A GUIDE FOR

Next

CLASS OF 2021

TENNESSEE SENIORS

This guide belongs to: _____

My postsecondary destination:

- ☐ University
- ☐ Community College-Transfer
- ☐ Community College
- ☐ Technical Institute
- ☐ Military
- ☐ Workforce

College: _____

COLLEGE SUCCESS TEAM :

Many people will be involved in helping you search for and apply to colleges. At your school, you may have a GEAR UP TN Site Coordinator, an Advise TN Advisor, and/or a high school counselor helping you through the process. In the space provided, list the information for the primary contact people who will be the most help getting ready for the next chapter in life.

ROLE	NAME	CONTACT
High School Counselor		Ph: Email:
College Advisor (GEAR UP TN or Advise TN)		Ph: Email:
College Admissions Office		Ph: Email:
Military Recruiter		Ph: Email:
Supportive Classroom Teacher		Ph: Email:
Helpful Peer		Ph: Email:

Congratulations – You're a Senior!

You've been dreaming for years about what you'll do after you graduate, and this is the year you'll take many critical steps to prepare for what's "NEXT!"

Section 1 of this Guide outlines the actions you need to take this year, depending on what you want to do after high school, and Sections 2 through 7 provide important information and resources to help you take those actions.

Beginning with Section 1, look for the checklist that applies to you – based on whether you plan to:

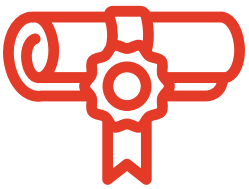
- **Attend a four-year college or university to earn a bachelor's degree**
- **Enroll in a community college first, and then transfer to a university after two or three years to earn a bachelor's degree**
- **Obtain an associate degree or certificate at a community college**
- **Obtain a certificate or license from a Tennessee College of Applied Technology (TCAT) or other/technical/vocational school**
- **Enlist in the military, or**
- **Immediately enter the workforce**

The checklist for each plan provides timelines for completing each action, but you'll need to pay attention to specific deadlines and due dates since they vary.

Beyond Section 1, you'll find resources and information on everything from financing your college education to writing a resumé. You'll also find helpful tools for tracking the status of your college, scholarship, and job applications, and pages for recording important information you'll need to access regularly throughout the year.

DON'T FORGET...

Your college/career counselor is available throughout the year to help you through every step and answer questions.



WE KNOW YOU'RE EXCITED TO GRADUATE, BUT IT'S IMPORTANT THAT YOU STAY FOCUSED THIS YEAR, BOTH ON YOUR CLASS WORK AS WELL AS THE IMPORTANT ACTIONS OUTLINED IN THIS GUIDE.

Next

To help with college and career planning, this guide has areas in which to record personal information. If you will be carrying the guide from place-to-place or are at risk of losing it, please do not write your personal information in this guide.

Table of Contents

Section 1
Staying on Track

9 Staying on Track
11 What is the Best Fit for Me?
15 University
17 Community College
19 Tennessee Colleges of Applied Technology
20 Military Enlistment
21 Workforce

Section 2
College Applications

24 Collecting Personal Information
26 Family Information and Other Personal Information
27 Tracking College Applications
29 Transferring from a Community College to a University
30 Picking Your Pathway!

Section 3
The FAFSA and Financial Aid

34 What is Financial Aid
35 Tennessee Financial Aid and Applying for TN Promise
37 FAFSA Steps
39 What Types of Federal Student Aid are Available?
40 Pre-FAFSA Information
41 Step 1: The FSA ID
42 Step 2: Filing the FAFSA
45 Step 3: Review my Student Aid Report (SAR)
47 Making Corrections on your FAFSA
49 Financial Aid Award Letters

Section 4
Scholarships

52 The What, Where and How of Scholarships
53 Writing a Personal Statement
54 Writing a Standout Essay
55 Proofread and Revise Your Essay
56 Letters of Recommendation
57 Recommendation Request Form
58 Scholarship Application Tracking

Section 5
Pursuing A Future in the Military

62 General Information About Military Enlistment
65 ROTC Programs by Branch of Service

Section 6
Joining the Workforce

68 When Entering the Workforce is Your First Step
69 Resumé and Job Application Information
71 Creating a Resumé
72 Sample Resumé
73 Creating a Cover Letter
74 Sample Cover Letter

Section 7
What's Next?

78 Summer College Checklist
79 Glossary

SECTION 1

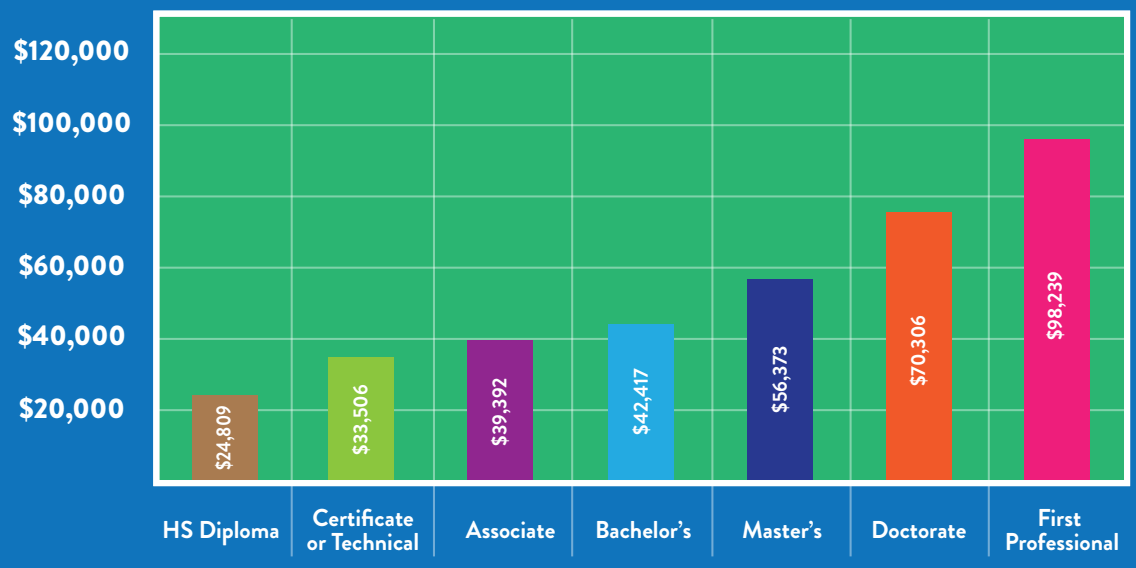
STAYING ON TRACK

College leads to...

A Higher Income

Studies show that Tennesseans with a postsecondary credential earn more income over time.

Average Full-Time Income of Tennessee Students 5 Years After Graduation



Adapted using data from P20 Connect (TN Longitudinal Data System) and the Boyd Center for Business and Economic Research's *Do Tennessee's Higher Education Graduates Work in Tennessee? Revisited Report.*

Staying on Track

Wherever you plan to go after high school graduation – whether you're headed to college, the workforce, or the military – staying on track to earn your high school diploma and knowing the next steps for your chosen path is extremely important. In this section, you will find checklists that will help you stay organized and on track to reach your goals after graduation.

Start here:

Review the entire checklist for your postsecondary plan before you begin. It is helpful to see the complete picture of everything that needs to happen before you begin to tackle each step. If you're unsure about anything on your checklist, explore the rest of this guide, which includes additional details on how to complete each step, such as applying for and paying for college. Pages in this guide are marked with a symbol to make it easy for you to find the information and resources applicable to you and your specific plan (see symbol key below). If you're still unsure about something, your college/career counselor can help.

CHECKLISTS

Each checklist outlines specific action steps that serve as a guide to your postsecondary plan. Simply find the checklist that applies to you, then use the pages throughout this guide, coded with the matching symbol, to find the information and resources you need to successfully complete each step on your checklist.

If you plan to...	Look for Symbol
Attend a university next year	
Enroll in a community college first and then transfer to a university	
Enroll in a community college to earn an associate degree or a certificate	
Attend a TCAT or technical college next year	
Enlist in the military	
Enter the workforce after graduation	

List of Tennessee Colleges and Universities

Tennessee College of Applied Technology Campuses

TCAT Athens
TCAT Chattanooga
TCAT Covington
TCAT Crossville
TCAT Crump
TCAT Dickson
TCAT Elizabethton
TCAT Harriman
TCAT Hartsville
TCAT Hohenwald
TCAT Jacksboro
TCAT Jackson
TCAT Knoxville
TCAT Livingston
TCAT McKenzie
TCAT McMinnville
TCAT Memphis
TCAT Morristown
TCAT Murfreesboro
TCAT Nashville
TCAT Newbern
TCAT Oneida
TCAT Paris
TCAT Pulaski
TCAT Ripley
TCAT Shelbyville
TCAT Whiteville

Tennessee Community Colleges

Chattanooga State Community College
Cleveland State Community College
Columbia State Community College
Dyersburg State Community College
Jackson State Community College
Motlow State Community College
Nashville State Community College
Northeast State Community College
Pellissippi State Community College
Roane State Community College
Southwest Tennessee Community College
Volunteer State Community College
Walters State Community College

Public Universities in Tennessee

Austin Peay State University
East Tennessee State University
Middle Tennessee State University
Tennessee State University
Tennessee Technological University
University of Memphis
University of Tennessee Chattanooga
University of Tennessee Health Science Center
University of Tennessee Knoxville
University of Tennessee Martin

Private Institutions Eligible for Tennessee Education Lottery Scholarships

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 University
Lane College
Lee University
LeMoyne-Owen College
Lincoln Memorial University
Lipscomb 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

What is the Best Fit for Me?

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. By visiting college websites, talking with current and former students, and reading online reviews, try to learn as much as possible about your potential school.

Below are some things you might want to consider as you research. What criteria are most important to you?

TYPE OF SCHOOL

- Two-year or four-year
- Public or private
- University/research institution or liberal arts college
- All male, all female, or coed
- Religious or secular

STUDENT LIFE

- On and off campus activities
- Athletics
- Greek life
- Student organizations
- Safety
- Student body diversity

LOCATION

- Urban or rural
- Size of nearest city
- Distance from home
- Geographic setting and weather

AFFORDABILITY

- Cost of Attendance, COA (tuition, fees, transportation, housing)
- Scholarships
- Campus employment opportunities

ADMISSION REQUIREMENTS

- Minimum GPA
- Average test scores
- Required high school courses
- Likelihood of being accepted

HOUSING

- Residence halls
- On/off campus housing
- Meal plan
- Parking for residents and for commuters

ACADEMICS

- Programs and majors offered
- Student–faculty ratio
- Accreditation

SIZE

- Physical enrollment
- Average class size
- Physical size of campus

WHAT OTHER CRITERIA ARE IMPORTANT TO YOU?

How do the schools you're interested in measure up? Here's a chart to help you compare the colleges you are interested in, with the criteria that are most important to you.

	EXAMPLE COLLEGE	COLLEGE 1:	COLLEGE 2:	COLLEGE 3:
CRITERIA	EVERGREEN VALLEY			
TYPE OF SCHOOL	2 YEAR, PUBLIC, COMMUNITY COLLEGE			
STUDENT LIFE	INTRAMURALS, 24 HOUR SECURITY			
LOCATION	SMALL TOWN			
AFFORDABILITY	IN STATE TUITION & FEES: $5,258			
ADMISSION REQUIREMENTS	OPEN ENROLLMENT			
HOUSING	NO ON-CAMPUS HOUSING			
ACADEMICS	73 MAJORS. I'M INTERESTED IN ANESTHESIA TECHNOLOGY			
SIZE	6,221 STUDENTS			
OTHER	27.1% GRADUATION RATE, 59.5% RETENTION RATE			
OTHER	STUDENT TO FACULTY RATIO: 19:1			
OTHER	ASPEN PRIZE- NAMED AS ONE OF THE TOP 150 COMMUNITY COLLEGES FOR EXCELLENCE			

Taking or Re-Taking College Entrance Exams

The ACT and SAT are college admissions tests. Many colleges and programs use ACT or SAT scores in their admission decisions, although some do not, and some specifically require one test or the other. Check the requirements for the colleges to which you're applying. ACT scores also have an impact on scholarship eligibility *(a 21 composite automatically qualifies you for the Tennessee HOPE Scholarship if other eligibility criteria are met (FAFSA, 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.**

I already took the ACT as a junior. Should I re-take it this year?

Yes, yes, yes! Tennessee students are very fortunate – they have the opportunity to take the **ACT TWICE** for **FREE**. Sometimes, students need to take the exam two or three times to maximize their score (especially since many colleges are using the *'superscore'* method.) Superscoring is when colleges consider your highest section scores across all dates you took the SAT or ACT. This is normal; most students take the test more than once. Your school will likely offer the free ACT during the month of October, but check with your school counselors. Ask your college/career counselor and check the date for your school below. After the two free times, here's how to decide whether you should re-take it a third time:

1. What are the scores necessary for your target schools or target scholarships?

Take a moment to research the schools you want to attend. Many schools list the average or mid-range SAT and ACT scores for their admitted students on their website (check the "Admissions" section). Aim to be at or above their posted average score, but keep in mind that extracurricular activities and GPA also factor into the admission decision. Use the "scholarship estimator" tools on college websites to figure out whether a higher score could earn you a bigger scholarship, and if so, how likely it is you could improve your score by the needed amount?

2. How many times have you already taken the test?

Although it is true that retaking the test can raise your score, after the third time taking the exam, subsequent attempts at the test are unlikely to raise your score **unless you've done something drastically different to prepare**. Just taking the test over and over is rather pointless if you don't change anything in between attempts.

3. Are your score expectations realistic?

Going up by three or four points on the ACT is a realistic goal with effort, especially from your first to second time taking the test. It is also important to realize that the higher your starting score is, the harder it is to get your score up with future retakes. For example, if you've already scored a 34 on the ACT and have taken the test twice already, it probably isn't necessary to take the test a third time. Also, recognize that **score improvements don't come without effort**.

4. How do you move forward?

If you've considered these questions and come to the conclusion that you don't want or need to retake the ACT, congratulations! Focus on completing your applications and essays, and on making a strong finish in your high school career. If you do want to retake the ACT, then pick a test date that fits your schedule and deadlines and start using the prep tools available: **kahnacademy.org/sat** for the SAT; **actacademy.act.org** for the ACT; ACT prep class during the school day; and ACT boot camps held periodically throughout the year.

Sources:testive.comandact.orgcontent/dam/act/unsecured/documents/ACT-Score-Report-eBook.pdf

National ACT Test Dates

Go to ACTStudent.org to learn about the upcoming ACT national test dates and the costs. Visit https://collegereadiness.collegeboard.org/sat/register to learn more about the SAT national test dates. Then, in the chart below, write in the date(s) you have chosen and make a plan.

Make a plan and set a goal.

The ACT and the SAT are key assessments and components of the college-going process. Make a plan, set a goal, and take the test(s).

TEST DATE	REGISTRATION DEADLINE	MY TARGET SCORE IS...

SAT vs. ACT

SAT	ACT
SCORES	
The SAT is scored on a scale of 400 –1600.	The ACT is scored on a scale of 1 – 36.
QUESTIONS	
SAT questions require more time to understand and answer.	ACT questions tend to be more straightforward.
READING	
The SAT has five reading passages.	The ACT has four reading passages.
SCIENCE	
There is no science test on the SAT.	The ACT has a science section that tests your critical thinking skills.
MATH	
Both tests now have the SAME advanced math concepts: arithmetic, algebra I & II, geometry, and trigonometry.	
TOOLS	
Some SAT math questions don't allow you to use a calculator.	You may use a calculator for ALL math questions on the ACT.
ESSAY BOTH ESSAYS ARE OPTIONAL	
The SAT essay section is more comprehension-focused. You have 50 minutes to complete it.	The ACT wants to see how well you can evaluate and analyze complex issues. You have 40 minutes to complete it.

Adapted from the Princeton Review

University

If your plan is to attend a four-year college or university and earn a bachelor's degree (including ROTC programs and military academies) this checklist is for you!

My top three schools of choice are:
(see Section 2 for resources to help select schools)

1. _____
2. _____
3. _____

List the majors you are considering here:
(see Section 6 for resources to help choose a career pathway)

1. _____
2. _____
3. _____

MORE INFO

If you need more information about the career you want to pursue and the education that is required, visit **www.CollegeforTN.org** to learn more about educational requirements, pay, and the outlook for the profession.

	ACTION STEPS	RECOMMENDED TIMELINE	SCHOOL 1 DATE	SCHOOL 2 DATE	SCHOOL 3 DATE	NOTES
Do these for every school where you apply	Keep track of college logins, check portals, emails regularly	Aug-July				
	Complete college app(s), including application fee or using fee waiver	Aug-Oct				
	Request transcripts	Within 1 week of completing college applications				
	Register to take or re-take ACT/ SAT and ensure scores are sent to colleges	Prep: July-Oct Retake: Oct-Dec				
	Register for NCAA/NAIA Clearinghouse (if interested in playing college sports)	Aug-Dec				
	Explore ROTC or officer programs (if interested)	Aug-Dec				
	Complete Tennessee Promise application as a safety option	Aug-Oct				
	Obtain Federal Student Aid (FSA) ID (student and parent)	July-Jan				
	Complete Free Application for Federal Student Aid (FAFSA) review and Student Aid Report (SAR)	Oct-Jan				
	Complete Tennessee Promise meeting and service requirements	Nov-July				
	Complete additional scholarship apps (personal essay)	Aug-May				
	Review admission letters and financial awards	Oct-April				
Do these for the college you will attend	Accept admission at school of choice	As soon as you decide (no later than May)				
	Pay or defer enrollment deposit to selected school	After accepting admission - Spring				
	Register for orientation	After accepting admission - Spring				
	Apply for housing by listed deadline (if applicable)	After accepting admission - Spring				
	Learn about bridge programs and apply (if needed)	After accepting admission - Spring				
	Inform your college/career counselor of every acceptance and scholarship offer	As early as you know				
	Complete FAFSA verification (if selected)	Spring				
	Check your university email and portal regularly and respond promptly to messages	Ongoing				

Community College
(Transfer, Associate Degree or Certificate)

If you want to earn a bachelor's degree by starting at a community college and then transferring to a four-year university – or if you want to attend a community college to earn an associate degree or certificate – then this checklist is for you! If you are planning to transfer, you will want to earn an Associate of Arts (A.A.) or an Associate of Science (A.S.). If you are planning to work after earning your degree, you may want to earn an Associate of Applied Science (A.A.S.) that prepares students to directly enter the workforce.

My top three schools of choice are:

(see Section 2 for resources to help select schools)

1. _____
2. _____
3. _____

The degree I'm pursuing is: (circle one)

Transfer (two or three years at a community college, plus one or two years at a university)

Associate degree (typically two years)

Certificate (for example, culinary arts or fire science)

List the majors you are considering here:

(see Section 6 for resources to help choose a career pathway)

1. _____
2. _____
3. _____

TENNESSEE
Promise

Tennessee Promise provides 2 years of tuition-free community or technical college. For information/requirements visit:

tnpromise.gov

MORE INFO

If you need more information about the career you want to pursue and the education that is required, visit **www.CollegeforTN.org** to learn more about educational requirements, pay, and the outlook for the profession.

	ACTION STEPS	RECOMMENDED TIMELINE	SCHOOL 1 DATE	SCHOOL 2 DATE	SCHOOL 3 DATE	NOTES
Do these for every school where you apply	Keep track of college logins, check portals, emails regularly	Aug-July				
	Complete college app(s) – there is no fee to apply to Tennessee community colleges	Aug-Oct				
	Request transcripts	Within 1 week of completing college applications				
	Prep for and take/re-take placement tests (e.g., ACT)	Prep: July-Oct Retake: Oct-Dec				
	Complete Tennessee Promise application	Aug-Oct				
	Obtain Federal Student Aid (FSA) ID (student and parent)	July-Jan				
	Complete Free Application for Federal Student Aid (FAFSA) and review Student Aid Report (SAR)	Oct-Jan				
	Complete Tennessee Promise meeting and service requirements	Nov-July				
	Complete additional scholarship apps (personal essay)	Aug-May				
	Review admission letters and financial awards	Oct-April				
Do these for the college you will attend	Accept admission at school of choice	As soon as you decide (no later than May)				
	Talk with a community college academic advisor and/or attend summer orientation	March-July				
	Arrange housing (if applicable). Community colleges do not have housing on campus	After accepting admission – Spring				
	Explore program of study (including transfer programs)	Spring				
	Learn about bridge programs and apply (if needed)	After accepting admission – Spring				
	Inform your college/career counselor of every acceptance and scholarship offer	As early as you know				
	Complete FAFSA verification (if selected)	Spring				
	Check your college email and portal regularly and respond promptly to messages	Ongoing				

Tennessee Colleges of Applied Technology
(TCAT/Technical Institutes)

If you want to attend a Tennessee College of Applied Technology (TCAT) or another technical training institute to obtain a certificate or license in a skilled trade, this checklist is for you! At TCATs, you can train to become a certified professional in a variety of fields, such as a motorcycle mechanic, a nurse, or a computer technician.

My top three schools of choice are: (see Section 2 for resources to help select schools)

1. _____ 2. _____ 3. _____

I'm interested in pursuing a career in: (see section 6 for resources to help choose a career pathway)

_____

ACTION STEPS	RECOMMENDED TIMELINE	SCHOOL 1 DATE	SCHOOL 2 DATE	SCHOOL 3 DATE	NOTES
Keep track of college logins, check portals, emails regularly	Aug-July				
Complete college app(s) – There is no fee to apply to TCATs	Aug-Oct				
Contact school/program re: additional requirements, waitlists, etc.	Aug-Dec				
Send additional requirements (transcript, test scores, portfolio, etc.)	Aug-Dec				
Complete Tennessee Promise application	Aug-Oct				
Obtain Federal Student Aid (FSA) ID (student and parent)	July-Jan				
Complete Free Application for Federal Student Aid (FAFSA) and review Student Aid Report (SAR)	Oct-Jan				
Complete Tennessee Promise meeting and service requirements	Nov-July				
Complete additional scholarship apps (personal essay)	Aug-May				
Review admission letters and financial awards	Oct-April				
Accept admission at school of choice	As soon as you decide (no later than May)				
Arrange housing (if applicable). TCATs do not have housing on campus	After accepting admission–Spring				
Inform your college/career counselor of every acceptance and scholarship offer	As early as you know				
Complete FAFSA verification (if selected)	Spring				
Determine your start date. Depending on popularity of your selected program, there may be a wait list.	Spring				

Military Enlistment

If you plan to enlist in the military immediately after high school, then this checklist is for you! Section 5 has more details on entering military service.

I plan to join the:

- ☐ Army
- ☐ Navy
- ☐ Marines
- ☐ Coast Guard
- ☐ Air Force
- ☐ National Guard

MORE INFO

If you are interested in ROTC, use the University Checklist on page 9. Remember, if you are interested in National Guard or Reserves, then you can still pursue other postsecondary options at the same time.

ACTION STEPS	RECOMMENDED TIMELINE	MY DATE	NOTES
Schedule appointment with military recruiter	Fall		
Take or re-take ASVAB	Fall		
Discuss Delayed Entry Program with recruiter	Fall		
Complete Physical Examination with Military Entrance Processing Station (MEPS)	As directed by recruiter (Fall/Winter)		
Review ASVAB scores with school counselor	Spring		
Research potential careers for service	Spring		
Meet with enlistment counselor to determine career prospects	As directed by recruiter		
Take the Oath of Enlistment	As directed by recruiter		
Prepare for boot camp	Spring		
Other			

Workforce

If you plan to enter the workforce immediately after high school graduation, then this checklist is for you! Section 6 has resources to help determine a career pathway.

My career interest areas or job prospects include:

1. _____

2. _____

3. _____

ACTION STEPS	RECOMMENDED TIMELINE	MY DATE	NOTES
Research training required for field of interest	Fall/Winter		
Research community college and TCAT options	Fall/Winter		
Ask two to three people to serve as references	Winter/Spring		
Create/update resumé (See Section 6)	Winter/Spring		
Research job openings	Winter/Spring		
Prepare for job applications by completing form in Section 6	Winter/Spring		
Apply for jobs	Spring		
Request letters of recommendation	As required for application		
Inform your college/career counselor of job placement	As soon as you're hired (no later than May)		
Other			
Other			

MORE INFO

If you need more information about the career you want to pursue and the education that is required, visit www.CollegeforTN.org to learn more about educational requirements, pay, and the outlook for the profession.

SECTION 2

COLLEGE APPLICATIONS

Taking Your Education to the Next Level

If you're planning to continue your education after high school —whether you're headed to a university, community college, or tech school – this section will help you get there. In the following pages you'll find guidance related to submitting college applications and smoothly transferring from a community college to a university.

For details on paying for college, see Sections 3 and 4.

Collecting Personal Information

Take a few minutes to fill out this form. Leave areas blank if they do not apply to you, then with your high school transcript in hand, you'll have everything you need to complete most college applications. You might need to work with your parent or family members to get all of the details. When it comes time to apply, many universities charge a fee –$25 or $50 application fees are common. If you are unable to pay the required fee, talk to the college's admissions office and your college/career counselor to ask about fee waivers.

CONTACT INFORMATION	
Full Name (first, middle, last)	
Street Address	
PO Box	
City, State, Zip Code	
Home Phone Number	
Mobile Phone Number	
Email Address (not your high school email address)	
Social Security Number	
Driver's License Number and Date Issued	
Date of Birth	
SCHOOL INFORMATION	
Name of Current High School	
Street Address, City, State, Zip Code	
Telephone Number	
Expected Graduation Date	
Name of Previous High School Attended	
Street Address, City, State, Zip Code	
Telephone Number	
Dates Attended	
COLLEGES ATTENDED/COLLEGE CREDITS EARNED (List any college from which you expect to receive credit - including dual enrollment or concurrent enrollment)	
College Name	
Street Address, City, State, Zip Code	
Dates Attended	
Course Name/Number of Credits	
Course Name/Number of Credits	
Potential College Major	

TESTING (ACT AND SAT)

SAT TEST SCORE (IF APPLICABLE)

Date (Month/Year)	Comp Score

ACT TEST SCORE: 1ST ATTEMPT

Date 1 (Month/Year)				Comp Score			
Subscore English		Subscore Math		Subscore Reading		Subscore Science	

ACT TEST SCORE: 2ND ATTEMPT

Date 2 (Month/Year)				Comp Score			
Subscore English		Subscore Math		Subscore Reading		Subscore Science	

ACT TEST SCORE: 3RD ATTEMPT

Date 3 (Month/Year)				Comp Score			
Subscore English		Subscore Math		Subscore Reading		Subscore Science	

ATHLETICS, CLUBS, AND ORGANIZATIONS

LIST YOUR ROLE/POSITION EACH YEAR

List Name of Club/ Sports Team	Freshman	Sophomore	Junior	Senior

HONORS & AWARDS		
NAME AND DATE OF AWARD	REASON FOR AWARD/HONOR	SPONSOR

COMMUNITY SERVICE			
NAME OF THE ORGANIZATION/CONTACT	DESCRIPTION OF VOLUNTEER SERVICE	NUMBER OF HOURS OF SERVICE	DATE(S) OF SERVICE

Family Information and Other Personal Information

Student's Status: ☐ **US Citizen** ☐ **Permanent US Resident** ☐ **Refugee** ☐ **Asylee** ☐ **DACA**

☐ **Other:** _____

State of Residence: _____

Have either of your parents earned a bachelor's degree or higher? ☐ **Yes** ☐ **No**

Are your parents affiliated with the U.S. military? ☐ **Yes** ☐ **No**

Emergency Contact

Name/Relationship: _____

Phone Number: _____

Address: _____

_____

Tracking College Applications

As you begin the college application process, it's a good idea to include at least one of each of the following types of choices:

Safe choice Your academic credentials fall above the school's range for the average freshman. You can be reasonably certain that you will be admitted to your safe choice school.

Realistic choice Your academic credentials fall within (or even exceed) the school's range for the average freshman. There are no guarantees, but it's not unreasonable to be accepted to several of your realistic choice schools.

Use this table to keep track of your progress on your college applications:

	APPLICATION DEADLINE (NOTE PRIORITY DEADLINE, IF APPLICABLE)	DATE YOU APPLIED	DATE YOU SENT APPLICATION PAYMENT/ WAIVER	DATE YOU REQUESTED YOUR HS TRANSCRIPT
College #1				
College #2				
College #3				
College #4				
College #5				

Reach choice Your academic credentials fall below the school's range for the average freshman. It is important to apply to reach schools. If there is a specific, selective college you really want to go to and you have even a remote shot at getting accepted, go for it.

DATE YOU REQUESTED COLLEGE TRANSCRIPT, FOR DUAL ENROLLMENT, IF APPLICABLE	DATE YOU REQUESTED TEST SCORES: AP, ACT, SAT, ETC.	RECEIVED RESPONSE - ACCEPTED YES OR NO?	FINANCIAL AWARD LETTER RECEIVED AND REVIEWED YES OR NO?

Transferring from a Community College to a University

A college degree is valuable. So is your time and money. With the Tennessee transfer programs, you can begin your college studies at a community college or similar two-year program while earning an associate degree, and rest assured that your credits will transfer to a bachelor's degree program at any **public** university and many private universities in Tennessee.

How do the Tennessee Transfer Pathways work?

A student who completes all of the courses listed for the selected major of a Transfer Pathway will be able to earn an Associate of Arts (A.A.) or an Associate of Science (A.S.) degree from a community college. When the student transfers to a Tennessee public or participating private college/university, the transcript will certify that the pathway has been followed. The student is guaranteed that all community college courses taken will be accepted at the college/university, and the courses will count toward completion of the particular major. If a community college student transfers to another Tennessee community college, he or she is guaranteed that all courses transfer.*

Tips and helpful advice on making your transfer experience successful:

1. **Talk to an advisor at your current school.**
2. **Register with "transfer" in mind.**
3. **Start planning today.**
4. **Meet with your current advisor to discuss future plans.**
5. **Review the university application process.**
6. **Attend new student orientation or use online orientation tools to become familiar with your new college or university.**

TNTransferPathway.org

If you are planning to transfer from a community college to a four-year university, it is important to do your research and plan your pathway in advance to make sure you are taking the correct courses for transferring. **www.TNTransferPathway.org** has a lot of great resources to help you plan for both your future career and for a successful transfer.

On the website, you can learn more information about career options within different academic focus areas. Begin by clicking on "Academic Focus Areas" and reviewing the list of majors provided. When you select a major, you will see more specific career information, including average salary and a list of different occupations available within that field.

For each major, you can also download curriculum files to see the courses you will need to complete for that pathway, and you can see a list of community colleges where you can start and both public and private colleges where you can complete your degree. Take some time to explore the website and complete the worksheet on the next page.

**Admission to UT Knoxville is competitive. For UTK, the Pathways do not guarantee admission.*
**Provided that all other admission criteria are met, individual institutions that are a member of the Tennessee Independent Colleges and Universities Association (TICUA) may require courses specific to their mission that do not result in additional time spent toward degree completion.*

Excerpted from: www.TNTransferPathway.org

Picking Your Pathway!

Use **www.TNTransferPathway.org** to answer the following questions:

Spend some time exploring academic focus areas and majors that interest you. List your top three choices of majors (not focus areas) here:

1. _____ 2. _____ 3. _____

Of these three majors, which one would be your top choice?

#1 Choice: _____

According to the website, what is the average salary for this major?

_____

What are three possible careers someone who completed this degree could go into?

1. _____ 2. _____ 3. _____

For your selected degree how many hours of each of the following classes are required?

General Education Total: _____

Area of Emphasis Total: _____

Communication: _____

Humanities and/or Fine Arts: _____

History: _____

Natural Sciences: _____

Mathematics: _____

Name three community colleges that offer this degree.

1. _____ 2. _____ 3. _____

Name three four-year public universities where you could transfer.

1. _____ 2. _____ 3. _____

Name three four-year private universities where you could transfer.

1. _____ 2. _____ 3. _____

Things to Consider when Applying for College

Applying to college is scary. Here are definitions of some common application terms and tools to help you get started.

Common App

Common App is a non-profit college access organization that helps students apply to college every year. Common App's free college application tool is designed to make applying to college faster and easier. With Common App you only need to use one system to apply to multiple colleges and universities. There are two main parts you fill out: a set of common questions and each college's own specific questions. The best part is you only have to fill out the common questions **one time!**

Fee Waiver

Most, but not all, colleges charge an application fee which may cost anywhere from $25 - $50. If the cost of application fees is prohibitive for you, based on your family's financial situation, a fee waiver might help you realize your college dreams. Talk with your college counselor about fee waivers for specific schools of interest. Each school is different, but you may qualify for a fee waiver if you meet the following criteria:

- **You're enrolled in or eligible for the Federal Free or Reduced Price Lunch program**
- **Your family income meets the Income Eligibility Guidelines set by the USDA Food and Nutrition Service**
- **You're enrolled in a program that aids students from low-income families, such as Upward Bound**
- **Your family receives public assistance**
- **You live in federally subsidized public housing or a foster home, or you are homeless**
- **You're a ward of the state or an orphan**
- **You can provide a supporting statement from an official of your financial eligibility**

Ready to apply? Below are some helpful hints for online applications and some of the steps you will need to complete before you start the application. Good luck!

Admission Process for Online Applications

1. **Create a Login ID, up to any nine alphanumeric characters (Please DO NOT use your University Student ID Number or Social Security Number as your Login ID)**
2. **Choose a PIN, which can be any six digit number (no letters, just numbers)**
3. **Verify your PIN, by typing it in again**
4. **Once logged in, select the application that fits you best**

Select an Application Type

To Apply for Admission, first select the Application Type you want to complete.

1. **New to College-Degree Seeking – This is the first time I've ever attended college, and I want to earn a degree from another university.**
2. **Returning Student – I'm returning to the university after taking a Fall or Spring semester off.**
3. **Transfer– I attended another college, but now I want to earn a degree from another university or college.**
4. **Certificate Applicant - I want to boost or gain job skills and go right to work when I'm done. I'm not seeking a degree.**
5. **Transient Applicant – I attend another college, but I'd like to take a class at another university to transfer back to my current institution.**

SECTION 3

THE FAFSA AND FINANCIAL AID

Paying for College

If you're concerned about how you're going to pay for your college or university experience, consider this:

- In Tennessee, every resident has the opportunity to attend a public community college or technical college tuition-free.
- College might not cost as much as you think. In fact, most families overestimate the price tag.
- There is help available. Financial aid can make paying for school realistic.
- Your education is a long-term investment. On average, college graduates earn twice as much as those with high school diplomas.

In this section of the guide, you will find information about types of financial aid, how to apply for aid, and how to interpret the financial aid offers you receive.

What is Financial Aid?

Financial aid is 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.

Applying to receive financial aid is a separate process from applying for admission to a 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 the following pages in this section for more details).

PRIMARY SOURCES OF FINANCIAL AID	
Grants	Grants are free money – they don't have to be repaid. Grants come 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 2020-21, 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).

**This amount may change every year.*

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 of 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 finder on **www.CollegeforTN.org**.

- **The Government:** The Federal Government offers over $150 billion in aid each year. Likewise, Tennessee offers millions of dollars to its students. On the next pages, you will find a description of some of the scholarships available from the State of Tennessee.

Tennessee Financial Aid

To qualify for these scholarships, a student must **complete the FAFSA**, be a U.S. citizen, or an eligible non-citizen (with some exceptions) and be a Tennessee resident one year prior to the application deadline. In Tennessee, to be eligible for the most amount of scholarship money and financial aid, every senior must complete the FAFSA before February 1.

Tennessee HOPE Scholarship

The HOPE Scholarship is worth up to $1,750 per semester for four-year institutions and two-year institutions that offer on-campus housing; up to $1,500 per semester for two-year institutions.

Requirements:

- Minimum 21 ACT composite (or concordant equivalent on the SAT) on a national or state test date OR
- Final cumulative 3.0 GPA* for entering freshmen graduating from eligible public or category 1, 2, or 3 private high schools

Aspire Award

The Aspire Award provides up to $750 per semester at four-year institutions and up to $250 per semester at two-year institutions as a SUPPLEMENT to the Tennessee HOPE Scholarship.

Requirements:

- Meet Tennessee HOPE Scholarship requirements AND
- Parents' or independent student's (and spouse's) adjusted gross income must be $36,000 or less on tax form
- Students may receive ASPIRE or GAMS (see below), but not BOTH

General Assembly Merit Scholarship (GAMS)

The award amount is up to $500 per semester as a SUPPLEMENT to the Tennessee HOPE Scholarship

Requirements:

- At least a final cumulative 3.75 GPA* AND 29 ACT composite (or concordant equivalent on the SAT) on a national test date or state test date

Wilder-Naifeh Technical Skills Grant

The award amount is up to $2,000 per academic year.

Requirements:

- Available to anyone who enrolls in a certificate or diploma program at a Tennessee College of Applied Technology and meets residency requirements

Tennessee Promise

The Tennessee Promise is a scholarship and mentoring program that allows students in Tennessee to attend a community or technical college tuition-free. It provides students a last-dollar scholarship, meaning the scholarship will cover the cost of tuition and mandatory fees not covered by the Pell Grant, the HOPE Scholarship, or the Tennessee Student Assistance Award. Students may use the scholarship at any of the state's 13 community colleges, 27 colleges of applied technology, or other eligible institutions offering an associate degree program.

Requirements:

- Apply for the scholarship
- Complete the FAFSA
- Attend a mandatory mentor meeting
- Apply to a community or technical college
- Complete and report eight hours of community service

Tennessee Student Assistance Award (TSAA)

The amount of the award is based on the institution indicated on the student's FAFSA. Award amounts for an academic year are: four-year/two-year private - $4,000, four-year public/career schools - $2,000, two-year public - $1,300, and Tennessee Colleges of Applied Technology - $1,000.

Requirements:

- Expected Family Contribution (EFC) of 2,100 or less on the FAFSA
- Priority for this award is given to U.S. citizens

**GPA is based on a 4.0 scale according to the Uniform Grading Policy adopted by the Tennessee State Board of Education*

Applying for the Tennessee Promise

To apply for the Tennessee Promise Scholarship, you must first create a student 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 log in information to apply for the Tennessee Promise. It is extremely important that you save your log in 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:

1. **Visit www.tn.gov/collegepays**
2. **Click the TSAC Student Portal box**
3. **Click "Register", and if this is your first visit, Click "Create a Log in"**
4. **Enter the required information including:**
   - Your first and last name *exactly* as it appears on your Social Security card
   - Your Social Security number
   - Your date of birth
   - Your email address

It is extremely important that all of this information is entered correctly. Please check it before submitting and do not guess your Social Security number.

Failure to provide accurate information will cause a delay in determining your scholarship eligibility or potential loss of an award.

Applying for the Tennessee Promise is not complete once a student portal account has been created.

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 Tennessee Promise Scholarship and submit the online application**

TSAC PORTAL INFORMATION

TSAC Portal Username: _____ TSAC Portal Password: _____

Challenge Question 1: _____

Answer: _____

Challenge Question 2: _____

Answer: _____

Challenge Question 3: _____

Answer: _____

FAFSA Steps

Most federal and state financial aid programs require you to complete the Free Application for Federal Student Aid (FAFSA). Filing the FAFSA is free! We've made it easy for you to gather the information you will need to complete the FAFSA. The FAFSA is an important part of your higher education journey and it might even mean free money to cover your college costs.

The next few pages provide helpful forms and sample documents to guide you through the three major steps to completing the FAFSA:

1. **Get your FSA ID (you and your parent), see page 41.**
   - Creating an FSA ID takes about fifteen minutes and should be done in advance of completing the FAFSA form online.
   - The FSA ID will also follow you through all of your college career, so make certain that you are correctly entering the information and using an email and phone number that will not change after you graduate high school, or move to another residence.
2. **Complete the FAFSA (with your parent), see page 42.**
   - When you and your parent/guardian are ready to complete the FAFSA, you will need your parent/guardian and yourself to have an FSA ID. Go back to step 1 if you and your parent/guardian have not yet 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.
   - Your school counselor and college advisor will be an incredible support to you as you go through the process.
   - You will have to complete the FAFSA each academic year to receive financial aid from TN Promise, HOPE, the Federal Government, and your university so make sure that you know how to complete the form. Next year, you won't have your helpful school counselor and GEAR UP/AdviseTN support!
3. **Review your Student Aid Report (SAR), see page 45.**
   - After your FAFSA has been received by the Federal Government and your future college, it is important to review all components of the Student Aid Report.
   - Your Estimated Family Contribution (EFC) is the dollar that the Federal Government believes your family can annually pay for college expenses. The lower the EFC, the more likely you will earn Pell Grant dollars.

We've also included information to help you understand the financial aid award offers you will receive from your desired college(s).

Remember – Filing the FAFSA is a requirement for all state scholarships, including the Tennessee Promise. Make sure you complete the FAFSA by the published deadline to remain eligible to receive the Tennessee Promise Scholarship!

Federal Student Aid

What is federal student aid?

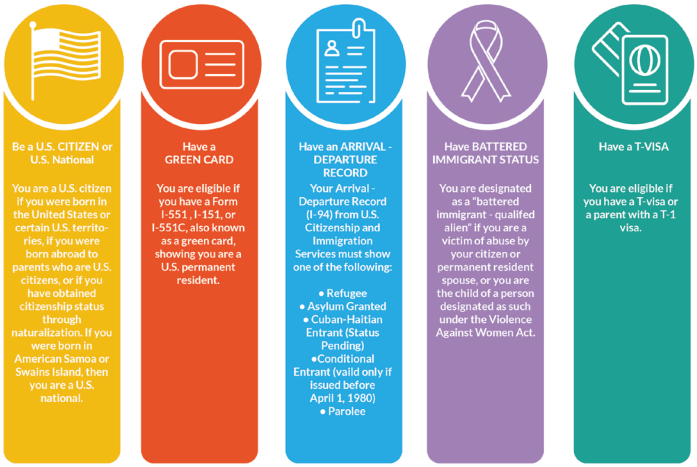
Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses. Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation. There are three main types of federal student aid: grants, work-study, and loans.

To Receive Federal Aid or State Aid A Student Must..

Who gets federal student aid?

Every student who meets certain eligibility requirements can get some type of federal aid, regardless of age or family income. Some of the most basic eligibility requirements are that you must:

- **Demonstrate financial need, for most programs.**
- **Be a U.S. citizen or eligible non-citizen.**
- **Have a valid Social Security number.**
- **Register (if you haven't already) with Selective Service if you are a male between ages 18–25.**
- **Be enrolled or accepted for enrollment in an eligible degree or certificate program.**
- **Maintain satisfactory academic progress in college, career or technical school, or graduate school.**



AND

Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau

If you, the student, are a U.S. citizen but your parent is NOT, you can still complete the FAFSA. Your parent's will enter all 0s for their SSN (000-00-0000) and will print a signature page to sign the FAFSA.

**Adapted from Federal Student Aid Eligibility Requirements Infographic. studentaid.gov*

The full list of eligibility requirements is available at **www.StudentAid.gov/eligibility.**

**Excerpted from Federal Student Aid at a Glance. https://studentaid.ed.gov/sa/sites/default/files/aid-glance-2018-19.pdf*

How do you apply for federal student aid?

To apply for federal student aid, you must complete the Free Application for Federal Student Aid (FAFSA). See page 42 for more information about how to file the FAFSA.

What Types of Federal Student Aid are Available?

The following chart outlines the most common types of federal student aid:

PROGRAM AND TYPE OF AID	PROGRAM INFORMATION	AWARD AMOUNT (SUBJECT TO CHANGE)
Federal Pell Grant *A grant: does not need to be repaid.*	For undergraduates with financial need who have not earned a bachelor's or professional degree. **StudentAid.gov/pell-grant**	Amounts can change annually. For 2020-2021, the maximum award amount was $6,345
Federal Supplemental Educational Opportunity Grant (FSEOG) *A grant: does not need to be repaid.*	For undergraduates with exceptional financial need; federal Pell Grant recipients take priority; funds depend on availability at a school. **StudentAid.gov/fseog**	Up to $4,000
Federal Work-Study *Work-Study: money earned through a job and doesn't have to be repaid.*	For undergraduate students, part-time jobs can be on campus or off-campus. Money is earned while attending school. Your total work-study award depends on: - When you apply - Your level of financial need - Your school's funding level **Student Aid.gov/workstudy**	No annual minimum or maximum amounts
Federal Loans *A loan must be repaid with interest.*	**Subsidized Loans:** The U.S. Department of Education generally pays interest while the student is in school; the student must be enrolled at least half-time. **StudentAid.gov/sub-unsub** **Unsubsidized Loans:** The borrower is responsible for interest during all periods, including while the student is enrolled. A student must be enrolled at least part-time. **StudentAid.gov/sub-unsub** **Direct PLUS Loan:** For parents of dependent undergraduate students; the borrower is responsible for interest during all periods, including while the student is enrolled; a student must be enrolled at least half-time; financial need is not required; the borrower must not have adverse credit history. **StudentAid.gov/plus**	**Subsidized Loans:** Up to $5,500 depending on grade level and dependency status. **Unsubsidized Loans:** Up to $20,500 (less any subsidized amounts received for the same period) depending on grade level and dependency status. **Direct Plus Loan:** Maximum amount is the cost of attendance minus any other financial aid received.

**Excerpted from Federal Student Aid at a Glance 2019-2020 Worksheet https://studentaid.ed.gov/sa/sites/default/files/aid-glance-2019-20.pdf*

Pre-FAFSA Information

Before you sit down to file the FAFSA, it is important that you take the time to gather all of the information you will need. Use this checklist to make sure you have everything you need with you when you get ready to file the FAFSA.

Information

- **Your email address (not your high school email) and cell phone number**
- **Parent* email address and cell phone number**
- **If you are a Tennessee resident, the month and year you began living in Tennessee**
- **If your parents* are Tennessee residents, the month and year your parents began living in Tennessee**
- **Your Social Security number**
- **Your parents'* Social Security numbers**
- **If you are not a U.S. citizen, your permanent resident/green card**
- **Your parents'* dates of birth**
- **Your driver's license or state ID, if you have one**
- **The month and year your parents* were married, divorced or separated**
- **The highest level of school your parents* completed**

Documents

- **W-2 forms for you and your parents***
- **Federal income tax forms for you and your parents***
- **Most current statements from all accounts (checking, savings, investments, etc.)**
- **Child support paid or received**
- **Value of investments, farms or business**
- **Other prior year benefits (workers comp, military, clergy, veteran amounts)**

**To determine who is considered your parent on the FAFSA, see pg 43.*

FAFSA HELP

Your college/career counselor can help you with filing the FAFSA. Ask your college/career advisor when they are available for help and write that information below.

FAFSA Frenzy Event:

Date: _____

Time: _____

Location: _____

Individual FAFSA Appointment

Date: _____

Time: _____

Location: _____

Step 1: The FSA ID

The first step to completing your FAFSA is to create an FSA ID (a username and password). Your FSA ID gives you access to Federal Student Aid's online system and serves as your legal signature. Only create an FSA ID using your own personal information and for your own exclusive use.

You'll use your FSA ID every year you are in college to complete the FAFSA and review your federal student aid. Fill in this form as you create your FSA ID so you have the information when you need it to log in later.

To create an FSA ID, go to: www.fafsa.gov.

Student Information

Email Address: _____

Username: _____

Password: _____

Date of Birth: _____

CHALLENGE QUESTION	ANSWER

Parent Information (If Applicable)*

***NOTE**— If your parents have created an FSA ID for themselves when applying for aid for an older sibling, they will use the same FSA ID to help file your FAFSA and for all FAFSAs.

Email Address: _____

Username: _____

Password: _____

Date of Birth: _____

CHALLENGE QUESTION	ANSWER

THIS INFORMATION SHOULD BE KEPT CONFIDENTIAL AND STORED IN A SECURE LOCATION!

Step 2: Filing the FAFSA

After creating your FSA ID, the next step is to file your FAFSA! There are two ways that you can file your FAFSA:

1. **Online at www.fafsa.gov**
2. **Through the new myStudentAid Mobile App. Download the app in the Apple App store (iOS) or Google Play (Android).**

If you need help filing the FAFSA, contact your college/career counselor to find out when you and your family can get assistance completing the form.

When filing the FAFSA, questions often arise about dependency status, parental information, and citizenship status. Below, you will find some charts to help you answer those questions.

What is my dependency status?

The following statements will determine your dependency status for the FAFSA. **Mark any that are true.**

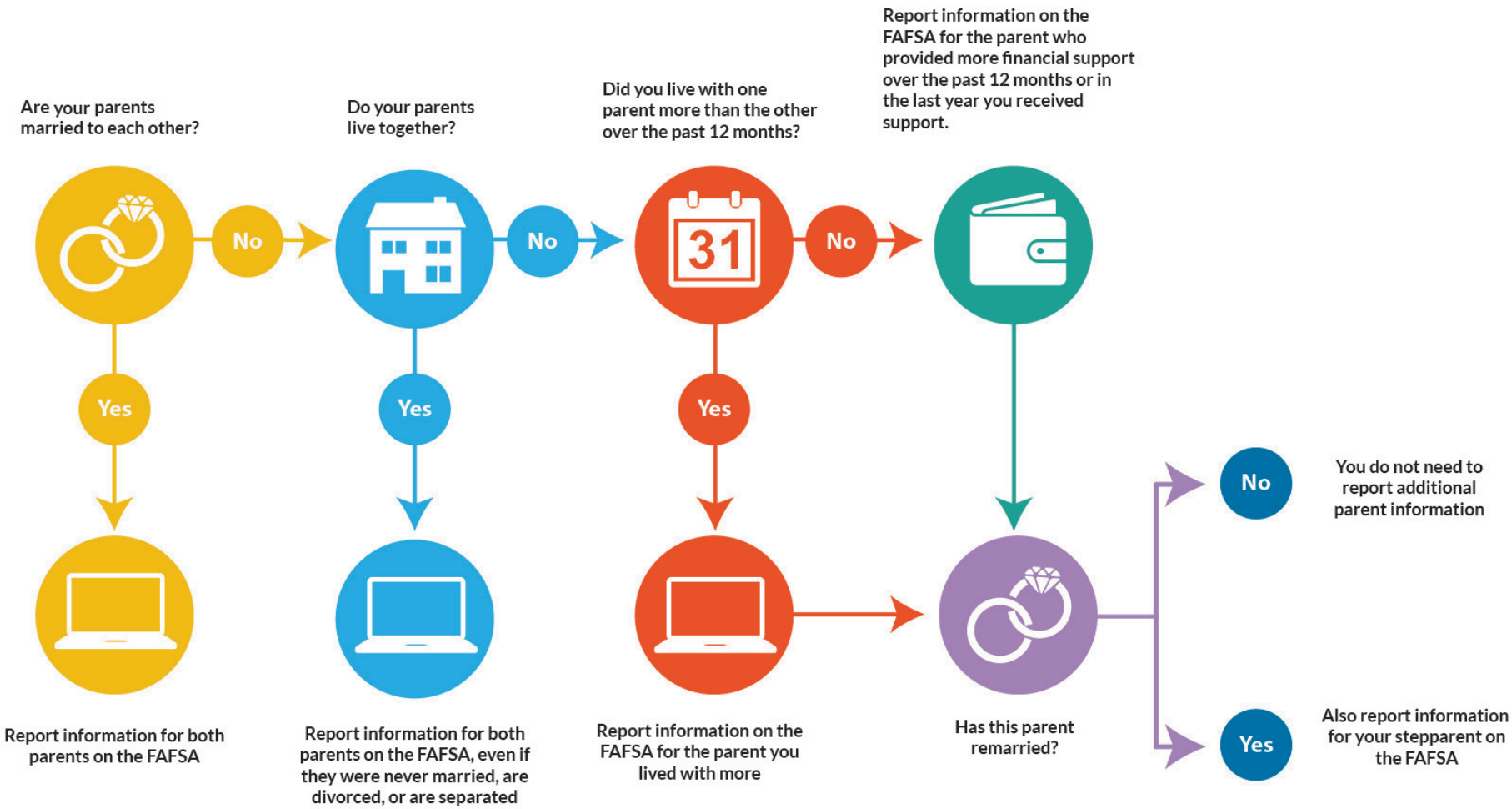
- ☐ I will be 24 or older by Dec. 31 of the school year for which I am applying for aid
- ☐ I am serving on active duty in the U.S. Armed Forces
- ☐ Since I turned age 13, both of my parents were deceased
- ☐ I was a dependent or ward of the court since turning age 13
- ☐ I am married
- ☐ I am a veteran of the U.S. Armed Forces
- ☐ I was in foster care since turning age 13
- ☐ I am homeless or at risk of being homeless
- ☐ ***In the upcoming school year,*** I will be working on a master's or doctoral program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)
- ☐ I now have or will have children for whom I provide more than half of their support
- ☐ I have dependents (other than children or my spouse) who live with me and I provide more than half of their support
- ☐ I am currently or I was in legal guardianship
- ☐ I am currently or I was an emancipated minor

Adapted from Federal Student Aid "Do I have to provide my parents information on the FAFSA" infographic. studentaid.gov

If you marked any of the statements, you are independent and will not provide parental information on the FAFSA.

If none of the statements are true, you are a dependent student and must provide parental information on the FAFSA. Dependent students are required to include parent information on the FAFSA. Use the guide on the next page to figure out which parent's information to include on the FAFSA.

Who is My Parent When I Fill Out My FAFSA?



The following people are not your parents unless they have adopted you:

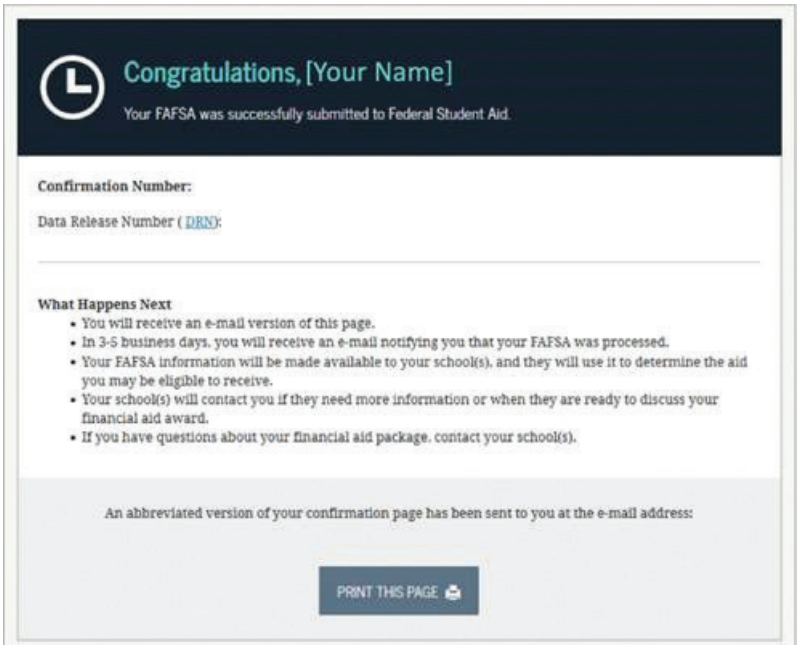
**Adapted from Federal Student Aid "Who's my Parent When I Fill Out the FAFSA" Infographic. studentaid.gov*

- Widowed Stepparent
- Grandparents
- Older Brothers or Sisters
- Foster Parents
- Legal Guardians
- Aunts or Uncles

After the FAFSA

1. Review Your FAFSA Confirmation Page

After you complete the FAFSA form online and select "SUBMIT," you'll see a confirmation page like the one below. This is not your financial aid offer. You'll get that separately from the school(s) you apply to and get into. Your school(s) calculate your aid.



Congratulations, [Your Name]

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number:

Data Release Number (DRN):

What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:

PRINT THIS PAGE

The confirmation page provides federal aid estimates based on the information you provided on your FAFSA form. It's important to know that these figures are truly estimates and assume the information you provided on the FAFSA form is correct. To calculate the actual amount of aid you're eligible for, your school will take into account other factors, such as the cost to attend the school. Additionally, these estimates only take into account federal aid and not outside scholarships or state and institutional financial assistance you may also be eligible for.

2. Review Your Expected Family Contribution (EFC)

The information you report on your FAFSA form is used to calculate your EFC. It's very important to note that the EFC is not the amount of money your family will have to pay for college. Instead, the EFC is an index number used by financial aid offices to calculate your financial need. The formula they use is:

Cost of attendance – Expected family contribution = Your financial "need"

Each school will do its best to meet your financial need. Some schools may meet 100 percent of your financial need, and other schools may only meet 10 percent—it just depends on the school and the financial aid they have available that year. You should complete the FAFSA form annually because there are many factors that can change from year to year.

3. Be on the Lookout for Your Aid Offer(s)

The FAFSA form is made available on October 1st. Even if you submit it early, that doesn't mean you'll get an aid offer right away. Each school has a different schedule for awarding and paying out financial aid.

Remember that your school disburses your aid, not the "FAFSA people" (Federal Student Aid). Contact your school's financial aid office for details about when they send out aid offers. If you want to see an estimate of your school's average annual cost, visit CollegeScorecard.ed.gov. If you want to report significant changes in your family or financial situation, contact your school's financial aid office.

Source: blog.ed.gov

Step 3: Review my Student Aid Report (SAR)

What is it, how do I get one, and why is it important?

What is the SAR?

The Student Aid Report (SAR) summarizes the information you submitted on your FAFSA and provides information about financial aid eligibility based on that information. A sample SAR is shown on the next page.

How and when will I get my SAR?

After you submit your Free Application for Federal Student Aid (FAFSA), you'll get your personal SAR (within three days if you complete the FAFSA online; within three weeks if you mail the paper FAFSA). Whether you receive your SAR online or through the mail depends on whether you provide an email address on your FAFSA. If you provide a valid email address, you'll receive an email with instructions on how to access an online copy of your SAR. If you have an FSA ID (username and password) and your FAFSA has been processed, you can log in at www.fafsa.gov to view your SAR information regardless of how you filed the FAFSA. The school(s) you list on your FAFSA will have access to your SAR data electronically within a day after it is processed.

What information does a SAR contain (and not contain)?

The SAR won't tell you how much financial aid you'll get, but if your application is complete, an Expected Family Contribution (EFC) will display in the upper right hand corner of your SAR and your estimated Pell Grant amount will be provided. If your application is incomplete, your SAR will not include an EFC or Pell amount, but it will tell you what you need to do to resolve any issues.

The SAR also contains a four-digit Data Release Number (DRN), which appears on the first page in the upper right corner of the paper SAR and SAR Acknowledgment. On the electronic SAR, the DRN is located in the box that contains the Application Receipt Date, below the EFC. You will need the DRN if you choose to allow your college or technical school to change certain information on your FAFSA.

What am I supposed to do with my SAR?

When you get your SAR, review it carefully to make sure it's correct and complete. Take a copy of it to your college/career counselor to get help reviewing it. The school(s) you listed on your FAFSA will use SAR information to determine your eligibility for federal and state financial aid. A school may ask you to verify the accuracy of the data you provide on the FAFSA, so you need to be sure the information is correct.

If you don't have any changes to make to the information listed on your SAR, just keep it for your records.

What if my SAR does not list an EFC?

If your EFC is blank on your SAR or if there is a "C" after the number, you need to make corrections to your FAFSA. It is extremely important that you make these corrections to your FAFSA to receive financial aid. Your SAR will provide you with details about the errors in your FAFSA.

What if there is an asterisk (*) next to my EFC?

If there is an asterisk (*) next to your EFC, this means that your FAFSA has been selected for verification. Being selected for verification is quite common. This just means that you will need to work with your college to complete a few extra steps to verify the information you provided on your FAFSA.

Sample SAR

Federal Student Aid | FAFSA.gov

An OFFICE of the U.S. DEPARTMENT of EDUCATION

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2021

2020-2021 Electronic Student Aid Report (SAR)

The SAR summarizes the information you submitted on your 2020-2021 Free Application for Federal Student Aid (FAFSA).

Application Receipt Date:	10/29/2019	XXX-XX-XXXX
Processed Date:	10/30/2019	EFC: 1218
		DRN: XXXX

This is your Expected Family Contribution. The number may be all zeros, or a combination of zeros and other numbers, but if it is blank or there is "C" after the number, you need to make corrections to your FAFSA or you won't get any aid. The details are in the body of the SAR Below.

Comments About Your Information

Learn about federal tax benefits for education, including the *American Opportunity Tax Credit* (AOTC).

There are issues with your FAFSA information that need to be resolved before your eligibility can be determined. Be sure to review the items marked with a 'H' and make any corrections if necessary by clicking 'Make FAFSA Corrections' on the 'My FAFSA' page.

You reported that you will either have a bachelor's degree by July 1, 2020 (Item 28) or will be working on a degree beyond a b
Graduate students are eligible for most types of federal aid, but generally not the Federal Pell Grant.

WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)

Although you are instructed to use the "checklist" below, it's not formatted like a checklist; read everything below this instruction very carefully and do what it says! Your FAFSA is not considered "complete" until you do.

Your first parent's name as reported on your FAFSA does not match the name in the Social Security Administration's (SSA) rec
Security Number (SSN). Therefore, you must correct your first parents SSN (Item 60) or name (Items 61 and 62). Click 'Make FAFSA Corrections' on the 'My FAFSA' page to make the correction. If your parent's name is correct, you must confirm it by re-entering your parent's last name and first name initial in Items 61 and 62. If you confirm your parent's name, your parent should also contact the SSA to make sure they correct it in their records. The SSA can be contacted by calling 1-800-772-1213 or by visiting https://socialsecurity.gov.

Your second parent's name as reported on your FAFSA does not match the name in the Social Security Administration's (SSA) records for your second parent's Social Security Number (SSN). Therefore, you must correct your second parent's SSN (Item 64) or name (Items 65 and 66). Click 'Make FAFSA Corrections' on the 'My FAFSA' page to make the correction. If your parents name is correct, you must confirm it by re-entering your parent's last name and first name initial in Items 65 and 66. If you confirm your parent's name, your parent should also contact the SSA to make sure they correct it in their records. The SSA can be contacted by calling 1-800-772-1213 or by visiting https://socialsecurity.gov.

Your parent did not sign your FAFSA or the SAR corrections you submitted. Your parent may be able to sign electronically. If your parent is not able to sign, see your school's financial aid office or High School Counselor.

If you need to make corrections to your information, click 'Make FAFSA Corrections' on the 'My FAFSA' page using your FSA ID. If you need additional help with your SAR, contact your school's financial aid office or click the 'Help' icon on the FAFSA home page. If your mailing address or e-mail address changes, you can make the correction online.

You must log back into the FAFSA to make any corrections indicated above.

If you are chosen for verification, it will appear here. This is very common. Contact your selected school's financial aid office for further instructions. You will not be awarded any financial aid until verification is complete.

Page 1

Making Corrections on your FAFSA

After filing the FAFSA, use the following checklist and flow chart on the next page to make sure that your FAFSA is complete, does not require corrections, and that your financial information has been sent to the correct college.

Log in to the FAFSA with your FSA ID: Is your chosen college listed on your FAFSA? If not, make changes to your FAFSA to ensure that school is on your list so that your college gets your financial aid information.

Click "View or Print Your Student Aid Report" and review the information: Look closely at lines **18, 29, 30,** and **69.**

Line 18: Student's legal state of residence. Make sure that you filled out that you're a resident of Tennessee (TN) to receive state financial aid.

Line 29: Student's grade level in 2021 - 2022. You should answer "Never attended college/1st year." Other answers might make the system think you are a student who is working on an advanced degree and may disqualify you from financial aid that is meant for students working on a certificate, diploma, associate or bachelor's degree.

Line 30: Type of degree or certificate. Depending on the college you've chosen, you'll want to select one of the following options:

- **1st bachelor's degree (if you plan on attending a four-year university for a bachelor's degree)**
- **Associate degree, general education/transfer program (if you plan on attending a community college and later transferring or if you are using Tennessee Promise towards an associate degree at a four-year university)**
- **Certificate/diploma, occupational/technical education program of less than two years (if you are enrolling in a TCAT, a technical school or a trade school)**

Line 69: Parent's legal state of residence. Make sure that you've filled out that your parents live in Tennessee, as this is important for establishing that you are a Tennessee resident for state aid and in-state tuition.

Log in to your TSAC student portal: Which college did you list on your account? If that college does not match the college you plan to attend, change it. The college listed on your TSAC student portal is the college that will receive your scholarship money for state financial aid like Tennessee Promise and the HOPE Scholarship.

Attending a community college or four-year university? Log in to your college's student portal. This student portal is often mentioned in your acceptance letter or an email from the college. Check your portal to make sure you don't need to submit any additional forms for your college's financial aid office. The portal will also be where you receive information about registering for classes and orientation, so plan to check it often this summer!

Attending a TCAT or Technical School? Check your mail or call your campus to speak to financial aid. Ask them to confirm that your financial aid documents are complete during the 2021 - 2022 school year. They may be sending your information in the mail during the summer, so be sure to open any mail from them and complete action items before the deadlines.

FAFSA Verification- Did you receive an EFC?

START

Access your SAR (Student Aid Report) by logging in to www.fafsa.gov with your FSA ID. Select the **"View or Print your Student Aid Report"** option at the bottom of the screen. Is there a number next to the EFC?

YES

Does the EFC number have an asterisk (*) next to it?

YES

An asterisk next to the EFC number means that you have been selected for verification. **Verification is not a mistake that you made, it is just another step in the process of receiving your full amount of financial aid.**

You will need a copy of your parent's federal income tax transcript and may need to send additional information to your college of choice.

Talk to your college's financial aid office if you have questions about verification. Be sure to check your college's student portal to see if any additional information or forms must be submitted before you register for classes.

NO

You have not been selected for verification.

Complete the checklist on pg. 47 and make sure that you are checking your college's student portal, your student email, and/or your mail for important enrollment information.

NO

Information is missing on your FAFSA and it is incomplete.

Review page 1 of the SAR to determine what information needs to be corrected. You will need to sign into the FAFSA with your FSA ID and select "Make FAFSA Corrections" to complete your FAFSA.

After making corrections, you will need to submit the FAFSA. If you provided an email address, another SAR will be available within three to five days online. If you did not provide an email address, a paper SAR will be mailed to your address.

Financial Aid Award Letters

After you've applied to your target schools and completed the FAFSA, you'll begin to receive financial aid award offers from each college.

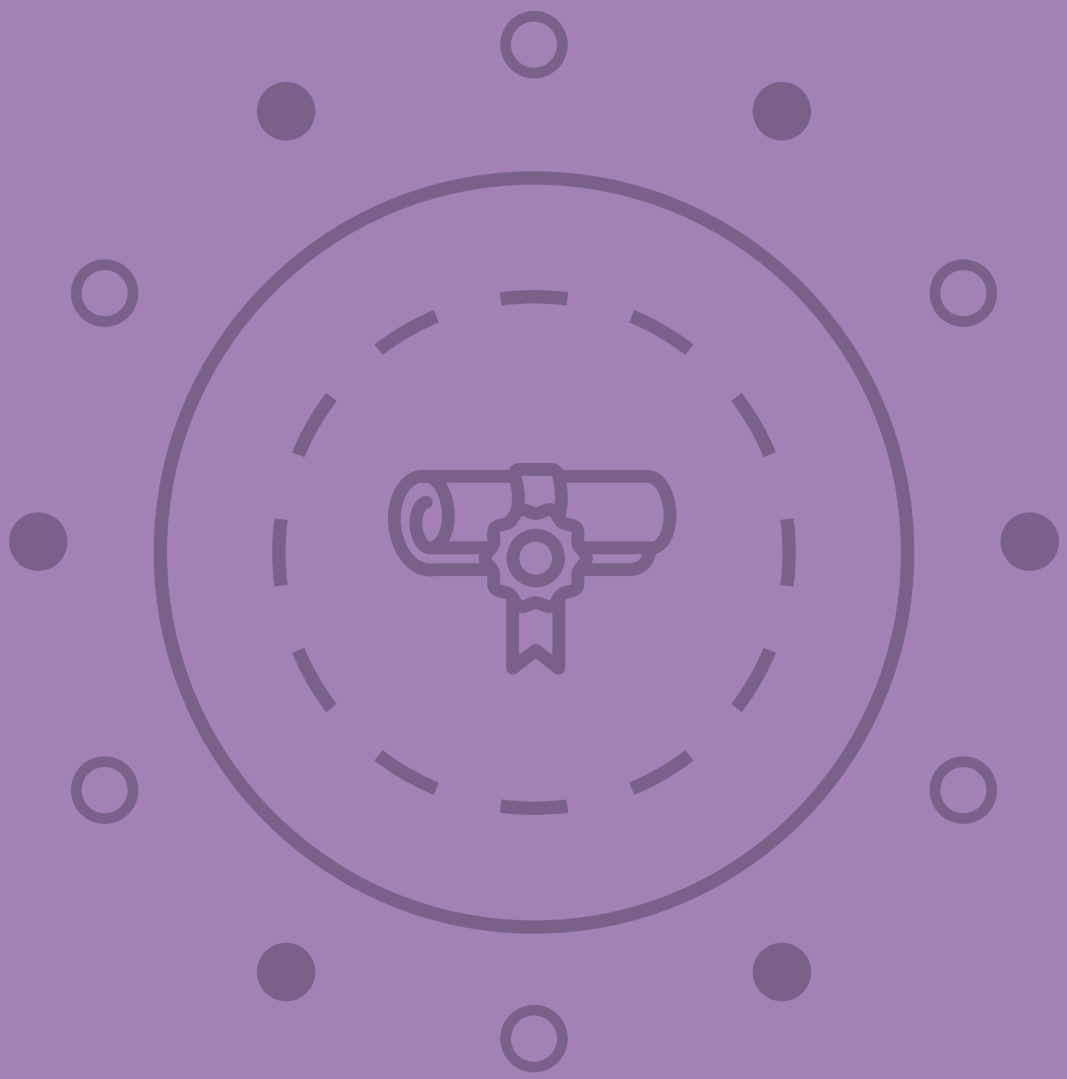
You may receive your award offers in a letter through the mail or email, or online through your college student account. Review these offers carefully to ensure that you understand your potential out-of-pocket expenses. Your college/career counselor can help with that. It is also important that your parents/guardians review your award letter(s) to help you make this important decision. The financial award offers you receive from each school you have been accepted to will vary. Your "net" or out-of-pocket cost to attend each school is likely to be an important factor in deciding which school to attend.

After you decide which school to attend, carefully respond to that school's financial aid offer; you will be asked to "accept or decline" each component of your aid package. You can accept some offers, but decline others if you won't need it. Always accept "free" money — like scholarships and grants. And, accepting work-study, if it's been offered, is a good idea. It doesn't obligate you to find and take a work-study job, but accepting it will allow you to go that route if you want to. Think carefully, and review the terms closely, before you accept any loans offered, as these must be repaid with interest. If you don't understand anything on your award offer, contact the financial aid office at your school of choice.

Within your college student portal or via email or direct mail, you will be sent an award offer that looks something like this:

ESTIMATED COST OF ATTENDANCE	$38,400		
Tuition and fees:	$24,500		
Room and board:	$9,400		
Books, materials, and supplies:	$1,000		
Personal, travel, misc:	$2,000		
Computer	$1,500		
Aid Description	**Fall**	**Spring**	**Total**
Federal Perkins Loan	$1,000	$1,000	$2,000
Federal Stafford Loan - Subsidized	$1,750	$1,750	$3,500
Federal Stafford Loan - Unsubsidized	$1,000	$1,000	$2,000
School Scholarship	$7,500	$7,500	$15,000
Federal Pell Grant	$500	$500	$1,000
Federal Supplemental Educational Opportunity Grant (FSEOG)	$500	$500	$1,000
State Scholarship	$450	$450	$900
Federal Work-Study (FWS)	$1,500	$1,500	$3,000
Total			$28,400

SECTION 4



SCHOLARSHIPS

What is a Scholarship?

Simply put, a scholarship is money given to students to help pay for their education. Unlike loans, scholarship money does not need to be paid back. Scholarships are awarded based on many different factors:

- Academic performance (also referred to as merit)
- Financial Need
- Athletic Performance
- Special talents and affiliations
- And more

Most scholarships require students to submit an application. The application may require an essay, a portfolio, a letter of recommendation, nomination by a teacher or counselor, or additional documents/creations.

What scholarships are available from the State of Tennessee?

The state of Tennessee has a variety of different scholarships available to Tennessee residents. The Tennessee Promise Scholarship is one of the most well-known, but there are a variety of other options available in the state. In this section, explore the Tennessee scholarships and learn more about other ways to earn dollars for your college education.

Applying for Scholarships

Securing scholarship funds is a great way to help pay for college costs. The following pages explain what scholarships are, how they work, and how you can apply.

Many scholarships are competitive, so this section provides advice on finding those that are right for you, crafting your application essay, and submitting applications, so that you can maximize your chances of getting the award.

The What, Where and How of Scholarships

While the State of Tennessee offers many different scholarship programs, 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.

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. When you apply to some Tennessee colleges and universities, your college application also serves as a scholarship application for merit-based scholarships at those colleges. Most universities/colleges in Tennessee and across the country also administer numerous scholarships that require additional applications, so check the scholarship section of each college's website carefully. Local organizations also provide scholarship opportunities for students. 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 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.**

Where can I search for scholarships?

- **College Pays TN: Find information about Tennessee's financial aid and scholarship programs** **https://www.tn.gov/collegepays**
- **Local Community Foundation: Research to see if your community has a local community or education foundation that provides scholarships.**
- **Fastweb: Scholarship Search Engine: www.fastweb.com**
- **Raise.Me: Earn microscholarships for college as early as 9th grade. https://www.raise.me/**
- **Scholarships.com: Find money for college and learn about the entire financial aid process**
- **College for TN: www.collegefortn.org**
- **College Greenlight: www.collegegreenlight.com**
- **Other High School Websites (other than your high school)**

SCHOLARSHIP WEBSITE	USERNAME	PASSWORD

Writing a Personal Statement

Many college and scholarship applications require an essay or personal statement, but it can be hard to know where to start. Here are some do's and don'ts for writing a memorable 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 extracurricular 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 sound like a resumé that doesn't provide any insight into your personality.**
- **DO focus on one aspect of yourself so the readers can learn more about who you are. Remember that the 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 with 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 your essay in 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.**

Adapted from: www.bigfuture.collegeboard.org

Writing a Standout Essay

Scholarship applications often require applicants to write a short (one to two page) essay in response to specific prompts. Examples include the following:

- **If you had the authority to change your school in a positive way, what specific changes would you make?**
- **Describe how you have demonstrated leadership ability both in and out of school.**
- **Pick an experience from your own life and explain how it has influenced your development.**

The tips below can help you get started on a standout essay. Don't forget your English teacher is a great resource.

Introduction (first paragraph)

Tip: Provide an overview of what you are going to talk about in the essay; be sure it is responsive to the essay prompt. If the essay is about you, give a brief description of your experiences, aspirations, family background, etc. Touch on why you want the scholarship.

Body (paragraph two to three)

Tip: Go into more detail on one of the topics listed in the first paragraph. For example, elaborate on your previous experiences, family and financial situation, volunteer work, employment, academic career, future goals, college plans, etc.

Conclusion (last paragraph)

Tip: Close your essay with a wrap-up of why you should be considered for the scholarship and how your goals match those of the organization. Avoid stating, "In conclusion..." and don't regurgitate what you wrote in earlier paragraphs.

Keep in mind that all scholarship and college admission applications are different, so you will have to craft your essay to meet specific requirements and the expectations of the scholarship awarding organization. Look closely at the question or prompt on the application and research the organization giving the scholarship so that you can tailor your essay.

Remember to be yourself! Essays serve as a glimpse into how your mind works and how you view the world.

Adapted from: estrellamountain.edu/students/scholarships/essay

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 committees want to know about the recent you. 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 the stories of other people?** Remember that scholarship committees want to learn about you, not just those 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 challenge you've overcome, do you get to how you have responded and made a difference in the life of your community by the second or third paragraph of the essay?** Scholarship committees want to know who you are and how you make an impact drawing upon your obstacles or 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 initiative and the power of what you will offer 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?

Letters of Recommendation

Many of your applications – to schools, for scholarships and jobs – will require that you provide letters of recommendation. A teacher, counselor, coach, supervisor, or any other adult who will be able to share with the selection committee why you deserve to be chosen may write these letters.

Consider someone who can discuss your personal character, strengths and challenges; someone who knows you and has experience interacting with you. If you need more than one letter for the same application, select individuals familiar with different aspects of your life to write them (e.g., one teacher, your supervisor at work, and your soccer coach.)

Who might you ask for a letter of recommendation?

Reference Name	Email	Phone Number

Always ask the individual ahead of time if they would be able to write a recommendation letter for you. You do not want to miss an application deadline because the person writing your letter was too busy. Give them at least two weeks' notice (three to four is even better.)

Provide the individual with a list of your honors, awards, athletic involvement, community service, and academic record as well as any other pertinent information you would like included in the letter. Giving the individual a copy of your resumé is an efficient way to provide that information. If a specific form or format is required for the letter of recommendation, include that information in your request. (See the next page for a sample request form.)

Provide the individual(s) with the necessary forms, addresses, and/or stamped, addressed envelopes.

Follow up with the individual to ensure they don't need any additional information from you.

Always write a thank you note to anyone who writes a letter for you. Letters of recommendation take time, and people put a lot of thought and effort into them. You do not want to take them for granted.

Recommendation Request Form

Student name: _____

How to contact me: _____
(phone number and/or email address)

THE LETTER OF RECOMMENDATION IS DUE BY: _____

This recommendation is needed for (purpose): _____

Please address the letter of recommendation to the following name and address:

Name of organization: _____

To the attention of: _____

Address: _____ City: _____

State: _____ Zip: _____

My resumé is attached. Additionally, the information below may be useful in your preparation of this letter of recommendation for me.

The subjects I enjoy most are/because: _____

_____

The subject that has given me the most difficulty is/because: _____

_____

I handled the (above) difficult situation by: _____

_____

Looking back at the past four years, I'm most proud of: _____

_____

☐ Please call or email me when the letter is ready for pick up.

☐ Please mail the letter in the stamped/addressed envelope that I provided.

Thank you in advance for your time and agreeing to recommend me.

Scholarship Application Tracking

TRACKING SCHOLARSHIP APPLICATIONS							
	Name of Scholarship	Components (items needed to apply e.g. essay, recommendations, transcripts, applications, nominator, etc.). Highlight each when complete.	Value (amount) $	Deadline	Notes	Date Submitted	Date Received and Amount of Award
#1	**TN Promise**	**Student portal, FAFSA, TN Promise meeting, Community Service**	**Tuition-Free**	**Portal- Nov 2 FAFSA- Feb 1 Community Service- July 1**			
#2							
#3							
#4							
#5							
#6							
#7							
#8							
#9							
#10							

SECTION 5

PURSUING A FUTURE IN THE MILITARY

Military Websites

- Air Force- www.airforce.com
- Army- www.goarmy.com
- Coast Guard- www.gocoastguard.com
- Marines- www.marines.com
- Navy- www.navy.com
- National Guard- www.nationalguard.com

Military Service

If you are interested in joining a branch of the U.S. military immediately after high school graduation, this section includes resources that may be helpful as you prepare to enlist. Time in the military can teach you a valuable trade, prepare you for a life-long career serving your country, or simply give you time to decide what you want to do next. It can be a valuable experience with good benefits and structure.

Consider speaking with relatives or friends who have served or are currently serving. Additionally, recruiters can tell you about the different branches and help with answering this question.

Before you become part of the military, there is one test that you'll need to take — the ASVAB. There are websites that can help to prepare you for that. In the coming pages, you'll find references for these and other helpful websites.

General Information About Military Enlistment

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. Your high school college/career counselor can tell you when military recruiters will be at your high school.

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 Workforce Investment Act)
- Federal (and many state and local) jobs or security clearance as a contractor
- Up to a 5-year delay of U.S. citizenship proceedings for immigrants

Types of Military Service

The following information is taken directly from Today's Military at:
https://www.todaysmilitary.com/joining/types-of-military-service

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 stationed at a base either domestically or overseas. Active-duty terms typically last two to six years."

Reserve (Part-Time)

"Each active-duty branch of the Military has a Reserve component under their command, which is available for active-duty deployment in times of war or national emergency. Reservists are part-time service members, which allows 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 main focus is on homeland security, humanitarian relief, and training drills one weekend a month and two full weeks per year.

National Guard units assist communities in their state during emergencies like storms, floods, fires and other natural disasters. National Guard members are part-time service members, which allows them time to pursue a civilian career or college education while simultaneously serving their country."

ACTION STEPS TO ENLIST IN MILITARY SERVICE	DATE COMPLETED:
1. Visit a Miltary Enlistment Processing Station (MEPS)	
2. Pass the Armed Services Vocational Aptitude Test (ASVAB)	
3. Pass the Physical Examination	
4. Meet with 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 U.S. military. In exchange for a paid college education and a guaranteed post-college career, cadets commit to serve in the military after graduation. Each service 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:

todaysmilitary.com/training/rotc

bestcolleges.com/resources/rotc-programs

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, 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.

For General Information:
- **official-asvab.com**

For Online ASVAB Test Prep:
- **march2success.com**
- **asvabtutor.com**
- **asvabpracticetests.com**

2018 ASVAB Cut Scores for Enlistment

BRANCH	HIGH SCHOOL	GED
Air Force	31	50
Army	31	50
Coast Guard	36	47
Marine Corps	32	50
National Guard	31	50
Navy	35	50

Delayed Entry Program

The Delayed Entry Program (DEP), also called the Delayed Enlistment Program (or the Future Soldiers Program in the Army), 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 the 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 differences and to get tips on how to prepare, check out the sites below:

military.com/military-fitness/workouts/prepare-yourself-for-boot-camp
military.com/military-fitness/army-basic-training/getting-prepared-for-bootcamp

ROTC Programs by Branch of Service

Below, you will find information about which ROTC branches of service are available at universities in Tennessee. If you are interested in ROTC programs, please review the following:

ARMY ROTC

Austin Peay State University

Carson-Newman College
- Lincoln Memorial University

East Tennessee State University

Middle Tennessee State University

Tennessee Technological University

The University of Memphis
- Christian Brothers University
- Rhodes College

University of Tennessee – Knoxville
- University of Tennessee – Chattanooga

University of Tennessee – Martin

Vanderbilt University
- American Baptist College
- Belmont University
- Fisk University
- Lipscomb University
- Tennessee State University
- Trevecca Nazarene University
- Welch College

AIR FORCE ROTC

Tennessee State University
- Aquinas College
- Austin Peay State University
- Belmont University
- Fisk University
- Lipscomb University
- Middle Tennessee State University
- Tennessee Technological University
- Trevecca Nazarene University
- Welch College
- Vanderbilt University

The University of Memphis
- Le Moyne-Owen College

NAVY/MARINES ROTC

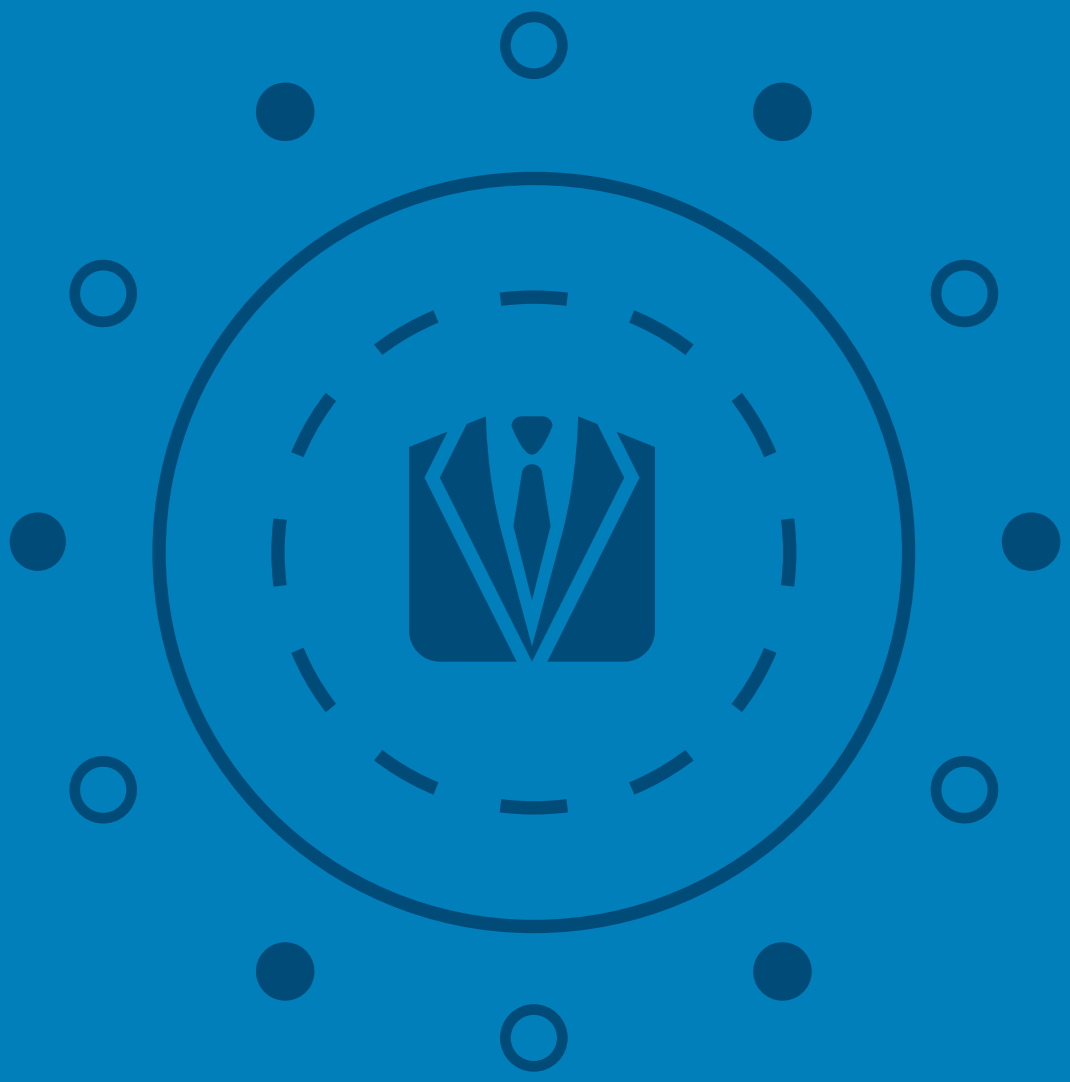
The University of Memphis
- Christian Brothers University
- Rhodes College

Vanderbilt University
- Belmont University
- Tennessee State University

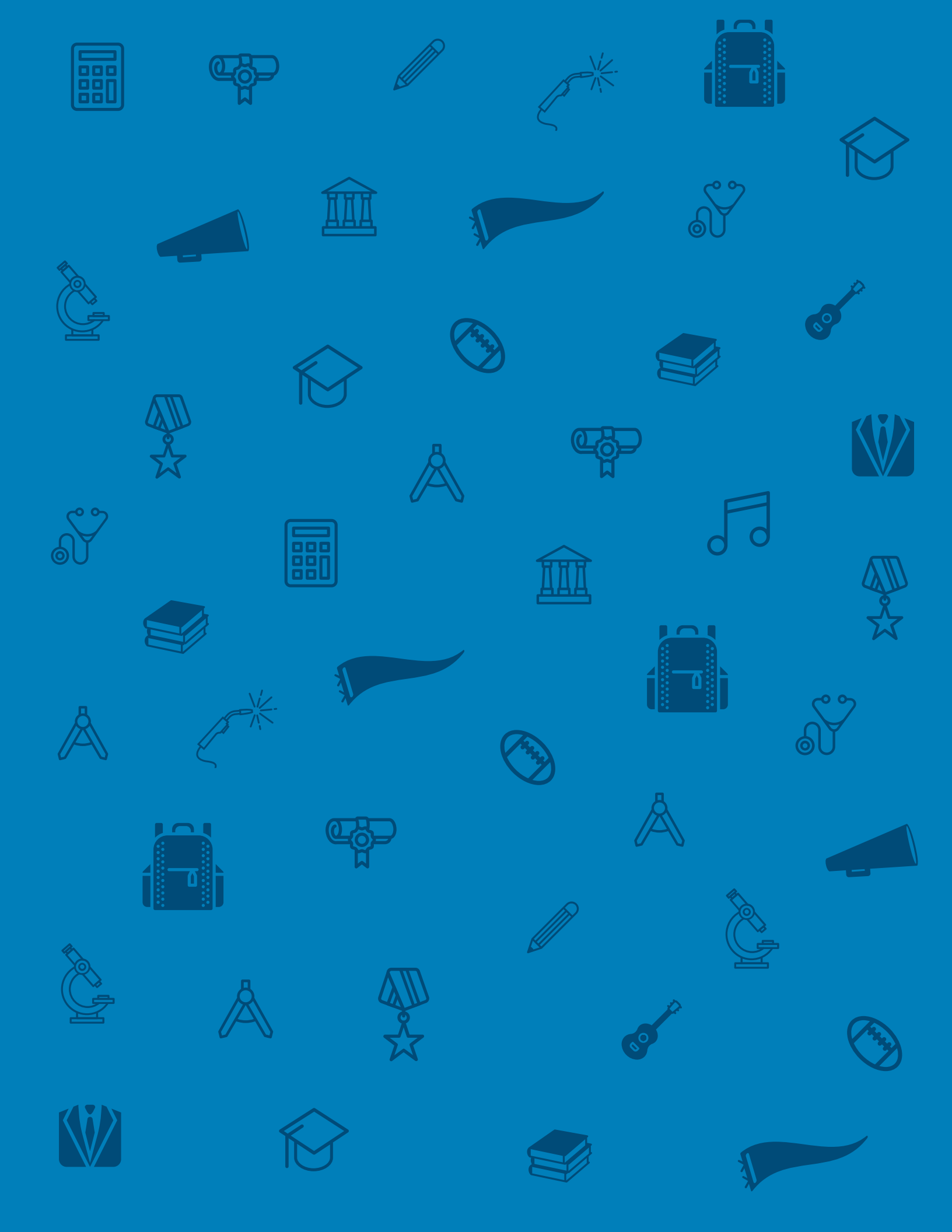
Note: Individual institutions may be listed more than once.

Note: Institutions listed as bullet points are not host institutions. Students attend ROTC classes at the host institution listed above.

SECTION 6



JOINING THE WORKFORCE



When Entering the Workforce is Your First Step

If you plan to begin working immediately after graduation, this section will help you get started. It might be a full-time job to give you time to better figure out your long-term plan, or a part-time gig to help you pay for college. Many high school seniors have an opportunity to enroll in college classes while still in high school (Early Postsecondary Opportunities EPSOs) that will help your wages and career readiness. Also, enrolling in a TCAT course could help with additional training while still working. Speak to your local community college or technical college so you can learn about free training in advance of entering the workforce.

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

Apprenticeships are "on the job," paid training that offer 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, HVAC, 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.

Whichever option you're headed for, you'll find valuable resources in the coming pages.

Most jobs that you apply for will require either a resumé or application, or perhaps both. Use the form on the next page to help you get organized. In the pages after that, you'll find tips for creating your resumé and cover letter, along with samples of each.

On the last page of this section, you will find a table for tracking your job applications – a helpful tool to ensure nothing falls through the cracks.

If you're not sure 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.

www.tn.worklearnearn.org— Explore jobs that are in your area and have immediate openings.

www.jobs4tn.gov— Find a job, post a résumé, set up a virtual recruiter, and get hired – with local Tennessee jobs.

Resumé and Job Application Information

Fill out the form on this page and you'll have all of the information you need in one place to fill out job applications. You can also use these details as the basis for your resumé. **Remember to keep personal information confidential!**

Full legal name: _____ Date of birth: _____

Are you a U.S. citizen?: _____ If not a U.S. citizen, specify country: _____

If you are a permanent resident, refugee, or asylee, date of status approval/issuance: _____

Other Visa type & date: _____ Permanent mailing address: _____

Current address, if different from permanent address: _____

Permanent phone number: _____ Phone number: _____

Email address: _____

High school academic history (If you attended more than one, list most recent)

Name of high school: _____ City, state of high school: _____

Dates attended: _____

Date of high school graduation (month and year): _____

Cumulative GPA: _____ ACT Score: _____ SAT Score: _____

ATHLETICS, CLUBS, AND ORGANIZATIONS (LIST YOUR ROLE/POSITION EACH YEAR)				
Name of Club/ Sports Team	Freshman	Sophomore	Junior	Senior

COMMUNITY SERVICE			
Name of Organization/ Contact	Description of Volunteer Service	Number of Hours of Service	Date(s) of Service

HONORS AND AWARDS

Name and Date of Award	Reason for Award/Honor	Sponsor

WORK EXPERIENCE
(list most recent examples first)

Start and End Date of Employment	Job Title	Company Name	Business Address	Brief Description of Duties

REFERENCES
(Non-relatives who potential employers can contact to explore whether you would be a good hire.
Make sure to ask your references if they are willing to give you a reference before listing their name.)

Name	Title	Address (Street, City, State, Zip Code)	Phone Number	Email Address

Creating a Resumé

Both the content and format of your resumé are important. It doesn't matter how great your work or life history is — if your resumé is poorly formatted, hard to follow, or has typos, you won't be considered for employment. The sample provided on the next page is one clear, well-organized example you can follow.

The Basic Elements of a Resumé

Heading: Include your name, address, email address and phone number. Make it stand out and make an impression by using a large, bold font. Make sure your email is professional (not starwarsfan@hotmail.com or crzychik@aol.com, for example).

Education: List all degrees completed or in progress. As a high school student, include your GPA if it is 3.0 or above, and list courses that reflect your work ethic and high aspirations, such as AP or dual enrollment courses and any courses relevant to the position for which you are applying. After you complete your college degree, do not include your high school information.

Work Experience: Include your job title, the employer, the location (city and state, at minimum), and the dates of employment for each job listed. Include a brief description of your achievements/responsibilities. Ideally, paid work and unpaid work (community service) are listed separately.

Achievements: Optional – List any honors or awards that you have received. Make sure to include the name of the organization that bestowed the honor/award and the date. If including scholarships, only include those based on merit, not financial need.

Activities: Optional – List any activities that you have participated in during high school. (e.g. clubs or organizations, sports, etc.). If you have held any leadership positions, make sure to list those, too!

Personal References: Be sure to get permission from anyone you use as a reference before using their name, and provide them with a copy of your resumé. Do not use relatives as references. References can be on a separate sheet of paper, formatted just like your resumé.

CREATE A RESUMÉ IN COLLEGEFORTN.ORG

CollegeforTN.org allows all users to create a resumé. You can add goal statements, work, and academic achievements, and then download or print a copy to provide to your employer, college, or high school recommendation letter writer.

Sample Resumé

JESSICA B. FLETCHER

3328 West Parker Avenue
Mytown, TN 85000
928-555-5555 |
jessica.fletcher@email.com

EDUCATION

May, 2021 High School Diploma with a 3.37 GPA, ABC High School 333 S. School St., Mytown, TN

SPECIAL COURSES

Spanish I–III • Marketing I • AP Chemistry • AP Computer Science • Word Processing

WORK EXPERIENCE

September 2019 – Present **Pharmacy Sales Associate**, Walgreens, 123 Main St., Mytown, TN

Duties include cashiering, customer service in English and Spanish, answering the phone and assisting or transferring callers as needed, generating cleanup and other duties as assigned.

May – August 2019 **Order-Taker/Cashier,** McDonald's, 201 N. Country Drive, Mytown, TN

Duties included accurately taking customer orders in English and Spanish, entering them into electronic order system, handling customer payments including providing correct change and handling credit card transactions.

EXTRACURRICULAR ACTIVITIES & AWARDS

2019 – current	S.A.D.D. (Students Against Drunk Driving) – member
2019 – 2020	Club R.I.F (Reading Is Fundamental) – secretary
2018 – 2020	Beta Club (student service club) – member
August 2019	"I Care" Customer Service Award – McDonald's

COMMUNITY SERVICE

St. Mary's Food Bank – canned food drive, November 2018, November 2019
Sunday School Teacher – pre-school class, 2017-2020
Service Saturday – ABC High School, April 2020

REFERENCES

Ms. Wonder Woman, History Teacher, ABC High School, (602) 791-4808, wonder.woman@ABC.org

Mr. Ralph Peterson, Manager, McDonald's, (928) 555-1555, r.pete@mcd.com

Creating a Cover Letter

If you have the opportunity to add a cover letter to an employment application, do it! It gives the employer a better sense of your communication skills, as well as a sense of your personality and enthusiasm for the job. Some employers require a cover letter. This section provides tips for writing an excellent cover letter.

The Basic Elements of a Cover Letter

1. **Greeting:** Address your cover letter to the proper person.
2. **Opening:** Write a personable, inviting opening paragraph that highlights how your skills are a perfect fit for the job.
3. **Hook:** Highlight your achievements as they relate to the job for which you're applying.
4. **Skills:** Highlight additional relevant skills, such as computer languages or certifications.
5. **Close:** Briefly recap your strengths as a candidate and include your contact information.

Note - If a cover letter is required to apply for a job and you don't include one, your resumé or application, no matter how good, will not even be considered.

Sample Cover Letter

JESSICA B. FLETCHER

3328 West Parker Ave. • Mytown, TN 85000 • (928) 555-5555 • jessica.fletcher@email.com

May 20, 2021

Ms. Rhonda West
Customer Service Manager
Acme, Inc.
123 Corporate Blvd.
Sometown, TN 85000

Re: Customer Service Representative Opening (Ref. ID: CS300)

Dear Ms. West:

I was excited to see your opening for a customer service representative, and I hope to be invited for an interview.

I recently graduated from high school, where I was a member of the Beta Club for two years. Beta Club members plan and complete at least one service project each month, and through those projects I gained considerable experience working with and for people from all walks of life.

After school and on weekends, for more than two years, I have been working in positions that require exceptional customer service skills. At McDonalds, I was awarded the "I Care" Customer Service Award after just three months in the position. At Walgreens, because of my fluency in Spanish, I am regularly called upon to assist Spanish-speaking customers. Based upon the posting for this position, I believe you will find my skills in this area very useful to your company.

Although I have not been out of high school long, in the part-time positions I have held, as my supervisors will attest, I have already demonstrated the ability to resolve a variety of issues (such as billing disputes and dissatisfied or angry customers), and I consistently met all goals set by my employers. I have also demonstrated a strong sense of responsibility and maturity as evidenced by my successful completion of rigorous AP courses, leadership roles in extracurricular activities, and my high GPA (3.37).

In addition to my work experience, I gained considerable customer service and communication skills during my tenure as secretary of the Reading Is Fundamental (RIF) Club at my high school. In that role, I regularly contacted elementary schools and nonprofit, after school programs for youth to discuss possibilities for collaboration. After identifying ways in which our goals overlapped and how working together could be mutually beneficial to our organizations, I worked with the RIF sponsor and other officers to work out the important details to ensure success.

I also bring to the table strong computer proficiencies in Microsoft Word, Excel, PowerPoint and Access. I am confident my comfort with computers and various database operations will allow me to quickly learn any proprietary software your company may use. Please see the accompanying resumé for details of my experience and education.

I am confident that I can offer you the customer service, communication, and problem-solving skills you are seeking. I will follow up with you in a few days to answer any preliminary questions you may have. In the meantime, you may reach me at (928) 555-5555 to schedule an interview. Thank you for your time— I look forward to learning more about this opportunity!

Sincerely,

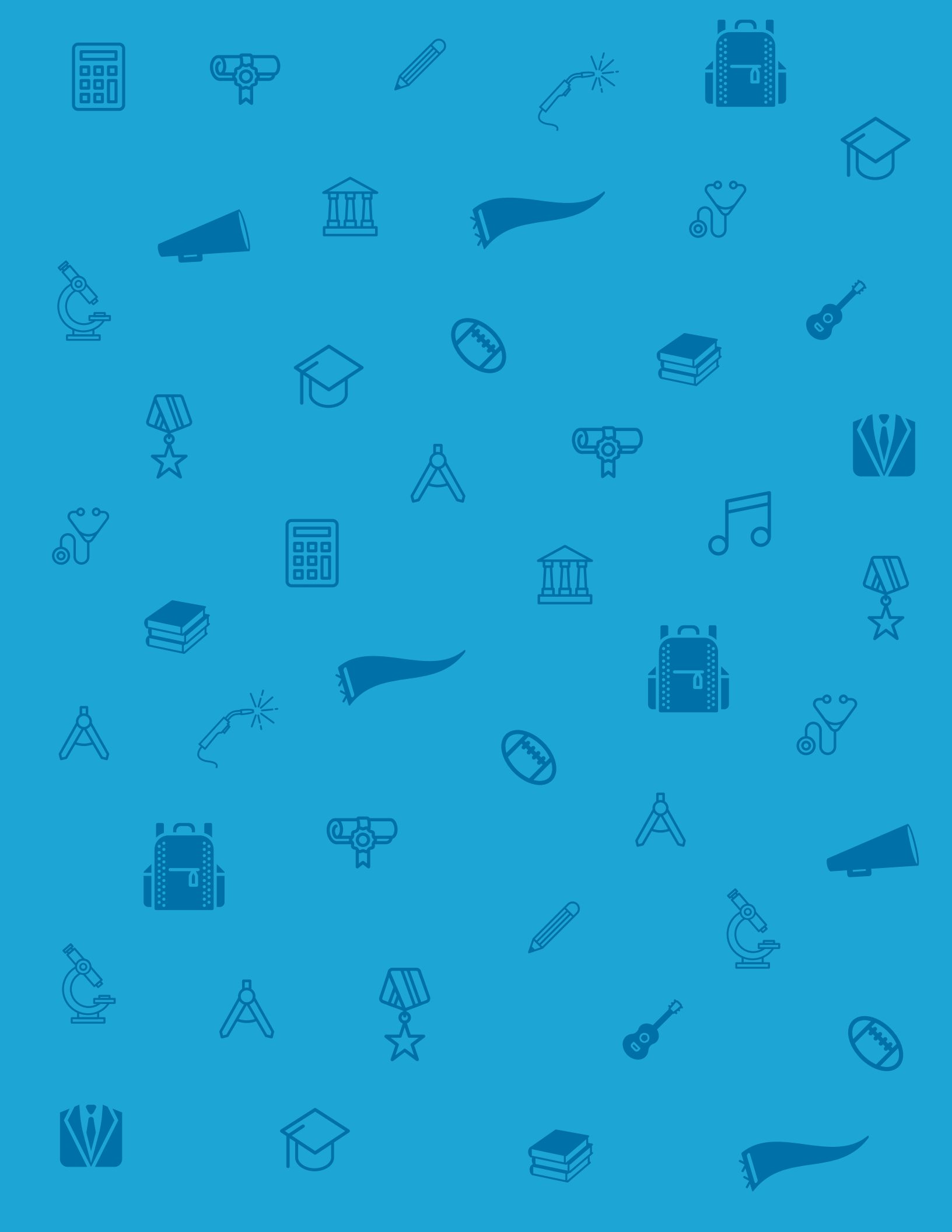
Jessica Fletcher

TRACKING JOB APPLICATIONS

Company Name	Role Title/Job Description	Salary Rate	Link to Job Posting / Application	Date Applied	Contact Name, Number, Email	Response	Interview Date, Time	Offer

SECTION 7

WHAT'S NEXT?



Summer College Checklist

Congratulations on all of the hard work that 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 of the necessary steps to start in the fall.

- ☐ **Complete all financial aid tasks, including correcting any errors on your FAFSA and completing verification (if selected). Receive financial aid award letter(s).**
  Questions? Contact the financial aid office at your college.

- ☐ **TSAC Portal**
  Make sure that 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(s)?**
  If not, check with your Admissions Counselor to make sure they have everything they need.

- ☐ **Register for and attend 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 as well. 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's advising department or an academic advisor for your major.

- ☐ **Arrange for housing. If living on campus, apply for and receive a housing assignment.**
  Questions? Contact your college/career counselor.

- ☐ **Pay your housing deposit by the published deadline. At many schools, this serves as your enrollment deposit and may be nonrefundable.**
  Questions? Contact your college/career counselor.

- ☐ **Register for classes and obtain a fall class schedule. To register for classes you may need to meet with an academic advisor.**
  Questions? Contact your college/career counselor.

- ☐ **Plan for transportation to and from college, if you are not living on campus.**
  Questions? Contact your college/career counselor

- ☐ **If you plan to commute to college or park a car on campus, register for parking. Each campus handles parking differently, so make sure to check out parking regulations before your first day.**

- ☐ **Inform your college/career counselor of all college acceptances and scholarship awards.**

- ☐ **Continually check your college portal and college email address.**

- ☐ **Send official documents when needed. For example, your college may require that you send final high school transcripts or 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 school year.**

Glossary

There are a lot of acronyms and confusing terms on the road to college. Here are a few that you might be wondering about. If there's one you don't see listed here, check with your college/career counselor for assistance.

2+2 programs: A postsecondary pathway in which students begin at a community college where they complete general educational requirements over two or three years and then transfer to a university (for the remaining one or two years) to complete a bachelor's degree.

ACT/SAT: Standardized college entrance exams. Many colleges and universities ask for ACT or SAT scores as part of the application process. ACT stands for American College Testing. SAT stands for Scholastic Assessment Test.

Admission: Notification from the college to which you applied that you are accepted. Students must respond by the given deadline to inform the college if they will accept the offer. Students accepted to multiple schools will want to compare their financial aid packages to help them decide which school to attend.

Advisor: A college staff member or professor who helps a student plan and complete a course of study at a college or university.

Application: A form that must be filled out to be considered for entry into a university, community college, or technical school; to be considered for a scholarship or grant; and, in many cases, to be considered for a job.

Associate Degree: A degree granted after successful completion of a course of study requiring approximately 60 credits, typically by a community or junior college. Full-time community college students taking 15 credits per semester can generally finish an associate degree in two years (also known as AA, AS, or AAS degree, short for Associate of Arts, Associate of Science, and Associate of Applied Science.)

ASVAB: A test to determine qualification for enlistment in the U.S. Armed Forces. It stands for Armed Services Vocational Aptitude Battery.

Award Letter: Notice from a school of the amount and type of financial aid that the school is willing and able to provide a student.

Bachelor's Degree: A degree earned for a course of study that normally requires 120 to 130 credits, involving specific classes related to the student's major. Full-time students ideally complete a bachelor's degree in four years, although changing majors, transferring institutions, taking fewer than 15 credit hours per semester, and/or taking courses that don't count toward one's declared major can make it take longer (also known as BA or BS, short for Bachelor of Arts and Bachelor of Science.)

Certificate: An official document attesting to a particular fact or accomplishment. In the postsecondary realm, students complete a series of specified courses, and sometimes an internship, and typically pass a test to obtain certificates in specific trades or areas of expertise required to work in those fields. Examples include welding, medical technology, auto mechanics, massage therapy, and court stenography.

Community College: A public postsecondary institution (Motlow State, for example) that offers courses to residents in the surrounding area. Students may attend community colleges to obtain associate degrees or technical certificates, or may take courses there toward a bachelor's degree before transferring to a four-year university (2+2 pathway). Students can also take courses to enhance their skills in an area, or just for fun.

Cost of Attendance (COA): The total cost of going to college, including tuition, fees, room and board, books, transportation, and personal expenses.

Deferment: A period in which payment is not required. In the postsecondary realm, students can obtain deferment on paying their enrollment deposit as well as on paying interest and/or principal on student loans. Deferments do not last forever; eventually these payments must be made.

Deferred Action for Childhood Arrivals (DACA) Program: A kind of administrative relief from deportation. This policy allows young children (under the age of 16) who came to the United States without documentation, and have been educated by U.S. school systems, the opportunity to remain in the U.S. by following specific guidelines.

Early Action: When a student applies for admission to a college by an early deadline (before the regular admission deadline) and receives notice of acceptance, denial, or deferment, with no obligation to the university to enroll.

Early Decision: When a student applies for admission to a college by an early deadline (before the regular admission deadline), with the understanding that if accepted, the student must enroll in that school. Students should apply for early decision only to their first choice school.

EPSO: Early postsecondary opportunities (EPSOs) include a course and/or exam that give students a chance to obtain postsecondary credit while still in high school.

Expected Family Contribution (EFC): The portion of a family's financial resources that should be available to pay for college, based on a federal formula using the information on the FAFSA (Free Application for Federal Student Aid).

FAFSA: The Free Application for Federal Student Aid is an online form submitted annually by current and prospective college students (undergraduate and graduate) in the United States to determine eligibility for student financial aid. Students who are eligible to file the FAFSA should complete it every year.

Federal Student Aid (FSA) ID: A user name and password used by current and prospective students and their parents to log into U.S. Department of Education Websites including the FAFSA Website. The ID is used to sign documents electronically (it has the same legal status as a written signature.)

Fee Waiver: Permission to not pay a fee, based on meeting some requirement or condition. In the postsecondary realm, waivers of college application fees and ACT or SAT fees are often available for students based on financial need.

Financial Aid Package: The amount and types of federal, state, and college aid that a college/university offers to a student it has accepted for admission, to offset the cost of attendance at their school. This is also referred to as an Award Letter. Depending on the package, sometimes it can be cheaper for a student to attend an expensive school because more aid is offered to offset the cost. This is why it is important to apply to the schools you want to attend, even if you don't think you can afford it. There are different types of aid available including loans, work-study, scholarships, and grants.

Four-Year University: A postsecondary college/university that offers undergraduate (bachelors) degrees. Many four-year institutions also offer graduate (master's) degrees.

Full-Time Student: A student who enrolls in at least a minimum number (determined by your college or university) of credit hours or courses.

Grade Point Average (GPA): The average of all of the course grades you have received in high school, or in college, on a four-point scale.

Ivy League: A group of long-established colleges and universities in the eastern U.S. having high academic and social prestige. It includes Harvard, Yale, Princeton, Columbia, Dartmouth, Cornell, Brown, and the University of Pennsylvania.

Letters of Recommendation: Letters of endorsement (often from high school teachers/staff) written on a student's behalf during the college and/or job application process.

Major: A concentration of study focused on a discipline, which requires completion of specific courses.

Minor: A college or university student's declared secondary academic discipline during their undergraduate studies.

Orientation: A meeting/event many colleges offer (hour-long or days-long) where incoming students and parents/guardians receive information about registering for classes, meet their advisor, and learn about school resources and policies.

Pell Grant: Money from the U.S. government to support a student's education that does not have to be paid back. Pell Grants are awarded to U.S. citizens and legal residents based on financial need and timeliness of completing the FAFSA.

Placement Test: Colleges and universities may require students to take tests to determine the appropriate level of college math and/or English needed.

Postsecondary Education: The broadest term to describe any education beyond high school, including community college, university, technical school, etc.

Residence Hall: A building primarily providing living/sleeping quarters for large numbers of students. Also known as a dorm or dormitory and often referred to as "on-campus housing."

Resident: A student who lives in and meets the residency requirements for the state where a public university is located. Tuition at public universities often is more expensive for non-residents.

Resumé: A brief account of a person's education, qualifications, and previous work experience, typically sent with a job application.

ROTC: Programs to train college students to become officers in the U.S. Armed Forces. ROTC stands for Reserve Officer Training Corps.

Room & Board: The cost of a room in a residence hall and a dining hall meal plan at a college or university.

Scholarship: Money to support a student's education that does not have to be paid back. Scholarships are awarded based on academic, athletic, artistic, or other types of achievements, affiliations, or competitions.

Student Aid Report (SAR): The SAR summarizes the information included on the Free Application for Federal Student Aid (FAFSA). The SAR provides the Expected Family Contribution (EFC), which is used to determine whether a student is eligible for a federal Pell Grant and other federal aid.

Student Loan: Money a student borrows to help pay for college, which must be paid back. Subsidized loans are offered to students who qualify financially as determined by the FAFSA. The federal government pays the interest while the student is in college. There are also unsubsidized loans where interest begins accruing as soon as the loan is accepted.

Summer Bridge Programs: Programs offered by many universities and some community colleges, which occur in the summer between high school graduation and fall transition to college. They offer students accelerated, focused learning opportunities that can help better prepare them to succeed in college.

Technical School: A general term used for a college that provides mostly employment-preparation skills for trained labor, such as welding and culinary arts. These programs generally take no more than two years to complete. Tennessee Colleges of Applied Technology (TCATs) are examples of this kind of school.

TN Promise: Tennessee Promise is both a scholarship and mentoring program focused on increasing the number of students that attend college in our state. It provides students a last-dollar scholarship, meaning the scholarship will cover the cost of tuition and mandatory fees not covered by the Pell grant, the HOPE scholarship, or the Tennessee Student Assistance Award. Students may use the scholarship at any of the state's 13 community colleges, 27 colleges of applied technology, or other eligible institution offering an associate degree program.

Transcript: An official academic record from a specific school which lists when you attended, the courses you have completed, grades, and sometimes test scores. Universities, colleges, and technical schools usually require high school transcripts be submitted as part of the application process.

Tuition: The amount of money charged for instruction/classes at postsecondary institutions (see also cost of attendance.)

Undeclared/Undecided: A term used to describe a student who has not yet selected a major at a college or university. Colleges typically ask students to pick their major by the end of their sophomore year.

Work-Study: A federal program that provides the opportunity for college students to work part-time jobs (often on the campus of the school they attend) to earn money to pay educational expenses. Students receive compensation in the form of a paycheck, much like a traditional job. Students must submit the FAFSA to be considered for work-study positions.

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