





College and Beyond

A short guide to the college application
process



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Who is Mr. Giordano?

Mr. Giordano has been a counselor for the past 20+ years. He has worked in a variety of settings, including homeless shelters for runaway teens and private and public high schools in New York City and Miami. He holds a BA and MA in criminal justice from SUNY Albany as well as an MEd and EdS in school counseling from the University of West Alabama. Mr. Giordano founded Admissions and Aid Consulting, where he consults high schools and individuals on the college application process. Born and raised in the Bronx and now lives in Valley Stream Long Island with his wife and two children.

Some big changes in college admissions

There are two primary factors that are impacting the college admissions process:

- The Coronavirus
- Heightened awareness of systemic racism: Colleges are now making a concerted effort to:
 - Increase diversity in admissions
 - Address some of the systemic problems within higher education such as the lack of diversity of professors and curriculum.
 - Increased HBCU funding

Current seniors class of 2021



Can I still apply to college?

- It is absolutely not too late to apply to more colleges! Yes, some college deadlines have passed, but others having rolling admissions.
- Rolling admissions means that colleges will continue to accept applications on a rolling basis until they fill the class of incoming freshmen.
- There are currently over 1,200 colleges that have rolling admissions. Some may be found on the Common Application while others have their own application.
- Virtually all SUNY and CUNY schools are rolling admissions with the exception of SUNY Binghamton, SUNY Stony Brook, CUNY Macaulay Honors College, CUNY Sophie Davis Biomedical Education, City College Grove School of Engineering.

What is HEOP/SEEK/EOP?

- All three of these programs are the same but at different types of institutions. EOP is for SUNY, HEOP is for some New York Private Colleges, SEEK is for CUNY.
- All three programs have the same financial requirements but different academic standards.
- Some schools will cover the full cost of attendance while others require a financial contribution to attend. For instance, Columbia University HEOP requires no financial contribution while SUNY Fredonia will only provide tuition plus a small portion of room and board.
- For a household of 4, your household income must be at or below \$48,470.
- These programs are extremely limited and require significant paperwork.

Is it too late to complete the FAFSA?

- The actual deadline to complete the FAFSA is June 30th 2021. However, some schools have institutional deadlines to apply for financial aid. This means that if you complete the FAFSA after the institutional deadline you will still receive federal aid, but may lose institutional aid.
- Completing the FAFSA requires 3 steps:
 - Student FSAID
 - Parent FSAID
 - FAFSA
- The max Pell Grant you can receive is \$6,495

My parents make “too much” money, should I even bother to complete the FAFSA?

- EVERYONE should complete the FAFSA no matter how much their parents make.
- Each school has different requirements for aid. While you may be ineligible for a Pell Grant, you may still be eligible for institutional or State Aid. Both require that you complete the FAFSA.
- Everyone that completes the FAFSA qualifies for low interest direct government loans. The current interest rate is only 2.75%. Some of these loans can even be subsidized which means you don't pay interest until you graduate.

What is TAP?

- The Tuition Assistance Program provides financial assistance to New York residents.
- Like the FAFSA, TAP requires you to complete a separate application.
- The max TAP grant you can receive is \$5,165.
- To apply for TAP you should follow the link on the FAFSA submission page to complete the application for state aid.
- If you have already submitted the FAFSA, then you can create a TAP account by visiting <https://www.tap.hesc.ny.gov/totw/>.

If my parents make “too much” money, should I bother to complete TAP?

- Everyone should complete the TAP application.
- There are other types of financial aid and scholarships in New York that have varying income requirements.
 - The Excelsior Scholarship: If your parents make \$125,000/year or less you can receive a grant equal to the cost of tuition at a SUNY or CUNY.
 - New York State STEM Scholarship: If you are at the top of your class and plan on majoring in a STEM field, you may be able to receive a grant for full tuition at a SUNY/CUNY or reduced admission at a private college.

Can I take out a loan to pay for college?

- The maximum amount of a student loan that a student can take is \$5,500 dollars. Some of that loan may be subsidized (up to \$3,500).
- You may also be offered a Parent Plus Loan at a rate of 5.3%. This is a parent loan. The parent loan can be for the amount that financial aid does not cover up to the cost of attendance.

Can't I just apply for scholarships to pay for college?

- For the most part, scholarships are automatically granted at most colleges based on certain academic and other criteria. There is typically no extra application.
- Some colleges DO have other scholarships that require applications. To determine if there are other scholarships, visit the financial aid section of the school website.

Are the FAFSA and TAP the only financial aid applications?

- In addition to the FAFSA and TAP, many colleges require the dreaded CSS Profile. This is a very complicated financial aid form which is required in order to receive institutional aid at the more competitive colleges with higher endowments.
- The greater a colleges endowment, the more aid they can offer you. It makes sense to apply to some colleges with healthy endowments. Some colleges will even commit to paying the full cost of attendance for students under a certain income...Some even WITHOUT loans.
- If you miss the deadline for the CSS Profile, you risk losing tens of thousands in aid. I had a student that would have qualified for a full grant to attend NYU but ended up with nothing because she missed the deadline.

So how much will college cost?

- This is a very tricky and confusing question. Sometimes colleges will intentionally mislead you into thinking that your cost is less than it actually is.
- At some point between now and April you will receive a financial aid package. This package will list all of the aid that you are receiving, including loans and self help aid. It is important to breakdown each financial aid package and calculate what your true cost is before loans and self help aid.
- All colleges have a net price calculator on their websites which estimate your cost to attend. I advise you to do this. An example can be found here <https://www.nyu.edu/financial.aid/misc/npc/>.

Once I complete my FAFSA, TAP, and CSS, am I done?

- Unfortunately, no! Completing these forms typically triggers further requirements:
 - Dependency Verification
 - Tax transcripts (4506-T)
 - Verification of non-filing (4506-T)
 - Copies of tax returns
 - IDOC
 - H/EOP forms and verification
 - And more...
- The only way to be certain that you have completed all of the requirements is to check the status of your application. Never assume you are done.

Is my financial aid offer final?

- While SUNY and CUNY schools will not negotiate financial aid, most private schools will consider an appeal for more money.
- You can even present evidence to the financial aid office at each school that your financial circumstances have changed and ask them to recalculate your expected contribution. This is called a professional judgment.
- You can also ask one college to match the offer of another college.
- It NEVER hurts to ask for more money! Many schools would rather give you more aid than have you go to another institution.

How do I keep track of all of the requirements and missing documents?

- Status checkers and application portals are critical during the application process. It is impossible to keep track of all of the requirements and missing information without regularly checking the portals.
- These portal logins are usually emailed to you. Each college has a different portal for you to check.
- Most colleges will not inform you if you are missing information. This is particularly true for financial aid. The responsibility is on you to complete the process.
- CHECK YOUR EMAIL REGULARLY!!!

When do I have to commit to a college?

- The national deadline to commit to a college is May 1st.
- You are not committed to a college until you deposit.
- Some colleges will waive or reduce the deposit if you can not afford it. This is especially true for H/EOP students. It never hurts to ask.

How can I commit to a college if I have never even visited?

- This is a great question. Many colleges will offer accepted students the opportunity to visit campus in the Spring. Some will even pay for you to visit and provide free transportation.
- Many colleges are requiring reservations with limited availability for in-person visits. Plan ahead!

I have been accepted to my top choice, now what?

So you have been accepted to your top choice and have received your financial aid package. You have calculated the true cost and know you can afford it. The next steps are:

- Accept the financial aid package (electronically or manually)
- If you are taking a loan, complete Loan Entrance Counseling and the Master Promissory note.
- If you elect not to use health insurance through the school and to use your own, you must waive this. This can save you some money.
- Choose your housing and meal plan
- Register for classes
- Attend orientation (often required before you can register for classes)

What should I do over the summer?

MAKE MEANINGFUL SUMMER PLANS, BUT DON'T FORGET TO RELAX

By the time summer rolls around, you'll be ready for a vacation. Reward yourself by taking time to decompress, while also taking part in a meaningful activity or two. Volunteer in your community. Get a part-time job. Consider a summer camp in a sport or area of interest. These activities will do more than develop your character and strengthen your skills. They'll also tell college admission officers you care about your future.

Juniors class of 2022



How do I create a successful college list when there are so many colleges?

- With thousands of colleges to choose from it is important to narrow down a list to no more than 35 colleges by the end of your junior year. This list should shrink to no more than 20 colleges by August. The best number to have is between 10-15 colleges.
- The college list is the single most important thing you can do in your junior year. Most students either go too heavy in the reach category or aim too low.
- Make a list of all of the characteristics that you are looking for in a school. Geographic region, school size, diversity, cost, majors, etc...Now use one of the many college search tools to create your initial list.
- I like to use [College Navigator](#) because it is created directly from government data and allow you to export the list to excel.

How do I create a successful college list when there are so many colleges?

- Now that you have your initial list you can begin to narrow it down further into reach, fit, safety categories. You do this by requesting a copy of your transcript from your school and obtaining your cumulative gpa. Your cumulative gpa is the average of your freshman, sophomore, and junior year. It will either be out on a 100 or 4.0 scale.
- Look at your PSAT or SAT score and add about 100 pts to it. This is not exactly a scientific method, but will give you an idea of where you expect your SAT score to end up if you were to take it with some practice. This will also help you to determine if you should even use your test scores.
- Did you take AP, College, or Dual enrollment courses? Did you challenge yourself? Did you take the minimum credits for graduation in core subjects or did you take extra core classes?

How do I categorize college fit?

- Now that you have input all of the data into the college search you will end up with a pretty significant list (35-40 colleges at least).
- Create a fit column and label each school. Be honest about your chances.
- The final list should have equal number of fit categories. Consider cost when determining fit. Do some research on how generous a college is with financial aid. Can you afford it?
- Makes sure you include public and private colleges in your list.
- Don't choose a specific major yet as that may eliminate some fit colleges. For instance, if you choose social work you may eliminate colleges even though you don't need to major in social work to become a social worker.
- If you are pursuing a career in a specific health-related field or engineering then it is important to include that in the search since not all colleges have these majors. If you are interested in engineering

Will colleges require the SAT for the class of 2022?

- I believe many colleges will continue the test-optional policy for at least one more year if not indefinitely.
- Know the difference between test-optional and test-blind:
 - Test-optional (Most Schools) - You can submit an application without test scores. It is your choice should you want to include scores. If included, they will be considered. If not, they claim to not hold it against you.
 - Test Blind (very few schools) - Test scores are neither required nor considered.
- There are consequences to excluding test scores:
 - If you remove scores from the equation then everything else becomes weighed more heavily, especially your academic achievement.
 - AP classes and scores will become increasingly more important moving forward, especially with the cancellation of the SAT subject exams.

Should I take the SAT? If I do, when should I submit my scores?

- If you can safely test then you should absolutely take either the SAT or ACT. The ACT is working on an at home testing option for the fall. No date has been announced.
- I would recommend taking 1 SAT and 1 ACT this year if possible. Then, whichever test you are most comfortable with, you should focus on. If taking both is not possible then use your PSAT scores and take some online practice ACT tests.
- Once you have scores you can compare them to the median SAT score at a given college. This will give you an idea if you should use your scores or withhold them. There are some other factors that you should consider as well. For instance, if you are EOP or HEOP you should compare your scores to students in that category also. Typically the median score in those programs is lower than the median score in the general population.
- Also, some colleges require test scores for scholarships. No tests no scholarship, even if you are admitted without scores...

How do I improve my scores?

- Link your PSAT score and your College Board account to Khan Academy. You will receive an individualized study plan.
- If your school offers a free test prep class, take it!
- If you have the resources, consider paying for a course through Kaplan or some other company. There are always offers for online only classes at a heavily reduced rate. Keep your eyes open and read your emails!
- Take as many practice tests as you can. The more you practice the higher your score potential. Scores typically increase up to 100 points from your first to second test, so take the test twice if possible.

How do I choose a major/career?

When considering a major ask these questions:

- Pick a major based on abilities
- Pick a major based on values
- Pick a major based on interests
- Pick a major based on passions
- Will you still enjoy it years from now?
- Is it employable?
- Will it be around later in life?
- Will it pay?
- Your major matters when you complete an application. For instance, applying into a PA or Nursing program at a school may make it more difficult to get in.

How do I choose a major/career?

- Consider taking a college major assessment test, which helps you decide how to choose a major by asking several dozen questions.
- For tests to see what major is right for you, check out the “[What should I major in quiz](#)” by Loyola or the “[college major personality quiz](#)” from ThoughtCo.
- You can also visit [ONet Online](#), where you can explore occupations that you may not have considered or even knew existed.

Do colleges require recommendation letters?

- All students will receive a recommendation letter from their counselor so start to get to know your counselor very well. Schedule an appointment ASAP.
- Some schools also require 1-2 teacher recommendations.
- Teacher recommendations are requested through Naviance only! DO NOT add a recommender in Common Application unless it is for an “other recommender”!!!
- You must speak with a teacher directly first before adding them to Naviance. Some teachers have a form that they require in order to submit a recommendation letter. The earlier you request the recommendation letter the better.
- Make sure you pick a teacher that knows you well.
- The more information that you provide to the teacher about yourself, the better the letter will be. Consider supplying the teacher with a resume.
- Speak to the teacher in your junior year.
- Have your recommenders lined up by the end of junior year.

College Essays

- Essays should be PERSONAL. They should set you apart from other applicants. It is your one opportunity to share with an admissions representative personal events in your life. Examples are: unusual family situations, family illness, neighborhood crime/poverty, languages spoken in house, first generation to college, accomplishments, etc.
- Essays will be copied to the Common Application by you.
- The essay cannot exceed 650 words.
- Essays should NOT restate your resume and application.
- They already have your GPA, test scores, extracurricular activities.
- Make sure that your essay highlights personal characteristics that colleges are looking for in a student.
- Have it DONE by September 2021

What are the College Essay Prompt? What is a prompt?

1. Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.
2. The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
3. Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
4. **Reflect on something that someone has done for you that has made you happy or thankful in a surprising way. How has this gratitude affected or motivated you? (NEW PROMPT 2021)**
5. Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
6. Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
7. Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.

How do I start my Essay?

- Go to my website and watch my college essay presentation.
- Create a google doc and share it with your counselor or English teacher.
- Start to jot down ideas and run them by a teacher.
- Make sure that a teacher or counselor edits your essay. Don't make stupid errors.

College Visits

- There are several ways to visit with a college:
 - Go directly to the school and take a tour. It is best for the student and family to visit the school independently during an open house. Every college has an open house in the fall.
 - Sign up for high school college visits. Admissions counselors are visiting your high school to speak with you.
 - College Fairs – There are several college fairs that you can attend on your own. They are free and take place locally or virtually.
 - Accepted Student Days – Most SUNY schools will invite accepted students to visit in the Spring. These are usually low or no cost trips from Manhattan on a bus chartered by the college. These are great opportunities.
 - Take advantage of all of the virtual opportunities and 360 tours.

When can I create a common app account?

CREATE A COMMON APP ACCOUNT NOW

Now is a great time to start exploring the application so you know what questions you'll be asked. You can create a Common App account at any time, and your account can rollover from year to year, using the same username and password. Your college list and any questions you answer on the 'Common App' tab will rollover next year - when you're ready to apply - so you can begin answering questions in these seven sections: Profile, Family, Education, Testing, Activities, Writing, and Courses & Grades.

When will I complete the FAFSA?

While you won't complete the FAFSA until October of your senior year, it will be based on the tax return for 2020. That means that what your parents do now on their tax return will impact how much aid you receive almost 2 years from now. Know how your parents' filing status, dependents, income, household size, etc will impact your aid.

Should I apply Early Decision?

- There are typically three ways to apply to college:
 - Early Decision: Apply Early and find out early. This is binding. If you get in then you are bound to attend this college. There are some exceptions to this agreement.
 - Early Action: Apply early, find out early, no binding agreement.
 - Regular Decision/Rolling Admission: Apply by the college deadline date and usually find out by March. Some colleges will roll admissions, meaning that they will accept applications on an ongoing basis until they are full.
- There is an advantage to ED as they accept a greater percentage of students during this admissions cycle. Some colleges accept between 50 and 75% of their freshmen class during ED. This leaves fewer spots for thousands more applicants in regular decision. If you have a dream school, applying ED can maximize your chances.

Sophomores and Freshmen

What should I be doing as a sophomore or freshman to prepare for college?

- Educate yourself on college terminology.
- Focus on your academics. Take challenging courses.
- Test prep
- Take career assessments
- Create a college list early. Stay organized.
- Attend virtual information sessions
- Work on critical thinking skills, participate in activities, get involved in something that you are passionate about.
- Plan your summer. Consider a virtual summer program or in person if available. What you do during the summer matters.

Will the FAFSA change by the time the class of 2023 (sophomores) go to college.

- Beginning for the class of 2023 the FAFSA (2023-2024) will undergo a major change. This FAFSA, which will be based on the 2021 tax return, will:
 - Contain far fewer questions from 108 to 36
 - Divorced and “legally” separated parents would continue to have only one parent’s information on the FAFSA, but which parent’s information is required would be determined based on which parent provided the greater portion of the student’s financial support, instead of which parent the student lived with more during the past 12 months. This may or may not be determined by who claims the student on the 2021 tax return. Guidance from USDOE expected.
 - Legal separation may be required. If so then when parents are not legally separated or divorced they may be required to provide both incomes even if living separately.
 - Family size will include the student and parent. However, children and other people will be counted in family size only if they are dependents according to IRS rules.
 - I would recommend that serious consideration is given to who claims the children beginning in the 2021 tax year. This could have a serious impact on the amount of aid you are offered. Once the USDOE releases guidance, more concrete advice can be provided. You might also want to consider legal separation as well.
 - The custodial parent of the student completing the FAFSA is determined by which parent provides greater support. However, other dependents are based on the IRS definition.

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