# Magruder High School Senior Post-Secondary Planning Guide



**MAGRUDER CCIC WEBSITE** 

#### Notes Page

### Welcome to Your Senior Year!

As you enter your last year of high school, you will begin the steps to transition into your post-secondary pathway. Whether you choose to go to an institution of higher education (either a two- or four-year college or university), the military, an apprenticeship program, and/or the workforce, you will have to start preparing yourself **NOW**. This booklet provides information for the various pathways you may choose.

### **GOING TO A COLLEGE OR UNIVERSITY**

For those planning to attend a college or university, there are multiple steps to complete the application process. The components required in submitting a college application are:

- Naviance Colleges I'm Applying To list
- The college application
- College admissions tests (ACT or SAT)
- Transcript requests (via Naviance)
- Financial aid applications and scholarships

#### **Naviance**

Naviance is a tool available to all students to research and select colleges, track the progress of the college application, monitor transcript requests, and request teacher recommendation letters. Students are required to create a login and complete tasks throughout their high school years. Please do the following:

- Login using <u>clever.com</u> OR via your student gmail account
- Here are some tasks with video instructions for Naviance:
  - o Complete the College SuperMatch: VIDEO INSTRUCTIONS
  - o Create a list of colleges you are planning to apply to and request transcripts and/or letters of recommendation from teachers: <u>VIDEO INSTRUCTIONS</u>
- Complete a Student Self-Evaluation Brag Sheet form in Naviance (About Me :: Surveys From Your School :: MHS Class of 2026 Brag Sheet) to inform your teacher and counselor about who you are and what you have accomplished thus far

### **The College Application**

College applications are the responsibility of the student. Most colleges and universities require students to submit their application online, but there are multiple ways to do so. The following are ways students can submit their applications to colleges or universities. **YOU CAN FIND INFORMATION OF HOW TO APPLY TO EACH COLLEGE OR UNIVERSITY ON THEIR INDIVIDUAL WEBSITES.** 

• **COLLEGE/UNIVERSITY WEBSITES** usually have an online application for potential students to submit electronically. These websites will also notify applicants to other application platforms if necessary.

- COMMON APP is the most popular college application website; it has over 700 colleges and universities
  as members. NOTE: Although you may be applying to multiple schools through this one site, each
  separate application has a fee (students who receive free or reduced-price lunch get all Common App fees
  waived). For more information, go to <a href="https://www.commonapp.org">www.commonapp.org</a>.
- **COALITION FOR COLLEGE** is another platform available to students to apply to 140 distinguished colleges and universities. As with the Common App, each individual application has their own separate fee. For more information, go to <a href="https://www.coalitionforcollegeaccess.org">www.coalitionforcollegeaccess.org</a>.
- The **BLACK COMMON APP** is an application platform representing over 50 Historically Black Colleges and Universities (HBCUs). There is a one-time \$35.00 fee to apply to as many as 50 colleges. For more information, go to <u>commonblackcollegeapp.com</u>.
- **HARD COPY APPLICATIONS** are used by some colleges and universities and must be mailed to the school. This information will be indicated on the college's website.

ADDITIONAL DOCUMENTS FOR THE COLLEGE APPLICATION: On the admissions page of each college and university, there is a list of requirements to fulfill a completed application.

#### **Teacher Recommendation Letters**

- Some require a letter of recommendation from a current or prior teacher. Make a note of how many letters you will need. For example, if you are applying to four universities and each requires one letter of recommendation, you need one teacher to write a single letter that will be sent to all four universities.
- In Naviance, select the teachers who have agreed to write recommendations on your behalf (Colleges I'm Applying To :: Teacher Recommendations :: Add). In the "Personal Note to Teacher" box, indicate the colleges to which you would like the teacher recommendation letter to be sent. Teachers will upload recommendation letters to Naviance to be sent electronically with your transcript.
- If the college does not accept documents electronically, you will need to provide the Magruder registrar with a stamped #10 envelope addressed to each school.

### **College Essay**

- Some colleges will require a college essay. They are usually between 250-600 words in length. Here are some common essay prompt questions:
  - Tell a story from your life, describing an experience that either demonstrates your character or helped to shape it.
  - Describe a time when you made a meaningful contribution to others in which the greater good was your focus. Discuss the challenges and rewards of making your contribution.
  - :: Has there been a time when you've had a long-cherished or accepted belief challenged? How did you respond? How did the challenge affect your beliefs?

- What is the hardest part of being a teenager now? What's the best part? What advice would you give a younger sibling or friend (assuming they would listen to you)?
- Common App essay prompts for 2025-2026 are available now.

### **College Admissions Tests and Score Reports**

If a college or university to which you are planning to apply requires test scores, you should take the ACT or SAT during the spring of your junior year and again during fall of your senior year. For colleges that require the ACT or SAT, **you send your scores directly to the colleges from the College Board or ACT websites**. IF A COLLEGE IS TEST-OPTIONAL, THEY DO NOT REQUIRE YOU TO SEND YOUR TEST SCORES; HOWEVER YOU NEED TO MAKE SURE IT DOES NOT DECREASE YOUR CHANCES OF ACCEPTANCE OR FOR SCHOLARSHIPS. Check each college's testing policy for more details.

To register for the SAT, go to <u>collegeboard.org</u>. To register for the ACT go to <u>act.org</u>. Fee waivers are available for students who meet specified eligibility requirements only. Waivers may be applied to the SAT, ACT, TOEFL, NCAA Clearinghouse registration, and college application fees. For two-year colleges, you may be required to take the Accuplacer test. The Accuplacer is a placement test to determine if you fit the criteria of being "college ready". THIS TEST DOES NOT AFFECT YOUR ACCEPTANCE INTO A COLLEGE! It is a determinant for course levels once you enter that college.

### **SAT vs. ACT**

SAT or ACT? Do you know which test is right for you? Colleges accept both tests equally, so the choice is up to you! Here's what you need to know to compare the exams:

	SAT	ACT
WHY TAKE IT	Colleges use SAT scores for admissions and merit-based scholarships.	Colleges use ACT scores for admissions and merit-based scholarships.
TEST STRUCTURE	Two tests:  • Math (70 minutes)  • Reading and writing (64 minutes)	Four tests:  • Math (60 minutes)  • Reading (35 minutes)  • English (45 minutes)  • Science (35 minutes)  Essay (40 minutes—optional)
LENGTH	Two hours 14 minutes	Three hours, 55 minutes (without essay) Additional 40 minutes with essay
READING	Five reading passages	Four reading passages
SCIENCE	None	One science section testing your critical thinking skills (not your specific science knowledge)
MATH	Covers: Arithmetic, Algebra I & II, Geometry, Trigonometry, and Data Analysis	Covers: Arithmetic, Algebra I & II, Geometry, and Trigonometry
TOOLS	Some math questions don't allow you to use a calculator	You can use a calculator on all math questions

ESSAYS	Optional. The essay will test your comprehension of a source text	Optional. The essay will test how well you evaluate and analyze complex issues
HOW IT'S SCORED	Scored on a scale of 400–1600	Scored on a scale of 1–36

-The Princeton Review, March 2016

### **SAT and ACT Dates**

SAT	ACT
August 23, 2025	April 5, 2025
September 13, 2025	June 14, 2025
October 4, 2025	July 12, 2025
November 8, 2025	September 6, 2025
December 6, 2025	October 18, 2025
March 14, 2026	February 14, 2026
May 2, 2026	April 11, 2026
June 6, 2026	June 13, 2026
	July 11, 2026

### **College Transcript Request Step-by-Step Guide**

Each student has a high school transcript in the school records. A transcript is a document listing all high school courses completed with the final grades and credits earned for each semester. It also provides the student's cumulative (unweighted) and weighted grade point averages (GPA and WGPA). Most colleges and universities will require an **official** copy of a student's transcript to be sent from the student's high school.

For each request, your counselor or the school registrar will prepare a packet to be sent to each college that includes:

- High school transcript
- Magruder High School profile
- Secondary School Report, if required
- Letter(s) of recommendation, if required, provided by your school counselor

### Here are the steps to have an official transcript sent:

#### TO COLLEGES:

### 1. Log in to Naviance

- Click on "Colleges"
- Click on "Colleges I'm Applying To". ONLY LIST COLLEGES FOR WHICH YOU WILL BE REQUESTING A TRANSCRIPT.

- Click the RED PLUS (+) sign. Enter the name of the college in the "Which College You Are Applying
  To?" field, then select the application type (deadline) and how you plan to submit the application
  (Common App or Direct to Institution).
- Click "ADD AND REQUEST TRANSCRIPT"
- Select "Initial Transcript", then "Request and Finish".
- COMPLETE THE TRANSCRIPT REQUESTS FOUR WEEKS PRIOR TO THE DEADLINE.

#### 2. For Common App colleges/universities

- Create a Common App account at www.commonapp.org
- Use your personal email address.
- Complete all three sections for each college (Questions; Recommenders & FERPA; Review)
- Complete all six Common App sections (Profile, Family, Education, Testing, Activities, Writing)
- IN NAVIANCE! Indicate the Common App schools for the App Type.
- Match Common Application to Naviance

#### 3. REQUIRED ONCE FOR ALL TRANSCRIPT REQUESTS: Parental Consent to Release Transcript

- Student and Parent to complete the "MHS Parental Consent for Transcript Release" form to authorize the release of your transcript to colleges.
- This form is in Naviance in the student's or parent's account > About Me > School Surveys
- PLEASE ALLOW UP TO FOUR WEEKS FOR PROCESSING AND MAILING!
- 4. **Complete the Magruder Transcript Request checklist form.** When all steps are completed on the form, colleges are listed on the back and you have signed it, turn it in to Ms. Gassaway-Fields.

#### FOR SCHOLARSHIPS:

• Complete the <u>transcript request Google form</u>. Please complete this request at least two weeks prior to the deadline.

#### FOR MID-YEAR TRANSCRIPTS:

• If the college(s) require a mid-year transcript, follow the same steps outlined above in #1, but make sure to select "Mid-Year". There is no charge for this transcript. **NOT ALL SCHOOLS REQUIRE THIS TRANSCRIPT.** 

#### FOR FINAL TRANSCRIPTS:

- If your school requires a final transcript (most do), you will need to complete the "Final Transcript Request" form in May or June and submit it to the registrar's office. There is no charge for this transcript.
- If the transcript cannot be sent electronically, provide the registrar with a stamped #10 envelope addressed to the school you will be attending in the fall.
- Inform the College and Career Coordinator with your final list of college decisions, scholarship offers, and the school you plan to attend next fall.

### **Financial Aid and Scholarships**

#### **FAFSA®**

Students who are seeking financial aid to help pay for college will need to complete the Free Application for Federal Student Aid (FAFSA®). The FAFSA® is a federal application that gathers financial information about the student and their family to determine the student's financial need. Students are awarded grants, scholarships, loans and/or work-study programs based on their Expected Family Contribution. The FAFSA® application opens on October 1, 2023 and funding is first come, first serve. To get started, go to <a href="https://studentaid.ed.gov/sa/FAFSA">https://studentaid.ed.gov/sa/FAFSA</a>.

#### **MDCAPS**

MDCAPS is the Maryland Higher Education Commission (MHEC)'s comprehensive financial aid system that processes Maryland state scholarship applications and allocates funds more efficiently using today's technology. MDCAPS is based on your FAFSA information. To use MDCAPS, you must first create a student login profile. To get started with a profile, go to <a href="https://mdcaps.mhec.state.md.us">https://mdcaps.mhec.state.md.us</a>. Next, click "Create a Student Login" located below the yellow [Login] button on that page. **IF YOU ARE NOT A U.S. CITIZEN, you can apply for state financial aid on this same website, but indicate that you are applying for the MSFAA.** 

#### What features does MDCAPS offer?

Apply online for certain scholarship programs Check your To Do List Check your Application Status See if MHEC has received your FAFSA® Accept or Decline Awards Check Award and Payment Status Transfer and Add Schools
Change Enrollment Status
Change Housing Status
Send Help Requests to MHEC staff
Update Your Contact Information
And more!

Visit the following website for Maryland State Financial Assistance programs and applications: <a href="http://mhec.maryland.gov/preparing/Pages/FinancialAid/descriptions.aspx">http://mhec.maryland.gov/preparing/Pages/FinancialAid/descriptions.aspx</a>

#### **SCHOLARSHIPS**

Scholarships are funds awarded to a student typically on the basis of academic merit, financial need, or community service, but there are countless types of scholarships that can be for extremely niche topics. Scholarships are offered directly from the college, from an application directly to the organization offering the scholarship, or through FAFSA®. Websites like <a href="www.goingmerry.com">www.goingmerry.com</a>, <a href="www.goingmerry.com">www.fastweb.com</a> and <a href="www.myscholly.com">www.myscholly.com</a> allow students to create a profile and match scholarships to their profile. They will send emails informing students of any additional scholarships that the student may qualify for. <a href="CLICK HERE">CLICK HERE</a> for more information about scholarships and financial aid.

# More information about college

Do you know the difference between a two-year vs. a four-year college or university?

College vs. university: In general, a college offers education in one specific area with various majors and does not have a graduate program. A university offers many different schools within the university (i.e., School of Business, School of Medicine). Universities also have graduate programs where students can obtain Master's, Doctoral, and other graduate degrees.

<u>Four-year vs. two-year</u>: Four-year colleges or universities allow students to obtain, at minimum, a bachelor's degree by earning 120 credit hours or more depending on the program and major. A university may also offer graduate programs to obtain a master's degree, doctoral degree, a law degree or others.

A two-year college is a community institution that offers at most an associate's degree which can be obtained by completing a 60 credit-hour program or major. Two-year colleges offer non-credit courses as well as certificate programs. Most two-year community colleges have open admissions.

Montgomery College: Students applying to Montgomery College (MC) should apply online at HYPERLINK "http://www.montgomerycollege.edu" www.montgomerycollege.edu by March 1<sup>st</sup> and will automatically be eligible for an application fee waiver. Students attending MC do not need to take the SAT or other standardized tests, but instead take the Accuplacer. The Accuplacer is a College Board-affiliated placement test that measures students reading and math skills. It helps advisors know which classes students should be placed in as a freshman. Students can register for the Accuplacer at MC or at Kennedy High School in the College and Career Center. Students may be eligible to place into college level courses without taking the Accuplacer; check with the College and Career Coordinator for details.

### **Additional Pathways**

### **Enlisting in the Military**

Enlisting in military service right after high school is an option. The U.S. Army, Navy, Air Force, Marines and Coast Guard provide job training in many fields, as well as opportunities for enlistees to take some college-level courses. The services can also help you build a college fund (Montgomery GI Bill).

The National Guard consists of two components: The Army National Guard (ARNG) and the Air National Guard (ANG). Its mission is to serve the state in times of natural disaster or civil disturbance, and the nation in times of war. Flexible scheduling makes it possible to serve one weekend per month and two weeks in the summer. Educational benefits are also offered by the U.S. National Guard.

Each service sets its own enlistment qualifications. Contact your local recruiters for information or visit their websites regarding qualifications and program opportunities. For additional information see the Military Career Guide at <a href="https://www.militarycareers.com">www.militarycareers.com</a>.

### **Applying to an Apprenticeship Program**

For students interested in learning a trade or receiving a certification or a license, there are apprenticeship programs. An apprenticeship is a paid period of training that allows you to learn a particular skill or set of skills. CLICK HERE FOR MORE INFORMATION

### **Entering the Workforce**

The workforce provides current students with an opportunity to earn wages right after high school. Finding a job can be a job within itself. There are several websites that post employment opportunities such as <a href="https://www.indeed.com">www.indeed.com</a>, <a href="https://www.monster.com">www.monster.com</a> and <a href="https://www.indeed.com">www.ziprecruiter.com</a>. Students may also want to take advantage of youth employment services and opportunities. WorkSource Montgomery is an organization that helps Montgomery County residents with career development. They offer services such as:

- Job preparation skills
- Apprenticeship opportunities
- Interview coaching/mock interviews
- Training opportunities
- Resume building
- Parenting workshops

### **FAFSA® Glossary of Terms**

<u>Award Letter</u> A notice from a financial aid office to a financial aid applicant that specifies the financial aid programs and dollar amount of each financial aid award.

<u>Bursar</u> The on-campus office where you pay your tuition and associated fees.

<u>Cost of Attendance</u> The total sum of a student's tuition, room/board, books, supplies, transportation, associated loan fees, and any other expenses.

<u>CSS/Financial Aid Profile</u> The <u>CSS Profile</u> is information collected by the College Board in order for colleges to award non-federal student aid funds. Students are charged a nonrefundable registration fee for each college or scholarship program to which information is sent, unless they qualify for a fee waiver. Not required by all schools.

**Student Aid Index (SAI)** The Student Aid Index (SAI) is a replacement for Expected Family Contribution (EFC) and is a calculation of the amount of need-based financial aid a student is eligible to receive. SAI is a rebranding of EFC in an effort to more accurately reflect what the figure represents, which is the amount of financial aid a student is eligible to receive. In the past, EFC created confusion and led students to believe it was a calculation of what they were expected to pay.

FAFSA® Renewal If you've already completed your FAFSA® in a previous year, you're eligible for a FAFSA® Renewal form. There is much less work involved with this form, as it mostly requires the student to simply update the information entered on their original FAFSA®.

Free Application for Federal Student Aid (FAFSA®) This form must be filled out in order to receive federal financial aid such as grants, loans, and work-study jobs. It may be submitted beginning October 1st, but some forms of aid are first come, first serve. So, the sooner you apply the better! Also, remember that the FAFSA® is just an application—there is no such thing as a FAFSA® loan. Federal student loans such as the Stafford Loan and PLUS Loan are what you apply for after filing the FAFSA®.

#### FSA ID

- A FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.
- Only create a FSA ID using your own personal information and for your own exclusive use. Both the student and the parent/legal guardian must create their own FSA IDs.
- To create your own personal FSA ID, go to http://fsaid.ed.gov.
- Sign your <u>FAFSA®</u>, <u>Renewal FAFSA®</u> or Corrections on the web electronically (no paper signature page needed).

- View the status and/or results of your FAFSA®, Renewal FAFSA® or Corrections on the web
- Access the National Student Loan Data System (NSLDS)
  website (www.nslds.ed.gov) and view information about
  loans and other federal student aid you may have
  received.
- Access the Direct Loan Servicing website (<u>www.dl.ed.gov</u>) and view information about Direct Loans you may have received.
- Access the Direct Loan Consolidation website (<u>www.loanconsolidation.ed.gov</u>) to track the processing status of your online Consolidation Loan application.

**IRS Retrieval Tool** The IRS Data Retrieval Tool allows students and parents to access the IRS tax return information needed to complete the Free Application for Federal Student Aid (FAFSA®), and transfer the data directly into their FAFSA® from the IRS Web site.

If you are eligible to use the IRS Data Retrieval Tool, we highly recommend using the tool for several reasons:

- It's the easiest way to provide your tax data.
- It's the best way of ensuring that your FAFSA® has accurate tax information.
- You won't need to provide a copy of your or your parents' tax returns to your college.

**School Codes** The distinct six-digit number associated with each college. It is required for the FAFSA®. Students can look the school code up on the FAFSA® site or by searching the College website. Kennedy's school code is 210960.

**Signature Page** If you choose not to sign your FAFSA® electronically, then you (and at least one parent, if you are a dependent student) can sign a paper signature page. For renewing your FAFSA® or making corrections online, a signature page from the parent of dependent students is necessary only if parental data is provided or altered.

**Student Aid Report (SAR)** A document you receive after your FAFSA® is processed. Your SAR will list all of the answers you provided on your FAFSA®. You should review these answers carefully to make sure they are correct. If you need to make any changes, you can do so on the SAR and mail it back to the address provided, or you can go to <a href="https://www.FAFSA.ed.gov">www.FAFSA.ed.gov</a> and select "Make Corrections to a Processed FAFSA®" from the FAFSA® Follow-up section.

**W2** IRS form that is sent by your employer and includes salary information and taxes withheld for the prior year.

### **College Glossary of Terms**

<u>Advisor</u> Advisors help college students select courses that put them on the path to graduating on time and fulfilling major/minor requirements. Counselors at larger schools may have more students under their watch, so students have to ask for help early.

**AP** Advanced Placement courses are classes offered at high schools that mimic the course load of an introductory college course. A student may receive college credit if they pass the AP test at the end of the year. AP course offerings vary by school, but there is a test in virtually every academic subject – World Languages, English, History, Physics, Biology, Calculus, Statistics and Art, among others.

Articulation Agreement Some colleges will create a plan to ease a students' transition from a two-year program to a four-year. Some of these agreements will allow students to complete two years at a local two-year school and then transfer to a four-year campus with third-year standing. Others will streamline the application process so that a student would be granted acceptance if they hold a certain GPA. For specifics on the agreements, see the two-year school's guidance office.

Associate's Degree Students receive an associate's degree after completing coursework at a two-year college. Many popular jobs require this degree, including physical therapist assistant, web designer, paralegal, mechanic, cosmetologist, veterinary technician, registered nurse, administrative assistant, dental hygienist. You can also use your associate degree to jump into a bachelor's degree.

**Bachelor's Degree** Students receive a bachelor's degree after completing coursework at a four-year college or university. Teachers, journalists, engineers, translators, interpreters, account managers and copywriters all need bachelor's degrees. It is also required if you want to pursue a master's degree or a professional degree.

**Credit** Colleges and universities measure classes by credit, usually by how much time and work is required. Students must earn a certain number of credits to graduate, and they must accumulate a certain number of credits in one area to earn a major. Class standing usually depends on the number of credits collected, not the number of years completed.

**Drop** Most colleges and universities will allow you to drop a class if you do not like it or if you are not doing well in it. Each school has its own deadlines, so make sure you are aware of the latest date you may drop a class. Also, dropping a class could change a students' status from full-time to part-time, which may affect their financial aid.

**Early Action** Some schools offer applicants the option of submitting their applications a few months earlier to get a response more quickly. This is also referred to as a Priority Deadline. Students are strongly encouraged to apply Early Action in order to be considered for priority admission and scholarship opportunities.

**Early Decision** This is a legal binding contract. Be careful when heading down this road, as some schools will require you to commit to that institution, including financially, if you are accepted early.

Student Aid Index (SAI) The Student Aid Index (SAI) is a replacement for Expected Family Contribution (EFC) and is a calculation of the amount of need-based financial aid a student is eligible to receive. SAI is a rebranding of EFC in an effort to more accurately reflect what the figure represents, which is the amount of financial aid a student is eligible to receive. In the past, EFC created confusion and led students to believe it was a calculation of what they were expected to pay.

The Free Application for Federal Student Aid (FAFSA®) This is the form the government uses to determine how much grant money you qualify for. It also qualifies you for federal work-study and loans. Need-based scholarships will require a copy of the FAFSA® as proof of the student's financial situation. Schools will use it to determine their own financial aid package. You must submit it electronically at <a href="https://www.FAFSA.ed.gov">www.FAFSA.ed.gov</a>; it opens online October 1st of your senior year. You must submit it every year you are in college, but the information will carry over from year-to-year. The FAFSA® requires information found on your family's taxes, so you must get those materials together before applying for financial aid.

<u>Full-Time Student</u> Full-time students take 12-18 credits per semester/quarter. Full-time status is generally a requirement for financial aid opportunities and normal tuition rates.

**General Ed Classes** Most colleges and universities have a core of general subject areas all students must take, regardless of major. So even if a student majors in History, they may have to take some math classes and some science classes.

<u>Grade Point Average</u> One way colleges/universities evaluate students' academic achievements is through their GPA. To calculate a GPA, a 4 is given for every "A," a 3 for every "B," a 2 for every "C," a 1 for every "D" and a 0 for every "F."

<u>Graduate Student</u> Students who have already obtained a bachelor's degree and are working toward a master's, PhD or professional degree are known as graduate students.

<u>Grants</u> Like scholarships, grants are a source of financial aid that does not need to be repaid. Students need to fill out the Free Application for Federal Student Aid to receive many of these. Grants are only based on the student's financial situation, so grades are usually not a factor. They dry up quickly, so get your FAFSA® in ASAP.

**IB** International Baccalaureate is a small learning community that provides highly motivated students an opportunity to pursue a rigorous, comprehensive curriculum based on a global perspective. IB course offerings vary by school, but there is a test in virtually every academic subject – World Languages, English, History, Physics, Biology, Calculus and Art, among others. More information about the IB program can be found at <a href="https://www.ibo.org">www.ibo.org</a>.

Liberal Arts College Liberal arts colleges stress the importance of a well-rounded education, and they require students to take classes from a variety of disciplines. Liberal arts colleges tend to focus on the "classical" education. Liberal arts colleges may be housed in a larger university, like the University of Wisconsin's College of Arts and Sciences, or they may be a free-standing institution, like St. John's College in Annapolis.

<u>Loans</u> Students who don't receive enough scholarships and grants may need to take out loans to afford college. These do need to be repaid, and with interest. They can be obtained through the federal government via the FAFSA®, or from private lenders and banks. The repayment schedule and interest rate vary by lender.

<u>Major</u> A major is a student's focus of study while in college, and they have to complete a certain number of credits in that area. It is usually either an area of interest, or it relates to a career of interest. Popular majors include business, psychology, biology, engineering and communications.

<u>Master's Degree</u> This is the degree you receive after completing a graduate program, which usually takes two to three years after completing a bachelor's degree. A master's program is generally more rigorous than bachelor's coursework, but it is required for some professions and it can unlock higher salaries. Librarians, economists, museum curators, nurse practitioners, community college professors, and school counselors all need a master's degree. You must complete a bachelor's degree before entering a master's program.

<u>Minor</u> Some colleges and universities allow students to earn a minor along with their major. It will be in an area in which the student has interest, but does not have the time or energy to double-major. Minors typically require fewer credits than majors.

<u>Part-Time Student</u> Students who take less than 12 credits per semester/quarter are referred to as part-time students. Part-time students may not be eligible for as much financial aid as full-time students, and they may be charged different tuition rates.

**Pell Grant** These are federal grants given to the neediest of students, as determined by the FAFSA®. The maximum award fluctuates annually, but it is approximately \$5,000. The amount a student receives in Pell depends on the Expected Family Contribution and the cost of his/her education.

**PhD** This stands for "Doctor of Philosophy." However, all PhD students don't actually have to study philosophy. PhD students study and research any subject in great depth and for multiple years. Head down this path if you're interested in some advanced science, if you'd like to be a professor or if you'd like to be known as an expert in your field. You need a bachelor's degree before pursuing your PhD, and you also may need a master's before entering this program.

**Rolling Admissions** Some schools do not have a set application deadline, and they will continue to accept candidates until their classes are full. The lack of deadlines shouldn't prevent you from applying early on in the fall.

<u>Semester/Quarter</u> College and university academic years are either divided into semesters or quarters. Students in semester institutions have two semesters (one in the fall, one in the spring) to go with an optional summer session, while students in quarters have three main quarters (fall, winter and spring) and an optional summer session. Students in the quarter system will take more classes than their semester counterparts, but they will have exams more frequently.

<u>Undergraduate</u> All college students pursuing an associate's degree or bachelor's degree are undergraduates.

**Work Study** Work Study is a form of federal financial aid that arranges for a student to get a job either on-campus or near-campus. These jobs may be related to a student's interests, and they may only work an allotted number of hours.

# **Most Popular Four - Year Colleges Magruder Students Applied in 2025**

COLLEGE	DEADLINE			
	Early Decision 1: November 1st			
American University	Early Decision 2: January 15th			
	Regular Decision: January 15th			
	Early Action: November 15th			
Frostburg State University	Regular Decision: February 1st			
	Scholarship deadline: March 1st			
	Priority (same as Early Action): December 1st			
George Mason University	Regular Decision: March 15th			
	Early Action: November 1st			
Howard University	Early Decision: November 1st			
Thoward Oniversity	Regular Decision: February 1st			
	Early Action: November 1st			
James Madison University	Regular Decision: January 15th			
	Early Decision: November 1st			
Johns Hopkins University	Regular Decision: January 2nd			
Lovola University Maryland	Early Decision: November 15th Early Action: November 15th			
Loyola University Maryland				
	Regular Decision: January 15th			
	Early Decision: November 1st			
McDaniel College	Early Action: November 15th			
G	Honors Program or Presidential Scholarship: December 15th			
	Regular Decision: February 1st			
Morgan State University	Early Action: December 1st			
,	Regular Decision: June 15th			
Pennsylvania State University	Early Action: November 1st			
	Regular Decision: November 30th			
	Early Action: December 1st			
Salisbury University	Early Decision: December 15th			
	Rolling Admission after December 15th			
	Early Decision I: November 1st			
George Washington University	Early Decision II: January 5th			
	Regular Decision: January 5th			
Towson University	Early Action: November 15th			
Towson oniversity	Regular Decision: February 1st			
	Early Action: November 1st			
University of Delaware	Nursing Program: December 1st			
Offiversity of Delaware	Honors Program: December 1st			
	Regular Decision: January 15th			
University of Maryland Politimers County	Early Action: November 1st			
University of Maryland, Baltimore County	Regular Decision: February 1st			
	Early Action: November 1st			
University of Maryland, College Park	Early Decision: November 1st			
, , , , ,	Regular Decision: January 20th			
University of Maryland, Eastern Shore	Priority Deadline: November 15th			

## Magruder Counseling Department Junior Year Checklist

<b>V</b>	TASK
	Consider extracurricular activities you can participate in to enhance your college application and resume.
	Research colleges you are interested in to learn more about their admissions' requirements and deadlines.
	Register and take the SAT, ACT or ACCUPLACER in the spring:
	For SAT registration, go to <a href="https://www.sat.org/register">www.sat.org/register</a> For ACT registration, go to <a href="https://www.actstudent.org">www.actstudent.org</a> For ACCUPLACER registration, visit the College & Career Center
	Join Khanacademy.org for the FREE test prep. Take the FREE SAT test here at Magruder in the spring.
	Visit Naviance and <b>check your emails</b> <i>regularly</i> for important information on upcoming college visits, summer workshops, college fairs and other events and resources.
	Add schools to the list of "Colleges I'm thinking about" in Naviance (Required; Colleges::I'm thinking about). Use the "College Planning Worksheet" in your Senior Post-Secondary Planning Guide to make note of application deadlines, application types and application fees.
	Schedule and visit college campuses (in-person or virtually).
	Meet with your counselor to review all of your graduation requirements.
	Become familiar with the Common Application by visiting the website at <a href="https://www.commonapp.org">www.commonapp.org</a> (NOTE: Common App applications are available starting in August)
	Begin working on your college application essays and the Student Self-Evaluation Brag sheet in Naviance. The <u>Common Application essay prompts</u> are available now.

 $<sup>^{\</sup>ast}\mbox{\sc Visit}$  the College and Career Center or see your counselor for more information.

# Magruder Counseling Department Senior Year Checklist

<b>/</b>	TASK
	Sign into your Naviance Account regularly via Clever.com or your Gmail (.net) student account.  Add colleges to the list of "Colleges I'm Applying To" (Colleges :: I'm Applying To)  Use the "College Planning Worksheet" to make note of application deadlines, application types and application fees
	Take an SAT/ACT/ACCUPLACER prep course or study for upcoming tests you plan to take.  Register for the SAT/ACT/ACCUPLACER in the fall as follows:  For SAT registration, go to <a href="https://www.sat.org/register">www.sat.org/register</a> For ACT registration, go to <a href="https://www.actstudent.org">www.actstudent.org</a> For ACCUPLACER registration, visit the College and Career Center  See the College and Career Coordinator for a fee waiver if you have free/reduced lunch
	Log onto Naviance to make sure that your senior year documents have been received and updated.  Student Self-Evaluation Brag Sheet/Questionnaire (Required; About Me::School Surveys)  List colleges to which you are applying (Required; Colleges::I'm applying to) as mentioned above.  Enter requests to teachers who have agreed to write recommendations on your behalf (Colleges::Letters of Recommendations::Add Request). In the "Personal Note to Teacher" box, indicate the colleges to which you would like the teacher recommendation to be sent and the deadline.  Four-weeks' notice required!
	Create a Common Application account at <a href="www.commonapp.org">www.commonapp.org</a> :  Use your PERSONAL email address to create a profile.  List Common App schools (My college::College search)  Complete all three sections for each college (Questions, Recommenders & FERPA, Review)  Complete all six Common App Sections (Profile, Family, Education, Testing, Activities, Writing)  Match Common Application to Naviance  Review and submit each application when it is complete.
	Enter transcript requests for the colleges in Naviance. Four-weeks' notice required!  Have a parent complete the "JFKHS Parental Consent Transcript Release Form" in Naviance (Required; About Me::School Surveys)  In Naviance :: Colleges I'm Applying To :: Click the RED PLUS (+) sign. Enter the name of the college in the "Which College You Are Applying To?" field, then select the application type (deadline) and how you plan to submit the application (Common App or Direct to Institution). Click "ADD AND REQUEST TRANSCRIPT"
	Have your SAT/ACT scores sent directly to the colleges to which you applied from your College Board or ACT account.  SAT scores: <a href="https://www.collegeboard.org">www.collegeboard.org</a> ACT scores: <a href="https://www.actstudent.org">www.actstudent.org</a>
	Send your college applications by the deadline indicated by each of the colleges to which you are applying. See the College and Career Coordinator for application fee waivers if you have free/reduced lunch.

Visit the College and Career Center regularly and check Naviance daily for important information on upcoming college visits, scholarships, and other valuable information.						
Schedule and visit college campuses.						
Attend college visits in the College and Career Center:  Log into Naviance Scroll down the homepage to the "What's New section Click on "More Info" and "Register" for each visit You will receive a hall pass the morning of the visit. Ask your teacher during that specific period to sign as approval.						
Complete the FAFSA® (Free Application for Federal Student Aid) between October 1st and March 1st (deadline). Attend Financial Aid Night at Kennedy High School for more information and assistance.						
Notify the College and Career Coordinator of any college acceptances and scholarship awards throughout the year.						
Check in with your school counselor on a regular basis to ensure you are on track with graduation requirements and the college application process!						

# <u>Magruder Counseling Department</u> <u>College Planning Worksheet</u>

College	Delivery Type	Level of Interest	Early Action/ Priority Deadline	Average GPA	Average SAT/ACT score	Teacher Rec 1 Requested	Teacher Rec 2 Requested	Transcript/ Counselor Rec Requested	Tests Scores Sent	Interview/ Portfolio	Application Submitted	Other

Special Notes:		