FROM HAMPTON CITY SCHOOLS TO COLLEGE
Dear Students and Parents:

It is never too early to start thinking about future plans for college and career options. Developing a personal Academic and Career Plan is an important step in beginning to focus efforts toward goals. It may appear to be a daunting task, but this publication will prove to be of invaluable assistance in structuring this very important planning process.

Knowing personal and career goals is important—and just as important is enrolling in the appropriate courses to meet these goals. Changes may occur along the way, but planning will help keep the maximum number of options available. There are so many options so it is important to keep the line of communication open between the appropriate school personnel and the home. Reviewing the Academic and Career Plan and making adjustments along the way will be an important element. School personnel will be available to answer questions, provide support, and research questions.

Don’t forget about the other aspects of student life—extracurricular, volunteer, and summer activities—as these are all important components that can support ultimate goals, interests, and career plans. These activities provide a balance to the coursework and provide an additional perspective.

We are excited about the journey you are about to undertake. Take advantage of all the opportunities offered to you. From here you really can go anywhere with the proper planning and support.

My best wishes as together we plan your future!

Sincerely yours,

Linda M. Shifflette, Ed.D.
Superintendent
You have probably been thinking about your future and career options from the first time someone asked you, “What do you want to be when you grow up?” You may also change your mind many times about what you want to do, but whatever your choices, there are steps and timelines that you will need to follow to get where you want to go. You can always change your mind later, but you certainly don’t want to change your mind and then discover that you should have taken that other math course back in eighth grade. This guide will help you keep your options open.

Middle School
7th grade
- Work with your school counselor to develop a personal Academic and Career Plan.
- Think about your choices for high school programs, and what prerequisite courses you might need.
  - International Baccalaureate? Start your foreign language in eighth grade.
  - Governor’s School for Science and Technology? Start your sequence of courses so that you will have the prerequisite Algebra II/Trigonometry or Pre-Calculus, and both biology and chemistry by 10th grade.
- Early College Scholar? You can earn at least 15 hours of transferable college credit in high school, saving tuition money in college.
- Center for High Technology? If you love technology, creative engineering and real-world problem solving, check it out.
- Governor’s Academy for Innovation, Technology and Engineering (GAITE)? Robotics or engineering technology (Project Lead the Way)? Start with algebra and Innovations and Inventions. Consider the Engineering Technology Exploratory Saturday Series program.
- If you have very high standardized test scores or are in a gifted program, consider applying for the Johns Hopkins Talent Search program (CTY). More information is available at http://cty.jhu.edu/ts/index.html.

8th grade
- Review your personal plan; adjust as necessary.
- Plan the sequence of courses you will need in high school.
- Attend the college and career fair sponsored by Hampton City Schools.
- Consider applying for the Pre-Admission Series (PAS) for Governor’s School.
- Consider applying for the IB Program. The Pre-Diploma program starts in ninth grade.

High School
9th grade
- Plan extracurricular activities, volunteer activities, and summer activities to support your goals and interests. Some courses have clubs (like Robotics) and student associations where you can compete, be an officer, and participate in a larger organization—all helpful for college admissions, and to develop your leadership skills.
- Consider applying to one of the GAITE Academy Career Paths (Mechanical or Electrical Engineering Technology). Review your courses to make sure you have the prerequisites needed for GAITE.
- Make sure you have the necessary sequence of science and math courses as prerequisites for Governor’s School, if you are considering applying.
- Review your personal plan; adjust as necessary.
- Find out what skill sets are needed in your career area. If you plan to be a designer, take design courses and learn the software you will use professionally. Some engineering programs may require you to know CADD before you take your first college class.
- Begin to look at college choices and options.
  - Two or four year college?
  - Will you need graduate school for your career?
  - Technical school? Industry certification?
10th grade
- Take the PSAT, and review your scores to find your areas of strength and areas that might need improvement.
- Consider applying for the Governor’s School for Science and Technology.
- If you are considering an IB Diploma, be sure to meet the GPA requirements for the IB program.
- Start your résumé, keeping track of your accomplishments and activities.

11th grade
- Take the SAT/NMSQT. This test in October of 11th grade is the only one that counts for National Merit Scholarship consideration.
- Take a free SAT prep course online. Take any other SAT preparation opportunities offered by Hampton City Schools.
- Take the SAT or ACT.
- Consider applying for one of the Summer Residential Governor’s Schools. (Applications are posted on the Virginia Department of Education web site in October.)
- If you plan to play college sports for a NCAA Division I or II team, register with the NCAA Clearancehouse, and make sure you meet the minimum GPA requirements.
- Continue research into college options and scholarship information.
- Attend the regional Super Saturday event sponsored by SCHEV (State Council for Higher Education in Virginia), usually in late January or early February.
- Double-check all of your verified credits and diploma requirements.

12th grade
- Request and submit applications, letters of recommendations, transcripts, and other required admissions materials.
- Pay attention to October deadlines, especially for early admissions or early action.
- Attend the Regional College Fair at Hampton Roads Convention Center, usually at the end of October.
- Complete FAFSA financial aid forms; submit as soon as possible after January 1. You will need your parent’s completed tax return to do this.
- Retake the SAT or ACT if necessary to meet your college’s admission criteria.
- Take AP/IB exams for possible college credits.
- Make acceptance decisions.

Choosing Your High School Courses
There are a number of factors to consider as you plan your sequence of courses in high school. Whatever you choose, you will need to make sure you can fit in everything you need to meet your diploma requirements.

College admissions officers prefer to see rigor, balance, and consistency, because they want to be sure that their students can handle college level work. They prefer to see a progression of rigorous courses continuing through the senior year. In some cases, high school courses can lead to college credits—and entering college with credits has several advantages:
- High school courses are free, saving tuition in college.
- Students entering with a semester or more of credits may be at an advantage when registering for college classes, because they typically register before first semester freshmen.
- Credits may count as prerequisite courses or count towards distribution (general education) requirements, leaving more time in college for additional electives, a semester abroad, a double major, or even the possibility of graduating in three years (a huge savings in tuition).

Dual Enrollment Courses
Dual enrollment courses are classes taught by high school or Governor’s School teachers. These high school classes count as courses for credit at Thomas Nelson Community College (TNCC). The TNCC course credits may then transfer to four-year colleges. Although most colleges do accept dual enrollment courses, prospective students should check to determine which credits will transfer, and how those credits can be applied. In some cases, the credits might apply as electives only and cannot be applied towards the requirements of the major. In other instances, acceptance of the coursework might be determined by the qualifications of the instructor. Check with each college rather than relying on assumptions.

Students may also enroll directly at TNCC to take courses. Up to two of those credits can count towards high school graduation requirements. See your school counselor for forms and procedures.

Advanced Placement (AP) Courses
AP courses are recognized by colleges as having credible rigor because they have a standardized curriculum, and because students demonstrate their understanding of the content through the AP examinations. A score of 4 or 5 on an AP exam may be sufficient for a student to earn college credits for the class, or for the student to “place out” of an introductory course, at the discretion of the college. Hampton City Schools will pay for one AP exam per student; additional exams may be taken at a reduced cost. The cost of the AP exam is only a fraction of the potential tuition cost, so it is worth taking AP classes and exams. Contact with individual colleges for their AP credit policies.

International Baccalaureate (IB) Courses
IB courses are also recognized by colleges as having credible rigor. Students graduating with an IB Diploma may be given as much as a year’s worth of college credits, depending on the student’s IB exam scores and on the policy of the college. There is also a strong writing component to IB, which colleges recognize as an indication that students will be prepared for college level work. In addition, IB courses are accepted internationally.

Students who choose not to participate in the full IB Diploma program may take one or two IB courses through the certificate program.

Courses at the New Horizons Governor’s School for Science and Technology
Governor’s School courses are dual enrollment courses, arranged through Thomas Nelson Community College. This sequence of courses offers an intense focus on research and mentorships with professionals in the field. As a regional program for academically gifted students, this program provides a strong foundation for students’ acceptances into highly competitive colleges. Dual enrollment fees are NOT charged for this program.

GAITE
GAITE is a regional program that provides an academy in Engineering Technology—electrical engineering technology and mechanical engineering technology. Graduates of the Academy will have earned at least nine transferable credits to TNCC and ODU and/or industry credentials, as part of the requirements for a Career and Technical Education diploma seal.

Early College Scholars
Students can earn at least 15 hours of transferable college credit if they maintain a “B” average or better, and pursue an advanced studies diploma. These credits may allow the student to obtain a college degree in seven semesters instead of eight, saving a semester’s worth of tuition.

Virtual Virginia
Virtual Virginia provides motivated students with access to certain Advanced Placement courses and other advanced courses not otherwise offered through Hampton City Schools. A list of courses offered is available at http://www.virtualvirginia.org/. Students opting for these courses should be capable of working independently in an online environment.
FOREIGN LANGUAGE COURSES

There are special considerations when choosing foreign language courses. Some colleges prefer that students take four years of one language; other colleges may accept three years of one language and two years of another. Some colleges may specify particular languages for certain majors, or may allow students to take language placement exams to opt out of college level foreign language requirements. Check the requirements for your “most likely to attend” colleges to make sure you plan for what you might need. If you are interested in the IB program, you will need to begin a foreign language in eighth grade, if not before.

MATH COURSES

Math courses often serve as “gatekeeper” courses, and Algebra I is the prerequisite for just about everything. Algebra II/Trigonometry is required prior to Governor’s School, and Pre-Calculus is a prerequisite for the Governor’s School Engineering Strand. Most competitive colleges want to see four years of math in high school, so plan ahead. If you take Algebra I in 6th grade, and have finished Statistics by 10th grade, you may still need two more years of math. You might need to take a college math course, or an online math course to finish your senior year. Hampton City Schools will pay Thomas Nelson Community College tuition for math courses above BC Calculus. See your counselor to complete the High School Dual Enrollment Permission Form. Consider also that students who do not take math in their senior year may have more difficulty remembering the math they need when they enter college.

WEIGHTED COURSES AND GRADE POINT AVERAGES

Honors courses receive a GPA added value weight of .5. Advanced Placement courses, IB courses, and approved college level classes receive a GPA added value weight of 1.0; these will help to increase your grade point average if you do well. Recently, college admissions officers have said that being a valedictorian is not as important for admission to competitive colleges as it once was. Apparently, whether due to the spirit of equity or to grade inflation, some high schools now have large numbers of valedictorians each year, or are eliminating class rank entirely. Colleges usually prefer that students take challenging courses (and risk getting a B) rather than taking only easy courses. For information about class rank calculations and honor graduate designations, please refer to the HCS High School Course Offerings guide.

AP OR IB OR GOVERNOR’S SCHOOL?

All three programs are intense, top-notch experiences designed to prepare students for the rigorous coursework they will encounter in college, and all three programs are equally highly recommended. The choice of which path to follow should take into account the personal interests and learning styles of each student. Here is a brief comparison of some critical points, but remember any of these three programs can provide a great high school experience. It just depends on what you are looking for.

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<tr>
<th></th>
<th>AP</th>
<th>IB</th>
<th>Governor’s School</th>
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<tbody>
<tr>
<td>Content</td>
<td>Breadth; Content driven</td>
<td>Depth; Philosophy driven; cross-disciplinary</td>
<td>Depth and breadth; Hands-on student driven research</td>
</tr>
<tr>
<td>Focus</td>
<td>National</td>
<td>International</td>
<td>Real-world</td>
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<td>Assessments</td>
<td>Multiple choice test; Emphasis on mastery of test content</td>
<td>Multiple assessments; emphasis on deep understanding</td>
<td>Multiple assessments; emphasis on deep understanding with real-world application</td>
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<tr>
<td>Commitment</td>
<td>One class</td>
<td>2 years minimum</td>
<td>2 years, part time</td>
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<td>Strengths needed</td>
<td>Varies by class</td>
<td>Writing Foreign language</td>
<td>High-level math</td>
</tr>
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<td>Special points</td>
<td>Variety of AP classes</td>
<td>Community service Extended essay Theory of knowledge</td>
<td>Mentorships Scientific research</td>
</tr>
<tr>
<td>Teacher training</td>
<td>AP training by class</td>
<td>Trained in IB philosophy and teaching strategies</td>
<td>College level; trained in gifted education</td>
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<td>Admission</td>
<td>No requirements</td>
<td>Application; minimum GPA; prerequisites in math and foreign language</td>
<td>Competitive application; prerequisite classes in math and science</td>
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<td>Cost</td>
<td>Fee for each exam; HCS pays for one exam (fee can be waived depending on need)</td>
<td>No cost</td>
<td>No cost; dual enrollment tuition waived for GST students</td>
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<tr>
<td>College Credit</td>
<td>Per class, depending on exam score (check with your college)</td>
<td>Up to one year, depending on exam scores (check with your college)</td>
<td>Dual enrollment through TNCC</td>
</tr>
<tr>
<td>Location</td>
<td>All high schools; also online through Virtual Virginia</td>
<td>Hampton High (transportation provided)</td>
<td>New Horizons (transportation provided)</td>
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CHOOSING THE RIGHT COLLEGE

Your choice of a college will dramatically impact the rest of your life. How do you even begin to narrow the possibilities? It helps to start at the end and work backwards. What do you want to be when you grow up? What do you want to have accomplished when you graduate from college? Are you thinking about a career that necessitates graduate work? Do you want to be employable as quickly as possible?

Once you have a general idea of what you are looking for, then you can start to consider all of the variables. It is helpful to start this process no later than 9th or 10th grade, so that you can keep as many options open as possible. You wouldn’t want to discover in your senior year that you should have taken French in your sophomore year so you can major in International Relations at this FANTASTIC little college on the beach in the U.S. Virgin Islands. Or whatever. This really is too important to procrastinate.

You may also want to investigate several websites that provide information on this whole college choice process. SCHEV (State Council for Higher Education in Virginia) is a great place to start, providing publications, comparison charts, lists, online tools, and lots of information relevant to colleges in Virginia. Check out their website at http://www.schev.edu/, especially the section for students and parents. If you are the first one in your family to consider college, the SCHEV website is a great place to start.

Here are some specific questions to consider as you narrow your choices:

- Are you considering a community college or 4-year college? Virginia Community Colleges are much less expensive than most 4-year colleges, and have established an articulation agreement with many of the 4-year colleges in Virginia. The articulation agreement makes the provision that students who complete an associate’s degree at a Virginia Community College and have a specified grade point average are guaranteed acceptance into certain Virginia universities (including The College of William and Mary and Virginia Tech, and Old Dominion University via TNCC for GAITE graduates), and that their credits will transfer to the university. The agreements have details specific to each university, so if you are considering this option, it is worth checking!
- Are you looking at Virginia colleges or "could be anywhere"? Virginia universities are very highly regarded, have in-state tuition, and their closer location might make it easier to come home more often, but out-of-state universities might have opportunities or programs that are not available here. A move to California or New York or Louisiana would add another dimension to your education, and your admission might be helped through geographical distribution (colleges do want a wide diversity of students).
- What kind of campus do you prefer? Would you want to be at an urban campus or in a small town? Is this campus residential, with most students living in dorms or nearby, or is it primarily a commuter school where students go home on weekends? Are you looking for ethnic diversity or a large population of international students or a specific religious affiliation?
- Are you interested in a college that has a freshman class of 10,000 students, or 800 students? Larger colleges usually have more variety in classes and majors offered, and larger/better equipped facilities (labs, sports, etc.), but smaller colleges may mean a more personalized education.
- What are the freshman classes like? Are there 500 students in a lecture hall or smaller discussion groups? Are the classes taught by graduate students or professors? Are the classes you need or want readily available, or do freshmen have the lowest priority in registering for classes? Are most students able to complete the requirements and graduate within four years? What is the overall graduation rate?
- What special opportunities are you looking for? Does this college offer internships or externships? Study abroad for a semester? A semester at sea? Steel band or marching band? Bagpipe/fencing/scuba lessons or intramural soccer? If you are looking for a specific program or major that is not available at a Virginia university, the Academic Common Market might be able to provide you with in-state tuition at an out-of-state institution.
- If you are an athlete, does this college offer what you need to continue your training?
- Is this college accredited? What is the ranking? Are the science labs and technology current or outdated? When you contact any of the offices or departments, or even walk across the campus, does it seem to be user-friendly?
- How much will it cost? Cost needs to be considered, but it should not be the only factor in your choices. Most colleges review the FAFSA (financial aid application) and try to offer a financial aid package that is based on your family’s documented ability to contribute, so your family’s expected contribution may be roughly the same whether you are looking at a college with $20,000 yearly tuition or a college with $5,000 yearly tuition. Virginia has excellent, highly regarded public universities that will give you a great education at a relatively low cost. Private universities and out-of-state tuition will increase the costs, but still might be affordable—check out the Financial Aid section in this handbook.
- Have you considered an Ivy League or other top tier university such as Stanford or MIT? Why or why not? Do you have the credentials (GPA, SAT scores, etc.) that are usually required for admission? These universities offer a world-class education, and their huge endowments mean that they can afford to be quite generous with financial aid.
- Are you a “legacy” (your parent or other family members are alumni)? Are you just applying to this college (or choosing this career) because that is your parents’ expectation? Or because they have a great football team?
- Can you change majors if you change your mind? Remember, you are very likely to change your major at least once during your college years, so give yourself some flexibility. Are the distribution requirements for each major so specific that it would be difficult if not impossible to change majors? Could you do a double major or an honors major? An undeclared or interdisciplinary major until you figure it all out? Can you take classes on a pass/fail basis, in case you want to explore a new topic but are worried about the grade?
- Are you looking at a range of college choices? The usual suggestion is to look for one “safe” college (easy or guaranteed admission), several competitive colleges that match your skills and goals, and one “stretch” college (difficult to get into but worth a try).

STANDARDIZED TESTING

PSAT/NMSQT

The Preliminary Scholastic Aptitude Test and National Merit Scholarship Qualifying Test are usually taken in the junior year, when the tests help determine eligibility for National Merit scholarships. Hampton City Schools offers the PSAT in the sophomore year as a practice test for the SAT, but only the junior year test is considered for National Merit.

SAT or ACT?

The SAT is a math, critical reading, and writing test that measures conceptual thinking and reasoning rather than specific facts. The ACT is an achievement test in English, math, reading, and science. Some colleges require only the SAT or only the ACT; others may accept either test. For PRACTICE TESTS, DEADLINES FOR REGISTERING, AND SCORE REPORTING GUIDELINES, check the College Board website for the SAT at http://www.collegeboard.com/ For the ACT, go to http://www.actstudent.org. For more information, contact your school counselor. Fee waivers may be available for eligible students.

Hampton City Schools offers free online test preparation for the SAT and ACT, accessible through each high school’s website.

AP TESTS and IB TESTS

These tests are administered in May. If their scores are high enough, students may be given college credits for the class, or may be granted exemption from required freshman courses.
WHAT ARE ADMISSIONS OFFICES LOOKING FOR?

This is not your parents’ admissions process. Colleges used to look for “well-rounded” students. Now, they are focusing more on your potential and personality and passions—which you will be able to contribute to the college community. Grades are important, but colleges are looking at the rigor of the courses as well as the grades. They are also looking for patterns, whether patterns of underachievement with inconsistent grades, or patterns of improvement and increased rigor of courses. A comparison of test scores, grades, and ability may be considered, with teacher recommendations taken into account to explain any discrepancies.

Admissions offices do read your essay(s) carefully. If you and 1700 other applicants all have near-perfect grades and phenomenal test scores, then your essay will give you the chance to stand out. On the other hand, if you don’t have great grades or test scores, then the essay will allow the admissions office to see another side of your capabilities. Take your time, take it seriously, and don’t procrastinate! Best advice? Don’t rely on spell-check or grammar-check programs, because they will miss a variety of errors. There are many online “helpful hints” sites for college admissions essays that can help take some of the anxiety out of writing process. Best advice? Don’t procrastinate!

Extracurricular activities and volunteer activities are considered in the admissions process as another way of determining who you are and what you might contribute to the university community. Activities where you have taken a leadership role and where you have made a sustained commitment tend to have the most credibility. Your academic and personal motivation are also evident in your choice of summer opportunities. Internships, Governor’s School programs, summer programs or classes offered through universities, and work experiences that reflect your interests are all valuable indicators of your skills and aspirations.

If you are applying to college as an athlete, check the NCAA website for additional information. Your application process, résumé, activities, etc., will be somewhat different.

APPLICATIONS

Application packets and materials can be obtained online through most colleges and universities. It is important to read all of the information carefully, to determine all deadlines, procedures, necessary documents to be submitted, fees, and any available options. Many colleges now accept the Common Application. This online application can be submitted to more than one college, with teacher recommendations also submitted online.

There are several application options to consider:

- **Regular Admission** is the standard application process. Applications are submitted mid-winter, and students must notify the college of their acceptance decision by May 1.
- **Early Action** plans are almost always binding acceptances, with deadlines in early fall and notifications in early January. Students can wait until May 1 to accept, after financial aid offers are available. Early action plans are for students who have special insight into your skills. Start early, and consider asking teachers who know you well to recommend you for early action.
- **Rolling Admission** allows the admissions office to see another side of your capabilities. Take your time, take it seriously, and don’t procrastinate! Best advice? Don’t rely on spell-check or grammar-check programs, because they will miss a variety of errors. There are many online “helpful hints” sites for college admissions essays that can help take some of the anxiety out of writing process. Best advice? Don’t procrastinate!

HELPFUL HINTS FOR STUDENTS:

1. **Pay Attention to Deadlines!** There is no forgiveness for late documents.
2. **Follow the Directions.** Read all directions carefully, including all supporting documents, and then be sure you follow the directions exactly. If the directions say to write a one-page essay and put “3a” and your name at the top of the page, then that is what you need to do. Reviewers have been known to throw out the second page of an essay that was supposed to be only one page.
3. **Use Your Computer for Clarity.** Handwritten applications are usually not acceptable (except maybe for a fast food or box-store job). If the directions say “key in” the information, that means to complete it online and print it out. You do want people to know that you are computer literate!
4. **Provide Complete Information.** Use your full legal name, not a nickname. The reviewer may cross-check documents, and if the names don’t match, the documents may not connect to you.
5. **Avoid Abbreviations and Acronyms, since the reviewer may not know what “HOBY” is.** Remember that there are a lot of high schools in the state, so NHS could be Northampton High School or Nandua High School or any one of a number of other schools. Also, avoid using emoticons on anything.
6. **Use an Appropriate Email Address.** If your email is “deathdragon@…” or “insomg1fed@…” or “foxylady@…” you probably want to use a different address for your official correspondence. Addresses that are free for casual correspondence may be misinterpreted by admissions officials.
7. **Delete or Block Any Inappropriate Pictures and Activities from Your Social Networking Sites.** As these do get checked by admissions officials. Better yet, don’t post them in the first place—once an inappropriate photo or message is posted online, it can come back to haunt you, even if you think it was deleted. Remember, too, that inappropriate can be more than illegal drugs or sexual implications—it can also mean discriminatory comments, negativity toward teachers or peers, sharing confidential information, bad-mouthing anyone, lying about qualifications, or showing poor communication skills. Your online presence is a public reflection of your character.

8. **Start in Plenty of Time to Obtain the Needed Information.** You can’t get a principal’s signature if she is at a conference on the deadline day, and the teacher’s son may come down with the flu on the one day she was planning to work on your letter. Even snow days can’t negate a missed deadline.

9. **Proofread Everything Before You Submit Anything.** Check spelling, grammar, spacing, page numbers, dates, phone numbers, and everything else for accuracy. Make sure all requested signatures are included. When competition is fierce, even small details can make a difference!

10. **Keep Copies of Everything You Submit.** Keep copies of your test scores, test admissions tickets, credit card receipts or canceled checks for fees, résumés, essays, and all other application materials.

TEACHER RECOMMENDATIONS

Remember that teachers are not required to write great recommendations for you. Most teachers are glad to help their students, but your respect for a teacher’s time and workload will go a long way. Match your requests to the teachers who know you the best, and consider asking teachers who may have special insight into your skills. For example, if you had a professor from Virginia Tech in your agricultural Summer Residential Governor’s School, and you want to be a science major at Tech, that would be the teacher to ask for a recommendation.

- Give teachers plenty of time (two weeks minimum) to complete the recommendations.
- Consider asking academic summer program teachers, mentors, internship bosses, or other people who would be able to give the college a great picture of your skills and talents. Start planning before your senior year, in case you need to supplement what your senior class teachers can provide for you.
- Give teachers good reasons to recommend you. Coming to class on time and turning...
in your homework are the minimum effort required—descriptions of your thought-provoking participation in class discussions and your enthusiastic independent research will go much further in the admissions offices.

- Give teachers all of the information they need, including:
  - Complete mailing addresses or correct URLs for electronic submissions
  - A copy of your current résumé, including accomplishments that you would like the teacher to highlight
  - A copy of the rubric, if available, that will be used to evaluate your letter
- Thank your teacher for completing the recommendation.

**School Counselor Assistance**

Your middle and high school counselors can provide a huge amount of assistance to you in this process, starting with the development of your Personal Academic and Career Plan. They have forms, handbooks, college literature, SAT and ACT testing information, NCAA registration information, and extensive scholarship information. They may assist you with interest inventories and your career path choices. The school counselors will also be sending out your transcripts, grade reports, disciplinary reports, and other documents as needed. In addition, high school counselor offices may schedule college representative visits. Pay close attention to announcements and bulletin boards for advertisements of events and activities that will assist with your college search and application process.

For high school students, Hampton City Schools sponsors a regional college and career fair in late October. For middle school students, the college and career fair is mid-December. The Virginia Association of Student Financial Aid Administrators (VASFAA) sponsors a Super Saturday event in Hampton that is a wealth of information on financial aid and scholarships. Super Saturday is usually in late January.

The Phoebus High School guidance/school counselor website has an online quiz to help students choose a college major. Although the content on any website is always subject to change, the HCS high school counselor/guidance department websites will have current information, dates for events and testing, and important deadlines for each school year.

**Consultants**

For students who may be applying to highly competitive colleges, or who may need extra preparation to improve their SAT or ACT scores, there are some options for additional assistance. One local consultant, Dr. Ellen Fithian, provides college planning and standardized test preparation, as well as a free monthly newsletter (College Planning Minutes) for parents. Her web address is http://www.hredconsulting.com. For additional services or other information, contact your school counselor.

**Financial Aid**

There are several kinds of financial aid, and many procedures and forms needed to apply for it. The important thing to remember is that financial aid is available, one way or another. It just takes some perseverance to find it. Even traditionally expensive Ivy League universities may be more affordable than you might think. Here is information from the Harvard University website:

> We remain deeply committed to making a Harvard education affordable for all admitted students and invite you to learn more about our financial aid program. All of our financial aid is awarded on the basis of demonstrated financial need—there are no academic, athletic or merit-based awards, and we meet the full need of every student, including international students, for all four years.

Our new financial aid policy has dramatically reduced the amount families with incomes below $180,000 are expected to pay, and parents of families with incomes below $60,000 are not expected to contribute at all to college costs. We no longer consider home equity as a resource in our determination of a family contribution, and students are not expected to take out loans, which have been replaced by need-based Harvard scholarship. This new program has reduced the cost to middle income families by one-third to one-half, making the price of a Harvard education for students on financial aid comparable to the cost of in-state tuition and fees at the nation’s leading public universities.

**FAFSA**

The Free Application for Federal Student Aid (FAFSA) is the basis for most financial aid packages. Colleges use your estimated family contribution, based on information from the FAFSA, to determine your need for additional funds. You should submit the FAFSA as soon as possible after January 1 of your senior year. It must be signed by a parent. The application is available online at http://www.fafsa.ed.gov, or through your school counselor.

**Academic or Merit-Based Scholarships**

Academic scholarships may be awarded through community organizations, businesses, universities, government agencies, or private foundations. Scholarships and grants do not have to be repaid—they are “free money,” although there may be some stipulations, such as maintaining a minimum grade point average or full load of courses.

**Athletic Scholarships**

Students who are interested in athletic scholarships should register online with the NCAA’s Clearinghouse at http://eligibilitycenter.org/ECWR2/NCAA_EMS/NCAA.html.

**NEED-Based Scholarships and Grants**

These awards are usually made as part of a financial aid package offered by a university, along with loans or work-study programs. The amount of these awards is usually determined by an analysis of the student’s FAFSA information. This part of the package does not have to be repaid.

**Virginia Tuition Assistance Grant (VTAG)**

VTAG is a non need-based grant for Virginia residents attending a private Virginia college or university. The money is authorized by the legislature each year, with the amount determined by the available funding and the total number of eligible applicants. For 2010-11, the maximum funding was $2,600 for undergraduates, and $1,130 for students in graduate programs. Students must meet specific eligibility requirements. VTAG money cannot be used for religious training or theological education.

**PELL GRANTS**

Pell Grants are federal grants for undergraduates with documented financial need, up to $4,000 per year. They do not need to be repaid.

**FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT (FSEOG)**

The FESOG program provides additional funding for students with exceptional need (low-income families). The money is distributed through the university.

**PERKINS LOANS**

Perkins Loans are federal loans with very low interest rates, and can be used for both undergraduate and graduate study. These are ten-year loans, with repayment starting nine months after graduation. In some cases, these loans may be forgiven or cancelled, especially if the student chooses to work in a public or non-profit organization, such as teachers in special education or in Title I schools, Peace Corps, or law enforcement; even some attorneys and medical researchers may qualify for loan forgiveness.

**STAFFORD LOANS**

Stafford Loans are low interest federal loans that may either be subsidized or unsubsidized, awarded in variable amounts depending on your year in school. The amounts are based on need as documented through the FAFSA. You must be enrolled as a full time student at the university to qualify.

**ROTC**

Students who join the Reserve Officers Training Corps in any branch of the military may be eligible for scholarships that can be applied to tuition, books, and fees. There is an obligation for military service upon graduation from college.

**Work-Study**

Work-study programs may be part of the financial aid package from a university. Students are offered part-time jobs on campus to help supplement other funding.
**Virginia College Savings Plans**
Virginia offers four different savings plans under the Internal Revenue Code Section 529. The website at [http://www.virginia529.com](http://www.virginia529.com) offers a comparison of the four plans, as well as financial aid calculators (including a cost of waiting calculator). Enrollment in these plans can start as early as infancy; the Virginia Prepaid Education Program can begin as late as ninth grade.

**Military Survivors’ and Dependents’ Educational Assistance Program (DEA)**
Dependants’ Educational Assistance provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. For eligibility information, contact the Department of Veterans Affairs, or check the website at [http://www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet_General.html](http://www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet_General.html).

**Super Saturday**
The Virginia Association of Student Financial Aid Administrators (VASFAA) offers regional workshops on financial aid, and provides assistance in completing the FAFSA. The Super Saturday events are usually in late January. Contact your school counselor or the website at [http://www.vasfaa.org/docs/toc_students_families.html](http://www.vasfaa.org/docs/toc_students_families.html) for this year’s date and a list of what to bring.

**Academic Common Market (ACM)**
The Academic Common Market (ACM), is an arrangement among Southern states allowing students to pay in-state tuition rates at out-of-state schools while studying in select programs not available at Virginia public institutions. Photojournalism, aviation, polymer and fiber engineering, equine administration, dance education, cardiovascular perfusion, sacred music, Latin American studies, interior architecture… see the website for a current list of programs that qualify: [http://www.schev.edu/students/academiccommonmk1.asp](http://www.schev.edu/students/academiccommonmk1.asp).

**Virginia Commonwealth Award**
This is a state grant program, with money appropriated by the Virginia General Assembly and sent to Virginia public two or four year colleges and universities to be distributed to students enrolled at those institutions who have a demonstrated financial need (FAFSA). For more information, contact the financial aid office at the college you are considering.

**Tax Credits and Deductions**
Parents and students may be able to deduct tuition expenses on their federal income taxes, even if they do not itemize deductions. For details, check Tax Benefits for Education on the IRS website at [http://www.irs.gov/taxtopics/tc457.html](http://www.irs.gov/taxtopics/tc457.html).

**Defaulting on Loans**
Financial aid can be of critical importance in getting through college, but the consequences of defaulting on student loans can be very serious. Perkins and Stafford loans cannot be discharged in bankruptcy. Students and parents should carefully read all of the financial aid documents and agreements, and be sure that everyone understands the terms of the loans. Keep accurate records, and make copies of everything. If you should find yourself in a position of not being able to repay a loan, contact the lender for help in negotiating a solution or possible deferral.

**SCAMS**
There are many financial aid and scholarship scams, unfortunately. Remember that you should not have to pay anyone to fill out the FAFSA (it is free), and work with your school counselors and college financial aid offices to find legitimate sources of financial assistance.

**Fee Calculators**
Some universities provide fee calculators on their financial aid websites to assist students in determining the actual cost of attending, as well as the approximate amount that the family will be expected to contribute.

**Actual Costs**
When determining the actual cost of attending college, there are costs that must be considered in addition to tuition and room and board. These costs include:
- Tuition – include projected yearly increases over four years of attendance
- Fees – lab, art, activity (sports/gym), parking
- Health insurance
- Food – in addition to meals in the dining hall, add late night snacks, eating out with friends, weekend expeditions, etc.
- Personal – laundry, clothes, medical needs, smart phone, movies/recreation
- Books – Required textbooks sometimes can be purchased online for a discount, but textbooks may cost $100 to $150 or more, each
- Computer support fees/insurance
- Computer and supplies – ink cartridges, paper, upgrades, repairs or replacements, required versions of software for specific classes; additional technology such as responders, iPads, iPads, Kindles, etc.
- Transportation – rides or flights home
- And just when you think you have finally made it through, there are graduation fees and purchase or rental of your cap and gown.

Is college worth the cost? Absolutely, in terms of your future earning power as well as your personal experience and growth. Check the research.

**Acceptance Information**
The “fat envelope” is not the finale for the admissions process. A student may request a deferred acceptance for a year for work, study, or travel—but make sure that deferring the acceptance does not impact the financial aid package. Sometimes a student is waitlisted, which may or may not mean eventual acceptance. Multiple offers of acceptance mean more decisions, but if you are accepted into a college where you have chosen not to go, let the college know as quickly as possible so that another student may be offered the slot and/or financial aid. If for some reason you have a very serious question or concern about the decision, you will need to contact the admissions office yourself. It is your educational career, and the college would much rather hear from you than from your parent.

**Considerations for Special Groups**

**International Baccalaureate (IB) Students**
IB students who graduate with an IB diploma have a significant advantage in the college admission process. Universities recognize the rigor of IB coursework, and understand that IB students are well prepared for college level classes. Some Virginia universities will accept an IB diploma as a credential for admission, others will grant 2nd year status on admission for IB diploma holders. Most will award credit or placement for IB classes, depending on the course exam score. Students should check with each university to determine the specific criteria accepted by that university.

In addition, IB students have access to an international IB database containing admissions requirements and contact information for universities around the world. Since IB diplomas are recognized internationally, students who are considering study abroad already have the necessary credentials to document their coursework and capabilities.

**Academically Gifted Students**
Gifted and very advanced students may have some additional specific issues to consider in the college search process. In no particular order, here are some things to think about:
- Does your future career require a graduate degree? If so, does your undergraduate major meet the prerequisites for admission into that graduate program?
- Some doctoral programs prefer that bachelor’s degrees are obtained from a different institution than the terminal degree. For example, if you want to get a Ph.D. in an African archaeology from the University of Virginia, then consider a different college for your undergraduate anthropology degree.
- Are you interested in early entrance to college or early graduation? Some universities offer those possibilities, but check out the pros and cons.
- Does the college offer opportunities for double or honors majors? If you have many interests or specific passions, can you design your own major?
- If you have many interests to winnow, looking for a good match in a college can be difficult. Lots of students change majors at least once—be sure that there is sufficient flexibility to change plans should you be absolutely inspired by a phenomenal professor in an unexpected field.
- Sometimes the prerequisites for the specific classes you want will limit your options. If you want to be a scientific or medical illustrator, make sure that students with a major in biology can also take studio art classes, which might usually be reserved for art majors.
- If you have been able to take high school courses in middle school, be sure to plan your high school schedule so that you still have appropriate math and foreign language classes.
in your senior year. It is quite difficult to do well in your first college math class if the last time you took math was in tenth grade; similarly, you don’t want to have forgotten the Level IV Spanish you took in tenth grade when you are sitting in the Spanish placement exam during freshman week.

✓ Verify with each college which dual enrollment courses they will accept for a particular major—some science departments prefer that students take their introductory science classes at the university, because they cannot verify exactly what was taught in the dual enrollment course. They want to be sure that the students are adequately prepared for molecular genetics, or… whatever.

✓ Even if you are not a particularly competitive person, consider competing on one or more academic teams in middle and high school. These activities can showcase your teamwork, problem solving potential, dedication to a long-term project, creativity, and advanced academic skills—all appealing to the admissions officers.

✓ Are you considering a particular university and major because it is expected of you, or because you really think it would be a good match for you? Parents can put a lot of (often unintended) pressure on their students to meet certain expectations, whether to go to a particular college or to choose a particular career. Think about where you want to be and what you want to be doing in ten years, and then figure out what you need to do to get there; show your parents what research has gone into your choices.

✓ If you have many interests and passions, take care that your admissions essays don’t become laundry lists. You need to present a “Who are you?” package that showcases what you can offer to the university community, a big picture rather than a random checklist of accomplishments.

✓ If you are an underachiever and your low grades do not match your high test scores, or if you over-think tests and your low test scores do not match your high grades, you will need to provide an explanation somewhere within your admissions packet, so that your actual ability can be fairly considered.

✓ A special note for students who are “bored” in their high school classes, and whose grades may reflect that lack of interest: now is the time to learn to play the game. Playing the game means figuring out how to take responsibility for your education, even if it means cooperating with a teacher whom you dislike. Everything counts from ninth grade on (or in some cases middle school) and can have an impact on your future. These very teachers who are boring you are the ones who make decisions about your future—recommending you for scholarships, awards, admissions, etc., or talking about your attitude to other teachers who are making those recommendations. If you can get through high school, and get into a good university, you will have the opportunity to take all kinds of scintillating and fascinating classes (and yes, some “boring” prerequisites that can’t be avoided), leading you to a fulfilling and lucrative career in designing video games, or whatever—but you have to get there. If you have to take your notes in runic or do your math in binary to keep your mind challenged and awake, then fine, that is what you should do. It may also help to talk to the teacher to see what else you can offer to help make the class more productive for you—an independent project? Research? Related reading? Suck it up, play the game, and remember that a great experience in college is worth working for.

✓ College is really VERY different from high school. In some cases you will discover “There are other students who think like I do!” In other cases, you will meet your first really tough academic competition. Either way, be prepared for challenges and changes. Existentialism can hit hard. So can profound inspiration.

ATHLETES
Read up on the collegiate athletic associations to verify the eligibility requirements, including course requirements, minimum test scores, and minimum grade point averages.

✓ The number one reason that talented student athletes do not get recruited into sports programs is that they don’t meet the admission requirements for the college. Your great athletic talent won’t matter if you don’t meet the requirements to be admitted.

✓ Don’t choose a college just because of the sports program, team, or coach. Coaches get fired or retired. If you get injured and are unable to play, you will still need to take the classes required for your degree.

✓ Do a reality check. Less than 1% of talented high school athletes get an athletic scholarship to attend an NCAA college. Dream big, but pay attention to your academics as well as your athletics.

✓ If you do get an athletic scholarship, stay involved in your academics and take the classes you need to get your degree. It is not enough just to take courses to stay eligible for sports—keep your future career goals in mind, too.

SPECIAL NEEDS AND ACCOMMODATIONS
Colleges and universities are not held to IDEA and the federal special education regulations that pertain to K-12 schools. If you have an IEP or have other special needs or require accommodations, you will need to contact your choice colleges individually to see what policies and procedures are in place.

VIRGINIA EDUCATION WIZARD
For the most current and up-to-date information on college planning, bookmark the Virginia Education Wizard website at http://www.vawizard.org. This site has a vast amount of very helpful information on all of the areas covered in this guide. Start your journey…
THANKS

We would like to thank the following people for their contributions to this handbook:

- Dr. Linda Shifflette, Superintendent, Hampton City Schools
- Whitney Cataldo, IB Coordinator
- Myra Chambers, Principal, Hampton High School
- Sharon Gates, AVID
- Ruth Grillo, Director, Academic Advancement and Enrichment
- Dr. Patricia Johnson, Deputy Superintendent for Curriculum and Instruction
- Barbara Kimsey, Assistant Principal, Hampton High School
- Jennifer Markham, AVID
- Penny Petersen, Director of School Counseling
- Jesse White, Curriculum Leader, Career and Technical Education
- Vikki Wismer, Director, Governor’s School for Science and Technology
- Dr. Donna Woods, Executive Director of Secondary School Leadership
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