Susan T. Buffett Foundation, a student must:

- Be a resident of Nebraska (NE)
 - Residency is determined by the college where you enroll
 - For questions about your residency status, here is a list of contact numbers
- Graduate from a Nebraska high school or earn a Nebraska GED
- Achieve at least a 2.5 cumulative unweighted GPA in high school
 - 2.5 on a 4 point scale
 - 83 on a 100 point scale
- Be a first-time freshman when entering college
 - Students obtaining dual enrollment credits in high school are still eligible to apply
- Plan to attend a Nebraska public college:
 - NE Community Colleges - CCC, LPTC, MCC, MPCC, NECC, NICC, SCC, or WNCC;
 - NE State College System - Chadron State, Peru State, Wayne State; or
 - University of NE System - NCTA, UNK, UNL, UNMC, or UNO

Selection Factors include;

- Financial need
- Academic merit
- Personal essay
- Recommendations

b. Tekamah-Herman Foundation Scholarships

- a. If you have a 2.5 or higher, you can apply for the Ade and Theda Jezek Scholarship. Each applicant is awarded \$1700 - \$2300.

c. Sign up for Scholarship Searches

- a. Educationquest, Naviance etc.

FINANCIAL AID

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

The Free Application for Federal Student Aid (FAFSA) opens October 1. You will use the tax year information from the previous year. If it is 2020, you will use 2019 tax information. You are applying for aid in the year you are starting college – if you start college August 2021, you apply for aid for the 2021-2022 school year.

You can apply for your FSA ID at any time. Go to the following website:

fsaid.ed.gov

See Appendix E for more information.

LETTERS OF RECOMMENDATION

You will need letters of recommendation for scholarship applications and for future jobs/careers. Think of teachers whom you have good relationships with, adults you may work with at your part-time jobs, adults who coach you outside of school or work with you at church, 4-H, other clubs.

Tips for Letter Writers

1. Give the individual at least 2 weeks notice
2. Speak with the person in PERSON. Do not text/ email
3. Provide them with a copy of your resume and a list of what the scholarship/application is looking for – i.e leadership, character.
4. Provide them with an envelope.
5. Do not re-use a letter- get a new one every time unless the letter writer specifically says you can use the letter more than once.
6. Write each letter writer a Thank You note, within 1 week of getting the letter of recommendation.

CAREER INFORMATION

The next several pages will provide information about writing a resume and going on an interview. If you need assistance finding a job, writing your resume and preparing Application Cover Letters please see visit the counseling center.

GETTING STARTED

BEFORE YOU START

Use a standard word processing program, like Microsoft Word or WordPerfect, but DON'T use the wizards or templates for resumes! Their formats are NOT the best, and the template is difficult to modify. Just start entering your information on the page as you see in the examples on the following pages.

AS YOU ARE ENTERING INFORMATION

When you start writing your resume, include everything you can think of; all employment, all education, experiences, committees, activities, volunteer work, etc. Later, you can go back and decide what is most important.

WHEN YOU'RE FINISHED

The resume must be flawless! Even one error will show an inattention to detail. Remember to use a cover letter when mailing or e-mailing your resume.

RESUME BASICS

- Length** One page in length is recommended for traditional college students, although most employers say that you can have two pages of important information.
Be as concise as you can, but don't leave out the essentials.
- Margins** In general: .7" top and bottom, 1" left and right.
Maximum space: .5" top and bottom, .5" left and right
- Type size** 10-12 point font
- Font** Use a simple font that is easy to read.
(Examples are Arial, Tahoma, Times New Roman or Verdana)
- Style** No wizards or templates! They'll cause headaches later.

Use the Tab key instead of the space bar to move or align text
(The TAB will line it up exactly).

Write out all words completely (like: Street, Bachelor of Arts, Ohio, September, etc.). It looks nicer and it's easier to read.

State your points directly and concisely, and don't exaggerate your responsibilities.
- Paper** Plain, heavyweight resume paper, white or light beige.
- Print quality** Use laser printing, or a very high quality photocopy. No ink jet.
- Sequence** Most important items first (EDUCATION if you are still in school or recently graduated; EXPERIENCE if you have significant relevant experience)

Resume Guide

NAME

Address

City, State Zip

Phone Number (including area code)

CAREER OBJECTIVE

Briefly state what your objective is. This allows you to personalize your resume for that particular company. This is an optional feature

EDUCATION

Name of school, Address of school, Graduation date or years attended, Area of study

WORK EXPERIENCE

**Name, address, and phone number of employer
Type of work performed, Name of position
Dates of employment
Name and title of supervisor
Duties/any other relevant data**

List most recent first.

ACTIVITIES/INTERESTS

**Clubs/organizations involved in (school, community, church, etc.)
Honors or awards received
Offices held
Hobbies/special interests**

REFERENCES

**Full name
Business title
Name of company and complete address
Telephone number**

List at least three references. These individuals must be adults and should not be related to you.

If you don't have room you can state that references are available upon request.

Resume Checklist

- _____ 1. Attractive format
- _____ 2. Organized logically
- _____ 3. Free from smudges and/or typographical errors
- _____ 4. Free from spelling and/or grammatical errors
- _____ 5. Honest about all qualifications and experiences

Information in the resume includes

- _____ 6. Name, address, phone number (include area code)
- _____ 7. Career objective/goal
- _____ 8. Educational information—name and address of schools attended, subjects studied, awards, and activities
- _____ 9. Work experience—name and address of supervisor of company, length of time worked, a brief description of duties and responsibilities
- _____ 10. Personal references—available upon request (be sure to obtain permission before submitting someone's name as a reference)

Tammi A. Student

Current Address
1 College and Main, Box 000
Columbus, Ohio 43209
(614) 236-0000
tstudent@capital.edu

Permanent Address
555 Streambed Drive
Findlay, Ohio 45840
(419) 555-5555

OBJECTIVE To obtain a middle childhood teaching position

EDUCATION Capital University, Columbus, Ohio
Bachelor of Arts, May 2005
Major: Middle Childhood Education
Reading Endorsement (K-12)
GPA: 3.74/4.00

FIELD EXPERIENCE Student Teacher, Spring 2005, 14 weeks, Sixth Grade
GAHANNA MIDDLE SCHOOL SOUTH, Gahanna, Ohio

- Taught all lessons in mathematics, science, and social studies
- Instructed an accelerated mathematics group
- Worked closely with an L.D. collaborative teacher
- Developed lesson plans with team members
- Attended staff meetings and other school functions

Pedagogy Experience, Fall 2003, 200 hours, Third/Fourth Grade split class
OHIO AVENUE ELEMENTARY, Columbus, Ohio

- Taught lessons in mathematics, science, art, social studies, spelling and reading
- Developed a week-long unit on transportation

Early Field Experience, Fall 2002, 120 hours, Third Grade
HIGH POINT ELEMENTARY, Gahanna, Ohio

- Taught mathematics and spelling
- Worked individually with students in revising writing
- Coordinated activities involving the school theme of oceans

TUTORING EXPERIENCES Reading Tutor, Fall 2004, Second Grade
THE COLUMBUS ACADEMY, Gahanna, Ohio

- Tutored individual students and small groups of children

Tutor, Spring 2004, First Grade Student
CAPITAL UNIVERSITY READING CENTER, Columbus, Ohio

- Prepared reading skills lessons

Ready To Read Tutor, Spring 2004, High School Student
YOUTH EMPLOYMENT RETRAINING PROGRAM, Columbus, Ohio

- Taught reading skills lessons using newspaper articles

Have held part-time and full-time positions during college

ACTIVITIES Capital University Education Society, 2002-2005
-Board Member, 2004-2005
Capital University Ambassador, Admission Office, 2004-2005
Chapel Choir, 2003-2005

How Should I Behave On An Interview?

There are many things that you can do to take some of the pressure off during an interview. The way you behave is one of the most important. It's not all in the words that come out of your mouth, but often has a lot to do with the mannerisms you use.

Interviewers are not just about IF you are skilled enough for the job, they are often about if you would fit in nicely with your co-workers. Your personality is a big part of your interview and can make all the difference in the world. Here are some of the little things that you should pay particularly close attention to during an interview. You do not want to be chewing gum or sucking on breath mints during an interview. Also, don't speak in slang during an interview either. It is unprofessional and rude.

Your First Impression

First impressions can be a hard thing to get past in any situation. During an interview, you want to give the best first impression that you can. There are many small things that you can do to assure you give the best impression possible. They are as follows:

- You can never be too polite to the person that directs you to your waiting area when waiting to be interviewed. A small gesture like, asking how they are doing can work wonders for you when you leave the building later.
- While waiting to be interviewed, sit properly and behave as if everyone passing you by is your potential interviewer. They just might be! Smile at people as much as possible. Do not act impatient or bored, it sends the wrong message. Some interviewers will keep you waiting just to see how you handle yourself.
- Greet you interviewer with a firm handshake and a smile.
- Remain standing until your interviewer asks you to be seated. It is simply polite and shows proper etiquette.
- Again, dress according to the type of job that you are applying for.
- Show yourself to be well organized, by having all things needed for the interview.
- While waiting, do not eat or drink anything.
- Don't chat on your cell phone while waiting for your interviewer. It makes you look distracted.

Show Confidence

Do not enter an interview with a defeatist attitude. Don't mope or exude too much placidity in your manner either. It is not inviting, and does not give the impression of a person that they will want to see every day. Be sure of your abilities without appearing cocky or narcissistic. You want to let your interviewer know that you are equipped to perform well at your job, without alienating other co-workers. You should point out your accomplishments in your field while remaining somewhat humble.

List your accomplishments in a matter of fact way without going into too much detail. I know this sounds repetitive, but you can never get this point too strongly. Understand that body language plays a large part in exuding confidence to others. Sit straight. Practice good posture, and keep your head up.

Keep a Positive Attitude

You should always try to smile and keep a positive outlook during your interview. If you hear something that doesn't sound good to you, don't frown and look disgruntled, just keep a slight smile on your face until it is time for you to say something. Then approach your interviewer with your questions or concerns when the time is appropriate.

Maintain Eye Contact

Keeping eye contact with your interviewer is very important, especially when one of you is speaking to the other. If you are looking around the room or at the items on the interviewer's desk, you will appear uninterested. Just

imagine what you would be thinking if you were speaking to him and he was looking all over the room. You would probably think that you already lost the interview.

Body Language

I've touched on this a little bit so far, but you should bear in mind some of the common errors that many people make when they are speaking to others. I've listed some of most common body language no no's that you should avoid when sitting through an interview.

- Avoid fidgeting while speaking to your interviewer. It shows a lack of self confidence.
- Avoid speaking while using overly expressive hand gestures. It is distracting.
- Avoid biting your lips in between sentences. It gives the impression that you are making things up.
- Do not sit with your arms crossed because it makes you appear stand-offish.
- Do not shrug your shoulders when asked a question that you are unsure of. Take a second to think of your response. Shrugging your shoulders gives the impression that you don't know the answer.
- Don't answer with nods and head shakes. Use your words to answer questions.
- Get plenty of sleep the night before the interview. You don't want to yawn in front of the interviewer. He will think that you are expressing boredom.

Closing the Interview

Once you have run the bases of the interview, it is still important that you end the interview well. The hard part is over and now all that is left is for you close out the interview in the same winning manner.

Wait until your interviewer stands up or requests that you do. Give your closing greeting. Thank the interviewer for his taking the time to see you. Offer another firm handshake, and ask when you might know when you might expect to hear from them about their decision.

[Click here](#) to learn exactly how to prepare for any job interview and thoroughly impress the employer interviewing you. It's my solve your problem suggestion.

Resume Pet Peeves

(Things Recruiters Hate To See)

This may seem like an unimportant thing during an interview, but this is the sole reason why you may get that interview - so you should be prepared with a well written resume.

You should tailor your resume to highlight the qualifications, work experience and any education you've had that best represents the type of work you are applying for. You should also include any other work experience that you've had, as well as any accomplishments in your field.

You may also want to dress up your resume to let it stand out a bit. A nice border is an elegant way to make your resume stand out without being a distraction to the information within it.

Of course there also quite a few things that recruiters hate to see on resumes as well. Many people do not think that recruiters really go all the way through a resume, but they really do. Recruiters have certain pet peeves when it comes to reading a resume. I've included a list of some of the pet peeves that you should avoid when putting your resume together.

These are the things that recruiters hate to see.

- Hiding or not including vital information on a resume is like death. A recruiter needs to see all of your important information without having to search for it.
- Major gaps in your employment history leave a recruiter wondering about your work ethic. Be prepared to answer questions if you have such gaps in yours.

Job Interview Do's and Don'ts

There are quite a few things that you should do and not do during an interview that could make the whole thing a lot more pleasant for both you and the interviewer. I have listed them quickly in the table below.

Dos

Arrive on time, or better yet 10 minutes early.

Refer to the interviewer by name.

Smile and use a firm handshake.

Be alert and act interested throughout.

Maintain eye contact at all times.

Make all comments in a positive manner.

Speak clearly, firmly, and with authority.

Accept any refreshment offered.

Don'ts

Be overly aggressive or egotistical

Spend too much time talking about money.

Act uninterested in the company or the job.

Act defensively when questioned about anything.

Speak badly about past colleagues or employers.

Answer with only yes or no.

Excuse your bad points about work history.

Excuse yourself halfway through the interview, even if you have to use the bathroom.

- Summaries that are hard to follow and understand are annoying to recruiters. Keep your summary easy and brief.
- Use easy and simple fonts. Fancy fonts and colors are not eye catching in the manner that you likely wanted it to be. Yours will become a how-to on making resume errors.
- Avoid writing your resume as a narrative or in the first or third person. It is really irritating for a recruiter, and comes off as arrogant and/or egotistical.
- Pictures and/or graphics on a resume is distracting to a recruiter. Things like that will likely get your resume tossed out without a glance.
- Needlessly adding objectives and introductions on your resume bores recruiters. They know what your objective is, and your resume is not meant to be a novel.
- Lying or putting misleading information on your resume is a major no-no. There are always ways for a recruiter to check up on you and many do, so don't lie. Getting caught in a lie on a resume just says that you can't be trusted.
- Adding unnecessary information on a resume like your hobbies is completely useless (unless it is relevant to the position you are applying for). You should save that section to describe any accomplishments that you have made in your field.
- Sending a resume that doesn't match the type of job that you are applying for is extremely irritating to a recruiter. You are wasting their time.
- Using overly long paragraphs in a resume will get yours tossed aside. It is harder for the recruiter to read and makes the task take too long.
- Resumes that are more than two pages will not be fully read by a recruiter. That's just the way it is.
- Dating the information in your work history in the wrong order makes your resume harder to follow. (Work history should be listed with most current jobs at the top)
- Resumes that have too much detail when talking about your previous duties are a waste of your time. Duties are generally just sifted through. They are rarely given very much attention, just enough to give the recruiter an idea of what you have done in the past.
- Spelling and grammatical errors just prove that you are not very keen on details.

1. Tell me a little about yourself.
2. Why do you want to work as a...?
3. What skills does this job require?
4. What qualifications do you have?
5. Tell me about my company.
6. Why do you want to work for us?
7. How did you learn about us?
8. How many other companies have you approached?
9. How many employers have you worked for during the last five years?
10. You seem to switch jobs a lot. Why?
11. How long do you plan to work here?
12. Tell me about your current (or last) job?
13. Why are you leaving that job?
14. Are you planning to give notice that you're leaving for another job?
15. What will your manager say when you give notice that you're leaving?
16. What did you like most about that job?
17. Did you ever have a disagreement with a boss?
18. Tell me about your education or training.
19. Did you enjoy school? Why or why not?
20. Which course did you find most difficult? Why?
21. Did you join any school activities?
22. How were your grades in math?
23. How were your grades in English?
24. Do you plan to continue your education?
25. What do you do to relax after work?
26. What do you plan to be doing for work five years from today?
27. What salary do you expect to be earning five years from today?
28. When do you hope to retire?
29. Give an example of any major problem you faced and how you solved it.
30. In your lifetime, what was your greatest accomplishment? What did you learn from it?
31. What is your greatest weakness?
32. Have you ever been convicted of a crime?
33. Do you have a drug or alcohol problem?
34. Last year, how many days of work (or school) did you miss? How many days were you late?
35. What motivates you to do a good job?
36. Are you at your best when working alone or in a group?
37. Would you rather be in charge of a project or work as part of the team? Why?
38. As a youngster, what did you do to earn your own spending money?
39. What would you do if one of your supervisors told you to do something now and another supervisor told you to do it later?
40. Give me two reasons why I should NOT hire you?
41. Who are your heroes? Why?
42. What do you like most about yourself? Least?
43. If you were told to report to a supervisor who was a woman, a minority, or handicapped, what problems would this cause for you?
44. What salary were you paid on your last job?
45. What kind of salary are you looking for today?
46. In your last job, how much overtime did you average each week?
47. Have you ever been fired from a job? Why?
48. Do you have any questions for me?

-----MY SENIOR TO-DO LIST-----

AUGUST - SEPTEMBER

- Turn in Mid-Term Graduation Paperwork
- Check Transcript for Graduation Requirements
- Check Schedule for required classes and elective classes for career preparation
- Log into your Naviance account
- Sign up in Naviance to visit College Representatives – Colleges home, College Visits
- Register for the ACT
- Take Senior Pictures
- Update Activities Resume in Naviance
- Apply to your top 3 colleges
- Visit 1 or 2 colleges
- Attend College and/or Career Fairs in your area

OCTOBER

- Take the ACT or SAT
- Work on Admissions Applications
- Visit Colleges
- Attend College and/or Career Fairs in your area
- Check for new scholarships
- Under the "College Tab" update list of colleges, move to "Colleges I am applying to"
- Update resume under My Stuff tab
- Request Transcripts on Naviance
- Complete the FAFSA (Free Application for Federal Student Aid). Application opens October 1.
- Start the Susan Buffett Scholarship

NOVEMBER

- Finalize all college applications
- Check for new scholarships

DECEMBER

- Check for new scholarships
- Review second semester schedule for graduation requirements
- Watch your email for all college acceptances.
- Accept all scholarships.

JANUARY- FEBRUARY

- Check your transcript
- Check for new scholarships
- Update resume
- Finalize the Susan Buffett Scholarship Application
- Turn your Senior Photo in to the yearbook.

MARCH

- Check college websites for to-do list.
- Finalize housing paperwork
- Accept all scholarships
- AFTER you receive all of your financial aid packages, compare, make final decision, complete college orientation paperwork.
- Check for new scholarships
- Finalize all Local Scholarships

APRIL-MAY

- Mail Graduation Announcements
- Finish Tekamah-Herman Foundation Scholarships by April 15.
- Choose a school and send in your deposit. Make sure housing paperwork is sent in.
- Finish Course Work
- Attend Baccalaureate, Graduation Rehearsal
- Write thank-you notes for scholarships



STEPS TO YOUR SUCCESS

DO make an appointment to see your counselor to talk about your academic progress and make sure you meet all graduation requirements.

DO plan campus visits/tours and attend any College Nights or College Fairs to gather information and ask questions.

DO attend Financial Aid Workshops with your parents. Learn all you can about the FAFSA (Free Application for Federal Student Aid).

DO maintain good grades and excellent attendance.

DO get involved in extracurricular and/or leadership activities.

DO continue to take advanced classes because this indicates to admissions officers that you seek and can handle a challenge.

DO take SAT/ACT prep program in the summer or early fall of senior year to improve scores.

DO register for SAT/ACT even if you are not applying to a highly-selective four-year school; take the SAT/ACT as late as possible in the school year to avoid competing with those students who might be. Pay close attention to school admission deadlines.

DO request letters of recommendation from teachers or counselors or significant adults in your life giving at least three weeks advance notice. Provide a self-addressed stamped envelope and a resume when requesting a letter.

DO fill out college applications in September and October of your senior year, Pay attention to deadlines. "Early bird gets the worm!" Most applications open as early as August 1st!

DO consider taking ASVAB (Armed Services Vocational Aptitude Batter) whether or not you are thinking of a military career; outstanding tool to assess strengths and weaknesses and identify suitable career paths.

DO request that a final transcript be sent to the college you will attend. Out of courtesy, also notify the colleges you are not planning to attend.

Debit or credit card number to pay application fee, if applicable. *(Keep this information in a secure place.)*

Information about you and your parent(s) or legal guardian

Birthdates: _____

Email addresses: _____

Students: do not list your high school-issued email address because it will not function after you graduate.

Student's Social Security number *(Keep this information in a secure place.)*

Student's academic interests or planned area of study in college: _____

Father's and mother's (or legal guardian's) highest education level:

Father's Education Level

Mother's Education Level

_____ (_____) _____
Father's (or legal guardian) Employer Business Phone

_____ (_____) _____
Mother's (or legal guardian) Employer Business Phone

Names and ages of siblings, year they graduated from high school (if applicable), and colleges attended (if applicable):

Name	Age	Yr Grad	College Attended
_____	_____	_____	_____
_____	_____	_____	_____

Name	Age	Yr Grad	College Attended
_____	_____	_____	_____

If relatives attended the college the student is applying to, provide their names and when they attended:

Name	Attendance Years
_____	_____
_____	_____

Name	Attendance Years
_____	_____

Is student eligible for Veteran's Affairs benefits through student's or parents' military experience? _____

Information Related to Student's High School Experience

High school name and phone number: _____
High School Phone

Name of high school counselor: _____

Number of students in student's graduating class: _____

Copy of student's high school transcript

Student's class rank: _____ Student's high school GPA: _____

Student's top extracurricular activities, honors and awards: _____

ACT Score: _____ Date Taken: _____ and/or SAT Score: _____ Date Taken: _____

Some college applications require a short essay. Be prepared to describe why you chose a particular college, how you will contribute to and grow from your college experiences, and an adult who inspired you on your path to success.

Factors in the College Admission Decision

In order of importance...

- ◎ Grades in college prep courses
- ◎ Strength of curriculum
- ◎ ACT/SAT score
- ◎ Grades in all courses
- ◎ Essays
- ◎ Letters of recommendation
- ◎ Class Rank
- ◎ Interview
- ◎ Extracurricular activities

Source: 2008 NACAC Admissions Trend Survey

COLLEGE COMPARISON WORKSHEET

The criteria to be used when making college comparisons will vary according to student's needs. Add other criteria as appropriate before comparing colleges.

COMPARATIVE CRITERIA	COLLEGE A	COLLEGE B	COLLEGE C	COLLEGE D
Enrollment				
Cost				
Distance from Home				
Admission Requirements				
Application Deadline				
Test Required				
Majors of Interest				
% of Commuters				
% Who Graduate in 4 years				
% Going on to Higher Degree				
Housing Availability				
Athletic Programs				
Application Fee				
Enrollment Deposit				
% of Students Receiving Aid				
Faculty-Student Ratio				
Average SAT/ACT Scores				
Positive Impressions				
Negative Impressions				
Parent Opinion				
Security				
Other				
Other				

Campus Visit Questions

Want to find the right fit for college? Visit the colleges that interest you, and ask LOTS of questions while you're there.

Ask the admissions representative:

1. What are admission requirements and deadlines?
2. What is the cost of tuition, fees, room & board, and books?
3. What are housing options? Will I be required to live on campus? Is there a wait list? Are meal plans required?
4. What is the average class size? Are classes taught by professors or graduate assistants?
5. I don't know what I plan to study yet; how easy is it to change majors?
6. What are "general education" requirements?
7. How easy is it to transfer credits from a community college?
8. Is there an honors program and how do you qualify?
9. Is there a campus career center? Are internships available? Job placement services?
10. Are there study-abroad opportunities?
11. What percentage of students return after their freshman year?
12. What percentage of students graduate and what is the average length of study?
13. How diverse is the student population?
14. What percentage of students are commuters?
15. What is the student vs. faculty ratio?
16. What kind of tutoring/support systems does the college have?

Note: If you have a disability, ask to meet with the school's disability services coordinator.

Questions about student safety:

1. Is there an on-campus health clinic? (Tip: Ask your insurance provider if the campus clinic is "in-network.")
2. Where do you refer students who have a serious medical issue?
3. How safe is the campus, and what security systems are in place?

Ask your student tour guide or a current student:

Student life:

1. Why did you select this school?
2. Are the professors accessible?
3. How easy or hard was it to get the classes you wanted?
4. How many hours a day or week do you study?
5. What kind of tutoring/support systems does the college have?

2020-2021

FAFSA Checklist



Complete the FAFSA (Free Application for Federal Student Aid) at fafsa.gov to apply for federal, state, and college-based financial aid.

Dependent students must include both student and parent data on the FAFSA. Determine your dependency status by answering the questions on the back.

REQUIRED INFORMATION

WHERE TO FIND IT

- | | |
|--|--|
| <input type="checkbox"/> Student and parent 2018 Federal Income Tax Forms and, if applicable, Schedule K-1 (Form 1065) | Personal records or visit irs.gov/transcript |
| <input type="checkbox"/> Student and parent 2018 W-2 Forms | Personal records or contact your employer(s) or visit irs.gov/transcript |
| <input type="checkbox"/> Student and parent FSA IDs (serve as electronic signatures) | Create FSA IDs at fsaid.ed.gov |
| <input type="checkbox"/> Student's driver's license number | Personal records |
| <input type="checkbox"/> Student and parent email addresses | Student: _____
Parent: _____ |
| <input type="checkbox"/> Student and parent Social Security numbers | Personal records or call the Social Security Administration at 800-772-1213 |
| <input type="checkbox"/> Student and parent dates of birth | Parent 1: ____/____/____ Parent 2: ____/____/____
<small>Month Day Year Month Day Year</small> |
| <input type="checkbox"/> Date parents were married, separated, divorced, or widowed | ____/____
<small>Month Year</small> |
| <input type="checkbox"/> Student and parent savings/checking account balances | Student: \$ _____ Parent: \$ _____ |
| <input type="checkbox"/> Student and parent investments (i.e. stocks/bonds/mutual funds/529 plans) excluding home and retirement | Student: \$ _____ Parent: \$ _____ |
| <input type="checkbox"/> Current business value | \$ _____ or contact your accountant |
| <input type="checkbox"/> Current value of investment farm and/or rental properties | \$ _____ or contact your accountant |
| <input type="checkbox"/> 2018 Child support paid or received | \$ _____ or contact Nebraska Payment Center at 877-631-9973 or https://childsupport.nebraska.gov |
| <input type="checkbox"/> 2018 Workers' compensation benefits | \$ _____ or contact your employer |
| <input type="checkbox"/> 2018 Housing/food/living allowance for military and clergy | \$ _____ or reference Leave and Earnings Statement (military) or W-2 form (clergy) |
| <input type="checkbox"/> 2018 Veteran's noneducation benefits | \$ _____ or contact Department of Veterans Affairs toll free at 800-827-1000 or va.gov |
| <input type="checkbox"/> Student Alien Registration Number/USCIS Number for eligible non-citizens | U.S. Citizenship and Immigration Services at uscis.gov |

E

Ask the financial aid counselor:

1. What applications are required for scholarships and financial aid, and what are the deadlines?
2. Are academic and departmental scholarships available?
3. Will scholarships from other donors affect the amount of aid I receive from the college?
4. What types of payment plans does the college offer?
5. Can I get a refund if I have to drop a class or drop out suddenly?

Campus life:

1. What is the Greek system like?
2. Where have you lived on campus?
3. Can freshmen have cars on campus? What is the fee for parking on campus?
4. How easy is it to get around on campus? Can I walk anywhere I want to go? Is there a free campus shuttle?
5. What do students do on weekends? What did you do last weekend?
6. What are the big campus traditions? Do a lot of students go to athletic events?
7. What kinds of activities, intramural sports or clubs are popular on campus?
8. Is there a campus recreation center for students?
9. How is the food in the dining halls? What are the hours?

Life off campus:

1. How easy is it to get to places if you don't have a car? Are bikes a good option?
2. Is there a grocery store nearby?

Ask YOURSELF after your campus visit:

1. Was the campus a good size for me?
2. How were the residence halls? Too loud or too quiet? How large were the rooms? Was I comfortable with the level of security?
3. Is there enough to do on and off campus?

Additional questions for a visit to a community college:

1. Will I be required to take placement exams? If so, what are they?
2. What is the two-year graduation rate?
3. Tell me about your academic transfer program.
4. Do you have student housing? Is there a wait list?

DEPENDENCY STATUS QUESTIONS

Answer the following questions to determine if parental data is needed on your FAFSA.

If you answer "no" to every question, you are dependent and must provide parental information on the FAFSA.

If you answer "yes" to any question, you are independent and should not include parental information on the FAFSA.

- Yes No Were you born before January 1, 1997?
- Yes No Are you married?
- Yes No Will you be working on a master's or doctorate program at the beginning of the 2020-21 school year?
- Yes No Are you a veteran of the U.S. Armed Forces or currently serving on active duty?
- Yes No Do you now have, or will you have, children who will receive more than half of their support from you between July 1, 2020 and June 30, 2021?
- Yes No Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2021?
- Yes No At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- Yes No As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- Yes No Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- Yes No At any time on or after July 1, 2019, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- Yes No At any time on or after July 1, 2019, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- Yes No At any time on or after July 1, 2019, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?



EducationQuest

EducationQuest.com

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2540 N. 10th St.
Omaha, NE 68102

Lincoln

1001 S. 13th St.
Lincoln, NE 68502

Kearney

1001 S. 13th St.
Kearney, NE 68847

Scottsbluff

1001 S. 13th St.
Scottsbluff, NE 68903

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How to create an FSA ID

The FSA ID (Federal Student Aid ID) is a username and password you create to access the FAFSA and federal student loan websites. It will also serve as your signature for the FAFSA and federal student loans.

Follow these steps to get your FSA ID. If you're a dependent student, you and a parent will each need one.

1. Go to fsaid.ed.gov before you start your FAFSA.
 - Provide your email address and create a username and password. Print this page.
Both you and a parent will need active email accounts. Don't use a high school email account.
2. Enter personal information.
 - Name, Social Security number, date of birth
 - Mailing address, email address, mobile phone number
3. Answer challenge questions. Select answers that are easy to remember and won't change over time.
4. Submit your FSA ID information and verify your email address and mobile phone number with the assigned security code.



Omaha
866-357-6300

Lincoln
800-303-3745

Kearney
800-666-3721

Scottsbluff
800-303-3715, ext. 6654

EducationQuest.org

10/1/2

FEDERAL LOAN PROGRAMS

FFELP (Federal Family Education Loan Program) - participating colleges have their students borrow from a lender.
 Direct Loan Program - participating colleges have their students borrow from the federal government.

Non-Need Based Loans

Direct Based Loans

Loan Type	Perkins Loan for Students	Subsidized Stafford Loan for Students	Unsubsidized Stafford Loan for Students	PLUS Loan for Parents	PLUS Loan for Graduate & Professional Students
Eligibility	Must be at least half-time. Complete the FAFSA and show financial need.	Must be at least half-time. Complete the FAFSA and show financial need.	Must be at least half-time. Complete the FAFSA. Available to students regardless of financial need.	Parent of dependent undergraduates Credit history evaluated.	Must be at least half-time. Must apply for maximum Stafford before applying for PLUS. Credit history evaluated.
Maximum Annual Loan Amount	Undergraduate - \$4,000 Graduate - \$6,000 College determines the amount.	Maximum combined subsidized and unsubsidized loan amounts: Year 1 - \$3,500 Year 2 - \$4,500 Years 3, 4, 5 - \$5,500 Graduate - \$8,500	Additional unsubsidized loan amounts: Dependent Years 1-5 - \$2,000 Independent* Years 1-2 - \$6,000 Years 3-5 - \$7,000 Graduate - \$12,000	Cost of education minus other aid. PLUS Loans may be used to meet the Expected Family Contribution (EFC)	Cost of education minus other aid.
Cumulative Loan Amount	\$40,000 for all degrees	Subsidized totals: Undergraduate - \$23,000 Graduate - \$65,000	Subsidized and unsubsidized combined: Dependent Undergraduate - \$31,000 Independent Undergraduate - \$57,500 Graduate - \$138,500	None	None
Interest	5% fixed rate Interest begins at repayment.	6.0% fixed rate 5.6% fixed rate effective 7/1/09 Interest begins at repayment.	6.8% fixed rate Interest begins immediately. It may be paid anytime or capitalized (added to the loan principal) when the loan enters repayment.	8.5% fixed rate - FFELP 7.9% fixed - Direct Loan (College determines FFELP or Direct Loans) Interest begins immediately. Upon request, interest may be deferred and capitalized (added to the loan principal) when the loan enters repayment.	8.5% fixed rate - FFELP 7.9% fixed - Direct Loan (College determines FFELP or Direct Loans) Interest begins immediately. Upon request, interest may be deferred and capitalized (added to the loan principal) when the loan enters repayment.
Maximum Loan Fees	None	Up to 2% fees	Up to 2% fees	Up to 2% fees	Up to 2% fees
Disbursement	Expect part of your loan each term.	Expect part of your loan (minus fees) each term.	Expect part of your loan (minus fees) each term.	Expect part of your loan (minus fees) each term.	Expect part of your loan (minus fees) each term.
Repayment	Begins 9 months after you graduate or drop below half-time status. Maximum 10-year repayment.	Begins 6 months after you graduate or drop below half-time status. Maximum 10-year repayment.	Begins 6 months after you graduate or drop below half-time status. Maximum 10-year repayment.	Begins 60 days after total loan amount is applied to student's account. Contact lender to request a deferred payment. Maximum 10-year repayment.	Begins 60 days after total loan amount is applied to student's account. Contact lender to request a deferred payment. Maximum 10-year repayment.

Effective 07/01/09:

* You are an independent student if you meet one or more of the following criteria: age 24 by December 31 of the school year; married; in graduate school; providing more than half of the support for dependents who live with you; a veteran; on active duty in the U.S. Armed Forces for purposes other than training; an orphan; in foster care; ward of court after turning 13; emancipated minor or in legal guardianship; homeless youth or at risk of being a homeless youth.