COLLEGE KNOWLEDGE:
DC-CAP College Retention Manual

Changing Lives by Giving Every Child a Chance at a College Education
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INTRODUCTION

Welcome to the world of college. You have made a decision that will forever change your life. College is a wonderful opportunity to explore who you are and who you will become. You will often hear that college is “what you make it.” This is not just a saying, it is the truth. We encourage you to take full advantage of every opportunity available to you. Know that the people you meet, the classes you will take, the places you will go, the challenges you face and the obstacles that you overcome will become a part of your total learning experience. Don’t be afraid to ask for help, but rather embrace every chance you can to seek assistance. It can make the difference in failing or surviving. Remember that your professors, advisors, DC-CAP staff and your parents want you to do well. We all have an investment in your success. You have taken the first step to gaining success and prosperity. Congratulations! We wish you well in your college career.

DC-CAP MISSION & GOALS: DC-CAP’s mission is to encourage and enable DC public school and public charter school students to enroll and graduate from college. We provide services, financial aid, and support for college students and their parents. Our mission is to motivate and assist you to complete your college education.

THE PURPOSE FOR CREATING COLLEGE KNOWLEDGE: College Knowledge was created to help you understand how to survive college. College Knowledge is a manual that provides general information. Its contents are applicable to two-year and four-year institutions. You will discover information on the academic and social aspects of college. Our hope is that you will use this information as a guide and find it a useful tool to help you stay in school.

GETTING THE BEST USE OF THE MANUAL: This manual should be used solely as a resource guide to aid you with familiarizing yourself with college terms, life, roles, and, responsibilities. It should not be used in place of you utilizing the resources available to you at your college of choice. There are people available to assist you with all of your needs. This resource guide can be used as an initial point of reference. If you desire more information, locate the appropriate department or office at your college. In addition, DC-CAP staff will always be available to assist you.

SPECIAL MESSAGE TO NEW COLLEGE STUDENTS!

There are several differences between high school and college; however, the most important difference is your state of mind. There will be no one to wake YOU up for class, make sure that YOU study, or take notes in class. In college, YOU ARE IN CONTROL OF YOUR EDUCATION. YOU ARE RESPONSIBLE FOR GETTING WHAT YOU NEED FROM YOUR UNIVERSITY. YOU will be held responsible if you do not succeed at your college. YOU have the opportunity to get all you can from your university. If you feel that you are trying hard and not getting the results that you deserve, it is YOUR responsibility to let someone know that can help you.
Contact Your DC-CAP College Advisor

DC-CAP’s College Retention Division has several ways in which you can reach an advisor. All registered DC-CAP college students and their families have a College Retention Advisor. An advisor has been assigned to you based on your school or to the state where your school is located. You can reach an advisor by mail, phone and/or e-mail. Please review the information below for contacting us. We encourage you to make an appointment whenever possible, however walk-ins are accepted.

MAILING ADDRESS 1029 Vermont Avenue NW
Suite 400
Washington, DC 20005

TOLL-FREE PHONE: (866) 729-2025
FAX NUMBER: (202) 783-4026
E-MAIL ADDRESS: retention@dccap.org
WEBSITE ADDRESS: www.dccap.org
www.facebook.com/DCCAP

ADVISOR ASSIGNMENT: Please review the chart below for the advisor assigned to you. An advisor has been assigned to you based on the state where your school is located.

<table>
<thead>
<tr>
<th>Andrea Ortega</th>
<th>Matthew Avery</th>
<th>Jasmine Leonard</th>
<th>Roi C. Blackwell</th>
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<tr>
<td>(202) 347-6547</td>
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<td>(202) 783-3854</td>
<td>(202) 347-6548</td>
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<tr>
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Part I: Student Guide
Chapter 1: College Orientation

I. INTRODUCTION TO THE REGISTRAR’S OFFICE

Every college has a Registrar’s office. Some of the functions of the Registrar’s office are:
- Request copies of your grades or transcripts
- Add/Drop classes
- Get permission to register for classes at neighboring colleges
- Request enrollment verifications

The Registrar’s office houses information on your local and permanent addresses, college grades, and tracks your course enrollment on a semester or quarter basis. You will not spend too much time in the Registrar’s Office; however it is an important office on a college campus. Listed are services and terms used by a college’s registrar’s office.

Registrar Functions

An Academic Transcript is a form or document that contains a history of all of your courses or classes you have taken. On this transcript you will find the grades and credit hours earned while in a class. Some transcripts contain information about your previous educational history, like your SAT score and/or your High School Grade Point Average (GPA). Requesting an academic transcript through the registrar’s office is considered official and you will be charged a fee ranging from $5 - $10.

Add/Drop is a period of time dedicated to registering for or dropping a class after the term has started. At most schools, students are allowed to increase classes or to reduce a course load without being penalized up to a 10-day period after classes have officially begun. During this period, students who reduce their course load below full-time may be entitled to a refund of the money they personally paid toward tuition costs. Students who receive financial aid should consult their financial aid advisor about carrying a course load below 12 credit hours and the effect it will have on their financial assistance.

A Consortium is an agreement formed between at least two universities that allow students to enroll in classes at other institutions. Students who enroll at other institutions have to get approval from their college dean or advisor to get credit for the classes they take at an outside institution. Students who choose to register for a class through a consortium school will pay a per credit hour charge based on their home school’s tuition and in most cases only be allowed to enroll in elective courses.

Course Registration is the term used when you select the courses for which you desire to enroll during a quarter or semester. Registration can be completed by computer, paper, in person with a staff person from your college registrar’s office or by phone. Course registration is synonymous with regular registration. Some schools have a period called pre-registration, which is the same as course registration, however it is completed earlier. A student can usually pre-register if their tuition has been paid in full and they are a second semester freshman and beyond. The term late registration occurs after regular registration. It allows a student, who
hasn’t otherwise registered during pre-registration or regular registration periods to register for classes. Late registration usually corresponds with the *Add/Drop* period.

**Late Registration** is a service offered to students who otherwise are unable to pre-register or go through a regular registration for courses. A fee is assessed by the registrar’s office by most schools when a student registers for classes late. The late registration period corresponds with the week of adding and dropping courses. Students who register late will have limited choices for class selections.

**Directory Information:** This is a published document that contains your local and permanent addresses, phone numbers, and parental information. It may contain information about your GPA, SAT scores, and high school. This record also may contain your class schedule as well as other pertinent information. You have a choice concerning what information will be released to the public. Students who wish to have their information remain private must fill out a special form with the registrar’s office during registration. See FERPA below.

**Enrollment Verification** is the confirmation of your enrollment in college, which can be requested by an outside organization. An agent of the college registrar’s office should only perform confirmation of your enrollment. Agencies like student loan servicing centers, scholarship programs, DC-CAP, other colleges or health insurance organizations may require this in order to disburse resources and/or to validate eligibility for some type of service.

**FERPA**

The Family Educational Rights and Privacy Act (FERPA) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level.

Passed by Congress in 1974, the Act grants four specific rights to the adult student:

- The right to see the information that the institution is keeping on the student
- The right to seek amendment to those records and in certain cases append a statement to the record
- The right to consent to disclosure of his/her records
- The right to file a complaint with the FERPA Office in Washington
Enrollment Verification Terms

**Full-time:** A term used for students who are enrolled in classes for a minimum of 12 credit hours up to 18 credit hours. A student who enrolls full time is eligible for many types of federal and institutional financial aid. Students who enroll for more than 18 credit hours may be charged an additional fee above the standard rate of tuition. Graduating in four years typically requires an average of 30 credits per academic year.

**Three-quarters time:** A term used for students who are enrolled in class for a minimum of 9 credit hours up to 11 credit hours. A student who enrolls ¾ time is only eligible for federal aid.

**Half-time:** A term used for students who enroll in class for six credit hours. This is the minimum number of credit hours a student can enroll in school to qualify for federal aid.

**Less Than Half Time:** A term used for students who are enrolled in class for less than six credit hours. In some cases, a student may qualify for a federal Pell grant. Other federal aid such as a Stafford student loan is not available.

**Clock Hours:** A term or system used by schools with vocational programs. These hours measure the amount of focused study/work time needed to gain certification.

**Semester:** A term used to describe a period of enrollment that occurs twice a year. Semesters are usually identified by a fall and spring term that makes up an academic year.

**Quarter:** A term used by institutions that operate on a tri-semester. Quarters are usually identified by fall, winter and spring terms that make up an academic year.

Grading Terms

**Grade Point Average:** Your Grade Point Average (GPA) is obtained by dividing the total number of grade points earned by the total number of courses taken. Every college calculates the GPA differently. It is important to understand how your GPA is calculated. Your GPA may be used as a criterion to obtain a job or scholarship.

**Pass/Fail:** A student may choose the Pass/Fail option for one course a semester. This option is usually offered for classes that carry one credit or less. Students earn a “Pass” when their grade earned in a class is a “C” or better and a “Fail” when it is a “D” or below. A pass/fail grade allows you to earn the credit hours without a letter grade calculation in your GPA.

**Withdraw:** A term used when a student voluntarily terminates enrollment from a class or classes.

**Incomplete:** A term used when a student is granted permission by their professor to complete coursework for a class that has ended. An incomplete is usually granted to a student who was unable to complete a class for medical or personal reasons.
Administrative “F” (F/A): A term used by professors to label a student that has one or more assignments to complete at the end of a grading period. Once the assignment is complete, a letter grade will be reported to the registrar’s office.

Types of Absences

Leave of Absence: A right given to a student who wishes to take a leave from class for a semester or more for personal and/or religious reasons. A student must submit this request in writing to the Dean’s office for approval. When a student is ready to return to school, a letter should be written to the Dean indicating their plans for returning as well as their plans for completing their degree. During a leave of absence, a student is not eligible for financial aid. If a student received federal loans during a leave of absence exceeding six consecutive months, the student is responsible for making payments on his/her loans until he/she returns to school at least half-time.

Medical Leave of Absence: A right given to a student who is faced with health challenges. A doctor’s diagnosis is needed for approval of a medical leave.

II. ACADEMIC SUPPORT & ADVISING SERVICES

Colleges and universities have programs that provide academic support to students throughout their college career. These programs are designed to assist all students to achieve academic success. Emphasis is usually placed on first and second year undergraduate students, but the services are available to all. College support services are intended to strengthen academic skills so that a student can complete their college education. You are encouraged to seek out and take full advantage of the programs offered; after all, you pay for them. Listed below are samples of the types of programs that may be available at your school.

Sample Types of Academic Support Services

- Academic Counseling
- Faculty Advising
- Tutorial Services
- Math, Science, Reading & Writing Labs
- Freshman Orientation Sessions
- Pre-college Summer Bridge Programs
- Time Management & Study Skills
- Peer Counseling, Note-taking, & Test Preparation
III. STUDENT AFFAIRS

Every college or university has a division known as Student Affairs or Student Services. The goal of this department is to ensure the overall education of the college student inside and outside of the classroom, with focus on out of classroom learning opportunities. Departments within the Student Affairs division may include Residence Life, Counseling Services, Clubs and Organizations, Minority Services, etc. These departments at your college or university will be dedicated to developing each student into a successful graduate. There are various safety nets in place to keep you from failing. Find out what the services on your campus are and use them.

IV. STUDENT SUPPORT SERVICES

New Student Orientation is your introduction to college life. This is a time for you to meet your fellow classmates, become familiar with the college’s academic traditions, register for classes, and at some schools, get settled in your residence hall. At student orientation, you will learn about the services available to you, have all your questions answered about school, and have a good time. During this time you will be involved in placement testing, registration, deans’ assemblies, meetings with faculty, and other social events. You will also have the opportunity to buy books, arrange for phone service, and get your ID card and more. It is truly an opportunity for you and your parents to get a feel for a college before you actually begin going to class.

Freshman Orientation is an extension of the New Student Orientation. It is a class that is held for one or two semesters for all first year students. Freshman orientation is most often offered on the campus of Historically Black Colleges and Universities. The class provides a more in-depth introduction to the campus, its services and general survival skills. Freshman orientation class is a required course and students must successfully complete the class before graduation. Most schools offer the class once a week and it carries one credit.

Minority Student Affairs/Multicultural Affairs is an extension of the “Student Affairs” division at a school. Most colleges have this division to address the needs of students who are not in the majority. The needs of a minority student are addressed academically, socially, and financially at most colleges. You have access to the standard support services offered at a university as well as the services that are available through such a department. Most importantly, you can find someone there who is committed to you being productive and successful.

Student Health: Colleges require that all students have health insurance coverage, either through their parents or the school’s insurance policy. If you are a student who is studying out of state, you won’t be able to come home to see your “family doctor” when you have health challenges. Students who study locally may also find it burdensome to try to get a doctor’s appointment as well. To accommodate your health needs, colleges have a Student Health Department or clinic. Usually you are not charged additional fees to visit the office; however there may be times when you will be referred to a local hospital. Be aware that when you are treated by a hospital, there may be additional costs for those services. Having comprehensive health insurance coverage will help to reduce or eliminate out of pocket expenses.
V. RESIDENCE LIFE

PRE-COLLEGE MOVING TIPS!!

Packing for college can be more taxing than the SATs. Clothes, appliances, furniture, room decorations, and figuring out what and how much of it to lug to school can really try your sanity, not to mention that of your parents. There is temptation to bring a lifetime of accumulated junk with you to college, but remember that your dorm room will not be much bigger than the U-Haul. Try to pack only the essentials, and when in doubt, leave it home. Think about what the weather is like at your school and pack accordingly. If you are from a warmer climate and are heading for a school up north, this may mean a few shopping trips before you hit the road. If you are heading for a colder climate, it is a good idea to bring a winter coat, since it often gets cold enough to wear it before Thanksgiving break. Also remember “duck” boots or lined footgear, and an umbrella. At many schools, the beds require extra-long sheets, 80 inches rather than the standard 75; find out the size you’ll need before you buy. You should also take along at least two sets. Most people opt for comforters and skip the bedspreads; since they let you make your bed in a flash, if you choose to make your bed at all. Dorm mattresses can be quite uncomfortable. Some kind of washable mattress pad for your bed will make it infinitely more comfortable.

Most 4-year and some 2-year colleges have an office of Residence Life. The office of Residence Life runs all administrative aspects of your dorm or residence hall, including programming, behavior, and minor crisis management. Each student will be assigned a Resident Advisor or Resident Assistant known as the RA. This will be an upperclassman that can be your mentor, friend, or just a listening ear. They will be there if you have any problems adjusting or needing someone to talk to. The RA also coordinates programs and acquaints you with your new surroundings. The RA is your first introduction to college life.

If you ever have any concerns or problems, it is very important to let your RA know as soon as possible. Your RA will be able to point you in the right direction. The first few weeks of college will probably be different than you thought. Getting to know people in your dorm or residence hall could make your transition much easier.

On-Campus Living is just as it sounds. You are a resident of that college or university. As an on-campus resident, you will reside in a dormitory, apartment or some other special interest housing on the premises of the campus. You will have access to a Resident Director, Resident Assistant or an Apartment Assistant while living on-campus. Usually these advisors are upper-class undergraduate students or graduate students who are there to help you acclimate to a university setting.

Off-Campus Living or off-campus housing is an alternative to living on-campus. Many schools are able to guarantee one year or more of on-campus housing. Others are not equipped to handle such demands. In such cases, students will select a residence off-campus. Some students live within blocks of the college they are attending, others choose to take public transportation, and still others may need to drive. Regardless of how you get to school, living off-campus requires you to be more focused and disciplined, especially with attending classes. Some colleges have established “Off-Campus Housing Departments”, which assist you with finding a place to live as
well as offering tips on being a good neighbor. Remember when living off-campus you not only represent yourself, but your represent your college.

**Commuter Living** is similar to off-campus living, but to the undergraduate student, it usually means you live with your parents or relatives. Some students and parents use this as an option to save on college expenses. Commuting is a good option for students who work part-time, have families and for those who attend two-year programs.

**VI. DISABILITY SERVICES**

In accordance with the Americans with Disabilities Act, colleges and universities are required to provide support services to persons with disabilities. This office acts as the official contact for students with disabilities who request academic adjustments, reasonable modifications, auxiliary aides and/or services to provide equal opportunity for academic success.

Students must **self-identify** to Disability Services and provide **documentation** of their disability from a licensed professional. The Disability Services Office serves as advocates for students with disabilities and assists them in achieving equal access to all college programs and services. Typical accommodations offered are:

- Removing architectural barriers
- Allowing extended time to complete exams (usually time and a half)
- Quiet, non-distracting area to take tests and quizzes
- Alternative tests and quizzes such as oral, dictated, or typed
- Allowing use of tape recording during class and a laptop to write out exams and papers.
- Use of relaxation devices to decrease anxiety during tests and quizzes (listening to music)
- Taped textbooks, sign language interpreters, assistance in securing volunteer note-takers and reader/scribe services.

If you are a person with a disability, it is important for you to contact Disability Services before the academic semester in which you are going to request services, so that arrangements can be made to assure your access and to meet your special needs. Services are provided based upon your individual need.
Chapter 2: Getting Your Education

I. CHOOSING A MAJOR

When you arrive at college, you may have a lot of pressure from parents, friends, and other college students to choose a major. You may also feel pressure to choose a major that may seem to promise you a wealthy future. It is important to use your freshman year to explore and find a subject that interests you. Choosing a major as a freshman is not always the best thing to do. Most freshmen change their major 1-2 times before they decide what their major is going to be. All colleges have a group of classes called General Education, Liberal Arts, or Core Classes that all students have to complete before they graduate. Use your freshman and sophomore year to focus on these classes. Usually, it is important that you choose your major by the end of your sophomore year and use the last 2 years of college to focus on your major. However, some majors, particularly those in STEM (Science, Technology, Engineering, and Mathematics), may require an earlier selection of the major in order to fulfill all requirements in four years. Your college advisor can help you choose a major that suits you. Most importantly, choose a major you can turn into a career that will bring happiness and success throughout your life!

II. CHOOSING CLASSES

For your first semester, your classes will already be chosen for you. However, you will have to choose your own classes for the second semester. We want to caution you about your course selection. Your freshman year will be very challenging. Balancing your class load, extracurricular activities and working will be difficult. We highly recommend that you enroll for no more than 12 – 13 credit hours your first semester. Taking a lighter load will help you to acclimate to college with less stress.

Each school has a different system for registering for classes. Consult with an upperclassman, Resident Assistant, or college advisor to learn your school’s system. When it comes to choosing your classes, you want to enroll for classes that will go towards you graduating. It is important that you consult with your college advisor before you register for classes. You do not want to take a class that you do not need. This will cause you to be in college longer than necessary, thus causing you to spend more money. Once you choose a major, you’ll have a list of classes that you have to take, and you will have a list of electives, where you have more options to take classes that you want. Your college advisor will be able to tell you exactly what to take and when to take it. It is preferable not to deviate from the schedule your advisor gives you.

III. UNDERSTANDING THE SYLLABUS

A syllabus is a printed contract between a professor and each student that is given at the beginning of each semester. The syllabus contains all of your assignments, papers, tests and quizzes. The syllabus also has your reading assignments for the semester. Once classes start, the professors in college assume that you have read the syllabus. They may or may not remind you about papers, tests, or quizzes. It is your responsibility as a student to read the syllabus carefully.
You are responsible for all of the information on the syllabus. If you have any questions about the syllabus, contact your professor as soon as possible.

IV. CLASS ATTENDANCE

When you are in college, there will be no one there to wake you up every morning and make sure that you go to class. It is now your responsibility to wake yourself up and go to class. Professors will not take absences from classes lightly. Some college classes have attendance policies and some do not. Some professors do not care if you miss class, they will just put an F on your report card. They will not call you and ask what is wrong. In most college classes, if you miss more than 3 classes your grade will drop by one letter grade. So, if you earned an A, your grade will be dropped to a B due to absence. Most classes in college only meet 2 or 3 times a week. Therefore, if you miss one class, you are missing a lot of information. ONLY MISS CLASS IF YOU HAVE TO. You will pay for it if you miss numerous classes in a semester.

V. STUDY HABITS

Your freshman year is one of exploration and trial and error. When it comes to studying and getting used to the college classes and your workload, you will have to find a system that works for you. You should determine the day that is the best time for you to study. You should find a place where you can focus on your work without distractions –maybe your dorm room, the library or a computer lab. In college, you will study and read more than you ever did in high school, so be prepared. Studying for 2-3 hours a day can be the difference between failing and succeeding. You have to manage your time effectively in order to create the 2-3 hours a day to study. You cannot make it in college without studying! Remember that studying must come before partying, fraternity/sorority activities, athletics or seeing friends. Always remember that being able to study is the reason you are in college.

VI. STUDY GROUPS

Studying in groups may be an effective way to study and remember important information for test and quizzes. It also takes some of the pressure off of you. Study groups are formed with people that are in the class with you. You should decide a time to meet once or twice a week, and just talk about the class. Study groups are effective because you are able to explore and discuss ideas with your classmates. Classmates may be able to help you with subjects you find difficult. If you decide to join a study group, pick one where everyone has something to contribute.

VII. KNOW YOUR PROFESSORS

Because of the size of some college classes, it is hard for some professors to get to know the students in their classes. Therefore, it is your responsibility as the student to make contact with your professor. You want your professor to know who you are and recognize your face. Professors can and will help you when they notice that you are interested and invested in your education. Class participation is taken very seriously in college classes. Sit in the front of the class, stay awake, and introduce yourself to your professor.
VIII. STUDYING FOR TESTS/TAKING TESTS

A major difference between college and high school is how to study for and take tests. Tests in college are much harder than those in high school. Many college students resort to “last minute” studying techniques. This does not work! Effective studying requires students to study consistently between tests. There are different kinds of tests in college: multiple choice, problem solving, essay, combination and even “take home” exams. Different people are better at different types of tests. Exams can be very stressful and taxing to the mind and body. It is important that you get a lot of rest the night before a test. It is also necessary to rid your mind of any distractions while taking a test. You want to be focused on your test and your test only. Ask your professor what kind of test it will be and if there are practice questions or exams available.

IX. NOTE TAKING

Another major difference between college and high school is the art of note taking. While the professor is lecturing to the class, students must take notes. Notes are used to study for tests and help write your papers. Note taking is a skill that takes practice to perfect. Every student does not take notes the same way. You need to find a note taking system that works for you. Taking good notes is the most important aspect to getting good grades outside of studying.

X. GETTING HELP

Students in college are sometimes nervous about asking for help. Asking for help can often be the difference between a passing grade and a failing grade. Most professors hold office hours, which is time that they are available for questions and tutoring. Professors are available after class and during their office hours. If professors are not available, help is also available through teaching assistants (TAs), tutors and upperclassmen. Most academic departments have resource centers where you can get extra help. If you think you may have trouble with a particular subject, find help immediately. If you wait, you will fall behind in class. With the right help you should be able to pass every class in college.

XI. TRANSFERRING TO ANOTHER COLLEGE

Hopefully when you enroll in your college it will be a perfect fit. However, after you have been there a semester or two, you may realize that your college may not be right for you. The truth is that 25% of students transfer to another university. There is nothing wrong with transferring if the college is not right for you. However, transferring to a new school is a major decision and should not be taken lightly. If you are feeling unhappy at school, it is very important to find out why and try to fix it and if nothing changes, look for an alternative. While in college, you are not going to be completely happy with every aspect of your college life. You should not transfer if you are having trouble with your roommate or if you do not like the party scene at your college. If you ever have the feeling of wanting to transfer, please consult your parents, college advisor, DC-CAP staff, RA, roommate, or anyone willing to listen to your concerns. If you are
attending a two-year college or a community college, you can transfer to a four-year institution and receive a Bachelors Degree.

Chapter 3: Extracurricular Activities

While in high school, you are in class for 7-8 hours a day. You may be surprised to hear that the typical college day consists of 3 hours in class. You may naturally believe that you have much more free time than normal. Do not jump to any conclusions yet. Another major difference between high school and college is the fact that you really have to study and read your textbooks to succeed. You may not realize it now, but you are going to go through many changes while in college, both physically, and emotionally. These changes are going to occur through different learning experiences both in and out of the classroom. This section is going to focus on the out-of-classroom “learning” that will change and mold the rest of your life. Your decisions in various situations can and will effect the rest of your life in a good or a bad way. It is up to you. So, pay close attention.

I. SOCIAL LIFE AND PARTIES

Mom and Dad are no longer around to tell you where to go and when you need to return. You may think to yourself, “freedom!!” However, you must learn to handle this newfound freedom with responsibility and maturity. While in college, you have the opportunity to develop your newfound social life. At first you may want to attend every party and every social gathering possible. That is only natural. You will quickly realize that this is impossible. You have to determine which parties and which social scenes you want to take part in: fraternity/sororities parties, house parties, dance parties. You may also decide that “parties” are not your thing. You may want to relax and enjoy the company of close friends while listening to music and talking about social issues. Regardless of your social life decisions, it is important to remember that you are in college to graduate and receive your degree. More people than you know go to college only to party too much and end up coming home to no job, no money and mom and dad still telling them what to do.

II. FRATERNITIES, SORORITIES, & SOCIAL FELLOWSHIPS

Most colleges and universities have fraternities, sororities, and social fellowships. Fraternities (men) and sororities (woman) are national organizations whose members strive to uphold a common purpose, goal, or interest. Most fraternities and sororities are identified by Greek letters. Some organizations may be social groups, others are service-oriented. These organizations find many different ways to separate themselves from fraternities and sororities. Each organization has its own colors, symbols, and mottos.

There are nine historically African-American Greek-lettered organizations. Each organization has its own mission and purpose. However, a common goal they each share is their dedication to public service. They are all public service organizations known for producing strong campus leaders, providing campus programming, and social events. Stepping is also a tradition of these
organizations. Stepping is a West African tradition that has been adopted by the African American Greek lettered organizations as a form of expression and competition.

There are also two historically African-American social fellowships, Groove Phi Groove (men) and Swing Phi Swing (women). These sister and brother organizations strive to effect social change in the black community, promote academic awareness, and ethical standards. These organizations have been active on several college campuses since the 1960s.

Each of these organization membership, is a life-long commitment, so if you are interested in joining one, it is important research each and determine which one best suits you. The important thing is for you to pick an organization who will support your academic endeavors.

The nine African American Greek-lettered organizations are:

- Alpha Phi Alpha Fraternity Inc. (ΑΦΑ)
- Alpha Kappa Alpha Sorority Inc. (ΑΚΑ)
- Kappa Alpha Psi Fraternity Inc. (ΚΑΨ)
- Omega Psi Phi Fraternity Inc. (ΩΨΦ)
- Delta Sigma Theta Sorority Inc. (ΔΣΘ)
- Phi Beta Sigma Fraternity Inc. (ΦΒΣ)
- Zeta Phi Beta Sorority Inc. (ΖΦΒ)
- Sigma Gamma Rho Sorority Inc. (ΣΓΡ)
- Iota Phi Theta Fraternity Inc. (ΙΘΘ)

The two traditional African-American Social fellowships are:

- Groove Phi Groove Social Fellowship Inc. (ΓΦΓ)
- Swing Phi Swing Social Fellowship Inc. (ΣΦΣ)

III. BOYFRIENDS/GIRLFRIENDS

Many of you may have boyfriends or girlfriends going into college. While many people may stay with their “high school sweethearts,” most do not. This is especially true when one party remains in the hometown area. It is completely normal for break-ups to occur, however, if both parties are committed and serious about the relationship, then it is possible to remain in long-distance relationships while in college.

It is also quite common to meet that special someone while in college. With the absence of parents and guardians, relationships in college are quite different than they were in high school. Do not forget to practice safe and smart behavior while in college. If you become involved in a steady relationship at school, be careful not to let it take over your life. College affords you the opportunity to choose how you spend your time. If you get wrapped up in a new boyfriend or girlfriend, everything else in your life can drop a notch on your list of priorities. No one can tell you how much time is too much time when it comes to a relationship, but if it is preventing you from studying, socializing with your other friends, or sleeping on a fairly regular basis, it might be time to set some ground rules.
IV. HOMECOMING

When you first get to college, you will begin to hear rumblings about Homecoming. Homecoming is a very exciting event on campus that brings alumni (graduates of the college) back to their college. During the week and weekend of Homecoming, there will be many activities for current students and alumni. A football/basketball game and a big party cap the week. Most colleges and universities follow this format. Homecoming will be very exciting for most freshmen as they get to view the pride and enthusiasm that students and alumni display.

V. GETTING INVOLVED/STUDENT ORGANIZATIONS

While in college, you will quickly observe that there are many opportunities for you to become involved. From clubs and organizations to student government and intramural sports, the opportunities are endless. It may not seem that you have enough time to get involved in a non-class related activity; however, being involved contributes to a well-rounded education. Most college students get involved in student organizations while in college. There are fraternities and sororities, social groups, career clubs, academic clubs, community service organizations, cultural support groups, etc. If there is something you are interested in, there is most likely a student organization dedicated to the topic.

A good way for students to get involved is through volunteering. Volunteering is a good way for students to give back to the community that their college is in. Many courses require some sort of community service or volunteer experience as a part of the student curriculum. Volunteering is a good way to learn about other cultures and experiences. After graduating from college, your volunteer experience could help you receive favor in the job arena.

VI. FRIENDS

The friends you make in college are likely to be your friends forever. People are coming from many different backgrounds, cultures, and geographic areas. You will learn a lot from the people close to you. Many nights will be spent talking about everything under the sun with your friends; therefore, it is important to have a good circle of friends. It is very important to choose your friends wisely and be careful of the people that you associate with. Make sure you choose friends who share your values, priorities and have goals they are trying to achieve in life.

VII. ATHLETICS

Sports play a major role at many colleges and universities. Colleges put a lot of time and money into their athletic programs. Many students are involved with different athletic activities. Some athletic programs are very demanding on the body, mind, and spirit. Sports may also take time away from the academic side of the student. It is important to find a balance between your athletic schedule and academic workload. Never let your coach or a professor tell you that your success on the field is more important than your success in the classroom. Many students go to college with dreams of being the next NFL or NBA star. The reality is that very few athletes get the opportunity to pursue a professional career in sports. Many athletes that go the professional
route find that their careers are cut short by injury or poor performance on the field. On the other hand, your college degree is something that will always help you succeed in life – TODAY, TOMORROW, 50 YEARS FROM NOW. So remember your studies come first. Everything else comes later. Your education needs to remain the center of your attention while in college.

VIII. FITTING IN

College will be a time of change for you and the other students around you. Many students go away to colleges where they do not know anyone. You may be more likely to stay around the people that went to your high school, or students that you relate to. College is about change and learning new things and experiencing new people. We encourage you to meet people that are different from you. Explore other cultures and try new things.

IX. TIME MANAGEMENT

It is very important to make sure that your extracurricular activities are not getting in the way of your class work. Balancing these two areas in your college life is a skill that is important to develop. Time management is the key to success in college. It is important to be able to know your limits. One thing that ALL college students should possess is a WEEKLY PLANNER. You can get a planner from any store that sells school supplies. Use the planner to schedule classes, study time and extracurricular activity time. Using the planner and sticking to the schedule will help you manage your time and achieve that important balance. When you get to your campus, you can also ask an upperclassman or a professor how they balanced their time as a freshman.

X. STUDY ABROAD

DC-CAP is dedicated to helping EVERY student achieve the best undergraduate experience possible. Study Abroad is for students who seek to experience a different way of living and to find goodness, beauty, and power in the cultures of other people. It is for those students who are not afraid to take the risk of living differently, and doing so, are afforded unique opportunities of self-discovery. Studying abroad often includes learning and speaking a foreign language, pursuing courses of study not available in America, and, most important, seeing the world through the eyes of other people is one of the most enriching experiences one can have. The study-abroad experience is not limited to those students who are studying foreign languages, but is open to all students.

*It is important to note that your funding from DC-CAP and the Office of the State Superintendent for Education (OSSE) may NOT cover your abroad experience. Other scholarships also may NOT cover your abroad experience. It is VERY important that you work closely with your academic advising office, financial aid department, and agencies in DC that provide you aid to make sure that your semester abroad experience is as seamless as possible.*
Chapter 4: Personal Responsibility

I. PERSONAL SAFETY

With personal freedom comes personal responsibility. Now that you are on your own, you are responsible for your personal safety. The U.S. Department of Education now publishes campus crime statistics on a user-friendly web site [http://ope.ed.gov/security](http://ope.ed.gov/security) and tells prospective applicants to use College Navigator, its online-search tool, to compare institutions safety statistics side by side. Some campus-safety officials, however, believe that while this is an excellent tool the actual number of campus offenses including burglary, rape, and theft are much higher because such offenses are highly underreported crimes. Source: Chronicle Section: Students Volume 55, Issue 21, Page A1. It is very important that all students are aware of their surroundings while attending parties and social gatherings. Students, and especially females are urged to travel to parties in groups of 3-4 people, and you should never go out alone or visit the room of someone you do not know well, or seems under the influence of drugs or alcohol.

II. ALCOHOL AND DRUG ABUSE

Alcohol and drug abuse are among the leading contributors to academic dismissal, on-campus crime, violence, rape, and other dangerous occurrences on college campuses. Unfortunately, alcohol and drugs have become too easily available on college campuses. Every year, many college students make fatal decisions regarding drugs and alcohol. Alcohol consumption is illegal for those below the age of 21. If you are not 21 and are found drinking or even around alcohol while in college, you can be expelled and arrested for your actions. If you are found in the presence of illegal drugs such as marijuana, you will also be expelled and arrested. College officials take these offenses very seriously. The best advice is to act responsibly. If you are 21 or older and decide to drink, do not drink in excess or drive a motor vehicle while drinking. Using illegal drugs is a major crime and is just plain stupid. You did not go to college to get stupid!

III. CAMPUS SAFETY

Most campuses are safer than the area in which they are located. However, just like any neighborhood, crime can and will happen on every campus. It is very important to be conscious of your environment and not to let your guard down. On most college campuses, there are various security measures, such as campus police or security that ensure the safety of students living on campus. Many students take their safety for granted while on college campuses. College students often leave their dorm room doors unlocked thinking that nothing will ever happen to them. To be safe, never leave your dorm room unlocked or leave your valuables, like laptop computers, books, wallets, etc. unattended. It is very important to be aware of the residents of the town that your college is in. Remember that the same crime that can happen on the street can happen on your campus. It is important to be aware of your surroundings at all
times. Crime statistics are available at all universities. Here are some tips to help keep you safe:

- Always keep your dorm room door locked.
- Carry your keys with you at all times.
- Travel to parties in groups.
- Don’t walk around campus late at night by yourself.
- Never leave valuables unattended.

IV. PERSONAL HYGIENE

You are responsible for keeping your room and yourself clean. Due to the number of people in college, there are more opportunities for germs and bacteria to live, breathe, and spread. Nobody wants to be the occupant of “the dirty room.” It is important to keep your room clean to avoid this label, and to be sanitary. Your mother or father is no longer there to clean up after you and wash your clothes. This is now your responsibility. At most colleges, you have to use quarters to wash your clothes, therefore, save your quarters so that you can wash your clothes regularly. If you have a roommate that is not as clean as you would like him/her to be, talk to him/her and let them know. If that does not work, talk it over with your Resident Assistant. Being the smelly kid can be a horrible label, please do not let it be you.

V. GETTING EXERCISE

Dragging yourself out of bed is not considered a workout. While many college students participate in sports it is easy to let regular exercise go by the wayside when life gets busy. Even if you do not spend your afternoons sweating in the gym, you can find plenty of active things to do on your campus. We recommend you check out intramural sports, ask a friend to go to the gym with you, bike, and walk as often as possible.

VIII. GETTING SLEEP

When you stay up for more than 24 hours, you become fatigued, your concentration wanes, and you become less able to perform simple tasks, much less conjugate verbs in French. If you stay up for more than 60 hours in a row, you may experience headaches, blurred vision, or mood swings. A good night's sleep varies from person to person and averages about 7.5 hours. Get too much or too little sleep and you will feel irritable and groggy, so you will have to experiment to find out how much sleep leaves you feeling refreshed and alert. The reality of college life is that you will occasionally be sleep deprived. Fortunately, even after long periods of staying awake, your body will recover with just one good night of sleep. Just do not make all-nighters a habit. They will throw off your internal clock and leave you feeling tired and irritable, and unable to concentrate in class or do well on tests.
VII. MONEY MANAGEMENT

The first thing you will realize about money in college is that you will have very little of it. This is not uncommon. This is why it is important to create a budget. Everybody will definitely have a different budget, and it is important to find a budget that works for you. Your budget should contain an amount for each of the following items:

- Books and supplies
- Laundry/detergent, etc
- Phone bill
- Miscellaneous food (snacks, sodas)
- Social Activities (movies, concert)
- Emergencies
- Transportation
- Clothes

When you're in the bookstore gathering your required texts, look for used books. Also, look at your syllabi before buying the books on the reading list. Professors often put books on the list that are used infrequently in the class. If that is the case, you may want to consider sharing with a classmate or getting it from the library and photocopying the relevant chapters.

Another major mistake that some college students make is signing up for credit cards. Credit card companies target college students because they know that college students are more vulnerable than others. Some college students get themselves into a lot of trouble due to credit card issues. Many students will have to pay off student loans upon graduation and do not need the additional burden of credit card debt. It is suggested that college students apply for one credit card and keep it for emergencies only. If you use your card for non-emergency items, pay the bill as soon as you can. Do not wait to pay the bill. It is better if you pay the bill sooner than later. If you are not sure about credit cards, do not get them. Talk to a parent or mentor about the use and abuse of credit cards.

VIII. INTERNET SAFETY

The Internet is growing and changing everyday. Social networking sites are an aspect of the internet that you should use with caution. While these sites can increase your circle of friends, they can also increase your exposure to individuals who do not have the best intentions. Exercise control over the information that you disclose. Consider restricting access to your pages to a select group of people. Be cautious about posting information that could be used to identify and locate you offline. Also, be sure to ONLY post information that you are comfortable with others seeing AND knowing about you. Many people can see your page including your parents, your professors, and EVEN prospective employers. Lastly, remember that once you post information online, you cannot take it back. Even if you delete the information from a site, older versions exist on other people's computers.

Also, opportunities to shop online are numerous and plentiful. During college many of you will purchase things off of the internet including books and items for entertainment. The Internet, however, can be unsafe, especially for those that are not as familiar with its services. If you are going to purchase something over the Internet, it is important to be absolutely sure of the security policy of the site. Internet hackers can use your credit card information to obtain important information about you and can also tap into your funds. Beware of Internet sites that ask for your address, phone number and other personal information. Never give your name or personal information to strangers you meet over the Internet in chat rooms.
Chapter 5: Crisis Intervention

Being broke, homesick, failing a class, feeling like quitting, and experiencing racism and romantic heartache are all different crises that could happen to any college student. There are several things that you can do while in a crisis in college. Most colleges have support systems in place that will help you in situations like these. You can call home, talk to advisors, talk to friends, and you can always contact DC-CAP for help. Different issues warrant different solutions. The three most common crises that a college student will confront are described below.

I. ACADEMIC CRISIS

Sometimes the best students have some trouble with the academic aspect of college. Sometimes the best students fail classes and have to take them over again. This is not an uncommon event. There are things that a student can do once they realize that they may fail a class. Go to the professor! Some professors in college appreciate the honesty and are very understanding to your concerns. It is much better if you have established a working relationship with your professor. They will be more willing to help you if they have seen your interest and know who you are. However, if you have not made yourself known to your professor, he/she still may be willing to work with you. Ask the professor if they can give you extra credit. Most schools have academic centers that are prepared to tutor and aid students in the case of such an event. You must seek help from the academic resource center. The initial feelings of failing a test or even failing a class can cause you to feel like a failure, which can lead to feelings of wanting to drop out and quit. If you ever have these feelings, let someone know. Colleges have programs in place to help you make the correct decisions. When the feeling of wanting to drop out becomes overwhelming, consult your academic advisor as soon possible. If they are not readily available, contact the DC-CAP College Student Services Team. Someone will be able to direct you towards the correct decision.

Students also need to be aware of their institution’s policy on Satisfactory Academic Progress (SAP). The Financial Aid office reviews SAP eligibility at the end of each semester. Students enrolled in a program of more than two academic years must have a GPA of at least 2.0 or its equivalent or must have an academic standing consistent with your school’s graduation requirements. Failure to meet SAP requirements can lead to academic probation, suspension, and/or loss of financial aid (see SAP in the glossary). Here is a list of what to do if you run into academic trouble.

- Ask professor for help
- Seek help from a tutor
- Go to Academic Resource Center for help
- Contact DC-CAP College Retention Advisor

II. PERSONAL CRISIS

Feeling homesick or depressed usually happens after the first few months of being in college. Many students do not want to admit that they are homesick, however, a majority of students go
through a phase of missing family, friends, and loved ones at home. Talking to someone that has been through it is helpful. The important thing to know is that many college students are going through this same issue. By the time November rolls around, you should feel better and be back into the swing of things. If things do not get better, most colleges have counseling services available for students with extreme depression and homesickness.

There is a possibility that you will become ill while in college. Illnesses such as the cold and flu are common on college campuses during the winter and spring seasons. Regardless of the illness, make sure you get help from your college health center or clinic. If your illness becomes serious, be sure to keep parents/guardians informed of your symptoms.

While in college, you may experience racism. Experiencing racism while in college can cause feelings of uneasiness and concern. If you feel that you have experienced any form of racism or if your safety and health are in jeopardy, let administrators, your Resident Assistant, or professor, know. With all the pressures of going to college, there is no need to be fearful and worried about racism.

In the occurrence that you are a victim of a crime while in college, it is important that you report your case to the appropriate authorities immediately. If you have any valuables or electronics such as stereos or computers, make sure that you copy down the serial numbers. In the event that anything is stolen, the campus police or security will need that information. If you are assaulted or threatened, contact campus security and the local police at once. The longer you wait the less chance your attacker will be caught. Also, make sure your friends look out for you. The most important thing to know about this topic is to report any, and all crimes committed against you.

III. FINANCIAL CRISIS

There may be times in college when you find yourself in financial crisis, either personal or for college tuition expenses. Personal financial crises are issues such as a stolen wallet, a lack of resources to purchase books for the semester, buying a plane ticket for an emergency, or a delay in receiving your financial aid refund, etc. In instances such as these, most colleges have a “short term or temporary loan” that you can borrow through your institutions Bursar or Student Accounts office. These loans vary in amounts based on individual school policies. Repayment of the loan is required usually one month after the loan is disbursed without interest. Students who are unable to repay these funds will have their student accounts charged for the amount borrowed.

Having trouble paying your student account balance can cause major trauma. There are several places you can turn to help you with such a crisis. You should first visit your financial aid advisor to see if there any other forms of aid you may qualify for. Speak with the student accounts office about using a monthly payment plan or some other extended payment option. Visit your support services departments, such as Minority Student Affairs or your college Dean’s office to see if there are emergency funds that can assist with your outstanding debt. DC-CAP is available to advise you on these matters as well. Remember do not wait too late to ask for help, it could mean the difference between in staying in school or having to leave.
College is a period of transition where students start being able to drink or vote, for example, upon graduation, you are considered old enough and responsible enough to do those things. Getting a credit card can be seen as one of the steps to becoming an adult as well. The statistics on college students and credit card debt is alarming. The average college student has $2500 to $3000 in credit card debt upon graduation, according to www.capitalone.com. It can be very difficult for some students, with the lack of financial education available at both the high school and college levels, to steer clear from the allure of getting your first credit card. But having credit is very important in the real world, and some kids are better with money than others and could really benefit from having a card.

If you find that you must attain a credit card keep the following in mind:

- Building up a good credit score can be essential for future major financial moves, such as real estate, automobiles, and bank loans; no credit history can be just as bad as bad credit.

- Credit cards are good for emergencies.

- Amassing a bad credit score can take decades to get out of, and can hinder major financial moves.

- Having a credit card may inspire you to spend more, and may lead to a cycle of working to pay back money rather than to save it.

- Getting the wrong kind of credit card can have some nasty consequences. Interest rates and predetermined spending limits might catch your student off-guard if they don’t know about it.

- Leave your card at home. It’s a simple strategy, but it works. If you leave it at home most of the time, you can’t use it, obviously.

- Pay the bill in full every month. Once you start making the minimum payments instead of paying off the balance, you are setting yourself up for a long, expensive lesson. Trust me, I know.
IV. DC-CAP COLLEGE RETENTION TEAM

Whatever the crisis you are having, DC-CAP is available to help. The word “retention” is used quite often regarding college students. Retention deals with the various components that work together to help students graduate. The DC-CAP College Retention Team is dedicated to making sure you complete your college education. Your DC-CAP advisor in your high school helped you to get to the stage where you are now. The DC-CAP College Retention Team is committed to help you over the next 5 years until you graduate from college. The DC-CAP College Retention Team has staff that is dedicated to helping you with any of your collegiate issues. If you have questions regarding your college education, have trouble fitting in, or simply need some advice or words of encouragement, feel free to contact the DC-CAP College Retention Team.

DC-CAP College Retention Team

Tosha Lewis  
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(202) 783-3853  
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Chapter 6: Financing Your College Education

Understanding the financial aid process can be difficult. In this section, you will gain a basic understanding about financial aid, how it works, the importance of it, and what steps you need to take to get assistance. Financial Aid has a language of its own. At the end of this section is a glossary of financial aid terms that will help you learn how to “speak financial aid.” We encourage you to visit the Financial Aid Office at your college or university to get to know your financial aid advisor and discuss specific questions about your college’s policies and practices.

Financial aid comes in the forms of grants, loans, scholarships and work-study. Grants and scholarship are free and do not need to be repaid. Loans are funds that are to be repaid, usually after graduation and at low interest rates. Work-study allows you to work and earn money while in school to help pay for the cost of college. The most common forms of financial assistance are need-based, merit or athletic scholarships. You can apply for and receive federal, state, institutional or private funding. Financial aid helps the student finance his/her studies while in college, by assisting with tuition costs, school fees, room & board, books, transportation & other personal expenses related to college. No matter what type of aid you seek, most of them require written forms to be completed. **You must apply for the aid every year and meet deadlines!** You will become more familiar and comfortable with the applications and deadlines as you go along in college, so do not be discouraged. Financial aid will help keep you in college!

I. **FEDERAL AID**

Federal Aid is money available through the federal government for higher education. Federal funds consist of grants, loans and work-study programs and are awarded to a student who demonstrates financial need. Students who wish to be considered for federal financial aid must complete the Free Application for Federal Student Aid, more commonly known as the FAFSA. To be eligible for federal assistance a student must be a US citizen or a Permanent resident of the United States. All students should complete the FAFSA form every year. It is available beginning January 1 each year. Following are the types of federal aid for which you may apply.

**Federal Grants**

- **Pell Grant:** The Pell grant is a resource that does not have to be paid back and is awarded to students whose Expected Family Contribution (EFC) is below $4,996. The maximum amount awarded per year is $5,550. Students are eligible for a Pell Grant for up to 12 Semesters at a four year university and up to 6 semesters at a two year college.

- **Federal Supplemental Educational Opportunity Grant (FSEOG):** Like the Federal Pell Grant, the FSEOG does not have to be repaid. The FSEOG is a resource for students with exceptional need. The amount awarded per year ranges from $100 - $4,000.

**Federal Loans**

- **Federal Perkins Loan:** Students awarded a Perkins loan must begin paying back this student loan nine months after graduation. It carries a 5% interest rate that the
government pays while the student is in school and enrolled in at least 6 credit hours per semester or quarter. The standard repayment period of this student loan is 10 years. This fund is awarded to students who demonstrate financial need. A Perkins loan is paid back directly to the university of attendance. The maximum amount awarded per year is $4,000.

- **Federal Direct Student Loan:** Students whose schools participate in the Direct Loan Program are not required to submit a separate loan application. The government provides the loan proceeds directly to the schools, which then disburse the funds into your student account. The FAFSA form is the application. This loan is awarded in two forms, **subsidized and unsubsidized.** Both loans carry interest rates that are variable. The interest rate is set every July 1st for both subsidized and unsubsidized loans. The interest rate changes every year however, you should be most concerned about the interest rate on July 1st of the year that you graduate. This will be the interest rate that will be paid back for the duration of the loan. Repayment of this loan begins six months after graduation and has a standard repayment period of up to 10 years.

- **Federal Stafford Student Loan:** Like the Federal Direct Student Loan, the Stafford Loan must be paid back. The only difference between the Federal Direct Student Loan and the Federal Stafford Student Loan is that the Stafford Loans require you to complete a loan application from a lender of your choice or by the lender that your school highly recommends. Eligibility, repayment periods and interest rates are the same.

  - **Subsidized Student Loans** are loans in which the principle amount is deferred and the government pays the interest while you are in school. Eligibility for a subsidized loan is based on need. Some students are eligible for a full subsidized loan, others a partial. In cases where a student is not eligible for a full-subsidized Stafford, he/she may apply for the difference in an unsubsidized loan. While students receive a six-month deferment on subsidized loans after college graduation, interest accrues immediately upon the student’s completion.

  - **Unsubsidized Student Loans** are loans in which the principle amount is deferred; however, the government does not pay the interest on the loan while the student is in school. The student is fully responsible for the interest while in school or the interest will be capitalized. Capitalization is the process of compounded unpaid interest over a period of time.

  - **Federal PLUS Loan:** A Federal PLUS loan allows parents to borrow their EFC (Expected Family Contribution) up to the full cost of education at a college or university. The PLUS loan must be repaid. The Federal PLUS loan is based on a lenient credit check for parents. The Federal PLUS loan carries a lower interest rate than that of private or commercial loans and tends to be less difficult to borrow. Qualifying parents must be US citizens or permanent residents of the US. Parent PLUS Loan borrowers whose loans were first disbursed on or after July 1, 2008, may choose to have repayment deferred while the student for whom the parent borrowed is enrolled at least half-time and for an additional six months after that student is no longer enrolled at least half-time.
More about loans… We do not want to discourage you from taking a loan to assist with your college expenses when needed. We do however want you to be an informed borrower. Taking a loan for your educational needs is a great investment. It assists students and their families with defraying costs associated with enrolling in college. Most educational loans carry lower interest rates and flexible repayment terms to suit every family’s financial needs.

- Are you aware that if you do not complete your studies, you and/or your parents who borrow loans will have to repay the loan?

- Do you know that the government can take your tax refund in cases where a student loan is seriously delinquent?

- Did you know that your student loan re-payment history is reported to all major credit bureaus?

Borrowing a loan is a serious responsibility. Not paying your loan on time can cause you to have credit problems and it will have an effect on your ability to receive additional federal aid. **Dreaming about getting an apartment, house or buying a car?** Remember to make your loan payments on time every month. Don’t let financial challenges keep you from paying your loans.

Know your rights!

- Speak with your college financial aid advisor about your rights and responsibilities.

- Read all promissory notes carefully before signing the bottom line.

- Contact your lending agency for specific information about managing your loan payments and repayment options available to you.
**Entrance Interview:** All students who borrow federal funds for the first time, which include federal Stafford, Direct Student and/or the Perkins loans, must complete an entrance interview. College financial aid offices hold group sessions informing you of the responsibility that comes with getting a student loan. You will be told your rights and obligations by accepting these loans. For convenience and to meet federal deadlines, many colleges offer the entrance interview **online.** An entrance interview is an absolute **MUST!** Not completing an interview may **delay** your loan being disbursed and/or cancelled. If it is cancelled you may be required to complete a new loan application.

**Requirement for first-time student loan borrowers**

**Exit Interview:** An exit interview is similar to an entrance interview except it is conducted a few weeks before graduation. The exit interview will cover your rights and responsibilities as a loan borrower and at this session you will be provided information on your total loan indebtedness, given your approximations about your loan payments and how long it will take you to repay your loans.

**Requirements for all student loan borrowers**

**Loan Responsibility & Repayment**

Unlike grants or work-study aid, loans remain a part of your life long after college graduation. It's important for you to give some serious thought to how much debt you're willing to acquire and to map out a plan to repay loans as easily as possible.

The following are repayment terms that you should know:

- **Cancellation:** Some programs allow borrowers to work off loans by teaching in low-income areas or areas with teacher shortages.

- **Default:** If you do not make any payments on your federal student loans for 270 days and do not make special arrangements with your lender to get a deferment or forbearance, your loans will be **in default.** Defaulting on your student loans has serious consequences.

- **Deferment:** This is a period during which payments are not required on a loan. For example, you can receive a deferment while enrolled in graduate school, serving in the military, the Peace Corps, or other public service programs.

- **Forbearance:** This provision allows you to temporarily stop loan payments because of financial hardship.

- **Loan consolidation:** Loan consolidation means combining outstanding loans into a single loan with one monthly payment. You will have more time to pay off debt, but the total cost will be higher. **Loan Forgiveness:** Through the College Cost Reduction and Access Act of 2007, Congress created the Public Service Loan Forgiveness Program to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, borrowers may qualify for forgiveness of the remaining balance due on their eligible federal student loans after they have made 120 payments on those loans.
under certain repayment plans while employed full time by certain public service employers. Since borrowers must make 120 monthly payments on their eligible federal student loans beginning after October 1, 2007 before they qualify for the loan forgiveness, the first cancellations of loan balances will not be granted until October 2017. For more information visit www.federalstudentaid.ed.gov.

**Get Your Loan Information**

The U.S. Department of Education’s National Student Loan Data System℠ (NSLDS℠) provides information on your federal loans including loan types, disbursed amounts, outstanding principle and interest, and the total amount of all your loans. To access NSLDS, go to [www.nslds.ed.gov](http://www.nslds.ed.gov). The log-in information for NSLDS is the same log-in information used for the FAFSA.

**Federal Work Study**

Students who qualify for a subsidized student loan are eligible to receive federal work study. Some schools have very limited resources and work study is awarded on a policy set by the school you have chosen to attend. Therefore you may not receive it even though you may be eligible. These are funds that are earned by you while in school. You will receive a paycheck, usually every two-weeks for the hours you work. These funds should be used for school related expenses. Note: Some colleges require you to turn over your work-study earnings directly to your student account to pay for any outstanding balance.

**II. STATE AID**

**State Aid:** Students who want to be considered for state funds must first apply for federal resources through the FAFSA. In some states, this information is forwarded to a state agency for evaluation. Specifically for DC, students must complete the **DC ONE APPLICATION administered by the Office of the State Superintendent of Education (OSSE)**, in addition to the FAFSA. State resources tend to be in grant form, are very limited and are awarded on a first-come, first-served basis. Funds paid by OSSE do not require repayment. The annual deadline to apply is June 30.

**State Grants**

- **TAG:** The DC Tuition Assistance Grant is a program available to DC residents under 24 years of age attending college. For students attending public universities (including public HBCUs), the TAG program provides grants up to $10,000 to cover the difference between in-state and out-of-state tuition. The lifetime maximum is $50,000. For students who choose to attend any private HBCU, public two-year community college, or eligible private college or university in the Washington metropolitan area, you can receive up to $2,500 per year. The lifetime maximum is $12,500. The TAG application, like the FAFSA must be completed every academic year.
III. INSTITUTIONAL AID

Institutional Aid: Institutional funding takes on many shapes. It can come in the form of a grant, scholarship or loan. It may be awarded based on need, merit, or athletic ability. Institutional resources are funds that are awarded through and by the college you attend. Some schools have large sums of money to award and others have extremely limited amounts to award. Most colleges require you to first complete the FAFSA form along with either their own application or a form processed by an outside agency, such as the CSS Profile Form.

- **Athletic Scholarships**: An athletic scholarship is a resource that is offered to a student based on his/her athletic abilities. Athletic scholarships range from partial tuition to full cost of attendance. Some colleges look at financial need as well as consider athletic abilities when awarding their funds. Athletic scholarships are awarded to the student for studying at their school. In exchange the student will play his/her sport of expertise.

- **Merit-Based Scholarships**: Merit-based scholarships are awarded to a student based on their grades and/or scores on standardized tests. Most of these awards are guaranteed for up to 5 years, depending upon the award, however, you must maintain a certain GPA to continue to receive the scholarship. Many colleges expect a minimum of a 3.0 GPA to remain eligible.

- **Need-Based Grants or Scholarships**: Need-based grants/scholarships are awarded based on a formula that looks at a family’s ability to pay for college. The FAFSA uses a formula called the “Congressional Methodology” and the institution selects a modified “Congressional Methodology” and/or creates some other method for determining need. The formula weighs a family’s income, household size, personal assets, number of family members in college and taxes paid to the federal/state governments along with other components. Once a family contribution has been determined, it is subtracted from the cost of attendance at your school. What is left is financial need. Colleges first apply all Federal assistance to your outstanding need, what is left over is made up by an institutional need based grant. Please note: Not all schools have need-based grants to award even when you have an outstanding financial need.

- **Special Interest Grants or Scholarships**: Special interest grants or scholarships are similar to merit based aid. However, the focus is on something unique about you, such as being a DC resident, an engineering major, a Native American, or a tuba player, etc.

IV. PRIVATE FUNDING

Private Grants & Scholarships

- **Private or Outside Scholarships**: Private aid comes from non-government, non-institutional organizations like churches, businesses, and private organizations such as DC-CAP. Many agencies will require you to write an essay, provide an academic
transcript and others may simply need you provide information about yourself. Some private funds may be awarded based on financial need, or other criteria that the funding agency desires to consider. In some instances it is a one-time award, in others it may be renewable, yet others may guarantee the grant or scholarship resources for as long as you are in school. Agencies that fund private scholarships may have different criteria. Remember when you are applying, you must pay attention to the deadlines, requirements and their renewal procedures. Popular websites for scholarship information include http://ifap.ed.gov, http://collegeaidaward.com, and http://fastweb.com.

Private Loans

Alternative, Commercial and Private Loans: These types of loans may be used to assist with your tuition, room/board, personal, travel and book expenditures. In cases where a college is unable to meet your full financial need and/or you do not qualify for need-based or merit aid, then this option is a good alternative. Qualifying applicants, parents and students must have good credit histories to be eligible. Private loans carry a higher interest rate than the Federal PLUS loan and have several repayment options. The key to getting these loans is to remain credit worthy.

Required Forms & Documents for Financial Aid Consideration

- **Federal Aid: The FAFSA**
  Complete online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or call (800) 433-3243 for a paper copy.

- **State Aid: DC OneApp for Aid for DC Residents**
  Complete online at [www.osse.dc.gov](http://www.osse.dc.gov) or call the Office of the State Superintendent of Education at (202) 727-2824.
V. LAST DOLLAR AWARD

DC-CAP Last Dollar Award: DC-CAP will award the “Last Dollar Award” of up to $2,070 per year for up to five years of college to close the financial needs gap between the student’s resources, financial aid, and actual college expenses. In order to be eligible for the Last Dollar Award, students must maintain a cumulative GPA of 2.0. Eligibility for the DC-CAP award is determined each academic year and is based on each individual student’s resources, financial aid package and needs. All DC public and public charter high school students who are registered with DC-CAP are eligible to apply for support.

To be eligible for the DC-CAP Last Dollar Award, the student must register with DC-CAP by their senior year of high school, complete the DC-CAP authorization form and provide the DC-CAP office with all student aid, institutional awards and scholarship documentation each academic year. The following documents are required each year to apply for the Last Dollar Award:

- A completed DC-CAP Authorization Form (see appendix).
- A copy of the Student Aid Report (SAR) (see appendix).
- A copy of the Financial Aid Award Letter.
- An unofficial or official transcript indicating grades for the previous semesters in college.

Students may fax documents to DC-CAP at (202) 783-4026, deliver them to our office, or email them to their Retention Advisor (see page 2).

Students who are non-US citizens who want to be considered for DC-CAP financial assistance must complete the DC-CAP Financial Aid Form (see appendix). Students and their families must provide specific household and employment/income verification to be considered for the funds. This information will be collected solely for the purposes of determining financial assistance from DC-CAP and is not shared with third parties.

VI. COMPARING FINANCIAL AID PACKAGES

Financial Aid packages will vary from college to college based on the resources they are able to award. Your financial aid package will change from year to year. As you advance grade levels from your freshman year to sophomore and from sophomore to junior and so forth, your financial aid package may look slightly different. You will find that your loan amounts, federal work-study, or other components of financial aid may increase or decrease throughout the years, so be prepared. Students who are eligible to receive federal aid at one school will qualify for similar aid at other schools; the difference will vary in the cost of attendance at a university. Presented below are three different sample financial aid packages for a first year student who has applied to: 1) a community college, 2) a private institution, and 3) a state school. Please pay
careful attention to how the packages are composed. Remember that these are sample packages and funding varies from college to college.

Please be aware that most colleges are unable to meet your full financial need. Many schools will offer only federal aid and some have institutional grants and scholarships to award. Know that you and your family will be responsible for making up the unmet need. This means that if your expected family contribution is zero (0) and the cost of attendance for the college you desire to attend costs $10,000 and the schools gives you $7,000, then you will be responsible for making up the $3,000 difference. You may find that some colleges will package you with a parent PLUS loan for unmet need. A PLUS loan is not guaranteed. Your parent or guardian will have to pass a credit check to be deemed eligible. Read your financial award notification carefully. If you have questions, contact the financial aid office or DC-CAP.

The following pages include sample Financial Aid Award letters from a two-year, private, and public institution. These samples may provide you with a better understanding of the format of award letters.

**Special Note**

What you should always remember is that there are thousands of colleges and universities to choose from – some more affordable than others. If you find yourself unable to pay for the institution you are attending, consider transferring to a more affordable one – perhaps a less expensive state school or a community college. The important thing is to continue your education!
Sample Financial Aid Award Letter

(Two-Year Institution)

2012 – 2013 Award Notification Letter

April 10, 2012

Donna C. Doe
5555 15th Street, SE
Washington, DC  20019

<p>| | |</p>
<table>
<thead>
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<tbody>
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<td>Total Expenses</td>
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<tr>
<td>Unmet Need</td>
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<tr>
<td><strong>Total</strong></td>
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Sample Financial Aid Award Letter

(Private Institution)

2012 – 2013 Award Notification Letter

April 10, 2012

Donna C. Doe
5555 15th Street, SE
Washington, DC 20019

Total Expenses $43,143
Expected Family Contribution (EFC) $3,130
Unmet Financial Need $40,013
Total Need Met $28,920

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<thead>
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<td>Federal Perkins Loan</td>
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<td>Federal Work Study</td>
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<td><strong>Total</strong></td>
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</table>
## Sample Financial Aid Award Letter

(Private Institution)

2012 – 2013 Award Notification Letter

April 10, 2013

Donna C. Doe  
5555 15th Street, SE  
Washington, DC  20019

<table>
<thead>
<tr>
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<tr>
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| Unmet Need                          | $4,887   |

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<td>Federal SEOG</td>
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<tr>
<td>University Grant</td>
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<td>$500</td>
</tr>
<tr>
<td>DC-CAP Last Dollar Award</td>
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<tr>
<td>Tuition Assistance Grant</td>
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<td>Stafford Student Loan</td>
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</table>
VII. FINANCIAL AID & YOUR BILLING STATEMENT

Many families get very confused when they receive a billing statement and the financial aid award letter. It can be even more challenging when you receive a billing statement that indicates that a payment is due. This even applies to cases where the family has been told that their expected family contribution (EFC) is zero. This section is designed to help explain the differences between your financial aid award letter and your billing statement or what is sometimes referred to as the “student account.” Our hope is that you will find this information useful when figuring out the similarities and differences.

You will find a sample financial aid award letter and a sample billing statement for the student with plans to live on campus. The sample shows how a family’s expected family contribution (EFC) may be applied to costs associated with attending college. The information provided below is simply an example and should be used solely for the purposes of helping you to understand the differences. We recommend that you speak with your college’s financial aid office or student accounts department if you have additional questions.

Information on the Cost of Attendance

The cost of attendance or financial aid budget is a budget that reflects the anticipated expenses associated with college enrollment. These costs are based on a weighted average of expenses that you will incur and are not “actual” charges. Every college has a “standardized” or a basic budget for all students to use. These budgets in most cases do not allow for car and insurance payments, designer clothes, or being able travel first class on a plane. The colleges do however, consider your basic necessities, such as purchasing laundry detergent, getting a bite to eat off-campus on occasion, buying a coat, book costs, purchasing pens and notebooks, and making phone calls to your home. The college will determine your financial need based on your enrollment status as a residential, off-campus or commuter student. The total cost of education is used to determine a family’s “financial need” which is reflected in your financial aid award letter. Listed below are the items that are covered in most cost of attendance allowances based the student’s enrollment status.

<table>
<thead>
<tr>
<th>Residential</th>
<th>Off-Campus</th>
<th>Commuter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>Tuition &amp; Fees</td>
<td>Tuition &amp; Fees</td>
</tr>
<tr>
<td>Campus Room</td>
<td>Off-campus Room or Apartment</td>
<td>No Room</td>
</tr>
<tr>
<td>Board or meal plan</td>
<td>Board or meal plan</td>
<td>Modified Meal Plan</td>
</tr>
<tr>
<td>Transportation</td>
<td>Transportation</td>
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</tr>
<tr>
<td>Books &amp; Supplies</td>
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</tr>
<tr>
<td>Personal Expenses</td>
<td>Personal Expenses</td>
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</tr>
<tr>
<td>Loan Fees</td>
<td>Loan Fees</td>
<td>Loan Fees</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>Health Insurance</td>
<td>Health Insurance</td>
</tr>
<tr>
<td>Computer Cost</td>
<td>Computer Cost</td>
<td>Computer Cost</td>
</tr>
</tbody>
</table>

- *Italicized items* may be optional allowances allotted in the total cost of attendance.

Please note that the cost of attendance may vary also based on the program that you choose to enroll.
Information about the Billing Statement

Your billing statement is slightly different from that of your financial aid budget. Your billing statement reflects only the direct charges that the college can collect from you. These charges are but not limited to tuition, fees, room and board expenses and health insurance costs. Books, supplies, transportation and personal expenses are not charged to your student account. These expenses are indirect expenses that you incur as a result of being a college student. Each of these expenses will vary based on your own personal lifestyle. You and your parents should discuss what these needs are and how they are to be financed. Please note that the college is not responsible for your books, supplies, travel and/or personal expenses. In a few cases, students may have all of their expenses covered by the school and/or outside resources. In most cases, the financial assistance you will receive will help to reduce some of the costs associated with attending college. We strongly recommend that you plan to save some money for college every year, so that you may be prepared for your college expenses.

The following pages include sample Financial Aid Award letters that feature billing statements from a private and public institution. These samples may provide you with a better understanding of the cost and payment differences between award letters and billing statements.
Sample Financial Aid Award Letter vs. The Billing Statement
Residential or On-Campus Student

Sample Financial Aid Award Letter
(Private Institution)

April 10, 2012

Donna C. Doe
5555 15th Street, SE
Washington, DC 20019

Total Expenses $43,143
Expected Family Contribution (EFC) $3,130
Unmet Financial Need $40,013
Total Need Met $28,920
Unmet Need $11,093

<table>
<thead>
<tr>
<th></th>
<th>Fall 2012</th>
<th>Spring 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>$1,210</td>
<td>$1,210</td>
</tr>
<tr>
<td>University Grant</td>
<td>$9,000</td>
<td>$9,000</td>
</tr>
<tr>
<td>Federal Perkins Loan</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Federal Subsidized Loan</td>
<td>$1,750</td>
<td>$1,750</td>
</tr>
<tr>
<td>Federal Work Study</td>
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<td>$1,000</td>
</tr>
<tr>
<td><strong>Total Aid</strong></td>
<td>$14,460</td>
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</tbody>
</table>

Billing Statement - Private School

<table>
<thead>
<tr>
<th>Billing Items</th>
<th>Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees (full-time)</td>
<td>$28,500</td>
</tr>
<tr>
<td>Freshman Dorm Room</td>
<td>$4,400</td>
</tr>
<tr>
<td>14 Meal Plan</td>
<td>$2,500</td>
</tr>
<tr>
<td>Student Health Insurance</td>
<td>$800</td>
</tr>
<tr>
<td>Fitness Center</td>
<td>$550</td>
</tr>
<tr>
<td><strong>Total Billable Charges</strong></td>
<td>$36,750</td>
</tr>
<tr>
<td><strong>Est. Financial Aid</strong></td>
<td>$28,920</td>
</tr>
<tr>
<td><strong>Total Amount Due</strong></td>
<td>$7,830</td>
</tr>
</tbody>
</table>
Sample Financial Aid Award Letter vs. The Billing Statement
Residential or On-Campus Student

Sample Financial Aid Award Letter
(Public Institution)

April 10, 2012

Donna C. Doe
5555 15th Street, SE
Washington, DC  20019

Total Expenses $29,007
Expected Family Contribution (EFC) $ 0
Unmet Financial Need $29,007
Total Need Met $24,120
Unmet Need $ 4,887

Fall 2012  Spring 2013

Federal Pell Grant $2,775  $2,775
Federal SEOG $1,000  $1,000
University Grant $ 500  $ 500
DC-CAP Last Dollar Award $1,035  $1,035
Tuition Assistance Grant (TAG) $5,000  $5,000
Stafford Student Loan $1,750  $1,750

Total Aid $12,060  $12,060

Billing Statement - Public Institution

<table>
<thead>
<tr>
<th>Billing Items</th>
<th>Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees (full-time)</td>
<td>$18,740</td>
</tr>
<tr>
<td>Freshman Dorm Room</td>
<td>$ 4,500</td>
</tr>
<tr>
<td>21 Meal Plan</td>
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<tr>
<td>Student Health Insurance</td>
<td>$ 500</td>
</tr>
<tr>
<td>Fitness Center</td>
<td>$ 250</td>
</tr>
<tr>
<td>Total Billable Charges</td>
<td>$27,057</td>
</tr>
<tr>
<td>**Est. Financial Aid</td>
<td>$24,120</td>
</tr>
<tr>
<td>** Total Amount Due</td>
<td>$ 2,937</td>
</tr>
</tbody>
</table>

- 40 -
Indirect Costs for Private & Public Institutions

Book & supplies expenses: $1,200  
Personal expenses: $1,500  
Transportation: $900  
Total indirect costs: $3,600

Billing Summary for private & public institutions: In both cases, the family will need to come out of pocket to cover the billable charges owed to the college. In the private college example, the student’s total financial need was made up by the college after the EFC was applied, however the example reflects that this family will have additional out of pocket expenses.

*Note*: Students who are eligible to receive federal work-study should know that these funds must be earned and are not applied to the billing statement directly as would scholarship or loan proceeds. Work-study funds may or may not be earned. Students who choose to use these funds may use the earnings to pay for indirect costs. Students may also choose to pay off any outstanding balance to the college with their work-study funds once they are earned.

Off-Campus vs. Commuter

**Off-Campus Students**: A student living off-campus is not charged for housing or a meal plan. Some students who live off campus may choose to select a meal plan, but most students cook at home to save on costs. Students who live off-campus will in most cases receive the same financial assistance as a student who is a resident. The student who lives off-campus must first satisfy all the costs associated with the direct expenses. Any financial aid that is left over will be refunded to the student to use for expenses associated with living off-campus. If an off-campus student’s financial aid covers all direct expenses, then the EFC should be used to cover off-campus expenses.

**Commuter Students**: Commuter students are not charged fees for housing or meal plans. Students who commute may select a meal plan if they decide to do so. A calculated EFC would remain the same whether the student was classified as a residential, off-campus or a commuter. Commuter students’ costs are much less and in many cases receive less financial aid.
VIII. APPEALING FOR MORE MONEY

Receiving additional financial aid from your college is possible. Despite what you may have been told, appealing for additional aid can be done. Having the proper amount of financial assistance to go to school is important to you the student, your parent and your financial aid advisor. Your financial aid advisor is willing to help you realize your college dream. The main thing to keep in mind is that your financial aid advisor assists many students and families. Schedule an appointment with your financial aid advisor so that he/she can prepare ahead for your visit and best answer all of your questions. The items outlined below are tips on how to properly appeal for additional financial aid.

Getting to Know Your Financial Aid Advisor

Getting to know your financial aid advisors is one of the smartest decisions you can make. By doing so, you will build a relationship that can work to your advantage in your hour of need. More importantly, the more your financial aid advisor knows about you and/or your family, the better he/she will be able to properly advise you on your college financing options. Another good reason for knowing your financial aid advisor is that he/she will be knowledgeable about scholarship/grant opportunities and alternative financing options. By having some idea about your financial needs, your advisor will be able to suggest or recommend you for other financial opportunities that can help you with the cost of college.

Negotiating Aid Packages

- Appeal by writing a letter to the financial aid office detailing your specific hardships and/or special circumstances.

- You may also appeal if you are able to demonstrate true financial independence.

The following are examples of circumstances that will merit an appeal and will be fully considered by any financial aid office:

- Medical expenses not covered by insurance including: medications, prescriptions, eyeglasses/contacts, premiums, braces, etc.
- Monthly educational loan payments made by the parents and/or student
- Extended family support (grandparents, grandchildren, etc.)
- Job loss
- Funeral expenses
- Child care expenses
- A lump sum of money received (inherited or gambling winnings)
- Overtime earnings that are non–recurring
- Capital gains or losses
- Retired parents and/or will retire
- Death of a parent
Additional Suggestions

- Financial Aid Officers can exercise “Professional Judgment” on a case-by-case basis.
- Request complete documentation and full disclosure of financial situations
- Be honest and clear
- Request a special meeting with the financial aid advisor when available

IX. FREQUENTLY ASKED QUESTIONS

1. How and when do I apply for financial aid? For federal student aid (Pell Grant, Stafford and Perkins Loans, Work Study, etc.) students must complete the Free Application for Federal Student Aid (FAFSA) each year. Students who attend public institutions or private universities in DC, MD and VA must complete the DC OneApp to be eligible for the DC Tuition Assistant Grant, and other state aid. These grants also apply to additional public institutions across the United States and Historically Black Colleges and Universities. Students who attend private institutions who desire need based institutional funds must complete the College Scholarship Services (CSS) PROFILE or some other institutional application…check with the financial aid office. You should file your application after January 1st and no later than April 15th.

2. What if my family financial circumstances change after I receive my financial aid award? You and your family are obligated to notify the financial aid office if you have a change in your family circumstances which affects the expected family contribution (EFC). These are changes such as an increase in income, a decrease in the number of family members in the household or being supported by parents, or a decrease in the number of family members attending college. Other changes such as a loss or reduction of income provide a basis on which you may ask for a review of your original award. This process requires you and your family to submit in writing an appeal giving specific information of your situation, including an itemization of any reduction in income.

3. Will I be eligible to receive the same financial aid award in future years? Usually, you will be eligible to receive similar financial aid provided that your family circumstances do not change. Because most financial aid offers are based on financial need, changes to family income, household size and number in college will play a role in your eligibility. Some schools have limited institutional resources and re-applying early is key to getting those resources. The final thing to remember is that the self-help (loans and work) amounts will increase as you move from freshman year to senior year.

4. Will my financial aid change if I drop below full time (12 credit hours)? The family contribution is the same for you whether you enroll half-time or full-time. The difference is in the costs associated with your enrollment. Your financial aid package will be adjusted accordingly to reflect the actual costs of attendance. If your classes fall below half-time and you have student loans, you will be required to begin payment.
5. **When I am an upper class student, when will I receive my financial aid notice?** If you file your financial aid paperwork on time and submit all of the required documents, most students will be notified about their award in late June to early July.

6. **If my grades fall below a 2.0 will I be eligible to receive financial aid?** Students who fail to maintain a cumulative average of 2.0 during an academic year will lose eligibility to receive financial aid at most colleges. This means that you and your family will be responsible for paying for the full cost of college. Check with your financial aid office about their minimum requirements for aid eligibility.

**X. INTERNATIONAL STUDENT INFORMATION**

**FINANCIAL AID**

Students who possess an F-1 or J-1 student visa are not eligible to receive Federal financial assistance from any college or university. Any student seeking federal aid must be a US citizen or a permanent resident to receive assistance from the government. In many cases, international students will be required to demonstrate that they are able to pay the full college costs, including tuition, fees, room and board. Many colleges award a small number of partial and full tuition scholarships to first-year international students. Students should inquire with colleges about their admission practices and their ability to fund an international student scholarship. International scholarships are limited and competitive. We strongly advise you to inquire about these resources at the time you are submitting your application.

Although resources for international students are limited, you may choose to finance your college education through loans, grants, payment plans and/or work if you are permitted to do so in this country. Most lending institutions have educational programs designed for international students. You will need a credit-worthy American citizen to co-sign for you, when applying for a loan. The good news is that DC-CAP is committed to assisting you with your college costs. International students who have registered for our services may be eligible for our “**Last Dollar Award**” for up to $2,070. This money is free and you are eligible for up to 5 years or graduation, whichever comes first. You must complete the “DC-CAP Financial Aid Form for Non-US Citizens, provide documentation of you and your parents income as well as confirmation of enrollment in school for at least 12 credit hours. The Last Dollar Award does not have to be paid back, however the student will need to apply every year, submit copies of your academic transcript and update DC-CAP about your current citizenship status.

**SUPPORT SERVICES**

Support Services, as discussed in chapter one, are available to all college students. In addition to the standard services available, your college will have an office that will assist you with issues relating to your student visa, determining if you are eligible to work in the US as well as provide tutorial assistance when needed. This department may also have information on housing, international student clubs and other pertinent information that will assist you with succeeding in college. You are encouraged to take full advantage of all of the support services available to you; after all you are paying for them.
OTHER SUGGESTIONS

✓ Speak with an Admissions and/or Financial Aid Officer about financing opportunities for International students and specific scholarship and loan funds available to you through their college or university. You may also visit www.collegeinfo.org to find scholarships.

✓ Visit the international student website at www.edupass.org to assist you with information relating to acclimating to the US and college life.

✓ Consider a two-year program. Often these schools will offer great classes, have excellent support services and the tuition rates will be less expensive than many four-year programs. The money you save will be helpful to you when transferring to a four-year college.

✓ Remember to apply for the DC-CAP Last Dollar Award every year and apply early for funds!
XI. FINANCIAL AID CALENDAR

August - September

- Confirm with the financial aid office that all documents are complete for the academic year.
- Complete federal student loan entrance interview for disbursement of loan proceeds.
- Sign all loan promissory notes, loan checks, revised financial aid award notifications and any other documents that may be necessary to complete your financial aid file.
- Make an appointment to introduce yourself to your financial aid advisor.
- Have the Registrar’s office complete a confirmation of enrollment for any scholarship organization that requires this information.
- Update DC-CAP with any new mailing addresses and e-mail address.

October – November

- Ask your financial aid advisor about outside scholarship opportunities.
- Confirm with the Financial Aid Office that all outside scholarship funds have been received and credited to your student account.
- Begin outside scholarship search.
- Pre-register for spring semester classes if your fall balance is paid in full.
- Confirm that all financial aid is in place for your spring semester and confirm with any scholarship organizations the dates that your funds will be mailed.

December

- Discuss with parents/guardians about the renewal process and your need to file every year for financial assistance.

January

- Make payment for spring semester.
- Have Registrar’s Office send confirmation of enrollment to outside scholarship agencies so that spring scholarship funds can be released.
- Complete the FAFSA. It is better to file the FAFSA with completed tax documents; however you can always estimate your information to avoid filing late.

February

- Confirm with your Financial Aid Office that all outside scholarships and other funds have been credited to your Student Account.
- Request applications for renewal of outside scholarships. Do a scholarship search for additional free money.

March – April

- Pre-Register for the fall semester courses.
If you are considering going to summer school, see your financial aid advisor about what types of financial assistance you may qualify for in the summer as well as any summer job opportunities that may be available.

Complete the OneApp for DC-TAG. Visit your financial aid office for more information.

**May - July**

- Submit completed student and parents tax documents, non-filer forms or any other pertinent financial aid documents that may be needed for your new financial aid evaluation.
- Mail a copy of your new Student Aid Report (SAR) to DC-CAP, your financial aid award notification and your previous semester grades indicating cumulative GPA.
- Update DC-CAP with any new mailing address and e-mail address information.
XII. FINANCIAL AID GLOSSARY

--A--

ACT (American College Test): The ACT Assessment is a national college admission examination that consists of tests in English, Mathematics, Reading and Science. The ACT includes 215 multiple-choice questions and takes approximately 3 hours and 30 minutes to complete. In the U.S., the ACT is administered on five national test dates, in October, December, February, April, and June. There is also an optional ACT Writing Test that measures your writing skills. Some colleges require the writing test; others do not. You should decide whether or not to take the Writing Test based on the requirements of the colleges you are applying to or considering.

AGI (Adjusted Gross Income): All taxable income that is less IRS allowable adjustments to income. This figure is from U.S. IRS tax forms.

Academic Credit: The unit of measurement an institution gives to a student when he/she fulfills course and/or subject requirement(s) as determined by the institution.

Academic Probation: Students are placed on academic probation if their cumulative GPA falls below 2.0. Students are also placed on academic probation if their "term" or semester GPA falls below 1.5 for one semester. (Your overall GPA may still be above a 2.0 but because of the results from one term, you will be considered a probationary student).

Academic Year: A period of time schools use to measure a quantity of study. For example, a school’s academic year may consist of fall and spring semester, during which a student must complete 24 semester hours. Academic years vary from school to school, and even from education program to education program at the same school.

Accrued Interest: Interest that accumulates on the unpaid principal balance of a loan.

Advanced Placement: Credit and/or advanced standing in certain course sequences that postsecondary institutions may offer to high school students who have taken high-level courses and passed certain examinations.

Amortization: The process of gradually repaying a loan over an extended period of time through periodic installments of principal and interest.

Associate Degree: A degree given for successful completion of courses of study at a two-year college.

Athletic Scholarships: An athletic scholarship is a resource that is offered to a student based on his/her athletic abilities. Athletic scholarships range from partial tuition to full cost of attendance. Some colleges consider financial need as well as consider athletic abilities when awarding their funds. Athletic scholarships are awarded to the student for studying at their school; in exchange the student will play his/her sport of expertise.
Award Letter: A means of notifying successful financial aid applicants of the assistance being offered. The award letter usually provides the types and amounts of aid offered, as well as specific program information, student responsibilities, and the conditions that govern the award. An award letter generally provides students with the opportunity to accept or decline the aid offered.

--B--

Bachelor’s Degree: The degree given for successful completion of undergraduate curriculum at a four-year college or university. It is also called a baccalaureate degree.

Borrower: The person who receives the loan.

Budget: The total cost of attending a postsecondary institution for one academic year. The student’s budget usually includes tuition, fees, room, board, books, supplies, travel, and personal expenses. Each institution develops its own student budget.

--C--

Campus-Based Aid: Financial aid programs administered by the university. The government provides the university with a fixed annual allocation, which is awarded by the financial aid administrator to deserving students. The Perkins Loan Program, Supplemental Education Opportunity Grant (SEOG), and Federal Work-Study are examples of campus-based aid.

Capitalization of Interest: The addition of unpaid interest to the principal balance of a loan, which increases the total outstanding balance due.

Citizen/Eligible Noncitizen: The person must be one of the following to receive federal student aid: U.S. citizen, U.S. national (includes natives of American Samoa or Swain’s Island) or U.S. permanent resident who has an I-151, I-551, or I-551C (Alien Registration Receipt Card).

College Information Resource Center: Where DC-CAP advisors are located within each high school. The CIRCs house college catalogs, applications, financial aid forms, online college databases and other resources for student use.

Commuter Living: Similar to off-campus living, but to the undergraduate student, it usually means you live with your parents or relatives. Commuter living becomes an option for students who live in the area of the college. Some students and parents use this as an option to save on room and board. Commuting is a good option for students who work part-time, have a family and for those who attend two-year programs.

Commuter Student: DC-CAP term for students who attend the University of the District of Columbia (UDC), Montgomery College, or one of the local community colleges.
**Cooperative Work-Study Education:** A program in which the student alternates between full-time college study and full-time paid employment related to the student’s area of study. Under this plan, a bachelor’s degree often requires five years to complete.

**Cosigner:** A person who signs the promissory note in addition to the borrower and is responsible for the obligation if the borrower does not pay.

**Cost of Attendance:** Generally, this includes the tuition and fees normally assessed by a college/university, together with the institution’s estimate of the cost of room and board, transportation and commuting costs, books/supplies, and miscellaneous personal expenses. In addition, student loan fees, dependent care, reasonable costs for a study abroad or cooperative education program, and/or costs related to a disability may be included, when appropriate. Cost of attendance is also referred to as “cost of education” or “budget.”

**Credit-Worthy:** An individual with no negative credit history per the criteria established by the lender.

--D--

**DC-CAP Last Dollar Award:** DC-CAP will award “last dollar awards” of up to $2,070 per year for up to five years of college to close the financial needs gap between the student’s resources, financial aid and actual college expenses. Eligibility for the DC-CAP award is determined each academic year and is based on each individual student’s resources, financial aid package and need. To be eligible for the DC-CAP Last Dollar Award, the student must graduate from a DC public or public charter high school where DC-CAP services are provided, register with their DC-CAP advisor by their senior year, complete the DC-CAP Authorization Form, and provide the DC-CAP office with all student aid, institutional awards and scholarship documentation each academic year.

**DC College Savings Plan:** District of Columbia taxpayers may deduct up to $4,000 annually in plan contributions from District taxes. The deduction limit increases to $8,000 for married couples filing jointly if each taxpayer owns an account. In addition, plan account earnings are federal-tax-free and District-tax-free as long as the money remains in the account. When assets are distributed to pay for qualified higher education expenses, the distributions are exempt from federal and District income tax.

**DHHS OR HHS (US Department of Health and Human Services):** Government agency that administers several health education loan programs, including the HEAL, HPSL, and NSL loan programs.

**Default:** Failure to repay a loan according to the terms agreed to when you signed a promissory note. In many cases, default may be avoided by submitting a request for a deferment or cancellation and by providing the required documentation prior to reaching the point in which you will be considered in default. The consequences of default are severe. If you default on your loan, your school, the lender or agency that holds your loan, the state, and the federal
government may all take action to recover the money, including notifying national credit bureaus of your default.

**Deferment:** A period during which a borrower, who meets certain criteria, may suspend loan payments. For some loans, the federal government pays the interest during a deferment. On others, the interest accrues and is capitalized, and the borrower is responsible for paying it.

**Dependent Student:** An undergraduate student whose parents provide more than half of their financial support. A dependent student is not married, is under 24 years of age, has no legal dependents, is not an orphan or ward of the court, nor a veteran of the U.S. Armed Forces. Parents of a dependent student must submit parental information on the FAFSA for their son or daughter to be considered financial aid. Parents of dependent students are eligible for the PLUS Loan program. (See also Independent)

**Disbursement:** The release of loan funds to the school for delivery to the borrower. Disbursements are usually made in equal multiple installments co-payable to the borrower and the school.

**Disclosure Statement:** Statement of the total cost and amount of a loan, including the interest rate and any additional finance charges.

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**ED, DOE, USED, or DE (US Department of Education):** Government agency that administers several student financial aid program, including the Federal Pell Grant, the Federal Work-Study Program, the Federal Perkins Loan, the FFELP, and the FDSLSP.

**EFC (Expected Family Contribution):** The amount a family is expected to contribute to a student’s education. EFC is calculated based on family earnings, net assets, savings, and size of family and number of family members in college.

**Early Decision:** An admission program with earlier deadlines and earlier notification dates than the regular admissions process. Students who apply through an early decision program commit to attending the school if admitted. (Thus, a student can apply early decision to only one school).

**Eligible Non-Citizen:** Someone who is not a US citizen but is nevertheless eligible for Federal student aid. Eligible non-citizens include U.S. permanent residents who are holders of valid green cards, U.S. nationals, holders of form I-94 who have been granted refugee or asylum status, and certain other non-citizens. Non-citizens who hold student visas or exchange visitor visas are not eligible for student aid.

**Enrollment Status:** At those institutions using semesters, trimesters, quarters or other academic terms and measuring progress by credit hours, enrollment status equals a student’s credit hour workload categorized as either full-time, three-quarter-time, half-time, or less-than-half-time.
**Entitlement Program:** Program which is funded sufficiently to ensure that all eligible applicants are guaranteed to receive maximum authorized awards. As long as the student applicant meets all the eligibility requirements and is enrolled in an eligible program at an eligible institution, he or she will receive the award for which eligibility has been established.

**Entrance Interview:** All students who borrow federal funds for the first time, which include Federal Stafford, Direct Student and/or the Perkins loans, must complete an entrance interview. College financial aid offices hold group sessions informing you of the responsibility that comes with getting a student loan. You will be told your rights and obligations by accepting these loans. For convenience and to meet federal deadlines, many colleges offer the entrance interview online. Not completing an interview may cancel or delay the dispersal of your loan. If the loan is cancelled, you may be required to complete a new loan application.

**Exit Interview:** An exit interview is similar to an entrance interview except it is conducted a few weeks before graduation. The exit interview will cover your rights and responsibilities as a loan borrower and at this session you will be provided information on your total loan indebtedness, given your approximations about your loan payments and how long it will take you to repay your loans.

--F--

**FAA (Financial Aid Administrator):** A college or university employee who is involved in the administration of financial aid. Some schools call FAAs “Financial Aid Advisors” or “Financial Aid Counselors.”

**FAFSA (Free Application for Federal Student Aid):** The financial aid application document completed by the student, and the student’s parents if applicable, that collects household and financial information. The FAFSA is the foundation document for all federal need analysis computations and database matches performed for a student.

**FAFSA Express:** Electronic application for students to apply for federal aid using a PC, FAFSA Express software, and a modem.

**FAT (Financial Aid Transcript):** Provides a student’s financial aid history needed to monitor certain aspects of student eligibility. Prior to 1996-97, paper FATs were required; this information is now reported on SARs and ISIRs or schools can access a student’s financial aid history electronically through the National Student Loan Data System (NSLDS).

**FDSL:** The Federal Direct Student Loan Program. Stafford and PLUS loans are available directly from the government rather than through commercial lenders. Selected colleges and universities participate in this program.

**FFELP (Federal Family Education Loan Program):** The collective name for the Federal Stafford (subsidized and unsubsidized), Federal PLUS Loan, and Federal Consolidated Loan programs. Funds for these programs are provided by private lenders and the loans are guaranteed by the federal government.
Federal Methodology: The need analysis formula mandated by law to determine a student’s eligibility for student aid programs.

Federal Pell Grant Program: The largest grant program. Eligibility and award amounts are determined by the college based on established guidelines.

Federal Perkins Loans: Federally insured loans funded by the government and awarded by the school. The loans feature a low interest rate and are repayable over an extended period.

Federal PLUS Loan (FPLUS): Long-term loan made available to parents of dependent students. Interest rates vary but may not exceed 9%. May be used to replace EFC; annual amount borrowed is limited to the cost of attendance minus Estimated Financial Assistance.

Federal Processor: The organization that processes the information submitted on the Free Application for Federal Student Aid (FAFSA) and submits the results to students and colleges.

Federal Stafford Loan (subsidized and unsubsidized): Long-term, low-interest loans administered by the Department of Education through private guarantee agencies. Formerly know as Guaranteed Student Loans (GSLs).

Federal Supplemental Educational Opportunity Grant (FSEOG): One of the campus-based programs that grants undergraduate students with exceptional financial need, who have not completed their first baccalaureate degree with an opportunity to pursue education. Priority for FSEOG awards must be given to Federal Pell Grant recipients with the lowest EFCs.

Federal Work-Study Program (FWS): One of the campus-based programs; part-time employment which provides jobs for undergraduate and graduate students who are in need of such earnings to meet a portion of their educational expenses.

Fellowship: A form of aid given to graduate students to help support their education. Some fellowships include tuition grants or payments to universities in lieu of tuition. Most fellowships include a stipend to cover reasonable living expenses. Fellowships are gift aid and do not have to be repaid.

Financial Aid: General term that describes any source of student assistance outside the student or the student’s family. Funds awarded to a student to help students meet postsecondary educational expenses. These funds generally are awarded on the basis of financial need and include scholarships, grants, loans, and employment.

Financial Aid Package: A combination of financial aid (scholarships, grants, loans, and/or work-study) awarded by the financial aid office of a college or university.

Financial Need: The difference between the institution’s cost of attendance and the family’s ability to pay (i.e., Expected Family Contribution). Ability to pay is represented by the Expected Family Contribution for federal need-based aid and for many state and institutional programs.
Fixed Interest: On a fixed interest loan, the interest rate remains the same for the life of the loan.

Freshman Orientation: An extension of the New Student Orientation. A class that is held for one semester or one year for all first year students. Freshman orientation is most often offered on the campus of Historically Black Colleges and Universities. The class provides a more in-depth introduction to the campus, its services and general survival skills. Freshman orientation class is a required course and students must successfully complete the class before graduation. Most schools offer the class once a week and it carries one credit.

Gift Aid: Financial aid, such as grants and scholarships, which do not have to be repaid.

Grants: Financial aid awards that do not have to be repaid. Grants are available through the government, state agencies and colleges.

Holder: The institution that holds a loan.

Independent Student: A student who is either married, 24 years of age or older, enrolled in a graduate or professional education program, has legal dependents other than a spouse, is an orphan or ward of the court, or veteran of the U.S. Armed Forces.

Institutional Aid: Institutional funding can come in the form of grants, scholarships or loans. It may be awarded based on need, merit or athletic ability. Institutional resources are funds that are awarded through and by the college you attend. The amount of funds available varies from school to school. Most colleges require you to complete the FAFSA along with either their own application or a form processed by an outside agency.

Interest: An amount calculated as a percent of the principal loan amount that is charged for borrowed money.

Internship: A part-time job during the academic year or the summer months, in which a student receives supervised practical training in their field of study.
Legal Resident: A person who has met a state or local district’s requirements for being declared a resident. May also refer to an individual who is not a U.S. citizen but is still eligible for federal financial aid funds.

Loan: A type of financial aid that is available to students and their parents. Education loan programs have varying interest rates and repayment provisions. An education loan must be repaid.

Loan Interview: Students with educational loans are required to complete a loan counseling session before they receive their first loan disbursement and again before they graduate or otherwise leave school. During these counseling sessions, called entrance and exit interviews, the FAA reviews the repayment terms of the loan and the repayment schedule with the student.

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Maryland Prepaid College Trust: The Maryland Prepaid College Trust’s mission is to provide a simple, convenient way to save for college and to reduce reliance on student loans. The program offers several Tuition Plans and Payment Options to help you save in advance for costs of college tuition and mandatory fees. The Maryland Higher Education Investment Program is an independent state agency established by the Governor and the Maryland General Assembly in 1997. The Board of the Program established and administers the Maryland Prepaid College Trust. Specifically, the law allows the mayor of Washington, DC to administer the program for DC students. Grants are awarded to students who attend a Maryland or Virginia public or private college. Grants range from $2,500 to a maximum of $12,500 per year.

Medical Leave of Absence: A right given to a student who is faced with health challenges. A doctor’s diagnosis is needed for approval of a medical leave of absence.

Merit-Based Scholarships: Merit-based scholarships are awarded to a student based on grades and/or scores on standardized tests. Most of these awards are guaranteed for up to five years, depending upon the award, however, you must maintain a certain GPA to continue to receive the scholarship. Many colleges expect a minimum of a 3.0 GPA to remain eligible.

Minority Student Affairs/Multicultural Affairs: An extension of the Student Affairs division. Most colleges have this division to address the needs of students who are not in the majority. A student’s academic, social and financial needs are addressed. Minority students have access to the entire student affairs division. The minority student affairs/multicultural affairs division is committed to helping students be productive and successful in college.

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National Service Trust: Former President Clinton’s national community service program. If you participate in this program before attending school, the funds may be used to pay your educational expenses. If you participate after graduating, the funds may be used to repay your
student loans. Eligible types of community service include education, human services, the environment, and public safety.

**Need Analysis:** Calculation used to determine a student’s need for financial assistance for college expenses. Need analysis consists of two primary components: (a) determination of an estimate of the applicant’s and/or family’s ability to contribute to educational expenses; and (b) determination of an accurate estimate of the educational expense themselves.

**Need-Based Grants or Scholarships:** Need-based grants/scholarships are awarded based on a formula that looks at a family’s ability to pay for college. The FAFSA uses a formula called the “Congressional Methodology” and the institution selects a modified “Congressional Methodology” and/or creates some other method for determining need. The formula weighs family income, household size, personal assets, number of family members in college and taxes paid to the federal and state governments along with other components. Once a family contribution has been determined, it is subtracted from the cost of attendance at your school and what is left is the financial need. Colleges first apply all Federal assistance to your financial need then the remaining amount is made up by an institutional need-based grant/scholarship.

**New Student Orientation:** The student introduction to college life. Students meet fellow classmates, become familiar with the college’s academic traditions, register for classes and at some schools, and get settled in their residence hall. At the new student orientation, you will learn about the services available to students and get questions answered about school. During this time, you will be involved in placement testing, registration, dean’s assemblies, meetings with faculty and other social events. You will also have the opportunity to buy books, arrange for phone service and get your ID card. It is an opportunity for you and your parents to get a feel for college before you begin classes.

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**Off-Campus Living or Off-Campus Housing:** An alternative to living on-campus. Many schools are able to guarantee one year or more of on-campus housing. Others are not equipped to handle such demands. In such cases, students will select a residence off-campus. Some students live within blocks of the college they are attending. Others choose to take public transportation or drive. Off-campus living requires you to be more focused and disciplined especially with attending classes. Some colleges have established “Off-Campus Housing Departments” which assist you with finding a place to live as well as offering tips on being a good neighbor. Remember when living off-campus you not only represent yourself, but you represent your college.

**On-Campus Living:** You are a resident of that college or university. As an on-campus resident, you will reside in a dormitory, apartment, or some other special interest housing on the premises of the campus. You will have access to a Resident Director, Resident Assistant or an Apartment Assistant while living on-campus. Usually these advisors are upper class undergraduate students or graduate students who are there to help you to acclimate to a university setting.
Origination: The process whereby the lender, or a servicing agent on behalf of the lender, handles the initial application processing and disbursement of loan proceeds.

Origination Fee: Fee, payable by the borrower and deducted from the principal of a loan prior to disbursement to the borrower. For federally backed loans, the origination fee is paid to the government to offset the cost of the interest subsidy to borrowers. For private loan programs, the origination fee is generally paid to the originator to cover the cost of administering and insuring the program.

Overaward: The amount of financial aid proceeds, that when added to other student financial assistance, exceeds the borrower’s educational need.

PC (Parent’s Contribution): Amount parents may be expected to contribute each year to the cost of their student’s education as determined by the Federal Methodology.

Post-Secondary: This term means “after high school” and refers to all programs for high school graduates, including programs at two- and four-year colleges, and vocational & technical schools.

Prepaid Tuition Plan: A college savings plan that is guaranteed to increase in value at the same rate as college tuition. For example, if a family purchases shares that are worth half a year’s tuition at a public institution, they will always be worth half a year’s tuition, even 10 years later when tuition rates will have doubled.

Private Loans: Private, alternative or commercial loans may be used to assist with your tuition, room and board, personal, travel and book expenditures. In cases where a college is unable to meet your full financial need and/or you do not qualify for need or merit-based aid, then this is a good option. Qualifying applicants, both parents and students must have a good credit history to be eligible. Private loans carry a higher interest rate than the Federal Plus loan and have several repayment options. The key to getting these loans is to remain credit worthy.

Private or Outside Scholarship: Private aid comes from non-government, non- institutional organizations such as churches, businesses, and private organizations like DC-CAP. Many agencies require you to write an essay or provide an academic transcript; others may simply need you to provide information about yourself. Some private funds may be awarded based on financial need, or other criteria that the funding agency desires for consideration. In some instances it is a one-time award, in others it may be renewable, yet others may guarantee the grant or scholarship resources for as long as you are in school. Agencies that fund private scholarships may have different criteria. Remember when you are applying, you must pay attention to the deadlines, requirements and renewal procedures.

Professional Judgment (PJ): An assessment based on a Financial Aid administrator’s discretion, to change data elements used in determining eligibility for federal student aid given a student’s special financial circumstances.
PROFILE (CSS/Financial Aid PROFILET): A customized financial aid application form required by certain colleges and scholarship programs, which collects additional financial information to determine eligibility for institutional aid.

Promissory Note: Contract between a borrower and a lender that includes all the terms and conditions under which the borrower promises to repay the loan.

Regular Student: One who is enrolled in an institution to obtain a degree or certificate. (Generally, to receive aid from the programs discussed in this booklet, you must be a regular student.)

Renewal FAFSA: One type of FAFSA, which resembles a SAR and bears the same questions as the FAFSA. The Renewal FAFSA is preprinted with the student’s prior year responses to certain data items which are likely to remain constant from year to year. Students can complete an online renewal each year online by using his or her PIN.

ROTC Scholarship Program: A competitive scholarship that pays for tuition, fees, books, monthly living stipend and other benefits in exchange for participating in drills and classes during the academic year, military camp during the summer, and upon graduation, full-time active duty in the military for at least four years.

SAT (Scholastic Aptitude Test): The SAT is a three-hour and 45 minute test that is composed of three parts: mathematics, verbal and grammar, and essay writing. Many colleges and universities use the SAT as one indicator among others, including class rank, high school GPA, extracurricular activities, personal essay, and teacher recommendations, of a student's readiness to do college-level work. SAT scores are compared with the scores of other applicants, and the accepted scores at an institution, and can be used as a basis for awarding merit-based financial aid. The SAT is scored on a scale of 200-800 for each section with a maximum score of 2400 and is typically taken by high school juniors and seniors. The test is administered several times a year.

Satisfactory Academic Progress (SAP): A student is considered to be making Satisfactory Academic Progress if he/she maintains a cumulative G.P.A. above the level of dismissal based on the number of credit hours attempted. Federal regulations require that students maintain a 2.00 GPA throughout their academic career. Any student must have a cumulative grade point average of 2.00 or he/she will lose eligibility for all federal financial aid programs. If a student with less than a 2.00 cumulative G.P.A. has been readmitted to curriculum and financial aid eligibility due to mitigating circumstances, he/she will be considered to have a "C" average as
long as he/she continues to have at least a 2.00 semester G.P.A. This is to recognize the fact that it may take a student more than one semester to raise his/her cumulative G.P.A. to 2.00.

**Scholarships:** Funds used to pay for higher education that does not have to be repaid. Scholarships may be awarded based on any number of criteria, such as academics, achievements, talents, and affiliations with various groups, or career aspirations.

**Self-Help Aid:** Funds provided through the work and effort of the student, including savings from past earnings, income from current earnings, or a loan to be repaid from future earnings.

**Special Interest Grants or Scholarships:** Special interest grants/scholarships are similar to merit based aid; however, it is based on some unique quality about you, such as state of residence, major, race/nationality, extracurricular activity, etc.

**State Aid:** Students who want to be considered for state funds must first apply for federal resources through the FAFSA. In some states, this information is forwarded to a state agency for evaluation. Specifically for DC, students must complete the TAG application in addition to the FAFSA. State resources tend to be in grant form, are very limited and are awarded on a first-come, first-served basis.

**Statement of Educational Purpose:** A legal document in which the student agrees to use the financial aid for educational expenses only.

**Student Aid Report (SAR):** The official notification sent to a student as a result of the Central Processing System (CPS) receiving an applicant’s record (via FAFSA) for the student. The SAR summarizes applicant information and creates an Expected Family Contribution for the student, and displays other special messages on the student’s application. In some instances, the SAR may need to be submitted to the financial aid office at the school the student plans to attend, but only if the school requests it.

**Student Health Services:** To accommodate your health needs, colleges have a Student Health Department or Clinic. Usually you are not charged additional fees to visit the office; however there may be times when you will be referred to a local hospital. Be aware that when you are treated by a hospital, there may be additional costs associated with those services. It is important to have comprehensive health insurance coverage that will help reduce or eliminate out of pocket expenses.

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**TAG (DC Tuition Assistance Grant):** The DC Tuition Assistance Grant is a funding program available to all DC residents attending college. For students attending public universities (including public HBCUs), the TAG program provides grants up to $10,000 to cover the difference between in-state and out-of-state tuition. The lifetime maximum is $50,000. For students who choose to attend any private HBCU, public two-year community college, or eligible private college or university in the Washington metropolitan area, you can receive up to $2,500 per year. The lifetime maximum is $12,500. The TAG application, like the FAFSA must
be completed every academic year. The Tuition Assistance Grant does not require repayment. The annual deadline to apply is June 30.

**Title IV Programs:** Those federal student aid programs authorized under the Title IV of the Higher Education Act of 1965, as amended which includes: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study, Federal Perkins Loan, Federal Stafford Loan, Federal PLUS Loan, Direct Loan, Direct PLUS Loan.

**Transcript:** A list of all the courses that a student has taken at a particular high school or college with the grades that the student earned in each course.

**Tuition:** The amount of money colleges charge for classroom and other instruction, and use of some facilities such as libraries.

**Unmet Need:** The difference between a student’s total cost of attendance at a specific institution and the student’s total available resources.

**Variable Interest:** With a variable interest loan, the interest rate changes periodically. For example, the interest rate might be pegged to the cost of U.S. Treasury plus additional percentage rate and be updated monthly, quarterly, semi-annually, or annually.

**Virginia Education Savings Trust (VEST):** The Virginia Education Savings Trust is a new Internal Revenue Code Section 529 qualified State tuition program offered by the Commonwealth of Virginia. With VEST, students of all ages can save for all college costs, including tuition, fees, room and board, textbooks, and computers.

**Verification Worksheet:** A form sent by the college to students who are selected for verification by the Department of Education’s Central Processing System.

**Withdraw:** When a student voluntarily terminates enrollment from a class or classes.
Chapter 7: Career Planning & Life After Graduation

We have presented you the most important aspects of college from registering for classes, sharing a room, to how to finance your college dream. Now it is time to think about your life after graduation. The following section presents important factors you should consider as you near graduation.

I. CAREER COUNSELING CENTER

During your junior and senior years in college, you will need to begin making visits to the career counseling division at your school. This office can help direct you towards the professions and occupations that are associated with your major. In the career-counseling center, you will find out about summer job/internship opportunities available with businesses and governmental agencies that will come out to your college to recruit for positions. You will also find information on where other graduates are employed. The main purpose of the career-counseling center is to prepare you to obtain a full-time professional job. The Career Counseling Center will also assist you with resume writing and interviewing, getting recommendations and finding the right job.

Résumé Writing & Interviewing

Most college students do not have a lot experience as full-time employees. The career counseling center can help you create a good resume from your employment history and courses you have taken. Companies who come to your school to recruit will interview numerous students for potential employment. This means that your interview can determine whether you will be offered a job. A professional who works in the career center will teach you interviewing skills and techniques. They will give you pointers about the proper dress, set up a formal mock-interview, and help you improve your interviewing skills.

Recommendations

Once a company reviews your resume, they may request recommendations. Recommendations can come from anyone including professors, previous employers, and respected members of the professional community. Recommendations from professors can be especially important if you have had little work experience. If you recall, in Chapter 2: “Getting Your Education,” we discussed the importance of getting to know your professors. Not only will building a relationship come in handy for your academics, you may also need them as a reference for a job or if you are considering graduate, school. The career-counseling center will help you determine what types of recommendations you may need.

Finding the Right Job

Finding a job that suits your interests, lifestyle, geographic preference, and income goals can be very challenging. Finding the right job may take a few weeks, for others it may take a year. Regardless of how long it takes do not give up. When considering where you want to work, consider the type of atmosphere you would like to work in. Where do you want to live? Do you like small or big
companies? Do you prefer to work alone or with people? These are the kinds of questions you must ask yourself when considering a job. Most importantly, you want to find a job that compliments who you are as a person. Consult with your academic advisor, mentor or college employer for help with choosing a job. Many colleges hire their graduates as Admission Office Representatives because they are most familiar with the school and can represent the college well. Sometimes summer internships lead to full time positions. The career-counseling center can assist you with finding your dream job. Your choices are numerous.

**Internships**

An internship is an official or formal program to provide practical experience in an occupation or profession. Many employers actively seek out college students for internship opportunities. You can take advantage of internships by contacting your advisor, department chair, or the campus career center. Many schools have internship programs already set up that help students connect with potential work experience opportunities. Some internship opportunities are paid and some are unpaid. Regardless of the compensation the company offers, the experience you will receive will make you more marketable to employers after graduation. Many schools will allow students to exchange internship experience for college credits.

**II. STUDENT LOANS**

Six to nine months after graduation and for the next 10 years, students who borrowed loans will receive a monthly billing statement for their college loans. On average, students who graduate from public institutions will borrow about $22,400 and students in private institutions will borrow about $27,600 for their college education. When considering borrowing loans, you should expect for every $10,000 borrowed, you would pay about $125 per month for ten years. All federal loan programs, including the Stafford, Perkins and the direct student loan programs have options to help you manage your loan payments. Most programs will require you to pay interest for only a few years. Others who have borrowed more than the average can have an extended repayment period, and still others will allow you to forbear a loan. **Forbearance** is the process of postponing interest and principle payments on your student loans. During the forbearance period interest will continue to accrue. The unpaid interest amount will be later added to the original principle borrowed. Taking the forbearance option will make your loan payments larger and the repayment period will be longer. Remember the loans you borrowed must be repaid. All student loan programs have flexible repayment plans. You do not want your credit history affected, so please borrow wisely, and pay back on time.

Keep in mind, through the College Cost Reduction and Access Act of 2007, Congress created the Public Service Loan Forgiveness Program to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, borrowers may qualify for forgiveness of the remaining balance due on their eligible federal student loans after they have made 120 payments on those loans under certain repayment plans while employed full time by certain public service employers. Since borrowers must make 120 monthly payments on their eligible federal student loans beginning after October 1, 2007 before they qualify for the loan forgiveness, the first cancellations of loan balances will not be granted until October 2017.
III. GRADUATE & PROFESSIONAL SCHOOLS

If you wish to pursue your education beyond college, there are graduate and professional programs available. You can pursue a master’s or doctoral degree in your major or other related subjects. Depending on the area of study and degree you are trying to get, graduate school, on average can last from one to four years. You can also pursue a combination graduate degree like a JD/MBA (law/business). Some careers like doctors and lawyers require you to attend graduate school. Some graduate programs require you take an entrance exam. Similar to the SAT’s or ACT’s, entrance exams such as the GRE (Graduate School), MCAT (Medical School), GMAT (business school) and the LSAT (law school) must be taken as a graduate school requirement. We have stressed on numerous occasions the importance of getting to know your professor. Your college professors can be helpful in your enrollment into graduate studies. Recommendations may be required for graduate school. There are scholarship opportunities available for those who wish to attend graduate school. Some graduate schools offer partial and full tuition fellowships and stipends for living expenses while offering you a part time job. Studying in a graduate and professional school program is a worthwhile investment and may be right for you.
Part II: Parent Guide
Part II: Parent Guide

Congratulations! Your child is on their way to college and a brighter future. You can be extremely proud of your child’s preparation and acceptance to college, but the hard work has just begun. Your child needs you now more than ever. Your continuing financial and emotional support can be the difference between them failing and dropping out or them becoming a successful college graduate. While we hope the entire manual will be useful to you, this section is especially designed to help you to help your child achieve their dream of a college education.

I. WHAT TO EXPECT FRESHMAN YEAR

Drop & Go: For many students this will be their first time leaving and living away from home. We encourage you to take the time out to visit the campus so that you can get a feel for the place your child will reside for the academic year. Upon moving your child onto campus, expect your son or daughter to immediately have a sense of independence. They will want to begin college life immediately, in other words, “thanks mom or dad for bringing me here, but I think I can begin handling this on my own”. Try not to feel as if your child is unappreciative of your love, care, protection, and the money you just spent on their fall tuition bill. Feel good about the values and ethics that you have instilled in your young adult for the past 17 or 18 years. These values and principles will be what they hold on to in order to survive college…so drop them off and leave with ease.

Calls Home: Usually you will find the behavior of your young adult to be similar as it was when you observed them at home. There will be others who will make drastic changes, and you may feel as if this certainly is not the child you raised. Do not be alarmed. It is probably their way of adjusting. But despite the changes, expect your child to call home. Some will call frequently and some will call a little, but when they do, be prepared for your young adult to tell you about their college experiences, what other kids have or do not have in comparison to their possessions, etc. Sometimes your college student may not share a thing about their experience. They may just want to hear a familiar voice and of course ask for money. Regardless of why your college student calls, take the opportunity to encourage and support them. Let them know that you are proud of their decision to go to college…this will go a long way. The most important thing is to communicate honestly and as often as possible.

Money, Money and more Money: If you have not been told, college students need money. There will be expenses for books, toiletries, hanging out with friends on the weekend, cell phone bills, basketball games, etc…you name the cause, there will be a need for money. Just as your student had expenses as high school students, they will have similar expenses as college students, but more. Many college students go into a crisis because of their worries about money. We encourage you to speak openly and honestly about what you can and cannot afford. Your college student will appreciate it in the long run. In college, there are few students who can pay the full cost. Some have no money at all. Most can manage if they budget correctly. When you have provided the best that you can, encourage your young adult to seek out additional resources. Suggest that they visit the student employment office or career services. There will be opportunities available for financial growth. Your college student may need to take on some of
the responsibility as well, by working a few hours a week; we suggest no more than 10 hours for first year students. Your college student should save money from their summer job to the extent that they are able. Teach them to prioritize what they need versus what they want. Budgeting is the key to surviving college.

**Home Alone:** For some parents their children are their best friends. We realize that it may be difficult for you to let go, especially if this is your first kid going to college. Take this time to reflect on all that you have contributed to the development of your child. Be excited about his/her desire to branch out and to enrich his/her life academically and socially. This may be the opportunity for you to consider taking a college course or two. Do not look at this time as a time that you are alone, but embrace this time for rest or for you to do something new. It will make the awaited return of your college student an enjoyable one. Sometimes it is hard to let go because you depend on this child to help with their brothers or sisters, or to bring in extra income after school. You must let them go. Their college education will benefit the entire family in the long run. Their success will be your success.

**“I Wanna Come Home”:** Expect at any time during the semester or academic year that your college student will want to come home. Your may hear from your child, “my classes are too difficult, my professor doesn’t like me, I can’t stand my roommate, you are spending too much money for me, I miss my friends …” These are just a few examples of what your college student may say to you in order to come home. The main support system for a college student comes from you. Understand your college student is going through a transitional period. We suggest that when your child desires to come home, encourage him/her to wait until the school has an official break. If they are feeling home sick, suggest that they find a buddy from their home, old high school, etc. to bridge the gap of missing home until their break. Suggest that they speak to their college advisor or some other administrator they trust. Remember to budget for their trips home. Remind your child that home will always be there, even after they have finished out the year.

**II. HOW TO SUPPORT YOUR CHILD**

Your young adult will face many challenges and triumphs while in college. The most important thing to a college student is knowing that their family is behind them 100%. Your college student will need to know that your support is there for them before they leave for school. The first semester is the toughest for most students and usually their grades reflect these challenges. Adjusting to a college schedule, having a regular study pattern, feeling out the professor, acclimating to a new environment, meeting new people, finding their place and fitting in to the college routine all play a role in college life. Parents need to encourage his/her young adult to go along with the changes. Encourage them to seek help at the first sign of academic trouble by going to their academic advisors or get a tutor when necessary. Suggest that they get to know their professors and get to know them well. It could mean the difference between getting a “C” and a “B”. Upper class students are great resources as well. They will generally have the insights on what classes to take, what advisor is most helpful as well as other college survival techniques. If you attended college and remember the “good ole days”, discuss with your child what worked well for you and what did not. Remember that during this time your college student will be discovering who he/she is as an adult. College is the place where students will be
exposed to new subjects, ideas, and experiences. Know that your child will make some good choices and some that are not so good. Always be there to support them. All of these things will foster good attitudes toward college and help to build the confidence of your college student.

III. HOW TO WORK WITH THE COLLEGE OR UNIVERSITY

Once your child enters into college, there will be a fine line between what you can and cannot do for your student. Some parents will have a difficult time letting go and others will really leave the responsibility up to the student. Regardless of the role you will take, there are certain areas that require parental participation and other areas where the parent’s role is extremely limited. The hands on, hands off policy with parents and their college student can be pretty tricky. Do not get caught up with the policy issues, but rather look for an opportunity to be supportive. A law called FERPA binds colleges and universities from releasing certain student information.

FERPA: stands for Family Educational Rights and Privacy Act (sometimes called the Buckley Amendment). Passed by Congress in 1974, the Act grants four specific rights to the adult student:

- The right to see the information that the institution is keeping on the student.
- The right to seek amendment to those records and in certain cases append a statement to the record.
- The right to consent to disclosure of his/her records.
- The right to file a complaint with the FERPA Office in Washington.

We would like you to pay special attention to the area of your adult student’s “right to consent to disclosure of his/her records.” This simply means that your college student can choose not to have his/her grades released to the parent, not have his phone/address and other information available to the public.

DC-CAP Role: If you recall, DC-CAP collected an “Authorization Form” signed by you and your child. The form gives DC-CAP access to information regarding your child’s grades, academic records and financial aid packages. This access allows DC-CAP to work with the college or university on behalf of your child’s interests. For the next five years, DC-CAP will monitor your child’s academic progress, negotiate for the maximum financial aid, work with academic advisors in the event of academic trouble, provide additional financial aid if your child is eligible and assist and encourage your child to complete their college education. DC-CAP is there for you and your child as they progress through their college career.

Mail & Correspondence: Administratively speaking, most colleges will send all correspondence to the student directly. The student will become fully responsible for responding to standard and special requests on a regular basis. You could be a few miles away or a few hundred miles away, however you can assist the college by making your college student aware of his/her new found responsibilities. Motivate your student to open and read all mail and respond in a timely manner. When there is confusion, your college student should contact the appropriate school personnel.
**College Financing & Billing:** Parents will almost always be involved with the college student’s money matters. Your involvement begins with completing the financial aid forms and applications. Usually, the billing statement from the school will be sent to your home address. Making sure that the student’s bill is paid on time is important. If you are unable to pay a balance in full, ask about deferments, payment plans and/or alternative options. Doing so early will help you avoid additional fees later as well as keep your college student in class. If you have questions, contact the college’s Student Accounts office or Bursar’s office for assistance.

**Quick Tips on Working with the College or University**

- Respond to correspondence in a timely manner.
- Open all mail and correspondence from the school.
- Call the appropriate department if you have concerns.
- Provide requested financial aid documents and honor deadlines.
- Respect your college student’s right to privacy.
- Acknowledge and pay bills on time.
- If you are having financial difficulties, contact the financial aid office.

**IV. RESIDENCE LIFE**

There are several issues that parents should be familiar with regarding campus life and living in a dorm. The following section presents some of these issues. We recommend that you also refer to the “Residence Life” section in Chapter One.

**Roommate Selection:** The first year student is sent information from the Residence Life Department on the roommate selection process. This is done after a housing deposit has been paid. The residence life office will need to know certain information on the student’s habits and characteristics. Usually this will include such questions as are you neat or tidy, smoker or non-smoker, early riser or late for bed. They may even ask if you have a preference for a roommate based on ethnic background, common interests and/or common religions. Rarely will first year students have the opportunity to select their own roommate. Learning to live with a roommate can be an important part of the college experience. Your college student will have an opportunity during the 2nd, 3rd and 4th years to select their roommate. Most often, the students who roomed together their first year will do so in subsequent years or at least be near one another. Sometimes the roommate situations do not work out well, but again remember that the experience will be a learned lesson.

**Roommate Trouble:** If your child does not get along with their roommate, they should contact the Resident Assistant (RA). Your child will be required to follow the proper rules as established by the college. Unless your child is in danger, it is rare that roommates are changed. Students will be required to meet with their RA to set up a meeting between themselves and their roommate. The RA is trained to handle these issues and to be a mediator between the students.
When the RA is unable to help the student, he or she will refer the case to the Resident Director (RD).

**Resident Assistance/Resident Directors:** These are upper class undergraduate students and/or graduate students enrolled at the institution who have been trained to work with students in a residential setting. These advisors live in the dorms with the students and are available to counsel, mediate, monitor and be a friend to your college student. The Resident Assistant is assigned to a group of young men and/or women on a floor in a dorm. The number of RA’s is dependant upon the number of students in the dorm. A Resident Director lives in the dorm, like the resident assistants; however, he/she supervises and guides the RAs. The resident director will act as a mediator between the student, the RA and the administration in cases that need special attention from the residence life.

**Curfews:** Most colleges do not have curfews for students. The college recognizes a student’s independence and their ability to govern themselves, however as noted, the RA will help manage the dorm life. In schools where there is an enforced curfew schedule, visitors are generally required to leave by 11pm Sunday through Thursday and Fridays and Saturdays by 1am. Check with your college student’s Residence Life Department for more specifics.

**Single-sex Dorms vs. Coed Dorms:** Single-sex dorms and coed dorms are part of most colleges and universities. Single sex dorms are simply dorms that are designated for the male or female students only. Coed dorms have males and females separated by floors. There are separate bedrooms, bathrooms and showers that are designated for the male and female students. If your child is given a choice, you should sit down with them and discuss the pros and cons of each alternative.

**V. ACADEMIC ISSUES**

**Grade Drop:** As mentioned earlier, the academic challenges that your college student will face will be difficult during the first year. It takes time for students to get acclimated to the academic and social environment. As a general rule, all first-year college students’ grade point averages drop one entire grade point the first year. This means that if your student had a solid “B+” average in high school, there are great chances that your child will come home from college with a “C+” average. This does not mean that your child is slacking off, but rather learning to balance classes, the workload, and social activities.

Sometimes students can go in either extreme. They will either do too much studying and not take a break, or party too much and not study enough. We encourage you to talk to your college student about the proper balance between studying and relaxation.

**Coursework:** DC-CAP monitors and supports students for up to 5 years. We do not advocate that your student be overloaded with excessive classes. Our recommendation is that a student should not enroll in more than 12-13 credit hours per semester their first year. This is the minimum requirement to be a full-time student. This allows a new college student time to make the adjustment to college work and college life. Some colleges will suggest that a student enroll in 15-17 credit hours, this is not necessary the first year. Students may choose to pick up an extra class in the spring semester or take the option to go to summer school. Discuss with your
college bound student what his/her strengths and weaknesses are. They should take a combination of classes/subjects they consider hard and some that are less difficult. This will help maintain their grade point average. We suggest you strongly advise your child to meet with his/her college academic advisor immediately.

**Remedial coursework:** Some college students who have been admitted to college are required to do remedial work. This does not mean that your kid is not smart, but rather may require more work in a particular subject matter like math or English. If you know that your college bound student is entering into college with a high school G.P.A. that is a 2.5 or “C+ average or below, then we strongly advise you to have your student enroll with tutorial/support services immediately upon entering college. This will ensure that your college student is getting the necessary support to keep up with the challenging classes.

**Keeping Track of Progress:** Ask your student about his/her grades and academic progress frequently. As stated earlier, the grades of an “adult” student, 18 years or older are not sent to the parents. Let your child know that as the parent who is supporting them it is important they keep you up to date on how they are doing. We encourage you to continue a close and open relationship with your college student and provide an environment for them to be free to discuss their strengths and weaknesses. Promote good study habits and the importance of asking for help. Get to know your college student’s academic and financial aid advisors.

**Academic Troubles:** Many students get into academic troubles during their freshman year. In the event the trouble is serious, your child may face academic probation or academic suspension. Listed below are their definitions and the consequences associated with them.

**Satisfactory Academic Progress (SAP):** Federal regulations require colleges and universities to establish and apply reasonable standards of satisfactory progress for the purpose of the receipt of financial assistance under the programs authorized by Title IV of the Higher Education Act. The law requires institutions to develop policies regarding satisfactory academic progress (SAP). Each institution must design criteria which outline the definition of student progress towards a degree and the consequences to the student if progress is not achieved. Students who wish to be considered for financial aid must maintain satisfactory progress in their selected course of study as set forth in this policy.

**Institutional Policy:** Colleges and universities have their own policies as they relate to SAP. Offices of Financial Aid tend to evaluate their students at either the beginning of each semester or academic year. This evaluation process usually includes analyzing grade point average (GPA) and credit hour completion.

- **Credit Hour Completion**
  Students are usually required to meet a measure of incremental progress. This means that students must usually complete more than 67% of attempted credits per semester.

- **Maximum Time Frame Limitation**
  Students are subject to a quantitative measure of progress. Students must complete requirements for a degree within 150% of standard time frame (for instance, a student enrolled in a 2 year program may take no longer than 3 years to complete it or a student enrolled in a 4 year program may take no longer than 6 years to complete it).
Academic Warning: A term used when the student fails a class and/or is unable to maintain the minimum grade point average requirement for their college for one semester. For first year college students only, the minimum GPA requirement ranges between a 1.5 and 2.0 for most schools. Students who have been classified as being on warning will be able to receive financial assistance. An academic warning does not remain permanently on the academic transcript.

Academic Probation: A term used when the student fails a class and/or is unable to maintain the minimum grade point average requirement for their college for two consecutive semesters. Most colleges require that students secure a cumulative average of 2.0 and must successfully pass all courses. However, for first year college students, some schools have a more flexible cumulative GPA, which ranges from 1.5 – 2.0. Students who fail to secure the minimum GPA required by their college, may return to school, however the student is ineligible for financial assistance until the probation is removed. Students who fail to meet the minimum requirements will need to pay for college from resources other than Federal assistance. Once the probation is lifted, the student can then receive federal financial aid. An academic probation status does not remain permanently on the academic transcript.

Academic Dismissal: A term used when a student has failed to earn a minimum cumulative GPA required by an institution for 3 consecutive semesters. Students who are academically dismissed cannot return to that college. In cases where a student is academically dismissed, the dismissal is permanent. Students can however, start fresh at another institution and may be eligible for federal financial aid.

Academic Suspension: A term used when a student has been cited for a college violation, such as plagiarism, a campus crime, underage drinking, cheating or some other academically related incident. Students who are suspended from school go before a college court and are judged by their peers, academic deans and other university officials. A decision of academic suspension can mean that the student is dismissed from college for up to an academic year or permanently.

We strongly advise you to have your son or daughter seek out the academic help they need by meeting with their professors and/or getting additional tutoring for classes that cause them trouble before they are placed on academic probation. If your college student is in academic trouble, have them meet with their academic and financial aid advisors immediately to discuss their options.
V. CONTACT THE DC-CAP OFFICE

Whether you have a child in college or younger children still in high school, DC-CAP staff is available to provide assistance to you. DC-CAP high school advisors provide assistance to students who are preparing for college. High school advisors are located in the DC-CAP College Information Resource Center (CIRC) in each District public high school as well as several charter schools. Each CIRC houses college catalogs, college applications, financial aid forms, online college databases and other resources for individual student use throughout their college planning period.

By working directly with DC-area high school students within their own schools, DC-CAP advisors help motivate and prepare students to enter and graduate from college. Students have the opportunity to attend individual meetings and group sessions with advisors who lead specialized workshops such as: Why Go to College; Planning Your Curriculum; SAT and ACT Test Taking Tips; College Survival Tips and Choosing a Career.

If you are the parent or guardian of a high school student, we encourage you to visit your school's DC-CAP College Information Resource Center or you may also contact the DC-CAP Main Office, conveniently located in downtown DC at:

DC-CAP
1029 Vermont Avenue, NW
Suite 400
Washington, DC 20005
Toll free: (866) 729-2025
Website: www.dccap.org

To contact the Resource Center of your son’s or daughter’s high school of attendance, please see the following list.

Anacostia Senior High School
anacostia@dccap.org

Ballou / STAY Senior High School
ballou@dccap.org
balloustay@dccap.org

Banneker Senior High School
banneker@dccap.org

Booker T. Washington Public Charter School for Technical Arts
bookertwashington@dccap.org

Capital City Public Charter School
capitalcity@dcccap.org

Cardozo Senior High School
cardozo@dccap.org

Cesar Chavez Public Policy Charter School
cesarchavezch@dccap.org (Capitol Hill)
cesarchavezparkside@dccap.org (Parkside)

Columbia Heights Educational Campus
bell@dccap.org

Coolidge Senior High School
coolidge@dccap.org

Dunbar Senior High School
dunbar@dccap.org
<table>
<thead>
<tr>
<th>School Name</th>
<th>Email Address</th>
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<tbody>
<tr>
<td>Duke Ellington School for the Performing Arts</td>
<td><a href="mailto:ellington@dccap.org">ellington@dccap.org</a></td>
</tr>
<tr>
<td>Eastern Senior High School</td>
<td><a href="mailto:eastern@dccap.org">eastern@dccap.org</a></td>
</tr>
<tr>
<td>E.L. Haynes Public Charter School</td>
<td><a href="mailto:elhaynes@dccap.org">elhaynes@dccap.org</a></td>
</tr>
<tr>
<td>Friendship Collegiate Academy</td>
<td><a href="mailto:friendship@dccap.org">friendship@dccap.org</a></td>
</tr>
<tr>
<td>Hospitality Public Charter School</td>
<td><a href="mailto:hospitality@dccap.org">hospitality@dccap.org</a></td>
</tr>
<tr>
<td>I.D.E.A. Public Charter School</td>
<td><a href="mailto:idea@dccap.org">idea@dccap.org</a></td>
</tr>
<tr>
<td>KIPP DC College Preparatory High School</td>
<td><a href="mailto:kipp@dccap.org">kipp@dccap.org</a></td>
</tr>
<tr>
<td>Luke C. Moore Academy</td>
<td><a href="mailto:lukemoore@dccap.org">lukemoore@dccap.org</a></td>
</tr>
<tr>
<td>Maya Angelou Public Charter School</td>
<td><a href="mailto:mayaangelou@dccap.org">mayaangelou@dccap.org</a></td>
</tr>
<tr>
<td>McKinley Technology High School</td>
<td><a href="mailto:mckinley@dccap.org">mckinley@dccap.org</a></td>
</tr>
<tr>
<td>National Collegiate Preparatory Public Charter School</td>
<td><a href="mailto:nationalcollegiate@dccap.org">nationalcollegiate@dccap.org</a></td>
</tr>
<tr>
<td>Next Step/El Proximo Paso Public Charter School</td>
<td><a href="mailto:nextstep@dccap.org">nextstep@dccap.org</a></td>
</tr>
<tr>
<td>Options Public Charter School</td>
<td><a href="mailto:options@dccap.org">options@dccap.org</a></td>
</tr>
<tr>
<td>Perry Street Preparatory Public Charter School</td>
<td><a href="mailto:perrystprep@dccap.org">perrystprep@dccap.org</a></td>
</tr>
<tr>
<td>Phelps Architectural, Construction, and Engineering High School</td>
<td><a href="mailto:phelps@dccap.org">phelps@dccap.org</a></td>
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<tr>
<td>Richard Wright Public Charter School</td>
<td><a href="mailto:richardwright@dccap.org">richardwright@dccap.org</a></td>
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<tr>
<td>Roosevelt / STAY Senior High School</td>
<td><a href="mailto:roosevelt@dccap.org">roosevelt@dccap.org</a></td>
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<tr>
<td>School Without Walls Senior High School</td>
<td><a href="mailto:schoolwithoutwalls@dccap.org">schoolwithoutwalls@dccap.org</a></td>
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<tr>
<td>Spingarn / STAY Senior High School</td>
<td><a href="mailto:spingarn@dccap.org">spingarn@dccap.org</a></td>
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<tr>
<td>The SEED Public Charter School</td>
<td><a href="mailto:seed@dccap.org">seed@dccap.org</a></td>
</tr>
<tr>
<td>Thurgood Marshall Academy Public Charter School</td>
<td><a href="mailto:thurgood@dccap.org">thurgood@dccap.org</a></td>
</tr>
<tr>
<td>Washington Latin Public Charter School</td>
<td><a href="mailto:washingtonlatin@dccap.org">washingtonlatin@dccap.org</a></td>
</tr>
<tr>
<td>Washington Mathematics, Science &amp; Technology Public Charter School</td>
<td><a href="mailto:wmst@dccap.org">wmst@dccap.org</a></td>
</tr>
<tr>
<td>Washington Metropolitan Public Charter School</td>
<td><a href="mailto:washmetro@dccap.org">washmetro@dccap.org</a></td>
</tr>
<tr>
<td>Wilson Senior High School</td>
<td><a href="mailto:Wilson1@dccap.org">Wilson1@dccap.org</a></td>
</tr>
<tr>
<td>HD Woodson Senior High School</td>
<td><a href="mailto:hdwoodson@dccap.org">hdwoodson@dccap.org</a></td>
</tr>
<tr>
<td>YouthBuild Public Charter School</td>
<td><a href="mailto:youthbuild@dccap.org">youthbuild@dccap.org</a></td>
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</tbody>
</table>
Part III: Appendix
STUDENT AUTHORIZATION & EDUCATIONAL RELEASE

Student Name (Please Print): ______________________________________________________

Parent/Guardian Name (Please Print): _____________________________________________

Permanent Home Address: ________________________________________________________

Home Phone #: ___________________________ Cell Phone #: __________________________

Student Email: ___________________________ Parent Email: __________________________

College/University: _____________________________________________________________
(If college has not been selected, please notify DC-CAP once chosen.)

Your Campus Mailing Address: ___________________________________________________

Student Signature: ___________________________ Date: _____________________________

I authorize The District of Columbia College Access Program (DC-CAP) to have access to my college/university academic, financial, and enrollment records. I authorize DC-CAP to amend this form with the name of a new institution in the event I transfer from the college designated above. I authorize DC-CAP to share my student record data with my institution of attendance. I authorize DC-CAP to share my financial and social security number with their banking institution in order to facilitate the processing of any scholarship awards. I authorize DC-CAP to access my records, including the DC OneApp, from the DC Office of the State Superintendent of Education (OSSE) for the purposes of enrollment and financial aid verification. This authorization is valid for a maximum of six years after high school graduation or upon graduation from college, whichever comes first.

I acknowledge that it is my responsibility to provide enrollment information to DC-CAP per term in order for scholarship funds to be released to my institution of attendance. I must provide this information at least forty-five (45) days prior to the end of each term. I understand that I must meet the requirement of a minimum cumulative 2.0 grade point average to remain eligible for DC-CAP awards.

PARENT/GUARDIAN SIGNATURE REQUIRED IF STUDENT IS UNDER 18:

Parent/Guardian Signature: ___________________________________________ Date: ____________
DC-CAP Financial Aid Form for Non-US Citizens

The financial information requested is solely for the basis of determining eligibility for the DC-College Access Program’s Last Dollar Award calculation. In order to be eligible for these resources, the student must be enrolled for a minimum of twelve (12) credit hours every semester. Along with this form, you will need to submit a semester bill and an “Authorization Form,” which will allow us to collect enrollment and grade information each semester. DC-CAP is a non-profit organization and is funded by private resources. We are not affiliated with any local, state or federal government agency and receive no funds from any of these entities. All information collected is confidential and remains in the custody of the DC-CAP.

A. STUDENT INFORMATION

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>M.I</th>
<th>Social Security Number</th>
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<tr>
<th>Address (Include Apt No)</th>
<th>Date of Birth</th>
<th>Age</th>
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<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
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<tr>
<th>Telephone Number (include area code)</th>
<th>Email Address</th>
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<tr>
<th>DC Public/Charter High School Attended</th>
<th>Graduation Date</th>
<th>College or University Attending</th>
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</table>

**YOU MAY BE ELIGIBLE TO RECEIVE FEDERAL ASSISTANCE. YOU WILL NEED TO COMPLETE THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA), TO BE CONSIDERED FOR FEDERAL FINANCIAL AID.**

Check the box that applies to your current citizenship status.

- [ ] I am a US Citizen **
- [ ] I am a Permanent Resident of the United States **
- [ ] I am a Temporary Resident of the United States **
- [ ] I am not a US Citizen or a Permanent Resident of the US

What languages are spoken in your home?

Primary Language: ______________________________ Secondary Language(s): ______________________________

Of the languages indicated, which are you fluent? ______________________________

In what country were you born? ______________________________

Indicate your enrollment plans for the next academic year. Indicate how you plan to pay for college next year.

- [ ] I will be a full-time student with at least 12 credit hours.  
- [ ] I will be enrolled in school for at least 6 credit hours.
- [ ] I will enroll for less than six-credit hours.
- [ ] I will not be enrolled in school.
- [ ] My parents will pay the full cost for college.
- [ ] I have won a scholarship that covers my full cost.
- [ ] I will need financial assistance to pay for school.
- [ ] I will not be enrolled in school.

B. STUDENT'S EMPLOYER INFORMATION

Are you employed? ________

What is your annual salary? ________________ (Provide a pay stub or tax return)

Will you work during the summer? ________

Are you planning to work during the academic year? ________

What is your anticipated income for: previous summer ________ current academic year ________

Employer’s Name, Address & Telephone: ___________________________________________________________
DC-CAP Financial Aid Form for Non-US Citizens

C. PARENT/GUARDIAN HOUSEHOLD INFORMATION

Parent’s/Guardian’s Name

Address (Include Apt No)

City State Zip Code

Home telephone number (include area code)

Check the box that applies to your current citizenship status.

☐ I am a US Citizen
☐ I am a Permanent Resident of the United States
☐ I am a Temporary Resident of the United States
☐ I am not a US Citizen nor a Permanent Resident of the United States

Number of family members who are currently living with you and you provide support? _______

Of the family members living with you, how many are in college not including the student listed above? _______

D. PARENT’S EMPLOYER INFORMATION

Employer’s Name & Address: __________________________________________________________

Work Phone Number: ____________________________

What is your annual salary, wages or earnings? ________________ Enclose your current pay stub or tax return.

E. SIGN THIS FORM

By signing this form, we certify that the information reported on this form is complete and correct. At least one parent or guardian must sign this form.

Student Date

Parent Date

SUBMIT THIS FORM DIRECTLY TO YOUR DC-CAP ADVISOR OR MAIL TO:

DC-CAP
1029 Vermont Avenue NW, Suite 400
Washington, DC 20005
Telephone (202) 347-6546
Fax (202) 783-4026
A five digit number that represents your Expected Family Contribution (EFC). It may be all zeroes, or a number that starts with zeroes, but it must not be blank.
For example: 00400 is an EFC of $400. 00000 is an EFC of $0. 10000 is an EFC of $10,000.
These two pages will show the information you provided on your FAFSA. Not all lines will be filled in.

**FAFSA Data**

Assumed fields, based on the data you entered, are marked with an **(*)** sign.

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
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<tr>
<td>1. Student’s Last Name</td>
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<tr>
<td>2. Student’s First Name</td>
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<tr>
<td>3. Student’s Middle Initial</td>
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<td>4. Student’s Permanent Mailing-Address</td>
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<td>5. Student’s Permanent City</td>
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<td>6. Student’s Permanent State</td>
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<td>7. Student’s Permanent ZIP Code</td>
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<tr>
<td>8. Student’s Social Security Number</td>
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<td>9. Student’s Date of Birth</td>
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<tr>
<td>10. Student’s Permanent Home Phone Number</td>
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<td>11. Student’s Driver’s License Number</td>
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<tr>
<td>12. Student’s Driver’s License State</td>
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<td>13. Student’s Email Address</td>
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<td>14. Student’s Citizenship status</td>
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<td>15. Student’s Alien Registration Number</td>
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<td>16. Student’s Marital Status</td>
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<td>17. Student’s Mental Status Date</td>
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<td>18. Student’s State of Legal Residence</td>
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<tr>
<td>19. Was student a Legal Resident Before January 1, 2007?</td>
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<tr>
<td>20. Student’s Legal Residence Date</td>
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<td>21. Is the Student Male or Female?</td>
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<td>22. Regular Student, Own household, own finances?</td>
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<td>23. Drug Conviction affecting Eligibility?</td>
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<td>24. Father’s Educational Level</td>
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<td>25. Mother’s Educational Level</td>
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<td>26. High School or Equivalent Completed?</td>
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<td>27a. Student’s High School Name</td>
<td></td>
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<td>27b. Student’s High School City</td>
<td></td>
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<tr>
<td>27c. Student’s High School State</td>
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<tr>
<td>28a. First Bachelor’s Degree by July 1, 2012?</td>
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<tr>
<td>29. Student’s Grade Level in College (2012-2013)</td>
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<tr>
<td>30. Type of Degree/Certificate</td>
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<tr>
<td>31. Interested in Work-study?</td>
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<tr>
<td>32. Student Filing 2011 Income Tax Return?</td>
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<tr>
<td>33. Student’s Type of 2011 Tax Form Used</td>
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<tr>
<td>34. Student Eligible to File a 1040A or 1040EZ?</td>
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<tr>
<td>35. Student’s 2011 Adjusted Gross Income</td>
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<tr>
<td>36. Student’s 2011 U.S. Income Tax Filed</td>
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<td>37. Student’s 2011 Exemptions Claimed</td>
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<td>38. Student’s 2011 Income Earned from Work</td>
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<tr>
<td>39. Student’s 2011 Income Earned from Work</td>
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<tr>
<td>40. Student’s Total of Cash, Savings, and Checking Accounts</td>
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<tr>
<td>41. Student’s Net Worth of Current Investments</td>
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<tr>
<td>42. Student’s Net Worth of Businesses/Investment Farms</td>
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<tr>
<td>43a. Student’s Education Credits</td>
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<td>43b. Student’s Child Support Paid</td>
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<tr>
<td>43c. Student’s Taxable Earnings from Need-Based Employment Programs</td>
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<td>43d. Student’s Grant and Scholarship Aid Reported in AGI</td>
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<tr>
<td>43e. Student’s Taxable Contract Pay Reported in AGI</td>
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<tr>
<td>43f. Student’s Cooperative Education Earnings</td>
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<tr>
<td>44a. Student’s Payments to Tax-Deferred Pensions &amp; Savings</td>
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<tr>
<td>44b. Student’s Deductible Payments to IRA/Ksep/Hother</td>
<td></td>
</tr>
<tr>
<td>44c. Student’s Child Support Received</td>
<td></td>
</tr>
<tr>
<td>44d. Student’s Tax-Exempt Interest Income</td>
<td></td>
</tr>
<tr>
<td>44e. Student’s Unearned Portion of Pensions</td>
<td></td>
</tr>
<tr>
<td>44f. Student’s Housing, Food, &amp; Living Allowances</td>
<td></td>
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<tr>
<td>44g. Student’s Unearned Portion of Pensions, Education Benefits</td>
<td></td>
</tr>
<tr>
<td>44h. Student’s Other Unearned Income or Benefits</td>
<td></td>
</tr>
<tr>
<td>45. Money Received or Paid on Student's Behalf</td>
<td></td>
</tr>
<tr>
<td>46. Student Born Before January 1, 1997?</td>
<td></td>
</tr>
<tr>
<td>47. Is Student Married?</td>
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<tr>
<td>48. Working on Master’s or Doctorate in 2012-2013?</td>
<td></td>
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<tr>
<td>49. Is Student on Active Duty in U.S. Armed Forces?</td>
<td></td>
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<tr>
<td>50. Is Student a Vet?</td>
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<tr>
<td>51. Does Student Have Children He/she Supports?</td>
<td></td>
</tr>
<tr>
<td>52. Does Student Have Dependents Other than Children/Spouse?</td>
<td></td>
</tr>
<tr>
<td>53. Is student's Ward of Court/Foster Care?</td>
<td></td>
</tr>
<tr>
<td>54. Is or was student an Emancipated Minor?</td>
<td></td>
</tr>
<tr>
<td>55. Is or was student in Legal Guardianship?</td>
<td></td>
</tr>
<tr>
<td>56. Is student an Unaccompanied Homeless Youth as Determined by High School/Houseless Liaison?</td>
<td></td>
</tr>
<tr>
<td>57. Is student an Unaccompanied Homeless Youth as Determined by HUD?</td>
<td></td>
</tr>
<tr>
<td>58. Is student in Risk of Homelessness?</td>
<td></td>
</tr>
<tr>
<td>59. Parental Marital Status</td>
<td></td>
</tr>
<tr>
<td>60. Father’s/Surrogate’s Social Security Number</td>
<td></td>
</tr>
<tr>
<td>61. Father’s/Surrogate’s Last Name</td>
<td></td>
</tr>
</tbody>
</table>
Changing Lives by Giving Every Child a Chance at a College Education

For more information about the District of Columbia College Access Program:

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Suite 400
Washington, DC 20005
Telephone: (866)729-2025
Website: www.dccap.org