

College and Career Planning Guide

Adapted from Anna Graham

This document is designed to assist Farragut High School (FHS) students with an orientation to the college applications timeline and process, military enlistment and workforce options.

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Section 1: Staying on Track

College Research & Application Process

Suggested Timeline:

Summer before Senior year:

- If you need to, take the June or July ACT. Register in May through your MyACT account.
- Make official visits to college, if possible. Search “visit” on a college website to schedule a visit.
- If you are applying to UTK, create your GO VOLS! account after August 1.
<https://admissions.utk.edu/vip/>
- If you are a student athlete and D1 or D2 recruiters have contacted you, register with the NCAA eligibility center: <https://web3.ncaa.org/ecwr3/> so you are able to take official visits (*note: there is a fee*).
- Start the Common Application by completing the items under the Common App tab. This section will ‘roll over’ after August 1 so that you can still use the data you enter here.
- Draft college essay (if you are applying to colleges requiring an essay)

SCOIR & COMMON APP:

If you are applying by Common App, take note of the ID number and add it to your application notice in SCOIR. Because SCOIR and Common App are not connected, **DO NOT add the counselor email address or the teacher recommendation email in Common App**. You will request recommendation letters in the fall through SCOIR after you have asked the teacher. Once you have completed your Common App and the teachers have written the recs, letters will be sent through SCOIR.

Fall of Senior year starting August 1:

- August 1 - November 1: Apply for TN Promise Scholarship <https://www.tn.gov/tnpromise.html>
- Starting August 1 you can fill out the school-specific tabs in Common App.
- Request letters of recommendation at least 30 days before the first deadline that requires a letter. [Click here for how to request recommendations](#).
- Ideally, complete all college applications in the fall.

Month	To do list:
August	<ul style="list-style-type: none"> ● Create FSA ID: https://fsaid.ed.gov/npas/index.htm (parent(s) and student each create a FSA ID)
September	<ul style="list-style-type: none"> ● Check your SCOIR account weekly (SCOIR has an iphone app) to sign

	<p>up for college visits to FHS.</p> <ul style="list-style-type: none"> • Profile page in SCOIR Account: <ul style="list-style-type: none"> ◦ Grant the release (allows FHS to send your transcript) and ◦ Grant the waiver (waiving your right to view letters of recommendation); without this, teachers will not complete letters of recommendation. • Transcripts will be available the first week of September.
October	<ul style="list-style-type: none"> • Take in-school ACT (free) and send scores to 4 colleges (free). • Continue to sign up for college rep visits at FHS through your SCOIR account. • Complete essays and personal statements. • The FAFSA opens. File your FAFSA as soon as possible to improve your chances of qualifying for the most grant, scholarship and work-study aid.
November	<ul style="list-style-type: none"> • 11/1 Application Priority Deadline for UTK (scholarship consideration) • 11/1 TN Promise deadline
December	<ul style="list-style-type: none"> • 12/1 Scholarship Application Deadlines for many colleges • 12/15 Regular admission deadline for UTK • Retake the ACT if needed (national test date) for scholarships • TN Promise Meeting
January	<ul style="list-style-type: none"> • Many private/local scholarship applications open (check College & Career webpage) • Schedule college visits if you need a “last look” before you make your final decision.
February	<ul style="list-style-type: none"> • East Tennessee Community Foundation Scholarship deadlines • Continue applying for private scholarships
March	<ul style="list-style-type: none"> • 3/1: Deadline to complete the FAFSA for TN Promise Scholarship • Financial aid award letters will begin to arrive; compare packages • Many deadlines for private scholarships this month

April	<ul style="list-style-type: none"> • If attending community college, schedule orientation and advising appointments
May	<ul style="list-style-type: none"> • 5/1: Traditional decision day for 4-year colleges. Deadline to let a college know you are attending. Usually requires a room/tuition deposit (exception is community colleges). • Before 5/15: Log into your SCOIR account and indicate where FHS should send your final transcript by selecting the college in which you will enroll. • Check your college email/portal regularly and respond promptly to messages.

Selective Service Registration:

Almost all males US Citizens and male immigrants, age 18-25 years old are required to [register with selective service](#). In order to receive state or federal student aid, male students must register with selective service at the age of 18.

Tennessee Colleges and Universities (HOPE Scholarship Eligible)

TN Promise and HOPE Scholarship Summary

	2-yr community college or tech school	4-yr school (TN public or private)	Requirement
HOPE Scholarship 21 ACT OR 3.0 GPA	\$3200/yr	\$4500/yr (Yrs 1 & 2) \$5700/yr (Yrs 3 & 4)	Complete FAFSA
General Assembly HOPE Supplement 29 ACT & 3.75 GPA	\$500/semester	\$500/semester	Complete FAFSA
TN Promise	Pays remaining balance		Complete FAFSA, attend mandatory meeting, complete 8 hrs community service by 7/1

Community Colleges (CC): Associate (2 year) degrees

Tennessee's Community Colleges provide two types of degrees:

- Career/technical degrees (two years, direct entry into workforce)
- Transfer to a 4 year college to complete junior & senior year

CC Cost: In addition to the HOPE scholarship, most students use the ***TN Promise scholarship*** to cover the cost of tuition. (If you aren't HOPE-eligible, TN Promise will make up the difference.)

Student Cost: Books, materials.

Community Colleges FHS students usually consider the following:

- Pellissippi State <https://www.pstcc.edu/>
- Roane State <https://www.roanestate.edu/>
- Chattanooga State <https://www.chattanoogaastate.edu/>

Public Universities in Tennessee Eligible for the HOPE Scholarship:

Hope Scholarship: \$4500 freshman/sophomore year; \$5700 junior/senior year

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|--------------------------------------|---------------------------------------|
| • Austin Peay State University | • University of Memphis |
| • East Tennessee State University | • University of Tennessee Chattanooga |
| • Middle Tennessee State University | • UT Health Science Center (Memphis) |
| • Tennessee State University | • University of Tennessee Knoxville |
| • Tennessee Technological University | • University of Tennessee Martin |

Private Institutions Eligible for Tennessee HOPE Scholarship:

Hope Scholarship: \$4500 freshman/sophomore year; \$5700 junior/senior year

- Baptist College of Health Sciences
- Belmont University
- Bethel University
- Bryan College
- Carson-Newman University
- Christian Brothers University
- Cumberland University
- Fisk University
- Freed-Hardeman University
- John A Gupton College
- Johnson University
- King College
- Lane College
- Lee University
- LeMoyne-Owen College
- Lincoln Memorial University
- Martin Methodist College
- Maryville College
- Milligan University
- Rhodes College
- South College
- Southern Adventist University
- Tennessee Wesleyan University
- Trevecca Nazarene University
- Tusculum University
- Union University
- University of the South (Sewanee)
- Vanderbilt University
- Welch College

Tennessee College of Applied Technology(TCAT) Campuses

- TCAT offers occupational programs to help job seekers train for a career and help businesses build a skilled workforce.
- Students attending TCAT earn a certificate or technical diploma in 12 - 24 months depending on the career path.

TCAT Cost: Most students use the ***TN Promise scholarship*** to cover the cost of tuition. (If you aren't HOPE-eligible, TN Promise will make up the difference.)

Student Cost: Books, materials. A few scholarships are available through the school year to cover these costs.

TCAT Locations FHS students typically consider:

- TCAT Harriman (additional location in Loudon) <https://tcatharriman.edu/>
- TCAT Knoxville <https://tcatknoxville.edu/>

What College is the Best Fit for You?

Deciding which college to attend can be a challenge - there are so many factors to consider!

Decide what is **most important to you** in a college experience, along with your long-term goals and how college will play a part in achieving those goals.

- Use your SCOIR account to learn more about colleges and meet with college reps at FHS,
- Visit college websites and take an on-campus tour if possible,
- Talk with current and former students,
- Read online reviews and try to learn as much as possible about your potential school.

The table below is a guide to get you started on thinking about what's important to you.

Type of School <ul style="list-style-type: none">• Two year or four year• Public or private• University/research or liberal arts college• All male, all female or coed• Religious or secular	Student Life <ul style="list-style-type: none">• On and off campus activities• Athletics• Greek Life• Student Organizations• Safety• Student body diversity	Location <ul style="list-style-type: none">• Urban or rural• Size of nearest city• Distance from home• Geographic setting and weather
Affordability <ul style="list-style-type: none">• Cost of Attendance COA (tuition, fees, transportation, housing)• Scholarships• Campus employment opportunities	Admission Requirements <ul style="list-style-type: none">• Minimum GPA• Average test scores• Required high school courses• Likelihood of being accepted	Housing <ul style="list-style-type: none">• Residence halls• On/off campus housing• Meal plan• Parking for residents & for commuters
Academics <ul style="list-style-type: none">• Programs & majors offered• Student-faculty ratio• Accreditation	Size <ul style="list-style-type: none">• Physical enrollment• Average class size• Physical size of campus	What other criteria are important to you?

How to Use SCOIR

SCOIR is a website that breaks down the college search and application process into more manageable steps.

Every student at FHS has a SCOIR account already, no need to create one! To access your account, go to [SCOIR](#) and sign in with your school email address.

SCOIR is how we send transcripts and other application documents to colleges, including your final transcript.

In SCOIR, you can:

- Search for colleges based on personal and academic interests (Discover > 4-year colleges)
- Build your college list by “following” colleges
- Explore campus communities to understand the campus environment
- Sign up for meetings with college reps visiting FHS
- Request transcripts for colleges
- Request teacher recommendations
- Store your personal and academic achievements, and with the press of a button, create a resume

Three Sections in SCOIR:

Discover	My Colleges	My Profile
Personalize search options of more than 3500 colleges in the United States and the world.	Where you can save colleges to your list. Here is where you mark them as following, applying, applied . Once you mark the college as applied, Ms. King will send your transcript. Request teacher recommendations from the My Colleges section.	Create a list of your personal and academic accomplishments from high school, downloadable into a resume.

Top 10 in-state college applications for typical FHS seniors: <ul style="list-style-type: none">• University of Tennessee, Knoxville• Mississippi State Community College• East Tennessee State University• Middle Tennessee State University• University of Tennessee, Chattanooga• Vanderbilt University• Carson-Newman University• Maryville College• Belmont University• TCAT Knoxville	Top 10 out of state college applications for typical FHS seniors: <ul style="list-style-type: none">• University of Alabama• Auburn University• University of South Carolina• University of Kentucky• University of Mississippi• Clemson University• University of Georgia• University of North Carolina, Chapel Hill• Duke University• Georgia Institute of Technology
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Taking or Re-Taking College Admissions tests

NOTE: Completion of the ACT or SAT is a graduation requirement.

The ACT and SAT are college admissions tests. Many colleges and programs use ACT or SAT scores in their admissions decisions. Some do not, and some (very few) specifically require one test or the other. Check the requirements for the colleges to which you are applying on their admissions website.

In Tennessee, ACT scores also have an impact on scholarship eligibility (a 21 composite ACT score automatically qualifies for the Tennessee HOPE Scholarship if other eligibility criteria are met (FAFSA completion, Tennessee resident, etc.) **Also, universities often use your ACT or SAT score in specific subject areas to determine freshman year course placement, particularly for math.** *This section focuses on the ACT college admission test.*

School Day (“State”) ACT	National Test Day ACT
Cost: Free, no registration needed	Cost: \$69
Who can take it: Juniors take the school day ACT in spring Seniors take the school day ACT in fall	The national ACT is offered 10-11 times annually, check http://www.act.org/ for times and to register.
Send scores to 4 colleges for free	Send scores to 4 colleges for free

Q: I already took the ACT as a junior. Should I retake it as a Senior?

YES! You have the opportunity to take the ACT twice for FREE (at school- once during junior and senior year). Sometimes students need to take the ACT two or three times (or more!) to maximize their score.

Some colleges use the “superscore” method: colleges consider your highest section score across all the dates you took the ACT.

Here are suggestions on how to decide to whether you should retake it a third (or fourth) time:

- *What are the scores necessary for your target schools or target scholarships?*
 - SCOIR lists midrange ACTs for colleges. Aim to be at or above posted average ACT score.
 - For example, [UTK Volunteer Scholarship](#) has a specific GPA and minimum ACT requirement. If UTK is on your list, are you on target to be eligible for this scholarship?
 - Higher ACT scores could mean a bigger scholarship. Check college scholarship pages. How likely are you to improve your score by the needed amount?
- *How many times have you already taken the test?*
 - Just taking the test over and over is **pointless** if you don't change anything between attempts. **How are you preparing for the ACT?**
- *Are your score expectations realistic?*

- Going up 3-4 points on the ACT is a realistic goal **with effort**, especially from your first to second time taking the test. The higher your starting score is, the harder it is to get your score up with future retakes. Score improvements don't come without effort.
- *How do you move forward?*
 - After considering the questions above, if you've come to the conclusion you don't want or need to retake the ACT, congratulations. Focus on completing applications, and on making a strong finish in your high school career.
 - If you do want to retake the ACT, pick a test date that fits your schedule and start using prep tools: actacademy.org is free, and ACT test prep courses are available (for a fee).

NOTE: You may be eligible for a fee waiver to take the ACT for FREE on a national test day...

Each student who receives an ACT Fee Waiver must meet one or more of the indicators of economic need listed below:

- Enrolled in a federal free or reduced-price lunch program at school, based on US Department of Agriculture (USDA) income levels (see table).
- Enrolled in a program for the economically disadvantaged (for example, a federally funded program such as GEAR UP or Upward Bound). Note: If the student participates in a program, but is not economically disadvantaged, they are not eligible for a fee waiver.
- Resides in a foster home, is a ward of the state, or is homeless.
- Family receives low-income public assistance or lives in federally subsidized public housing.
- Family's total annual income is at or below USDA levels for free or reduced-price lunches on the USDA Food and Nutrition Service website. Visit the USDA Food and Nutrition Service [website](#)) to access the most current income eligibility guidelines.

SAT vs. ACT (adapted from Princeton Review)

	SAT	ACT
SCORES	Scored on scale 400-1600	Scored on scale of 1-36
QUESTIONS	Require more time to understand and answer	Tend to be more straightforward
READING	5 reading passages	4 reading passages
SCIENCE	No science test on SAT	Optional Science section tests critical thinking skills
MATH	Arithmetic, Alg 1 & 2, Geometry, Trigonometry	Arithmetic, Alg 1 & 2, Geometry, Trigonometry
TOOLS	Some math questions don't allow calculator use	ALL math questions allow calculator
Essay (Optional)- most students do NOT complete this section.	Comprehension focused, 50 minutes to complete	Evaluate/Analyze complex issues, 40 minutes to complete

Section 2: College Applications

College Application Tips

Fall is the time to apply to ALL colleges. Many colleges have priority deadlines as early as November 1. The earlier you apply, the more time you will have to access the scholarship applications for the college before a deadline, or be considered for scholarships. If you are planning to attend a TCAT, you should apply in the fall so you can be on the waitlist.

Don't wait until the last minute to apply. A last minute decision on your part doesn't mean that all your application materials will be received by the deadline. *Try to complete an application and all required documents/materials TWO WEEKS before the deadline.*

College essays... Not all colleges require essays as part of the application. *In fact, most do not.* However, a college's scholarship application may require a personal statement or essay. If you are applying to a college that requires an essay, this will probably be the most time-consuming part of the entire application.

Some College Applications that do NOT require Essays/Personal Statements:

Austin Peay State University	Pellissippi State Community College
Belmont University	Roane State Community College
Bethel University	Tennessee College of Applied Technology
Bryan College	Tennessee State University
Carson-Newman University	Tennessee Technological University
Cumberland University	Tennessee Wesleyan University
East Tennessee State University	Tennessee Wesleyan University
Johnson University	Tusculum University
Lincoln Memorial University	University of Memphis
Maryville College	University of Tennessee Chattanooga
Middle Tennessee State University	University of Tennessee Martin
Milligan University	Walters State Community College

You can (and should) apply to more than one college. If you are planning on attending TCAT Knoxville, there is usually a waiting list, so apply to another TCAT (Harriman or Loudon County). If you are determined to attend UTK, apply to 2-3 other colleges as well just in case.

Accepted to a college? That doesn't mean you have to go there. You make the decision with your family after you have reviewed your financial aid and understand the cost of attendance (COA). This means you may not decide until close to May 1 or your senior year, which is considered National Decision Day.

Check your emails! There are many ways to hear about an admission decision from a college. Some colleges will mail you a letter, some will email you, some will send an email/notice through the application portal.

For SOME colleges, if you plan to "take a class or two at community college" the summer before you enroll in a 4-year university, you will no longer be considered a freshman, and

will lose any freshman scholarships. It is YOUR responsibility to check with the college you are planning to attend to determine if this will affect your freshman standing.

Parts of the College Application & Steps to Applying

Admission Process

Most colleges have a link to the college application on their school website. Here are some common **steps to applying**:

1. Go to the college's website,
2. Locate and click on one of the following:
 - a. Admissions (**You are applying as a freshman, even if you have taken dual credit courses**).
 - b. Apply here/future students
3. Create an account. Use an email address that is NOT your Knox County School email.
4. You will create a Login ID for your application (username and a password or PIN). Write them down. DO NOT use your social security number as your login ID.
5. For many colleges, once you are accepted, you will have to create a NEW username and password/PIN to access your admissions account. DO NOT use your social security number!
6. Once you finish and submit the application, log into your SCOIR account and move the school to the Applied column to trigger a transcript request.

You are going to have to provide a lot of information on the college application. A few notes:

- You'll probably need your social security number
- The school code is 430-435

Application Fees and Fee Waivers

When it comes time to apply to colleges, some colleges and universities charge a \$20- \$100 application fee.

If you are unable to pay the required fee, talk to the college's admissions office (they may have a free application week) or ask your counselor about a fee waiver

You may qualify for an application fee waiver if any of the following apply to you:

- Student has received or is eligible to receive an ACT or SAT testing fee waiver.
- Student is enrolled in or eligible to participate in the Federal Free or Reduced Price Lunch program (FRPL).
- Student's annual family income falls within the income Eligibility Guidelines* set by the USDA Food and Nutrition Service.
- Student is enrolled in a federal, state or local program that aids students from low-income families (e.g., TRIO programs such as Upward Bound).
 - Student's family receives public assistance.
 - Student lives in federally subsidized public housing, a foster home, or is homeless.
 - Student is a ward of the state or an orphan.
- Other request from high school principal, high school counselor, financial aid officer, community advisor/leader or other official who can attest to the student's circumstances

What are the Common Application (“Common App”) and the Coalition Application (SCOIR App)?

[Common App](#) is a non-profit college access organization that helps students apply to college every year; more than 900 colleges use the Common App.

[Coalition App](#) is also a non-profit college access organization that helps students apply to more than 150 top colleges and universities committed to improving access to higher education. Each of their member schools works to make college affordable and ensures students graduate on time. Most graduate students with no or low debt.

With both the Common and Coalition applications, you use their system to **apply to multiple colleges** and universities.

The Coalition App has partnered with SCOIR so that you can start your application in SCOIR and finish it on the college’s site.

With both the Common Application and the Coalition Application, you only have to fill out the common questions one time.

- Many *colleges* only use the Common Application.
- Some colleges only use the Coalition Application.
- Some colleges don’t use either the Common Application or the Coalition Application.
- Some colleges use the Common Application, the Coalition Application, and their college website.
- Do your research.

Examples of colleges that use the Common Application:

- Vanderbilt
- Sewanee
- University of North Carolina at Chapel Hill
- University of Tennessee at Knoxville

Examples of colleges that use the Coalition Application:

- Vanderbilt
- University of Florida
- Emory University
- Virginia Tech

One drawback to using the Common App is that there might be questions you’ll answer that are not required through the college’s website application.

When to NOT use the Common App and apply using the college’s website application:

- MTSU is a “common app” school, but you can also finish the application much more quickly through MTSU’s website application.

- UTK is a “common app” school, but you have to create a GO VOLS! account on UT’s website account regardless of whether or not you use the GO VOLS! account or the Common App
- *If you are ONLY applying to UT Knoxville, it is recommended that you use the UTK GO VOLS! application and NOT the Common Application.*

NOTE: If you are applying to a college using the Common or Coalition Apps, you will most likely be required to write an essay and the Common App has several universal essay prompts.

Useful Admission and Application Terms

Admission Tests: Also known as college entrance exams, these are tests designed to measure students' skills and help colleges evaluate how ready students are for college-level work. The ACT and the SAT are two standardized admission tests used in the United States. The word "standardized" means that the test measures the same thing in the same way for everyone who takes it.

Articulation Agreement: An agreement between two-year and four-year colleges that makes it easier to transfer credits between them. It spells out which courses count for degree credit and the grades you need to earn to get credit. *In Tennessee, look at the www.tntransferpathway.org for a complete list of articulation agreements between two-year and four-year colleges.*

Bridge Program: Designed to ease the transition to college and support postsecondary success by providing students with the academic skills and social resources needed to succeed in a college environment. These programs occur in the summer "bridge" period between high school and college or may be a "bridge" program at community college.

Candidates Reply Date Agreement (CRDA): An agreement many colleges follow that gives applicants until May 1 to accept or decline offers of admission. This agreement gives students time to get responses from most of the colleges they have applied to before deciding on one.

Class Rank: A measurement of how your academic achievement compares with that of other students in your grade. This number is usually determined by using a weighted GPA that takes into account both your grades and the difficulty of the courses you've taken. ***Knox County School's board policy does not rank students. As a result, we only report decile.***

Coalition Application: A standard application form accepted by members of the Coalition for Access, Affordability, and Success. You can use this application to apply to any of the more than 90 colleges and universities that are members of the Coalition.

College Application Essay: An essay that a college requires students to write and submit as part of their application. Some colleges offer applicants specific questions to answer, while others simply ask applicants to write about themselves. Colleges may refer to this as a "personal statement."

College Credit: What you get when you successfully complete a college-level course. You need a certain number of credits to graduate with a degree. An Associates degree usually requires completion of 60 hours (typically 20 college classes, 3 credit hours each). A Bachelor's degree usually requires 120 hours (20 more college classes, 3 credit hours each).

Common Application: A standard application form accepted by all colleges that are members of the Common Application association. You can fill out this application once and submit it to any one — or several — of the nearly 700 colleges that accept it. NOTE: *Please see separate note about using the Common Application. If a college uses both the common application and their own website college application, Mrs. Graham recommends using the website college application portal.*

Decile: A decile system is one in which one (1) is the highest or top 10 percent while 10 is the lowest. For example, if a student is in the second decile, then the student GPA is in the top 20 percent of the class.

Deferred Admission: Permission from a college that has accepted you to postpone enrolling in the college. The postponement is usually for up to one year.

Early Action (EA): An option to submit your applications before the regular deadlines. When you apply early action, you get admission decisions from colleges earlier than usual. Early action plans are not binding, which means that you do not have to enroll in a college if you are accepted early action. Some colleges have an early action option called EA II, which has a later application deadline than their regular EA plan.

Early Decision (ED): An option to submit an application to your first-choice college before the regular deadline. When you apply early decision, you get an admission decision earlier than usual. **Early decision plans are binding.** You agree to enroll in the college immediately if admitted and offered a financial aid package that meets your needs. Some colleges have an early decision option called ED II, which has a later application deadline than their regular ED plan. You, your parents, and your school counselor must all sign the Early Decision agreement prior to submitting your college application.

Fee Waiver: Generally given to students who demonstrate financial need. However, some schools will allow any student to avoid paying the application fee if they meet certain requirements, such as making an official on-campus visit or applying during free-application week. Students can expect a fee waiver if they receive government assistance based on their participation in programs for low-income families. Additionally, some schools do not charge a fee to apply.

Financial Aid: Money given or loaned to you to help pay for college. Financial aid can come from federal and state governments, colleges, and private organizations.

Freshman: Students in their first year of college. When you apply to a 4 year college, you are usually directed to the Freshman application on the college's website.

Grade Point Average (GPA): A number that shows overall academic performance. It's computed by assigning a point value to each grade you earn. *See also Weighted Grade Point Average.*

Graduate Student: A student who has a bachelor's degree and is studying at a more advanced level.

Need-Blind Admission: A policy of making admission decisions without considering the financial circumstances of applicants. Colleges that use this policy may not offer enough financial aid to meet a student's full need.

Official Transcript: The official record of your high school coursework sent directly to a college to which you are applying. Your high school transcript is usually required for college admission and for some financial aid packages.

Open Admission: A policy of accepting any high school graduate, no matter what his or her grades are, until all spaces in the incoming class are filled. *Almost all two-year community colleges have an open-admission policy.* However, a college with a general open-admission policy may have admission requirements for certain programs.

Placement Tests: Tests that measure the academic skills needed for college-level work. They cover reading, writing, math and sometimes other subjects. Placement test results help determine what courses you are ready for and whether you would benefit from remedial classes.

Postsecondary: The education level that follows secondary (high school) education: technical or trade school, community college, 4 year college or university

Priority Date or Deadline: The date by which your application — whether it's for college admission, student housing or financial aid — must be received to be given the strongest consideration.

Registrar: The college official who registers students. The registrar may also be responsible for keeping permanent records and maintaining your student file.

Rolling Admission: An admission policy of considering each application as soon as all required information (such as high school records and test scores) has been received, rather than setting an application deadline and reviewing applications in a batch. Colleges that use a rolling admission policy usually notify applicants of admission decisions quickly.

SAT: The College Board's standardized college admission test. It features three main sections: math, reading and writing, which includes a written essay.

SAT Subject Tests: Hour-long, content-based college admission tests that allow you to showcase achievement in specific subject areas: English, history, math, science and languages. Some colleges use Subject Tests to place students into the appropriate courses as well as in admission decisions. Based on your performance on the test(s), you could potentially fulfill basic requirements or earn credit for introductory-level courses. Most colleges do not require SAT subject tests.

Sophomore Standing: The status of a second-year student. A college may grant sophomore standing to an incoming freshman if he or she has earned college credits through courses, exams or other programs.

Self-Reported Academic Record (SRAR): In the application, a student lists the courses and associated grades that have been attempted, or will be attempted, for high school college credit. It replaces the high school **transcripts** used by the Office of Admissions during the initial admissions process in most cases. Later on in the application process, the student will have to send a transcript.

Transfer Student: A student who enrolls in a college after having attended another college.

Undergraduate: A college student who is working toward an associate or a bachelor's degree.

Unofficial Transcript: The listing of your coursework at a high school that can be accessed and given to you, the high school student for your records. You can access your unofficial transcript in your ASPEN account.

Waiting List: The list of applicants who may be admitted to a college if space becomes available. Colleges wait to hear if all the students they accepted decide to attend. If students don't enroll and there are empty spots, a college may fill them with students who are on the waiting list.

Weighted Grade Point Average (GPA): A grade point average that's calculated using a system that assigns a higher point value to grades in more-difficult classes. For example, some high schools assign the value of 5.0 (instead of the standard 4.0) for an A earned in an AP class.

Applying to UT Knoxville

<https://admissions.utk.edu/>

NOTE: If you are ONLY applying to UTK, students should apply to UTK through the GO VOLS! portal, NOT the Common App.

Admissions Requirements:

<https://admissions.utk.edu/apply/first-year/#gpa>

UTK Application Checklist:

- UTK application or Common Application. Apply by priority deadline (November 1) for scholarship consideration.
- SRAR (Self-Reported Academic Report): See this [page](#) for extensive information about this. You will need a copy of your unofficial transcript to complete the SRAR.
- Essay is required (one short answer essay) (see *Common App Essay Prompts* below; this is what UTK uses and you could start on an essay draft now)
 - (250-650 words)
- Optional: recommendations and personal statement
 - Personal statements can be a longer response for sharing details about your experiences and interests.
 - Recommendation (academic, professional or personal- do not have to be teachers or counselors)
- Application fee
- Additional requirements for specific programs (see below).

How does UTK Review your Application?

UT has a competitive but holistic admissions process; they evaluate every part of your application, considering your experience and preparation in academic areas as well as other factors including:

- Rigor of your high school curriculum (UTK reviews our school profile and compares your courses taken to what FHS offers)
- Difficulty of senior-level coursework (Don't "slack off" senior year)
- Extracurricular or leadership activities
- Awards
- Special talents or skills
- Optional personal/supporting statement: *A supporting statement can provide crucial information to aid the admissions staff in reviewing your application. What do you want us to know about you? It can include your academic interests, achievements, involvement in the community, obstacles you've overcome, or other aspects of your background and experiences.*
- Optional letter(s) of recommendation
- The extracurricular/leadership, awards, special talents or skills and optional supporting statement is where you promote yourself and SHINE! **The descriptions in these sections could increase your chance for consideration of honors/scholarship programs.**

Admission Decisions

- Students who apply by the early action deadline (November 1) and complete their application will be notified of an admission decision in mid-December.
- Students who apply by the regular admission deadline (December 15) and complete their application will be notified of an admission decision in mid-February.

Scholarship Process

- **UT's competitive scholarships require that you apply for admission by 11/1 of your senior year and that you check the box that indicates that you would like to be considered for additional scholarships.**
 - If you want to be considered for these scholarships, you should send in at least one recommendation.
- Most competitive scholarships are awarded between January and March, and need-based scholarships and other forms of financial aid based on a student's FAFSA are awarded in mid-March.
- Volunteer Scholarship awards are usually offered within two weeks of being admitted.

Additional Application Requirements for Certain Programs

Additional requirements are needed to review your application if you are interested in the following programs:

- College of Architecture and Design
- College of Nursing
- Pre-Pharmacy Direct Admit Program
- School of Music
- Tickle College of Engineering

[To view individual requirements, please visit the application requirements page.](#)

Personal Statements & Essays

In general...

- Some colleges don't require an essay (examples: public community colleges, most 4 year public universities **do NOT** require or ask for an essay). Pellissippi State, MTSU, ETSU, UTC, and TN Tech **do NOT** require essays.
- Some colleges ask you to write one essay (examples: many liberal arts colleges/universities, selective colleges/universities, some 4 year public universities **do** require an essay)
- Some colleges ask you to reply to an essay prompt in addition to the personal statement (example: UTK the personal statement is optional; the essay is required).
- Some colleges require a supplemental essay in addition to the college essay (many selective universities require this).
- Some colleges/universities require an essay when applying to a specific program (honors programs, nursing, etc).

Categories of Essays:

Personal Statement: An essay you write to show a college admissions committee who you are and why you deserve to be admitted to their school. (could be 200-300 words)

College Essay: *Basically the same* as a personal statement (can be used interchangeably but if not, a college essay is usually 500- 650 words). (The Common App essay is one of these.)

Essay Prompt: A question or statement that your college essay is meant to respond to.

Supplemental Essay: An extra school or program specific essay beyond the basic personal statement.

Common Questions about Essays in General:

How much do essays matter? Essays matter because they are an opportunity to differentiate you from other college applicants. It provides you with an opportunity to STAND OUT.

What are colleges looking for in an essay?

- Who is this person?
- How can they contribute to our college community?
- Can this person write?

What should your essay be about?

- YOU. Not grandma; not your little sister; not your great uncle.

How much will the essay "count" in the college admissions process?

- Colleges that holistically review applications are going to spend time (5 minutes on average; yes, that's not a typographical error) reviewing your essay and supplemental materials.

- It is probably between 10- 25% of the “weight” of the application. A holistic review looks at the essay, the recommendations, your grades, the rigor of coursework.
- If your grades are bad, an outstanding essay is **not** going to get you admitted to an Ivy-League school.
- If you write a bad essay, it MAY affect your college admission.

Do's & Don'ts of Writing an Essay/Personal Statement

Choose a topic that will highlight you

- **Don't** focus on the great aspects of a particular college, the amount of dedication it takes to be a doctor, or the number of extra curricular activities you took part in during high school.
- **Do** share your personal story and thoughts. Take a creative approach and highlight areas that aren't covered in other parts of the application (like your high school records).
- **Don't** try to cover too many topics. This will make the essay look like a resume that doesn't profile any insight into you personally.
- **Do** focus on one aspect of yourself so the readers can learn more about who you are. Remember that readers must be able to find your main idea and follow it from beginning to end. Ask a parent or teacher to read just your introduction and tell you what he or she thinks your essay is about.

Show, don't tell

- **Don't** simply state a fact to get an idea across, such as “I like to surround myself with people of a variety of backgrounds and interests.”
- **Do** include specific details, examples, and reasons to develop your ideas. For the example above, describe a situation when you were surrounded by various types of people. What were you doing? With whom did you talk? What did you take away from the experience?

Use your own Voice

- **Don't** rely on phrases or ideas that people have used many times before. These could include statements like, “There is so much suffering in the world that I feel I have to help people.” Avoid overly formal or business-like language, and don't use unnecessary words.
- **DO** write in your own voice. For the above example, you could write about a real experience that made you feel you had to take action.
- **DON'T** plagiarize. Admissions officers will be able to tell.

Ask a teacher or parent to proofread

- **DON'T** turn in your essay without proofreading it, and don't rely only on your computer's spell check to catch mistakes. Even the best spell check programs aren't error free.
- **DO** ask a teacher or parent to proofread your essay to catch mistakes. You should also ask the person who proofreads your essay if the writing sounds like you.

Common Application Essay Prompts for the 2022-2023 Application Cycle:

Note: If you apply to colleges using the Common Application, you will select one of these essay prompts. You can begin working on these now.

Note: Some colleges use these essay prompts within their own application (see UTK).

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?
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.

There is no right or wrong choice here. Pick the one that most resonates with you.

Proofread and Revise Your Essay

It is important to take the time to proofread and revise your essay before submitting. To make your essay truly stand out, ask yourself the following questions, adapted from Rebecca Joseph, PhD.

1. **Does your essay start with a story that hooks us in from the first paragraph?**
2. **If you start in the past, do you get to the present very quickly?** Scholarship & admission committees want to know about the recent you, not the 5 year old you (although I'm sure you were adorable). Great essays can start more recently and weave in past events.
3. **If you are writing about your community or family, do you share about yourself or are you more focused on telling stories about other people?** Scholarship committees want to learn about you, not just the people around you.
4. **Do you only tell one story, and not try to tell your entire life story?**
5. **If you are writing about an obstacle or a challenge you have overcome, do you get to how you responded and made a difference in the life of your community by the second or third paragraph of the essay?** Scholarship & admissions committees want to know who you are and how you make an impact drawing upon your obstacles to challenges.

6. **Do you have a metaphor that goes through the entire piece?** Does this metaphor reveal who you are and what you offer to potential colleges? You can embed this metaphor throughout your piece.
7. **Can I close my eyes and picture your story?** Does it make you sound unique and not like anyone else applying? Can I see your leadership and the power of what you will offer to a college campus?
8. **Endings: Do you end with a bang?** Do you make it clear by the end you have goals and aspirations that drive you? Do you end leaving the reader with the desire to get to know you more?

Examples of Challenges Students Might Face (From the College Essay Guy):

- Discrimination based on being a minority (race, sexual orientation, nationality, etc.)
- Alcohol or drug abuse
- Joblessness or unemployment
- Moving a lot and having no real place to call home
- Having to work to pay for groceries
- Parents or siblings fighting a lot
- Racism
- Crime
- School or neighborhood violence
- Illness (you or someone close to you)
- Failure
- Being afraid to come out as lesbian, bisexual, queer, transgender
- Having an extremely shy personality
- Natural disaster (hurricane, earthquake)
- Car crash
- Riots
- Home invasion or break-in
- Fire
- Ignorance
- Physical Injury
- Mental Illness
- Sibling Rivalry

- Getting Rejected
- A learned difference or disability
- Sexism
- Abuse
- Controlling behavior from family or friends
- Aggression
- Cruelty
- Destructive behavior/bullying/cyberbullying
- Peer Pressure
- Lack of access to educational resources
- Parents not supportive of your dreams
- War

Common Challenges:

Note: I'm not saying you shouldn't write about these, but it can be more difficult to stand out with these topics:

- Divorce
- Dealing with the death of dad/grandfather, sister, etc.
- Adjusting to a new school
- Adapting to a new culture in a new country
- Sports injury
- Anxiety
- Failing to meet someone's expectations.

Section 3: College Costs & Financial Aid

What is financial aid?

Financial aid is the money to help you pay for college. It may be in the form of grants, scholarships, loans, work study programs or a combination. The aid comes from federal and state governments, colleges and universities, banks and private organizations.

NOTE: Sometimes students mistakenly use the terms scholarships and financial aid interchangeably. Financial Aid can include loans; *scholarships are not repaid*.

Applying to receive financial aid is a separate process from applying for admission to college; ***you have to do both***. For all government aid, and much private and institutional aid, you apply using the **Free Application for Federal Student Aid**, or FAFSA (see following pages for more details).

Primary sources of Financial Aid:

Grants	Grants are free money- they don't have to be repaid. Grants from the state and federal government as well as from colleges. Generally grants are based on financial need, which means that they are awarded based on your family's size and financial circumstances. One example of a grant is the Pell Grant from the federal government. For 2020-2021, the maximum grant, which is available to students with the most financial need, was \$6,345. To earn a Pell Grant, you must be a U.S. citizen or eligible noncitizen and must complete the FAFSA (Free Application for Federal Student Aid.)
Scholarships	Scholarships are also free money and don't need to be repaid. Scholarships can come from a variety of places, from state and federal governments to colleges and private companies. Scholarships may be awarded based on your financial need, academic achievement, community service, athletic talent, and many other factors.
Loans	Loans are money that you borrow from a bank, government, or private lending company. A loan must be repaid with interest. Loans offered by the government often have lower interest rates and can be repaid over an extended period of time. Visit www.studentloans.gov for more information.
Work Study	Work-Study allows you to receive funds through part-time employment while you are enrolled in college and can help you pay part of your college costs. Unlike other campus jobs, students apply for Work-Study by submitting the Free Application for Federal Student Aid (FAFSA).

Other Sources of Financial Aid:

Very few students get all of their financial aid for college from one source. When you are searching for financial aid, consider a wide variety of options and apply to as many programs as possible.

Here are some common types of organizations that offer financial aid:

Your college: Colleges and Universities offer financial aid programs for their students. Visit the financial aid webpages of every college you are considering and apply for all the scholarships you think you might be eligible to receive.

The community: Nonprofit organizations, foundations, and businesses often provide scholarships as a community service. To find these programs, talk to your counselor, or check out the scholarship page on the FHS website.

The Government: The Federal Government offers over \$150 billion in aid each year. Likewise, Tennessee offers millions of dollars to its students. In the next section (Scholarships), you will find a description of some of the scholarships available from the state of Tennessee.

The Cost of College

College cost is not just **tuition**. It can include:

- Additional fees (parking fees for example)
- Health Insurance (most 4 year colleges require proof of health insurance; if you don't have health insurance, they usually have a student insurance plan you can purchase).
- Housing plan (can vary in cost- single, double, apartment style, common bathrooms)
- Meal plan (can vary in cost)
- Books and supplies
- Living & social expenses
- Transportation costs

When is the right time to talk to your parents about college costs?

Talking about college costs with your parents can be awkward and stressful. The longer you wait to have the conversation, the more stressed you will feel. If you are thinking about college, then now is a great time to bring up the topic of college and how to pay for it.

Even if you think your family can pay for all your college expenses, it is a good idea to have a conversation with your family about their financial picture and their expectations, so there are no unpleasant surprises or disagreements when you receive your acceptances.

College Cost Comparison Tools:

You can actually start to estimate your college financial aid and out of pocket costs now. Every college is required to have a **Net Price Calculator** on their website. By entering your family's financial information and your academic information, the calculator will provide you with an estimate of your financial aid and out of pocket costs.

A word to the wise: some of these calculators are better than others. Trust, but verify with a follow-up call to the college financial aid office.

Examples of Net Price Calculators:

Belmont University: <https://belmont.studentaidcalculator.com/survey.aspx>

Carson Newman University:

<https://www.cn.edu/administration/financial-aid/undergraduate-students/net-price-calculator-for-aid-estimates>

ETSU: <https://www.etsu.edu/paying-for-college/estimator/>

Maryville College:

<https://www.maryvillecollege.edu/admissions/finaid/resources/net-price-calculator/>

MTSU: <https://www.mtsu.edu/financial-aid/npcalc/npcalc.htm>

Sewanee: <https://www.collegenpc.com/Sewanee>

University of Tennessee: <https://onestop.utk.edu/cost-estimate/>

University of Tennessee @ Chattanooga:

<https://www.utc.edu/financial-aid/estimating-your-cost/net-price-calculator.php>

Tusculum University: <https://web.tusculum.edu/calculator/calculator.php>

Vanderbilt University: <https://www.vanderbilt.edu/financialaid/net-price-calculator.php>

FAFSA

What is the FAFSA?

Most federal and state financial aid programs **require** you to complete the Free Application for Federal Student Aid (FAFSA). Filing the FAFSA is free! The FAFSA is an important part of your higher education journey (you have to complete it every year you go to college) and it might even mean free money to cover your college costs.

The FAFSA asks for information about you and your family's finances, including tax returns, so you'll need your parent's help to complete it.

Completing the FAFSA is the application for the HOPE scholarship, and it's a requirement of receiving the TN Promise scholarship.

Steps to completing the FAFSA:

1. Get your FSA ID (you and your parent). Go to www.fafsa.gov to create your FSA ID. Creating an FSA ID takes about 15 minutes and should be done before completing the FAFSA form online.

You and your parent will each use your own FSA ID to sign your FAFSA. Having an FSA ID is not optional.

The FSA ID will also follow you throughout all of your college career, so be sure you are correctly entering the information and using an email and phone number that will not change after you graduate from high school or move to another residence.

- a. Student will need:
 - i. Email address:
 - ii. Create a username
 - iii. Create a password
 - iv. Date of Birth
 - v. Challenge questions and answers (write this down!)
 - b. Parent information needed to create FSA ID:
 - i. Email address (different than student)
 - ii. Create a Username
 - iii. Create a password
 - iv. Date of Birth
 - v. Challenge questions and answers (write this down!)
2. Complete the FAFSA (with your parent)

When you are ready, your parent/guardian are ready to complete the FAFSA, you will need your parent/guardian to have an FSA ID. Go back to step 1 if you and your parent/guardian have not created an FSA ID.

The FAFSA requires financial information from your parents/guardians so that the Federal Government knows whether or not you are eligible for financial aid. Colleges

and universities also look at these numbers to offer you additional financial support and resources to help you succeed after you have been admitted.

You will need:

Parents tax returns, W-2s (if you filed electronically, you can use the IRS Data Retrieval Form)

Your tax returns, W-2s

NOTE: the tax returns are always “prior-prior” year returns. For example, if you are entering college in the fall of 2024, then you will need 2022 tax returns to complete the FAFSA for the Fall 2024.

CSS/Profile

Approximately 250 private and public colleges require students to use the College Scholarship Service profile ([CSS/Profile](#)) in addition to the FAFSA. A fee is charged to register the information on the profile with each college, [but fee waivers are available](#).

The CSS Profile is different from the FAFSA. The CSS Profile allows institutions to ask financial questions not on the FAFSA and to customize the questions. It is more detailed, so it may take more time to complete, but it can also result in additional financial aid. ([USNews](#))

Here is a small sample of schools that require the CSS profile: Vanderbilt, Furman, Emory, MIT, University of Chicago, Wake Forest, UNC Chapel Hill.... [The full list is here.](#)

In addition to the documents needed for the FAFSA, you will need your (and if applicable, your parent(s)) most recently completed Federal Tax returns (and all schedules), W-2 forms and other records of current year income, records of untaxed income and benefits, assets, and bank statements.

Financial Aid Glossary of Terms

Academic Year: A measure of academic work to be accomplished by a student. A school defines its own academic year but federal regulations set minimum standards schools must adhere to if they wish to award federal financial aid funds. For example, the academic year must be at least 30 weeks of instructional time in which a full time student is expected to complete at least 24 semester or trimester hours, 36 quarter hours, or 900 clock hours.

Award Letter: An official document from a college or other financial aid sponsor that lists all of the financial aid being offered to the students. The letter provides details explaining how the student's financial need was determined, describes the details of the financial aid package (amount, source, and type of aid), and discusses the terms and conditions attached to the financial aid award.

Cost of Attendance (COA): Used to determine the student's scheduled Pell Grant award and is always based on the cost for a full time student for an entire academic year. These costs can consist of:

- Tuition and fees
- Allowances for room and board
- Allowance for books, supplies, transportation, and miscellaneous personal expenses.
- Allowances established by the school for dependent care, disability related expenses, study abroad, and employment expenses related to cooperative education programs.

Custodial Parent: If a student's parents are divorced or separated, the custodial parent is the one with whom the student lived the most during the past 12 months. The student's need analysis is based on financial information supplied by the custodial parent.

Dependency Status: A student's dependency status determines to what degree the student is expected to have access to parental financial resources. An independent student is one who is 24 years old, is married, is a graduate or professional student, has legal dependents other than a spouse, is a veteran, or is an orphan or ward of the court. All other students are considered dependent and as such, must provide information on the Free Application for Federal Student Aid.

Dependents: Any child of the student who receives more than half support from the student (the child does not live with the student), including a natural or adopted child, or a child for whom the student is a legal guardian. Also, any person who lives with the student and receives more than half support from the student during the award year.

Dependent Student: A student who does not qualify as an independent student.

EFC: When you apply for federal student aid, the information you report is used in a formula established by the U.S. Congress. The formula determines your Expected Family Contribution (EFC), an amount you and your family are expected to contribute toward your education (although this amount may not exactly match the amount you and your family end up

contributing). If your EFC is below a certain amount, you'll be eligible for a Federal Pell Grant, assuming you meet all other eligibility requirements.

Free Application for Federal Student Aid (FAFSA): This is the application that must be filed by an application to apply for any student financial aid distributed by the federal government.

Federal Pell Grant Program: This is a type of federal financial aid awarded to qualified applicants. A Federal Pell Grant, unlike a loan, does not have to be repaid. Generally, Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree (a professional degree is usually earned after earning a bachelor's degree in a field such as medicine, law, or dentistry). In some cases, you may receive a Pell Grant for attending a post baccalaureate teacher certification program. For many students, Pell Grants provide a foundation of financial aid to which other aid may be added.

Federal Supplemental Educational Opportunity Grant (SEOG) Program: A federal grant program for undergraduate students with exceptional need. Students demonstrating financial need may be awarded grants of up to \$4,000. SEOG grants are awarded by the school's financial aid office. To qualify, a student must also receive a Pell Grant.

Federal Work Study: The Federal Work-Study program is a form of cooperative education which provides students with an on and off-campus employment while in school that is theoretically career-oriented (but general office and clerical positions are not uncommon). Eligibility is based on need. Essentially FWS pays a portion of the student's salary while the hiring departments and business pay the remainder.

Financial Aid Package: The total financial aid package received by a student from all sources (federal, state, institutional, and private). The financial aid package is likely to be made up of a combination of aid (grants, loans, scholarships, and work-study). Unsubsidized Stafford loans and PLUS loans are not considered part of the financial aid package, since they are available to the family to help meet the Expected Family Contribution.

FSA ID: Students create a username and password that you must use to log in to certain U.S. Department of Education online systems. It is used to electronically access and sign eht FAFSA.

Gift aid: Financial aid that is given to you and you do not have to repay it. For example, scholarships or grants.

Grant: Financial award for which there is no expectation or repayment or services to be performed.

Independent Student: For financial aid purposes, an independent student is one who is at least 24 years old as of January 1, is married, has a legal dependent other than a spouse, is a veteran of the US armed forces, is a graduate or professional students, or is an orphan or ward of the court (or was a ward of the court until the age of 18). All other students are considered dependent. Parent refusal to provide support for a child's education is not sufficient for the child to be declared independent.

Institutional Methodology: A formula, other than the federal methodology, used by a college or university to determine financial need for the allocation of said school's financial aid funds.

Loan: An award made to a student with a formal agreement for repayment with interest.

Merit Based: Financial aid that is based on the student's achievements in areas such as academic or special talents such as music or athletics.

Need Based Aid: Financial aid that is based on the student's financial situation.

Out of State Student: A student who does not meet the financial residency requirements for the state. State public colleges and universities often charge out-of-state students a higher tuition rate.

Postsecondary: "After high school." Refers to all programs for high school graduates.

Professional Judgment: For need-based federal aid programs, the financial aid administrator can adjust the EFC, adjust the COA, or change the dependency status (with documentation) when extenuating circumstances exist. For example, if a parent becomes unemployed, disabled or deceased, the FAA can decide to use estimated income information for the award year instead of the actual income figures from the base year. This delegation of authority from the federal government to the financial aid administrator is called professional judgment (PJ).

Student Aid Report (SAR): A federal output document generated by the FAFSA processor and downloaded by the student. The SAR contains the family's financial information and other information as reported by the student on the FAFSA. The student's eligibility for financial aid is indicated by the EFC printed on the front of the SAR.

Satisfactory Academic Progress: The academic progress required of a financial aid recipient to receive federal and or state financial aid funds.

Scholarship: A form of financial assistance which does not require repayment or employment and is made to the student based upon criteria established by the donor(s) or the institution.

Subsidized Loan: The federal government pays the interest on the loan ('subsidizes' the loan) until the borrower begins repayment and during authorized periods of deferment thereafter.

TSAA: Tennessee Student Assistance Awards (Grants) Program: Provides non-repayable financial assistance to financially needy undergraduate students who are resident of Tennessee and are enrolled, or accepted for enrollment, at a public or an eligible non public post-secondary educational institution in Tennessee.

Unmet Need: When the combination of a student's financial aid package and the family contribution does not cover the costs of attending a particular college, the gap is called the Unmet Need.

Unsubsidized Loan: The borrower will be charged interest from the time the loan is disbursed

until it is paid in full. The borrower can choose to pay the interest or allow it to accumulate. If the borrower allows the interest to accumulate, it will be capitalized- that is, the interest will be added to the principal amount of the loan and will increase the amount that will have to be repaid. If the borrower pays the interest as it accumulates, repayment will be less in the long run.

Verification: Verification is a review process in which the Office of Student Financial Aid (OSFA) determines the accuracy of the information provided on the student's financial aid application. During verification the student will be required to submit documentation to support the information listed (or not listed) on the financial aid application. The student will most likely have to provide a tax transcript for the parent(s): <https://www.irs.gov/individuals/get-transcript>

Work Study: A form of self-help aid. Work study aid is money a student must earn by working a part time job, usually at the college or university the student is attending or at a non profit organization. The Federal Work Study Program is probably the most familiar example of this type of program, although many colleges may offer similar programs. Funds for most of the wages a work-study student earns come from the Federal Work-Study Program.

Section 4: Tennessee HOPE (Lottery) Scholarships and the Tn Promise Scholarship

Tennessee HOPE Scholarship Information

HOPE Scholarship: *Application is the FAFSA (see section 3)*

Requirements: 21 on one sitting of the ACT or 3.0 unweighted final GPA at graduation

Four-Year Institutions and two-year institutions with on-campus housing:	Two-Year Institutions:
Up to <u>\$2,250</u> per full-time enrollment semester as a freshman and sophomore (\$4500/year); then up to <u>\$2,850</u> per full-time enrollment semester as a junior and senior (\$5700/year)	Up to \$1,600 per full-time enrollment semester as a freshman and sophomore (\$3200/year)

HOPE Aspire Award (application is the FAFSA):

- Meet Tennessee HOPE Scholarship requirements AND must have parents' or independent student's and spouse's adjusted gross income of \$36,000 or less on IRS tax form
- Four-Year Institutions: Up to \$750 per semester as a supplement to the HOPE Scholarship; including summer
- Two-Year Institutions: Up to \$250 per semester as a supplement to the HOPE Scholarship; including summer

HOPE General Assembly Scholarship (GAMS)- application is the FAFSA:

- Up to \$1,500 supplement to the HOPE Scholarship. The award is divided equally between fall, spring and summer semesters. Awards to part-time students are prorated.
- 3.75 GPA* AND 29 ACT or a minimum 1330 SAT

Wilder-Naifeh Technical Skills Grant - application is the FAFSA:

- Award is up to \$2000 per academic year.
- Requirements: anyone who enrolls in a certificate or diploma program at a Tennessee College of Applied Technology and meets residency requirements.

Tennessee Student Assistance Award Program (application is the FAFSA)

- HOPE Scholarship eligible
- Complete the FAFSA soon after October 1
- have a valid Expected Family Contribution (EFC) of 3500 or less
- Four-year/two-year private \$4,000
- Four-year public \$2,000
- Two-year public \$1,300
- Career Schools \$2,000
- TN College of Applied Technology \$1,000

The final amount is determined by the institution. The financial aid office may revise the amount of the award. Because available funding is insufficient to reach all eligible applicants, early filing of the FAFSA is strongly encouraged as soon as possible after October 1. Awards are made until funds are depleted. First priority is given to U.S. citizens.

Ned McWherter Scholarship (application found within TSAC portal)

To be eligible, the applicant must:

- be a resident of Tennessee, a U.S. citizen or permanent resident, and attend an eligible Tennessee college or university full time, and
- have at least a 3.5 unweighted cumulative grade point average, and
- have a minimum composite score of 32 on the ACT in a single sitting (or concordant equivalent score on the SAT).

An applicant may receive extra credit for honors or advanced placement courses and leadership in extracurricular activities while in high school.

\$6,000 per academic year, \$3,000 from the State of Tennessee and \$3,000 from the college or university attended. Awards are made in equal installments each term throughout the academic year.

The award may be renewed three times for a total of four years. The recipient must maintain at least a 3.0 cumulative grade point average and attend full-time to remain eligible.

An application, in order to be considered complete, must be accompanied by:

- an official high school transcript that contains the applicant's high school grades through the first semester of the senior year, and
- an official ACT/SAT score.

Awards are very competitive and are based on limited funding. Renewal applicants are given first priority. **TSAC must receive the completed application and required attachments by February 15.**

[Tennessee Promise](#) is a last-dollar scholarship and mentoring program that covers *public community and technical college tuition* and fees for graduating high school seniors. Students who participate in the program are paired with mentors and must be enrolled full time in an associate or certificate degree program. College students must attend full-time, continue to participate in the mentoring program, and perform 8 hours of community service prior to each term the award is received.

Applying for the Tennessee Promise is a two-step process!

To apply for the Tennessee Promise, you must first create an account in the TSAC Portal. Remember, if you are a dual enrollment student, you probably already have a TSAC student account. You will use the same login information to apply for the Tennessee Promise. It is extremely important that you save your login information for the TSAC Portal because this portal allows you to not only apply for the Tennessee Promise but also for all other scholarships from the state of Tennessee.

To create a student account for the TSAC portal: TSAC Help Line: 800-342-1663

1. Visit www.tn.gov/collegepays
2. Click the TSAC Student Portal box
3. Click "Register" and if this your first visit, click "Create a Log in"
4. Enter the required information CORRECTLY including:
 - a. Your first and last name exactly as it appears on your Social Security Card.
 - b. Your Social Security number
 - c. Your date of birth
 - d. Your email address (not your school email address).

To apply for the scholarship, you must:

1. Re-enter your Username and Password and answer the challenge question.
2. Accept the "User Agreement"
3. Click the "Apply" button
4. Select the TN Promise Scholarship and submit the online application.

Section 5: Scholarships

While the state of Tennessee offers many different scholarship programs through the HOPE Lottery Scholarship program, you may want to consider applying for additional scholarship opportunities, especially if you plan to attend a four year public or private university. The information on the following pages provides you with resources to search for and apply for scholarships.

College Merit Based Scholarships: Automatic Consideration or Separate Application?

For some colleges and universities, your college application also serves as a scholarship application for merit-based scholarships. Most universities/scholarships in Tennessee and across the country also administer numerous scholarship opportunities for students. The list below is a sampling of colleges and universities in Tennessee and their scholarship application processes.

Carson Newman <i>Various Merit Levels</i>	All incoming freshmen who are admitted to the University will automatically be considered for these scholarships. No additional application is required. https://www.cn.edu/administration/financial-aid/undergraduate-students/types-of-aid/freshman-merit-scholarships
Maryville College <i>Various Merit Levels</i>	Admitted students can apply to competitive scholarships on their <u>MaryVille Portal (MVP)</u> after receiving their admission decision.
Tennessee Tech <i>Various Merit Levels</i>	All students MUST be admitted and complete the Scholarship Application every year by the December 15th deadline to be considered for any Tennessee Tech scholarships. This single application submitted through ScholarWeb is used for the awarding of over 600 scholarship opportunities.
Tusculum <i>Various Merit Levels</i>	At Tusculum, accepted students are automatically considered for merit scholarships and grants. https://home.tusculum.edu/apply/costs-financial-aid/
UT Chattanooga <i>Various Merit Levels</i>	Funds are limited; the awarding process is competitive. Even if you meet all eligibility requirements, you still might not be awarded a scholarship. The best way to improve your chances is to always submit all required materials as soon as possible. To be considered for UTC Scholarship funds, all accepted students must complete the UTC Online Scholarship Application. https://www.utc.edu/financial-aid/scholarships/index.php
ETSU <i>Various Merit Levels</i>	By submitting a <u>University Scholarship Application</u> , students will automatically be considered for a range of scholarships. For the 2021-2022 academic year, the scholarship application opens October 1, 2020. https://www.etsu.edu/financial-aid-and-scholarships/scholarships/

MTSU <i>Various Merit Levels</i>	Guaranteed scholarships if meet all requirements by the December 1 deadline. For more information https://www.mtsu.edu/financial-aid/scholarships/incoming-freshmen.php
UT Knoxville <i>Various Merit Levels</i>	<p>First-year students who apply for admission by December 15 of their senior year in high school will be automatically considered for some institutional scholarships. In some cases an on-time FAFSA is also required.</p> <p>You must apply for admission by the November 2 early action application deadline in order to be eligible to apply for <u>competitive scholarships</u> including the category called <u>Chancellor's Scholarships</u>. Once you complete your application for admission, you will receive an email with the link to the scholarship application, which you need to submit by December 15. You are strongly encouraged to apply for admission as early as possible.</p>
Belmont University <i>Various Merit Levels</i>	Offers a variety of merit-based scholarships. The application for admission to the university serves as the merit-based scholarship application. General Academic Merit Scholarships are awarded on a rolling basis following the offer of admission as funds remain available. December 1 is the priority application deadline for consideration for the most competitive named and departmental scholarships. All components of the application for admission must be received by this date for the applicant to be deemed eligible for consideration. Click here to learn more.
Sewanee <i>Various Merit levels</i>	<p>Every Sewanee applicant is considered for academic scholarships simply by submitting the Common Application and all required admission documents on their Applicant Status Page. All scholarships are renewable.</p> <p>https://new.sewanee.edu/admission-aid/cost-financial-aid/scholarships/</p>
Vanderbilt <i>Various Merit Levels</i>	Each year Vanderbilt awards merit-based scholarships to applicants who demonstrate exceptional accomplishment and intellectual promise. These students represent the top 1 percent of all freshman applicants to Vanderbilt, and with the limited number of merit scholarships available, the selection process is very competitive. Deadline is December 1 and a separate application is required.
Pellissippi State	Available March 1 of each year through your My Pelli Account at https://www.pstcc.edu/foundation/scholarships.php . The general scholarship application will automatically connect you to the scholarships you qualify for.

Where do I find scholarships that are right for me?

Most scholarship opportunities can be found online using powerful search engines based on a personal profile you complete on the site. Places of worship, philanthropic organizations,

schools, etc. are excellent sources of scholarships. Watch for announcements regarding local scholarships.

How do I avoid scholarship scams?

Unfortunately, there are people who prey on aspiring college students with scholarship scams. Here are some red flags to watch out for:

- Winning a scholarship that you didn't apply for
- Companies that request personal identification information, such as a Social Security number or bank account information.
- Scholarships that require a fee to apply. If you're unsure about a certain company or opportunity, check with your college/career counselor.

Scholarship Resources

www.ecampustours.com
www.fastweb.com
www.scholarships.com
www.finaid.org
www.chegg.com
www.careerinfonet.org/scholarshipsearch
www.dosomething.org
<https://jlvcollegecounseling.com/scholarships>
<https://myscholly.com>
<https://bigfuture.collegeboard.org/scholarship-search>
www.scholarshipexperts.com
www.studentscholarships.org
www.supercollege.com
www.cappex.com
www.collegeexpress.com
www.collegefortn.org
www.collegegreenlight.com
<https://raise.me>
www.campusexplorer.com
<https://lendedu.com/blog/scholarships/>

Unusual Scholarships

<http://www.finaid.org/scholarships/unusual.phtml>
<https://lendedu.com/blog/weird-scholarships/>
<https://lendedu.com/blog/scholarships-for-women/>

Local/Regional/State Scholarships

<http://www.easttennesseefoundation.org/scholarships-grants/scholarships>
<https://www.kccpta.org/scholarships.html>
<https://www.tn.gov/tnpromise> (Opens August 1 of senior year; deadline is November 1 of senior year)

Section 6: Pursuing a Future in the Military

Military Recruiters

A military recruiter can help answer questions about service, providing a positive but realistic assessment of opportunities. A recruiter's job is to find qualified candidates for his or her respective service and provide the candidates with information about- and reasons for- joining the military. Students interested in military service are advised to talk with a recruiter for the branch of the military in which they are interested. When they are in the building, military recruiters are available in the commons during lunch periods.

Selective Service

According to law, a man must register with Selective Service within 30 days of his 18th birthday. Selective service accepts late registrations up until a man reaches his 26th birthday.

Failure to register is a felony and non-registrants may be denied the following benefits for life:

- Federal (and some state) student loans and grant programs
- Federal job training under the Workforce Innovation and Opportunity Act (formerly known as the Workforce Investment Act).
- Up to a 5- year delay of US Citizenship proceedings for immigrants.

Types of Military Service

The following information is taken directly from Today's Military at:

<https://www.todaysmilitary.com/ways-to-serve/service-branches>

Active Duty (Full Time)

"Active-duty service members are full-time members of the Military, living on base or in military housing and immersed in military culture. After attending boot camp, they are typically stationed at a base either domestically or overseas for terms that typically last two to six years."

Reserve (Part Time)

"With the exception of the Space Force, each military branch has a Reserve component under its command, which is available for active-duty deployment in times of war or national emergency. Reservists are part-time service members, allowing them time to pursue a civilian career or college education while simultaneously serving their country. Members of the Reserve attend boot camp and are required to participate in training drills one weekend a month as well as a two-week program each year."

National Guard (Part-Time)

The National Guard consists of the Army National Guard and the Air National Guard. The Guard's focus is on homeland security and humanitarian relief, and training drills one weekend a month and two full weeks per year.

Action Steps to Enlist in Military Service:

1. Visit a Military Enlistment Processing Station (MEPS)

2. Pass the Armed Services Vocational Aptitude Test (ASVAB)
3. Pass the Physical Examination
4. Meet with the MEPS Career Counselor
5. Take the Oath of Enlistment (Swearing In)
6. Commit to Basic Training

ROTC Programs: An Alternative to Enlistment

ROTC stands for Reserve Officer Training Corps. It's a college program offered at over 1,700 colleges and universities across the United States that prepares young adults to become officers in the US Military. *In exchange for a paid college education and a guaranteed post-college career, cadets commit to serve in the military after graduation.* Each branch has its own take on ROTC, and universities that offer ROTC may offer it for one, some, or all of the military branches. More information about ROTC is available on these websites:

[ROTC information](#)

<https://www.bestcolleges.com/resources/rotc-programs/>

- Army ROTC Programs in Tennessee:
<https://www.goarmy.com/rotc/find-schools.TN-.results.html>
- Marine/Navy ROTC Programs:
<https://www.netc.navy.mil/Commands/Naval-Service-Training-Command/NROTC/Navy-ROTC-Schools/>
- Air Force ROTC Programs: <https://www.afrotc.com/>
- Coast Guard Pre-Commissioning Initiative:
<https://www.gocoastguard.com/active-duty-careers/officer-opportunities/programs/college-student-pre-commissioning-initiative>

ASVAB

The Armed Services Vocational Aptitude Battery (ASVAB) is a multiple choice test, administered by the United States Military Entrance Processing Command, and used to determine qualification for enlistment in the United States Armed Forces. The ASVAB also qualifies individuals for the mission occupation specialty, or job, or career they will pursue in the military in addition to enlistment bonuses.

Just like any other test, it is recommended that students prepare for the ASVAB. Learn more about the ASVAB, and how to prepare for it, by visiting the sites below:

General Information: https://www.officialasvab.com/	2023 ASVAB Cut Scores for Enlistment:										
For online ASVAB Test Prep: www.march2success.com www.asvabtutor.com	<table> <tr> <td>Air Force</td><td>31</td></tr> <tr> <td>Army</td><td>31</td></tr> <tr> <td>Coast Guard</td><td>40</td></tr> <tr> <td>Marine Corps</td><td>31</td></tr> <tr> <td>National Guard</td><td>31</td></tr> </table>	Air Force	31	Army	31	Coast Guard	40	Marine Corps	31	National Guard	31
Air Force	31										
Army	31										
Coast Guard	40										
Marine Corps	31										
National Guard	31										

Delayed Entry Program

The Delayed Entry Program (DEP) is a program in which individuals who want to enlist in the United States Armed Forces are placed before they ship out to basic training or “boot camp.” Students who plan to join the military immediately following high school will likely enlist through DEP.

Military Career Opportunities

Jobs in the military vary in the type of work as well as level of responsibility, yet each job is essential to accomplishing the overall mission of defending our country.

Boot Camp Preparation

Going in physically and mentally strong to basic training will provide you with the confidence you need to successfully complete the training. If you wait until the first day of basic training to start preparing, you will fight an uphill battle. The requirements and training for each branch of the military are different. To learn more about the difference and to get tips on how to prepare, check out the sites below:

<https://www.military.com/military-fitness/workouts/prepare-yourself-for-boot-camp>

<https://myfuture.com/military/preparing-for-basic-training>

Service Academies and Military Colleges

There are 5 US Military Academies:

- U.S. Military Academy (USMA) at West Point
- U.S. Naval Academy (USNA)
- U.S. Air Force Academy (USAFA)
- U.S. Coast Guard Academy (USCGA)
- U.S. Merchant Marine Academy (USMMA)

For students who want to experience a military environment while getting a first-class education, the five service academies offer a fully-funded tuition that includes books, board and medical and dental care.

Graduates of all academies receive a Bachelor of Science degree and are commissioned as officers in their respective Service branches. After graduation, they are obligated to serve a minimum of five years.

The competition to get in is fierce. Admissions criteria include:

- High school academic performance
- Standardized test scores (SAT or ACT)
- Athletics and extracurricular activities
- Leadership experience and community involvement
- A congressional letter of recommendation (not required by the Coast Guard Academy)

If you are interested in applying to a service academy, it is recommended that you begin the application process in the spring of your junior year.

<https://www.todaysmilitary.com/education-training/military-schools/#jump-service-academies>

Section 7: Joining the Workforce

When entering the workforce is your next step...

If you plan to begin working immediately after graduation, then this section will help you get started.

You may also want to consider opportunities for **apprenticeships or internships**:

Apprenticeships are “on the job,” paid training that offers you the chance to learn a skill or trade while working. Apprenticeships can last anywhere from one to four years. The best way to find an apprenticeship is to reach out to companies you are interested in working for to determine if they offer apprenticeships. Most labor unions (plumbers, pipefitters, electrical, FHSC, etc.) offer excellent apprenticeship programs. You can also search for apprenticeships by location at <https://www.tn.gov/apprenticeshiptn.html>

Internships give you the opportunity to gain work experience in your field of interest. Most frequently, internships are available to high school or college students. They may be paid or unpaid, and students may have the opportunity to earn class credit for their work. Your college advisor may be able to help you identify internship opportunities in your field.

Most jobs require either a resume or an application or both.

If you're not sure of what type of job to pursue, here are some websites that might help: www.CollegeforTn.org Explore your interests, values, skills, learning styles, and your personality traits and research the careers that match you.

www.BLS.gov Provides information on the outlook for various careers, including salary, demand, educational requirements, etc.

<https://tn.worklearnearn.org/> Explore jobs in the area and have immediate openings

www.jobs4tn.gov Find a job, post a resume, set up a virtual recruiter, and get hired!

Resume: Create a resume in SCOIR: SCOIR > My Profile > Activities & Achievements section. You can add goal statements, work, extracurriculars, and academic achievements, then download or print a copy to provide to your employer, college, or high school recommendation letter writer.

Section 8: After You're Accepted/Before You Enroll

- **Congratulations** on all of the hard work you have done during your senior year in planning for your next step after high school! If you have decided to enroll in a university, community college, or technical school, take some time to review the following checklist to make sure you have completed all the necessary steps to start college in the fall.
- In SCOIR, indicate all the colleges to which you have been accepted.
- In SCOIR, indicate where you will be enrolling in the Fall and where FHS should send your final transcript.
- Complete the online FHS exit form, listing your plans, any scholarships you received.
- Complete all financial aid tasks, including correcting any errors on your FAFSA and completing verification (if selected). Receive financial aid award letters. *Questions? Contact the financial aid office at your college.*
- TSAC Portal. Make sure you have updated your school choice, so state financial aid money is sent to the correct institution.
- Have you been admitted? Have you received communication from the admissions office of your selected school? If not, check with your admissions counselor to make sure they have everything they need.
- Register for and select orientation (if applicable). Your school may offer an all encompassing two day orientation/registration, or ask you to view a recording online. At orientation, you will learn all the ins and outs of college life, and you will meet other new students. In many cases you will be allowed to move into residence halls early and get a head start on college life. Take full advantage of this opportunity. *Questions? Contact your college advising department or an academic advisor for your major.*
- Arrange for housing. If living on campus, apply for and receive a hosting assignment.
- Pay your housing deposit by the published deadline. At many schools, this serves as your enrollment deposit and may be non refundable.
- Register for classes and obtain a fall class schedule. To register for classes you will most likely meet with an academic advisor.
- Plan for transportation to and from college, if you are not living on campus.
- If you plan to commute to college or park a car on campus, register for parking. Each campus handles parking differently, so make sure you check out parking regulations before your first day.
- Continually check your college portal and college email address.
- Send official documents when needed (for example, health care forms). Make sure you reply promptly to all document requests.

- Complete placement testing, if required. *Questions? Start by contacting your college's admissions office to determine if placement testing is required for you.*
- Plan for additional costs during the school year. There are more expenses associated with college than just tuition. Make sure you have a plan to pay for things like books and transportation throughout the year.

Credits:

Arizona GEAR UP, Launch- A guide for Arizona High School Seniors, Phoenix, Arizona 2018

Big Future (n.d.), College Admission Glossary: Learn the Lingo

<https://bigfuture.collegeboard.org/get-in/applying-101/college-admission-glossary>

Free Application for Federal Student Aid (n.d.), How Financial Aid Works

<https://studentaid.gov/h/understand-aid/how-aid-works>

Financial Aid Tennessee HOPE Scholarship (n.d.), Financial Aid in Tennessee

<https://www.tn.gov/collegepays/financial-aid.html>