

STERLING

GUIDANCE NEWSLETTER

NOVEMBER 2018

SENIORS!

COLLEGE APPLICATION UPDATE

- Now is the time to discuss **recommendation letters** with your teachers. Be sure to provide them with a completed “brag sheet”. These forms are available in the guidance office.
- You should be completing your **college applications online** and notifying your counselor to forward your transcript and letters of recommendation. Please do not wait for results of November SAT’s before completing your applications. The test results will be sent directly to the colleges you listed on your SAT applications.
- If you complete paper college applications, please do not mail them from home. Required documentation including official transcripts must be sent from the guidance office.
- There is still time to attend college fairs and visit colleges. If you visit a college during school hours, the **absence will be excused if** you complete the Trip Approval Form three days prior to your scheduled visit. Forms are available in the guidance office.

***** DATES TO REMEMBER *****

Make sure you check registration deadlines and avoid late fees.

DATES FOR THE SAT!

November 3, 2018 December 1, 2018
March 9, 2019 May 4, 2019 June 1, 2019

FAFSA – SUBMIT YOUR FAFSA BY THE DEADLINE AT YOUR COLLEGE FOR MANY SCHOLARSHIPS, GRANTS AND OTHER FINANCIAL AID AS PART OF YOUR FINANCIAL AID PACKAGE.

\$\$\$ SCHOLARSHIPS \$\$\$

NEW JERSEY SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS

DEADLINE: DECEMBER 10

Awards ranging from \$7,000 to \$9,000 for college bound seniors who plan to pursue a career in accounting. Scholarships are based on academic standing, standardized test scores, an essay and performance at a personal interview. Plan to enter a U.S. college/university in the upcoming fall semester. Have a cumulative three-year GPA of 3.5 or above or a minimum total SAT score of 1260 or minimum composite ACT score of 26. School transcripts and test scores should be submitted via mail, email or fax. Apply on line at www.njcpa.org

NEW JERSEY YOUTH SOCCER OPPORTUNITIES

Jeanine Willis Scholarship

Brett Fenster Memorial Scholarship

Allan B. Sinclair Memorial Scholarship

DEADLINE: DECEMBER 18

Six \$1,000 scholarships! New Jersey Youth Soccer is offering the above scholarships to assist college bound candidates with the higher cost of education. Please note the criteria for each scholarship and be sure all applications and supporting documentation are submitted to the NJYS Office by December 18. Apply on the website at www.njyouthsoccer.co,

GE-REGAN FOUNDATION SCHOLARSHIP PROGRAM

DEADLINE: JANUARY 10

\$10,000 renewable scholarships annually awarded to numerous students. This program honors the legacy and character of our nation's 40th President by rewarding college-bound students who demonstrate exemplary leadership, drive, integrity, and citizenship with financial assistance to pursue higher education. Apply online at www.reaganfoundation.org

ZETA PHI BETA SORORITY, INC.

GAMMA NU ZETA CHAPTER

DEADLINE: JANUARY 15

Up to \$1000 to a college or university. Application must include and official high school transcript, resume of achievements, two letters of recommendation, proof of community service, hours and leadership positions, a wallet-sized photo and a 500-word essay. **Applications are available in the Guidance Office.**

NATIONAL ASSOCIATION OF UNIVERSITY WOMEN SCHOLARSHIP PROGRAM

DEADLINE: FEBRUARY 15

This award is based upon the students' academic performance, community service and financial need. The scholarships will be awarded to two high-school seniors who will be attending an accredited College, University or Technical Institution in the fall. Applicants must have a minimum 3.0 GPA. Applicants must submit an official high school transcript, a list of activities/community involvement and a required 1000-word essay. **Applications are available in the Guidance Office.**

NATIONAL PORTFOLIO DAY!!

HOSTED BY TEMPLE UNIVERSITY'S TYLER SCHOOL OF ART

This event is specifically for visual artists and designers. It is an opportunity for those who wish to pursue an education in the visual and related arts to meet with representatives from colleges accredited by the national **Association of Schools of Art and Design**. Representatives will be available to review your artwork, discuss their programs and answer questions about professional careers in art. High school students, parents, teachers, guidance counselors and college transfer students are encouraged to attend.

SUNDAY, NOVEMBER 4, 2018

12:00 PM – 4:00 PM

Pennsylvania Convention Center, Hall E

<http://nationalportfolioday.org/>

RUTGERS PRE-COLLEGE SUMMER ACADEMIES

A limited number of need-and-merit-based **scholarships** are available for these academies. Apply for funding on the application form.

Engineering July 7-13 or July 14-20

Leadership July 21-July 27

Political Engagement July 28-August 3

Physical Therapy August 4-10

Co-curricular field trips, guest speakers, certificate ceremony and reception.

Live on campus with classmates in a modern, AC residence hall and more!

For additional information visit summer.rutgers.edu/academies to learn more about the Rutgers Pre-College Summer Academies!

COLLEGE VISITATIONS at SHS

NOVEMBER 2018

<u>DATE/DAY</u>	<u>TIME</u>	<u>COLLEGE</u>
1 Thursday	9:15 am	RCGC
6 Tuesday	9:45 am	Camden County College
6 Tuesday	1:15 pm	Cedar Crest College
7 Wednesday	9:15 am	Rutgers University
12 Monday	1:15 pm	Seton Hall University
29 Thursday	1:15 pm	NJIT

PENNSYLVANIA COLLEGE OF ART & DESIGN

Open House Registration

- a change to meet faculty
- the opportunity to talk with current students
- portfolio information
- information on housing
- resources to help you finance your college education
- the chance to explore our facilities

To register to attend an open house, please call the admissions department at (800) 689-0379 ext. 1001, or fill out our online registration form. All open house events take place from

*NOTE: If you apply to the BFA degree program at the open house, you **do not** have to pay the \$40 application fee.*

OPEN HOUSES

If you plan to attend...be sure to register on line!

<u>SCHOOL</u>	<u>LOCATION</u>	<u>DATES</u>
Albright College	Reading, PA	Nov. 10, 27
Arcadia University	Glenside, PA	Nov. 11, Dec. 3
Caldwell University	Caldwell, NJ	Nov. 18
College of NJ	Ewing, NJ	Nov. 18
Delaware Valley Univ.	Doylestown, PA	Nov. 12
Drexel University	Philadelphia, PA	Nov. 18, 19
Eastern University	Lock Haven, PA	Nov. 10
Jefferson University	Philadelphia, PA	Nov. 10
King's College	Wilkesboro, PA	Nov. 12
Loyola University	Baltimore, MD	Nov. 10
PA College of Art/Design	Lancaster, PA	Nov. 18
Rider University	Lawrenceville, NJ	Nov. 12
Rowan University	Glassboro, NJ	Nov. 12, Dec. 3
Seton Hall University	South Orange, NJ	Nov. 19, Feb. 18
Stockton University	Galloway, NJ	Nov. 12, Dec. 3
Temple University	Philadelphia, PA	Nov. 6
Towson University	Towson, MD	Nov. 3, 4, 10, 11
Wesley College	Dover, DE	Nov. 10
Widener University	Chester, PA	Nov. 19
William Paterson Univ.	Wayne, NJ	Nov. 20

What's the Price Tag for a College Education?

Tuition is only one part of the cost of going to college. Other expenses range from meals to housing to bus passes. Learn how all these expenses add up to a college's "sticker price."

In its most recent survey of college pricing, the College Board reports that a "moderate" college budget for an in-state public college for the 2017–2018 academic year averaged \$25,290. A moderate budget at a private college averaged \$50,900. But what makes up these charges? Of course, financial aid might help cover some costs, but it is good to know how they add up to a total "cost of attendance" figure provided by the college.

What Goes into the Cost of College? First of all, there is tuition, the money you pay a college for academic instruction. Then there are "fees," charges for specific services such as Internet access. Many colleges list "tuition and fees" as one amount without breaking it down. And lastly, there are all the other expenses associated with going to college: housing, meals, books, school supplies, and "miscellaneous." If you are wondering what's behind these costs, read on.

Tuition Tuition is what colleges charge for the instruction they provide. Colleges charge tuition by the units that make up an academic year, such as a semester or quarter. An academic year typically runs from fall through spring.

Tuition at public colleges is often a bargain for state residents, but not for out-of-staters, who often pay double the tuition of residents. (Other costs, such as student fees and room and board, are usually the same for residents and nonresidents.)

Tuition at some colleges can vary by major. Students in the sciences, engineering, computing, premed programs, and the fine arts often pay more. For example, at University of Illinois Urbana-Champaign, students enrolled in the science and engineering programs paid up to \$5,000 more in tuition for the 2016–2017 academic year. This is called "variable tuition" and is worth checking into if you have a major in mind.

Fees Student fees run the gamut from library access and parking, to student government and registration. Colleges usually provide a student fee total, breaking out only the most significant fees.

What else can be included? Typical items are ID cards, membership in the student union, health insurance, athletic facility usage, diplomas and graduation expenses, laboratory supplies, studio usage, computer access, local bus service, and student activities. At some colleges, first-year students must pay a one-time fee to cover orientation and administrative costs. If you want to know more about student fees, contact the registrar's office, cashier, financial aid office, or admissions office.

Tuition and Fees Combined The cost for one year of tuition and fees varies widely among colleges. According to the College Board, the average cost of tuition and fees for the 2017–2018 school year was \$34,740 at private colleges, \$9,970 for state residents at public colleges, and \$24,930 for out-of-state residents attending public universities.

Housing and Meals The cost of room and board depends on the housing and food plans you choose. On-campus housing can come in various sizes and shapes, including dorm- or apartment-style housing and meal plans. The College Board reports that the average cost of room and board in 2016–2018 ranged from \$10,800 at four-year public schools to \$12,210 at private schools. Housing and meal options are usually available separately, so that you may live off campus but choose to have your meals on campus. Colleges usually provide room and board estimates for living off campus based on typical student costs. Of course, students living at home typically save big time on room and board costs.

Books and School Supplies Most colleges estimate and publish the average costs for books and supplies at their institution. In addition to textbooks, typical school supplies include printed class materials, extra required reading materials (such as classic novels for an English class), reference books, and the usual office supplies (such as pens, pencils, file folders, and notebooks). Some colleges include the cost of a computer and computer accessories. Some colleges don't include these costs at all. The College Board reports the average cost for books and supplies for the–2017–2018 school year was \$1,250 at public colleges and \$1,220 at private colleges.

Personal and Transportation Expenses Then there are the expenses that colleges may estimate but don't bill you for: local transportation, clothing, personal items, entertainment, etc. Words that often pop up to describe these expenses are "estimated," "miscellaneous," "personal," and the catchall "other." These can add up. The College Board reports that expenses in this category for 2017–2018 ran from \$2,730 at private colleges to \$3,270 at public universities.

Don't Let College Costs Scare You These costs may seem overwhelming, but there are ways to keep expenses down. Remember that college educations come at all levels of cost, and that financial aid can reduce that cost. If a school is a great fit for you but seems too expensive, it makes sense to apply and then see whether your financial aid offer will bring the cost down. Don't give up on a college because of its sticker price.

To see how actual students factored cost into their college planning and decisions, visit [College Data's Student Profiles](#).

