

ISM

College

Planning

Division

17722 Irvine Boulevard
Tustin, California 92780
(800) 488-1474 Ext. 702



COLLEGE PLANNING SERVICES



*Making your child's college
education a reality*

División de Planificación para Colegio

Aplicación para Servicios

Cuando su alumno este en el penúltimo año de preparatoria, esta listo para usar estos servicios. Un pago de honorario es requerido. Cualquiera de los servicios que aproveche, será necesario que el alumno someta la Free Application for Federal Student Aid (FAFSA). Esa forma es disponible del consejero de la preparatoria, bibliotecas publicas, la oficina de ayuda financiera, el departamento de Educación llame al 1-800-433-3243, el Internet (www.fafsa.ed.gov) o en la oficina de ISM. Esta forma es disponible a fin de Noviembre, principio de Diciembre durante el ultimo año escolar de la preparatoria y no puede ser enviada hasta después del primer de Enero. Hay plazos de parte del estado para someter estas formas, dependiendo del estado donde se encuentra el colegio que el estudiante elija, no necesariamente es el estado de residencia. Si el plazo se acerca, someta la forma directamente al centro de procesar. En otro caso puede someterlas a las oficinas de ISM para que sean repasadas. Si necesita una forma por favor de marcar el cuadro apropiado que se encuentra abajo. El estudiante debe tener un número de Seguro Social válido.

Servicios:

- Un numero 800 para acceso a un consejero de ayuda financiera. (800) 488-1474, extensión 702.
- Un planificador personal hadado de información del programa y guía
- Un repaso de la forma Free Application for Federal Student Aid (FAFSA) para asegurar exactitud y ue la forma se llenada completamente. Esto ayudara a la familia estar en la mejor posición para calificar según la necesidad.
- Una búsqueda de becas sobre el Internet para localizar fuentes de becas y prestamos fuera de programas federales. Estos recursos son perdidos de parte de estudiantes. Este servicio le ahorra mucho tiempo.
- Un perfil de colegio o carrera para asistir al estudiante y su familia en elegir el colegio y carrera apropiada basado en la necesidad y deseo del estudiante. Este servicio es muy valioso para el estudiante.

Me gustaría aplicar para los servicios mencionados arriba. Formas e instrucciones serán enviadas inmediatamente. Entiendo que \$65.00 dólares cubre a un estudiante para todos los servicios mencionados arriba durante la experiencia de colegio. Una aplicación y honorario adicional es requerido por cada estudiante. Llame para solicitar aplicaciones adicionales

Adjunto esta la forma FAFSA completa de la información requerida.

Por favor manden una forma FAFSA en blanco para el año académico que empieza Septiembre 20__

Nombre del agente: _____ Código del agente: _____

Nombre del Miembro: _____ Certificado/Póliza#: _____

Dirección de correo electrónico: _____ Fecha de graduación: _____

Nombre del estudiante: _____ Fecha de nacimiento: _____

Dirección del estudiante: _____ No. de seguro social: _____

Teléfono: _____ Teléfono opcional: _____

Total honorario pagado: _____ Firma: _____

Cheque ___ Money Order ___ Visa ___ MC ___ (4% cargo por servicio con tarjeta de crédito)

Numero de Tarjeta de crédito _____ Fecha de expiración _____

Por favor de enviar a College Planning Division, 17722 Irvine Blvd., Tustin, CA 92780

Contact your Agent or:

College Planning Division
Interstate Specialty Marketing, Inc.
17722 Irvine Blvd.
Tustin, CA 92780

1-800-488-1474 ext. 702

College Planning Division

Application for Services

When your student is mid-way through the junior year of high school, you are ready to begin using these services. The payment of a fee is required. Whatever the services you wish to use, it will be necessary for your student to ultimately submit a Free Application for Federal Student Aid (FAFSA) form. That form is available from high school guidance counselors, public libraries, college financial aid offices, the Department of Education (call 800-433-3243), the internet (www.fafsa.ed.gov) or this office. The form is available in the late November, early December time frame of the senior year, and cannot be mailed until after January first of the senior year. There are state deadlines for submitting the form. That is the state in which the college the student plans to attend is located, not necessarily your state of residence. If the deadline is approaching, submit the form directly to the central processing system. If not, submit it to this office for review. If you need a form, please check the item below. Student must have a valid social security number.

Services:

- An 800 number to access a financial aid counselor. 800-488-1474, extension 702.
- A personal planner filled with important program information and guidance.
- A review of the Free Application for Federal Student Aid (FAFSA) form to insure accuracy and completeness. This will assist the family to be in the best position to qualify for need-based programs.
- An on-line scholarship search to locate sources of scholarships, grants and loans outside the federal programs. Many students miss these resources. This service saves you a lot of time.
- A college/career profile to assist the student and family in selecting the appropriate college and career, based on the needs and desires of the student. This is a very valuable service.

I would like to apply for the services described above. Forms and instructions will be sent to me immediately. I understand that \$65.00 covers one student for all services listed above for the duration of the college experience. An additional application and fee is required for each subsequent student in your family. Call to request additional applications.

Completed FAFSA form is enclosed.

Please send me a blank FAFSA form for the academic year beginning September 20__

Agent's Name (Print): _____ Agent's Code #: _____
Member's Name: _____ Certificate/Policy #: _____
Member's e-mail address _____
Student Name: _____ Date of Birth: _____ Sex: _____
Student Address: _____ SSN: _____
_____ Grad. Date: _____
Daytime Phone: _____ Evening Phone: _____
Total Fee Paid: _____ Signature: _____
Check _____ Money Order _____ Visa _____ MasterCard _____ (4% service charge with credit card)
Card Number _____ Expiration Date _____

Send to ISM, College Planning Division, 17722 Irvine Blvd. Tustin, CA 92780

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WHY USE A COLLEGE PLANNING SERVICE ?

If you are like most parents, you see a college education in your children's future. One of the most precious gifts you can give your children is the opportunity to attend college and receive the training and higher education that they will need to succeed in the high pressure world we live in. The ever increasing costs associated with attending college, and the idea of being able to afford it, makes college a seemingly unattainable dream. Knowing that a college education is so important, you continue to envision that eventuality.

Through research, you can determine what needs to be done. Why do you need college planning services when there is nothing involved that you can't do for yourself? Why use a college planning service when you read about scams in the media? Certainly, there are problem programs, but the media doesn't tell you the entire story. You need to check it out.

It is true that you can complete this entire process yourself. The catch is, will you do it? Do you have the resources at hand to research the answers to all your questions? Do you have the expertise to understand and assimilate all the information that is available to you? More importantly, do you have the time required to accomplish these things in a timely manner, in order to meet deadlines? If the answer to all these questions is yes, then you need read no further. However, if you answer no, or if you are not sure, then you should continue.

The ISM College Planning Division was established to provide assistance to association members in all areas of the college planning experience. Utilizing life insurance with a death benefit to insure that money will be there to allow a student to finish college, a cash accumulation vehicle to let money grow for future use and the College Planning Division to provide needed assistance is clearly a valuable asset.

ISM is happy to be in the position to help parents and students achieve their educational goals. A college education is one of the most valuable assets available today. It is definitely best to allow an expert to assist you in your effort to achieve it for your children's future.

ASSOCIATION COLLEGE PLANNING SERVICES

In our attempt to continue to provide you with services that are valuable and help you save money, ISM's College Planning Division offers the individual member who wants to pursue college, or families that have children of high school or college age, many services related to the college experience.

It is true that you can complete this entire process by yourself. The catch is, will you do it? Do you have the resources at hand to research the answers to all your questions? Do you have the expertise to understand and assimilate all the information available to you? More importantly, do you have the time required to accomplish these things in a timely manner? If the answer is no, or you are not sure, then you need to know that the College Planning Division offers many services to our customers to help get things accomplished.

The College Planning Division was established to provide assistance to our members in many areas of the college planning experience. The combination of life insurance with a death benefit to insure that money to finish college will be there, a cash accumulation vehicle to let money compound and grow for future use and the College Planning Division to provide needed assistance in college related matters is clearly a needed and valuable asset.

Here are some of the many services offered to our customers.

- A Personal Planner filled with important information.
- Review of the Free Application for Federal Student Aid, to determine correctness and accuracy.
- A scholarship search, utilizing a rapid on-line service to determine all the scholarships that your student matches, for possible awards.
- The College/Career Exploration will assist the student in deciding on the appropriate college, based on specific needs and desires of the student.
- An 800 number Hot Line that accesses a financial aid counselor.

Many people think that high school guidance counselors do or should provide these educational services; however, in many cases the high school guidance counselor is overloaded and cannot provide much service or assistance. The guidance counselor can only attempt to help while the student is in high school, and not after graduation. This plan will provide continuous service to you long after high school graduation, through the entire college experience.

This service is available exclusively to Association Members and their families for a one time fee per student. When compared to the fees charged by many private educational services, the great value of this service is clear. Call our office, 800-488-1474, extension 702 and ask for price information and an Application for HEP Services. One will be mailed to you. Or, copy the sample form that appears on the next page and mail to the College Planning Division with the appropriate fee.

FREEDOMFLEX®

FREEDOMFLEX® offers Association Members an exceptionally valuable service. The education services are described on the next page. Coupled with those services, the life insurance policy provides the following:

- A cash accumulation account with competitive guaranteed and current interest rates with no minimums and no surrender charges. This account will allow you to shelter certain assets to qualify for the maximum amount in government grants and subsidized or unsubsidized loans. This account also provides a way to accumulate transition money for students to use after graduation for such things as clothing for job interviews or deposits for living expenses when they are on their own.
- An option to redirect your non-insurance premium to an alternative cash accumulation vehicle that can experience a higher growth rate.
- A death benefit to pay for college, or to pay off student loans used for college expenses, or to supplement family income in order to allow the student to stay in college if the parent dies.
- An optional disability benefit is available to self complete the plan for both life insurance and savings features.

The plan provides continuous service long after high school graduation, throughout the entire college experience.

You have flexibility in your service, flexibility in your options, and the flexibility to determine what is best for you, with your plan.

BARRIERS PREVENTING COLLEGE ATTENDANCE

GRADES: Colleges are becoming more selective in admitting for many reasons. Usually, the students with higher grade point averages are admitted first. Students should make every effort to keep their grades as high as possible from their first day in high school until they graduate.

ENTRANCE EXAM SCORES: Colleges require students to attain certain scores on either the SAT or ACT prior to admission. In addition, these scores may be a factor in determining the amount and type of financial aid a student receives. Many students take extra courses to help them prepare for these important examinations.

COLLEGE COSTS: With college costs rising faster than the inflation rate, the amount of financial aid available and offered to a student often isn't enough to cover costs. In addition to setting aside funds to cover future college costs, parents should become familiar with all the types of financial aid available. Some aid goes unclaimed because families do not know how to explore the possibilities that are available.

DEATH OF A PARENT: The premature and unexpected death of one or both parents can put a financial strain on the surviving family member's ability to pay for the children's education. Parents should prepare for this possibility with a suitable plan.

DISABILITY: Should one of the parents become disabled, causing a total or partial loss of the family's income, the children's chances of attending college could be limited.

LACK OF PLANNING: Parents who fail to plan for the future costs of college will find themselves in an uncomfortable position at the eleventh hour when their children voice the desire to go to college. Many children are unable to attend the college of their choice, and must attend a community or junior college because of the lack of planning by their parents.

PROJECTED COLLEGE COSTS

FINANCING A COLLEGE EDUCATION

MONTHLY CONTRIBUTION

Here's an estimate of what four years of college will cost over the next 20 years, and how much you need to set aside each month:

| Student begins in: | SCHOOL YEAR | TOTAL COST | | MONTHLY CONTRIBUTION | |
|--------------------|-------------|----------------|-----------------|----------------------|-----------------|
| | | Public College | Private College | Public College | Private College |
| 2009 | 1 | \$61,004 | \$131,486 | \$4,616 | \$9,735 |
| 2010 | 2 | \$65,275 | \$140,690 | \$2,367 | \$4,994 |
| 2011 | 3 | \$69,844 | \$150,539 | \$1,618 | \$3,413 |
| 2012 | 4 | \$74,733 | \$161,076 | \$1,234 | \$2,623 |
| 2013 | 5 | \$79,964 | \$172,352 | \$1,019 | \$2,149 |
| 2014 | 6 | \$85,562 | \$184,416 | \$869 | \$1,833 |
| 2015 | 7 | \$91,551 | \$197,325 | \$762 | \$1,607 |
| 2016 | 8 | \$97,959 | \$211,138 | \$681 | \$1,437 |
| 2017 | 9 | \$104,817 | \$225,918 | \$619 | \$1,305 |
| 2018 | 10 | \$112,154 | \$241,732 | \$569 | \$1,200 |
| 2019 | 11 | \$120,005 | \$258,653 | \$528 | \$1,113 |
| 2020 | 12 | \$128,405 | \$276,759 | \$493 | \$1,041 |
| 2021 | 13 | \$137,393 | \$296,132 | \$464 | \$979 |
| 2022 | 14 | \$147,011 | \$316,861 | \$439 | \$927 |
| 2023 | 15 | \$157,302 | \$339,042 | \$418 | \$881 |
| 2024 | 16 | \$168,313 | \$362,775 | \$393 | \$840 |
| 2025 | 17 | \$180,095 | \$388,169 | \$381 | \$805 |
| 2026 | 18 | \$192,701 | \$415,341 | \$366 | \$773 |
| 2027 | 19 | \$206,190 | \$444,414 | \$353 | \$744 |
| 2028 | 20 | \$220,624 | \$475,523 | \$340 | \$718 |

Costs are based on the College Board Annual Survey of Colleges for the 2008-2009 school year, and assume an annual increase of 7%. Costs include tuition, room and board, transportation, books, and other expenses. In-State residency is assumed in the case of public colleges. For illustrative purposes, monthly contributions are calculated at 8% annual return (8.3% compounded monthly), and are assumed to begin in September 2000 and to stop once the child starts school.

Q: WHAT CHOICE DO YOU HAVE?

A: OUR COLLEGE PLANNING SERVICES!!

OUR COLLEGE PLANNING SERVICES WERE DESIGNED FOR FAMILIES SUCH AS YOURS, WHO DESIRE A COLLEGE EDUCATION FOR THEIR CHILDREN.

1. WHEN COUPLED WITH FREEDOMFLEX, IT PROVIDES DEATH PROTECTION ON THE LIVES OF THE PARENT(S) IN THE EVENT OF PREMATURE DEATH, WHILE PROVIDING A TAX DEFERRED ENVIRONMENT IN WHICH CASH VALUES ACCUMULATE. THESE CASH VALUES CAN BE USED AS AN EMERGENCY SOURCE OF FUNDS, TO HELP REPAY COLLEGE LOANS, OR TO HELP SUPPLEMENT YOUR RETIREMENT.
2. MEMBERS AND THEIR STUDENTS HAVE ACCESS TO COLLEGE/CAREER PROFILES, SCHOLARSHIP SEARCHES, FINANCIAL AID FORM REVIEWS, COUNSELING AND ADVICE ON COLLEGE RELATED MATTERS, AND MANY OTHER SERVICES.

OVERALL, THESE SERVICES PROVIDE YOU WITH A SYSTEMATIC METHOD OF PREPARING FOR YOUR CHILDREN'S EDUCATION.

**WHEN YOUR CHILDREN ARE READY FOR COLLEGE,
WILL YOU BE READY TOO?**

**WHAT WILL YOUR CHILDREN BE FACING IF
THEY MUST BORROW MONEY?**

*HOW TO INSURE THAT THE MONEY FOR COLLEGE IS THERE
WHEN IT'S TIME, EVEN IF YOU AREN'T...*

| <u>TOTAL LOANS</u> | <u>*MONTHLY PAYMENT</u> |
|------------------------|-----------------------------|
| \$10,000 | \$121.33 |
| \$15,000 | \$182.00 |
| \$20,000 | \$242.66 |
| \$25,000 | \$303.32 |
| \$30,000 | \$363.99 |
| \$40,000 | \$485.32 |
| \$50,000 | \$606.64 |

**IT'S IMPORTANT TO SEND YOUR CHILDREN TO COLLEGE. YOU
DON'T HAVE TO BE WEALTHY IN ORDER TO DO IT! YOU JUST
NEED A PLAN.**

*COLLEGE IS A VERY IMPORTANT INVESTMENT. IT WILL
PROBABLY BE THE MOST EXPENSIVE SERVICE YOUR FAMILY
WILL EVER PURCHASE.*

- A COLLEGE DEGREE WILL BE WORTH \$1 MILLION MORE THAN A HIGH SCHOOL DIPLOMA IN EARNING POWER DURING A LIFETIME.
- 76% OF ALL COLLEGE STUDENTS BORROW SOME AMOUNT OF MONEY TO HELP PAY COLLEGE EXPENSES.
- BE DILIGENT AND PERSISTENT. ANYONE WILLING TO APPLY THEMSELVES CAN ATTAIN A HIGHER EDUCATION, THROUGH COLLEGE, TRADE SCHOOL OR OTHER PROFESSIONAL TRAINING, BY UTILIZING ALL THE RESOURCES AVAILABLE TO THEM.

*BASED ON A STUDENT BORROWING STAFFORD LOANS WITH A REPAYMENT INTEREST RATE OF 8% SIMPLE INTEREST AND A 10 YEAR REPAYMENT PERIOD

FREEDOMFLEX is the plan that can make this a reality.

FEDERAL PROGRAMS

SOURCES OF COLLEGE CASH

ASSETS: You can pay for your children's education from your own assets, if you have a sufficient amount available. These sources includes savings accounts, stocks, bonds, CDs, mutual funds, annuities, retirement funds, home equity, and life insurance. **Annuities and life insurance are not considered as assets in the financial aid need calculation.** Unfortunately, many families do not have adequate assets to completely cover the costs of college.

FREE MONEY: Sources of free money include grants, fellowships, scholarships and gifts. Many families do not qualify for grants due to income and asset criteria. Scholarships and fellowships are available, but are often missed because families do not research these areas early enough, and therefore miss deadlines. **Billions of dollars are available if you know where to look.**

BORROWED MONEY: This is the avenue that most families use for educational purposes. 76% of all students in college have to borrow some amount of money to help pay their expenses. This places students in the position of immediately owing money after they graduate. This can cause an economic hardship on new graduates trying to locate a job and start a career. Preparation for the repayment of loans is an essential part of college planning.

The Department of Education (DOE) offers major financial aid programs. In order to be eligible you must:

- Generally, have need.
- Have a high school diploma.
- Be enrolled in an eligible program, at least half time status.
- Be a US citizen or permanent resident.
- Have a valid social security number.

The **PELL GRANT** is a federally controlled program. Every qualified student will receive appropriate aid.

The **SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)** is available to the most needy students, and is controlled at the campus level. That means that once the funds allotted are distributed, qualified students may be denied funds.

The **COLLEGE WORK/STUDY PROGRAM** provides on and off campus employment to both undergraduate and graduate students with financial need. It is controlled at the campus level.

The **PERKINS LOAN** is a simple 5% interest loan made by the college, with money from the federal government, to needy students. This is controlled at the campus level. The maximum loan is \$4000 per year for undergraduate, and \$6000 per year for graduate students. Each college sets its own standard.

The **STAFFORD LOAN** is a low interest loan made to the student, and has a specific limited amount, based on the student's academic standing. Freshman are entitled to up to \$3500, sophomores to \$4500, junior, senior and fifth year students \$5500. The loan is either subsidized (the government pays the interest) or unsubsidized (the borrower is responsible for the interest). Loan repayment starts 6 months after the student leaves school. Student must apply for a loan each year.

The **PLUS LOAN** is made to parents of undergraduate students. The limit is the published cost of education for the college the student will attend, minus any financial aid the student has received. There is a credit worthiness requirement, but no collateral required. Repayment starts within 60 days of the disbursement of funds.

Many states have parallel programs. Most colleges also have their own programs for financial aid.

THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

The FAFSA is a very important document. It is the key to entering the federal financial aid process. With it, a student is considered for several federal programs, some state and some college programs. Without it there will be no consideration for those programs, and the student may be ineligible for non-need based loan programs as well.

By filling out a FAFSA a student can receive assistance to help pay for most kinds of education. Aid is available for attending college, professional school or vocational and technical schools.

To be eligible for federal student financial aid programs, a student must:

- Be a U.S. citizen, eligible non-citizen or permanent resident
- Be registered with Selective Service (if required)
- Attend a participating college and be enrolled as at least a half time student
- Be working toward a degree or certificate
- Make satisfactory progress
- Not owe a refund on a federal grant
- Not be in default on a student loan
- Have a valid Social Security Number
- Not be enrolled in correspondence courses exclusively
- Not be declared ineligible due to incarceration circumstances

The application must be submitted every year. The form changes every year and is good for one academic year. It can be obtained from a high school guidance counselor, college financial aid office, most public libraries or the Department Of Education (DOE), by calling 800-4-FED AID. It is also available in the DOE FAFSA Express Software. This is a free program that allows you to apply from your home PC or from a central location like a school or library. Your system must be a PC with the Windows operating system and a modem. You can download a copy from the DOE World Wide Web site at www.ed.gov/offices.OPE/express.html, or you can order it on disk by calling 800-801-0576.

Once you are in the system, your school will send you a Renewal FAFSA form each year. You may also file a Renewal Electronically. There is no Renewal FAFSA Express as of yet. The Renewal has fewer questions to answer since the general information is already on file. All that needs to be entered is new tax information and any changes.

You may be required to verify the information that you have submitted. Be prepared to provide documentation to support your information to your school financial aid office. Do not include any documentation with your FAFSA.

After your FAFSA is processed you will receive a Student Aid Report (SAR). This takes about 4 weeks. If there are no questions or problems, your Expected Family Contribution (EFC) will be included. The same information is sent electronically to the colleges that you listed in the FAFSA. Send a copy of your SAR with any updates or changes to each of those colleges, to update and complete your file. If you apply to any college that was not listed on the FAFSA, you will be asked to provide the PIN, which is on the SAR to each additional college. This is your permission for the processors to provide the information to those new colleges.

Remember, applying for federal student financial aid is free. You can apply as soon after January 1st of your senior year, as possible and every year thereafter. You may apply only once each year. Please note that to be considered for some non federal aid or some institutional aid, you may have to fill out additional forms and pay a processing fee. Check with your school to learn what must be done.

PREPARATION FOR COLLEGE

Preparation for college should begin very early in the education process. But few families prepare. It doesn't matter what grade your student is in, start preparing now. Here are some things you should know.

- Students should meet with their guidance counselor to make sure that they are taking the appropriate prerequisite courses to qualify for college entrance into the programs or areas that they are interested in studying.
- Make sure that your student is becoming a "whole person". That means that it is important to take the right classes and do well in them. It also means that the student should be involved in student activities, sports, clubs, band, etc. Being involved in community and church activities will help, too. Colleges look at the "whole person" when making admission decisions.
- Students should take the SAT and/or ACT as soon as possible. These tests are used by most colleges in the acceptance process, so they are important. Classes are available to assist a student in preparing to take these tests, and should be considered.
- Select possible colleges on courses offered, location, cost, reputation, etc. Get as much information as possible.
- Make as many college visits as possible before application. Try to visit while school is in session so that your student can interact with the college students.
- Get college catalogs and other descriptive materials. These are basic sources of information about the college. Read carefully, keeping your objectives in mind.
- Work on the Personal Essay that most colleges require.

COLLEGE SELECTION

- More than 2.5 million students start college each fall.
- Learn all you can about your choices.
- Learn what makes your college choice unique. Academic options? Course requirements? Community issues? Study abroad possibilities? Career issues? Housing options?
- Apply to colleges as soon as the application period opens. Each college will have a different application period.
- Try to visit each college if possible. Don't rely on pictures.
- Speak with your high school guidance counselor and recent graduates.
- Assess yourself. Choose the college best for you.

COLLEGE APPLICATION

- Decide where to apply. Use your research.
- There is no ideal number of applications for any student. Be realistic.
- The early decision plan offered by many schools can help you cut down the number of applications you submit.
- Consider college costs before you apply. Make sure that you have a plan to meet those costs at each school you decide to apply to.
- Your college essay is a very important document. Choose your subject carefully. Make sure that your topic is one of some value. Present it from an unusual perspective. Let someone else read it before you submit it. Check grammar and spelling. Always type it. Mail it in before the deadline.
- Make contact with several people who you can ask and who agree to write letters of recommendation, such as ministers, priests, rabbi's, teachers, coaches, alumni, etc.

FINANCIAL AID PROCESS

The process is different from, but parallel to, the application process. There are strict deadlines for priority consideration. Each state has its own deadline, so learn yours, and apply before it.

The most important document in this process is the Free Application for Federal Student Aid (FAFSA). It cannot be submitted before January 1st of your senior year, and should be submitted as soon as possible thereafter.

- The form is available from several sources: guidance counselor, college financial aid office, public library, Department of Education, ISM College Planning Division and the Internet.
- Eligibility requirements are printed on the form. Make sure you are eligible before you apply.
- The application must be submitted every year. Make sure you have the current, correct version.
- It is possible to apply on-line or electronically at www.fafsa.ed.gov.
- It gets you consideration for federal, state and college programs that are need based.
- It will become your authority for student loans. You cannot get a loan without authority.
- Once in the system, you should automatically receive a renewal application.

Financial aid is coordinated through the schools you have applied to. You are notified of the aid that you are eligible for by a document usually called an Award Letter. Compare the award letters you receive from each college and decide which one is the best package for you. Once you decide, you must enroll in that college. The college then becomes your bookkeeper.

- Financial aid cannot exceed the cost of education as published by the school you decide to attend.
- Each school may require you to submit forms other than the FAFSA. Some schools charge an application fee for this process.
- You may be required to submit documentation in support of the information you have provided. Don't submit supporting documentation unless you have been instructed to do so.