

FREDERICK COUNTY
= VIRTUAL =
COLLEGE
NIGHT

ONLINE

OCT 06

6:30 PM

COLLEGE PLANNING GUIDE

Welcome students, parents, and friends to the **Frederick County Virtual College Night 2020**, sponsored by Frederick Community College (FCC).

Thank you for joining us, and we wish you the best in your college endeavors.

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If your request pertains to accessible transportation for a College-sponsored trip, please submit your request at least 21 calendar days in advance. Requests made less than 21 calendar days in advance may not be able to be guaranteed.

Gainful employment information is available at www.frederick.edu/GE.

A Glossary of College Terms

Accreditation: Approval by an agency stating the institution has met certain standards.

ACT or SAT: The American College Test (ACT) and the Scholastic Assessment Test (SAT), exams most frequently recommended or required for college admission or placement.

Advanced Placement (AP): Examinations taken in high school to earn college credit. Scores of 4 and 5 (5-point scale) will guarantee credit at many institutions.

Calendar Plan: Number and length of terms per year: semester (2 terms), trimester (3 terms), quarter (4 terms, 1 summer session).

Candidates' Reply Date: The date, generally May 1, by which colleges require students to indicate their decision to enroll. Usual form of indication is a monetary deposit.

CEEB: College Entrance Examination Board, responsible for administering the SAT test.

College Boards: Another name for Scholastic Assessment Test (SAT).

College Work-Study Program: A program providing part-time campus jobs for students with financial need. Jobs are arranged through the school's financial aid office.

Cooperative Education: College-level credit for appropriate work experience in a student's major.

Deferred Admission: Election to postpone actual enrollment for one year after acceptance to a college.

Dependent Students: Students dependent on their parents for financial support, used for financial aid determination.

Dual Enrollment: A program for students who wish to earn college credit while still in high school.

Double Major: A program that allows you to complete the course requirements for two majors concurrently.

Early Action: You apply early and receive an early answer; however, you are not locked into this decision.

Early Admission: A college admits and enrolls you full time without completing high school.

Early Decision: A binding commitment to attend; student must withdraw applications to all other schools.

Equivalency Examination: Test measuring competencies equal to high school graduation; can be used in lieu of a diploma.

FAFSA (Free Application for Federal Student Aid): The basic form used to apply for all kinds of financial assistance.

Federal Direct Loan Program: A low-interest federal student loan program where the student repays the loan after graduation.

GED: General Test of Educational Development; see equivalency examination.

GPA (Grade Point Average): Numerical average of accumulated grades.

Grant: A form of financial aid which does not require repayment.

Liberal Arts: A course of study that includes literature, philosophy, the languages, and history—in general, the humanities—as opposed to professional or technical study.

Need (Financial): Amount of financial assistance required to attend college above that which can be provided by family assets; determined through the FAFSA.

Pell Grant: Federal financial assistance awarded to a student based on extreme financial need determined through the FAFSA. Does not need to be repaid.

Perkins Loans: Loans funded by the federal government and processed by the educational institution.

Pre-professional: A course of study that fulfills certain criteria for subsequently pursuing a specific professional track. Example: pre-law, pre-medicine, pre-dental, pre-veterinary, and pre-physical therapy.

PSAT: Pre-Scholastic Assessment Test; a test for high school students in preparation for SATs. Test score results determine National Merit Awards.

Recommendation: Evaluations by teachers, counselors, etc., which are generally included with admissions applications.

Religious Affiliation: A college with a religious affiliation, founded by and/or sponsored by a faith group.

Rolling Admissions: The process of admitting students as soon as all the necessary materials have been received (first-come-first-served).

Scholarship: A financial award based upon an accomplishment, achievement, or other criteria determined by the awarding group.

Supplemental Educational Opportunity Grant (SEOG): Federal funds available through institutions for students with the greatest financial need.

Questions to Ask College Representatives

- What are the application deadlines for admission and financial aid?
- Is there an early decision plan?
- How can I arrange a campus visit? Are there any special visitation days coming up on your campus?
- When must I choose a major?
- How does your institution place students in their freshman classes?
- How do you assign faculty advisors to students, especially those who are undecided about their majors?
- What SAT or ACT scores are acceptable?
- What percentage of applicants are accepted?
- What is the tuition in and out of state?
- What is the average high school GPA of the entering freshman class, and what is their average GPA after freshman year?
- What percentage of a typical freshman class will actually graduate from your college?
- How many of last year's freshmen returned for their sophomore year?
- How are roommates selected?
- How many students reside on campus? What percentage of the total student body is residential/commuter?
- Is the college public, private, or church affiliated?
- What percent of students receive financial aid based on need? On academic ability?
- Do many of your students go home on weekends?
- How safe is your school? Where can I obtain statistics about crimes in the community?
- What is the average class size?
- What additional academic services do you offer to students (tutoring, career counseling, study skills workshops)?
- What types of extra-curricular activities are there on campus?
- What types of internship/co-op experiences are available?

Tips for Transfer Students

Frederick Community College (FCC) students often ask, "When should I transfer?" "How do I transfer?" "Can I transfer in the middle of the academic year?" Despite the fact that it sounds confusing, it isn't. Here are some tips you can depend on:

1. Decide the academic discipline in which you want to major, and define other important characteristics (like geographic location, cost, or reputation) that you feel are important with regard to the next college you attend.
2. Choose several colleges that offer your preferred major. Web-based programs like the "college search" function in College Board are helpful in identifying potential colleges for transfer. Also, check with a faculty member regarding tips on schools in his/her discipline.
3. Visit college websites to check on specific transfer procedures, and to check out the college in general.
4. Attend the FCC Transfer Fair each fall and spring, where you have the chance to speak to representatives from many local area colleges and universities.
5. Visit potential transfer colleges to get a sense of the atmosphere there and to compare each school. Interviews are not generally necessary but can be arranged with the admissions office if needed.
6. After reviewing transfer student information on the college website, reach out directly to the Admissions Office for further information or to ask questions. This is especially important for out-of-state colleges.
7. If SAT scores are required for transfer students, you can get the necessary forms to either take the test or to request the scores by writing or calling The College Board ATP, CN 6200, Princeton, NJ 08541-6200; 609.771.7600. Check the website at www.collegeboard.com for information about testing dates and how to request your scores.
8. When applying to colleges, observe application deadlines and checklists.
9. Ask your favorite professors for recommendations, if they are required. Some transfer schools require a statement from the dean of students regarding your success at the current school.
10. Request that the registrar's office send a copy of your transcripts to all the schools to which you are applying. If a college requires high school transcripts, you must request them directly through your high school.

The prime time for fall transfer admissions applications to be submitted is between January 1 and March 1 of the same year. Many schools, however, have much later deadlines. Many, but not all, colleges also offer spring transfer admissions. Check the college website for spring application deadline, housing availability, and course accessibility.

Frequently Asked Questions About College Admissions

What courses should I take in high school?

Be sure to take math, starting with algebra and continuing through your senior year. Take two or three years of a foreign language. Four years of English with heavy emphasis on writing, two or three years of laboratory science, three or four years of social studies, and some course work in computer science will round out your basic academic preparation.

How important are my high school grades?

When you apply to college, your high school transcript is more important than any other factor, including standardized test scores. Your transcript offers the best evidence that you have a good attitude toward studying, the best predictor for success.

What will my class schedule be like in college?

Freshmen usually take four or five courses each semester. Most classes meet twice a week for an hour and fifteen minutes. Many schools have academic requirements, usually called a core curriculum, for all students which are taken in the freshman and sophomore years. The core curriculum will include English; math; social sciences (history, psychology, sociology, government); and natural sciences (biology, earth science, chemistry, physics). Almost all degrees at both community colleges and universities accept these courses as the foundation for most programs of study or major.

Here's a rule of thumb: for every hour you spend in class, you should allow two hours outside of class for studying. Twelve credit hours is considered full time. If you wish to graduate from a community college in two years, or from a senior college/university in four years, however, you need to enroll for 15 credit hours every fall and spring semester and perhaps add in some summer courses as well.

The times of classes depend upon your lifestyle and when the college schedules the classes you need. All colleges offer daytime courses from early morning into the evening hours. Community colleges offer evening courses for students who work days, and some offer "Weekend College" for people with shifting work schedules, parenting responsibilities, etc.

What does "credit" mean and how is it calculated?

For every hour you are in class during the week, you earn one college credit. After earning a certain number of credits in specific courses, you earn a degree. Freshman English (ENGL 101) is a three-credit course and meets approximately three hours per week. Biology (BSCI 150) meets approximately three hours per week for lecture and three hours per week for lab, which equals four credit hours.

What is an associate degree?

This degree represents at least two years of study in a specified program or general area. An associate in arts (AA) degree enables a student to transfer to a senior college or university as a junior (third year undergraduate). The associate in applied science (AAS) degree means a student has successfully completed a field of study and is ready for immediate employment in an entry-level position.

What degrees can I earn beyond an associate degree?

Four-year institutions grant bachelor's degrees (Bachelor of Arts, Bachelor of Science, or Bachelor of Fine Arts degrees). Graduate institutions award master's degrees (Master of Arts, Master of Science, Master of Fine Arts degrees), and doctoral degrees (Doctor of Philosophy, Juris Doctor, Doctor of Medicine degrees).

How big are college classes?

In community colleges, classes generally average between 20-25 students. In large universities, freshmen classes can be as large as 300-500 in lecture classes although some classes can be as small as 25-30. Also, many universities have graduate students (teaching assistants) teach the freshmen classes. These "TAs" are working on their master's or doctorate degrees.

Do community college classes transfer to universities?

Yes, "core" courses transfer with no problem. If a student knows early on where he/she wants to transfer and what the student's major will be, he/she should get the transfer school catalog and work closely with an academic advisor to be sure the courses meet the exact requirements of the university.

In Maryland, you can check the ARTSYS website (<https://artsys.usmd.edu/>) for transferability of specific courses and programs.

I'm not sure about a career. When do I have to declare a major in college?

You generally don't have to declare a major until the end of your second year. If you are not absolutely sure of your ultimate major, it's wise to go to an institution with many undergraduate majors. Then if you want to change your major, you can do so without starting your college search all over.

How can I visit a college?

Call the admissions office at the college or request information from the college's website. They'll send you information about tours and information sessions. Some colleges have overnight stay programs.

My parents are concerned about my safety on campus. What can I tell them?

Colleges are required to publish information regarding safety on their campuses. Annual reports must include statistics on the incidence of crime on campuses and descriptions of campus policies for preventing crime. The reports are available, on request, to students and their parents.

Each year more than 16,000 students take credit and noncredit classes at FCC.

Take advantage of our many programs of study.

Arts & Humanities

- ▲ American Sign Language
- ▲ ● American Sign Language (ASL) Interpreter Preparatory Program
- ◆ Art
- Arts & Humanities
- ▲ ◆ Audio Production
- ◆ Communication
- ◆ English
- ▲ ◆ Film & Video Production
- ▲ ● Graphic Design
- ◆ Mass Communication
- ◆ Music
- ◆ Theatre

Business

- ★ ■ ▲ ● Accounting
 - ★ ▲ Business Entrepreneurship & Small Business Start-Up
 - Business Administration
- ★ ■ ▲ ● Business Management
 - ▲ ● Paralegal
 - ▲ Project Management

Community Education

- ★ Institute for Learning in Retirement (ILR)
- ★ Lifelong Learning
- ★ Youth & Community Education

Education & Child Care

- ▲ ● Early Childhood Development & Child Care
- Education (Associate of Arts in Teaching)
- ◆ Education
- ★ Child Care Career Prep

General Studies

- Arts & Humanities
- General Studies
- Social Sciences
- STEM: Science, Technology, Engineering, and Math
- STEM Technology

Healthcare

- ★ Certified Nursing Assistant
- ★ Dental Assisting & Dental Radiography
- ▲ ● Health & Exercise Sciences
- ★ Medical Billing/Coding
- ▲ ● Medical Assistant
- Nursing
- ★ Patient Care Technician
- ★ Phlebotomy Technician
- Physical Therapist Assistant*
- ▲ Practical Nursing
- ◆ Pre-Health Professions
- Respiratory Care
- ★ Sterile Processing Technician
- ▲ ● Surgical Technology
- ★ Veterinary Assistant

Hospitality, Culinary & Tourism

- ▲ ● Culinary Arts & Supervision
- ▲ ● Hospitality Management

Public Safety

- ▲ Corrections
- ▲ ● Criminal Justice
- ▲ ● Emergency Management
- Fire Service Administration
- Police Science

Social Sciences

- ▲ ● Addictions Counseling
- Education (Associate of Arts in Teaching)
- ◆ Education
- ▲ ◆ History
- ◆ Human Services
- Psychology
- Social Sciences
- Sociology

STEM

- ▲ ◆ Audio Production
- ◆ Biology
- ▲ ● Biotechnology
- ◆ Chemistry
- ▲ ◆ Computer Aided Design
- ▲ ● Computer Science
- ▲ ◆ Construction Management
- ▲ ◆ Cybersecurity
- ◆ Engineering
- ▲ ● Game and Simulation Development
- ▲ ◆ Information Technology
- ★ IT User Support Specialist
- ◆ Mathematics
- STEM: Science, Technology, Engineering, and Math
- STEM Technology

Trades & Vocational

- ★ Automotive Service Mechanic
- ▲ Electrical
- ★ ■ ▲ Heating, Ventilation, and Air Conditioning
- ★ Industrial Maintenance
- ▲ Welding

Industry Certification & Licenses

- Amazon Web Services
- Cloud Foundations
- Certified Professional Biller
- Certified Professional Coder
- CPR and First Aid
- Certified Cloud Practitioner
- Certified Culinarian
- Certified Dental Assistant
- Certified Ethical Hacker
- Certified Guest Service Professional
- Certified Hospitality Supervisor
- Certified Nursing Assistant / Geriatric Nursing Assistant
- Certified Patient Care Technician/Assistant
- Certified Personal Trainer
- Certified Respiratory Therapist
- Certified Welder
- Child Care License
- Child Care Provider
- Cisco Certified Network Associate
- CompTIA A+
- CompTIA Cloud Essentials
- CompTIA IT Fundamentals+
- CompTIA Network+
- CompTIA Security+
- Dental Radiology Technologist
- Home Inspection Pre-Licensure
- Life Change Coach & Wellness Specialist
- Maryland Real Estate Pre-Licensure
- Medical Assistant
- Microsoft Office Specialist
- Certified Phlebotomy Technician
- Practical Nursing
- Professional Eligibility Teaching Certificate
- Project Management Professional
- Radiation Health and Safety
- Registered Phlebotomy Technician
- Section 608 Technician Certification
- ServSafe Food Protection Manager Certification
- UAS (Drone) Remote Pilot Certification
- Uniform Certified Public Accountant Exam Prep

- Associate Degree
- ◆ Associate Degree (Area of Concentration)
- ▲ Certificate
- Letter of Recognition
- ★ Continuing Education & Workforce Development

* Graduation from a physical therapist [assistant] education program accredited by the Commission on Accreditation in Physical Therapy Education (CAPTE), 1111 North Fairfax Street, Alexandria, VA 22314; phone; 703.706.3245; accreditation@apta.org is necessary for eligibility to sit for the licensure examination, which is required in all states. - Frederick Community College is seeking accreditation of a new physical therapist [assistant] education program from CAPTE. The program is planning to submit an Application for Candidacy, which is the formal application required in the pre-accreditation stage, in September 2021. Submission of this document does not assure that the program will be granted Candidate for Accreditation status. Achievement of Candidate for Accreditation status is required prior to implementation of the professional phase of the program; therefore, no students may be enrolled in courses until Candidate for Accreditation status has been achieved. Further, though achievement of Candidate for Accreditation status signifies satisfactory progress toward accreditation, it does not assure that the program will be granted accreditation.

Which Test?

Q. What's the difference between the Scholastic Assessment Test (SAT) and the American College Test (ACT)?

A. Actually very little. They both claim to measure your aptitude in academic areas and serve as predictors of college success. The ACT costs \$52.00 with no writing and \$68.00 with writing, and the SAT costs \$49.50 with no essay and \$64.50 with essay.

Q. Which test should I take?

A. The answer depends largely on which college you plan to attend, how much you like to take tests, and how much money you want to spend taking them. Evaluate your post high school plans carefully with your parents and counselor. If you are positive about a four-year college that requires the SAT, take it. More and more colleges are accepting either the SAT or ACT as an admissions requirement. Your best source of information about these tests and other college matters is your guidance counselor, or the specific college website.

Q. Which colleges require the SAT and which require the ACT?

A. Generally, four-year colleges in the eastern half of the United States require the SAT for admission. Many colleges in the west and midwest require the ACT. While four-year schools use test scores to make admissions decisions, two year schools only use your scores for counseling, advising, and course selection. You should check the catalogs of the colleges you are interested in, or see your guidance counselor, to make sure that you take the right test.

Q. When should I take these tests?

A. Once you decide which test or tests you need to take, check with your counselor about application deadlines for the colleges you have in mind. You need to take the test at least six weeks before the deadline for admissions decision to give the test companies time to send your scores. Four-year colleges that require the SAT usually want you to take it in the spring of your junior year or not later than the fall of your senior year.

Q. How often and where are the tests given?

A. The SAT and ACT is given six times during the school year (see schedule in this book). The SAT is given at Gov. Thomas Johnson High School, and the ACT is given at Tuscarora High School. SAT preparation courses are offered through the Continuing Education & Workforce Development department at FCC.

Q. How do I register for the tests?

A. Registration forms for the SAT and ACT are available in the guidance offices of all area high schools. You can also register online (www.sat.org or www.act.org).

Q. Will my admission be based upon my test scores?

A. Not solely. Extensive surveys of admissions practices reveal that these scores are always used in conjunction with other criteria: the student's high school transcript, recommendations, the personal essay, and an interview, if one is requested.

Q. Does FCC require the ACT or SAT?

A. No. However, FCC will accept ACT or SAT scores and use them as a tool for academic advising. Scores of at least 480 on the critical reading and 530 on the math sections of the SAT and 21 on the ACT exempt you from some placement testing. All students, regardless of age, status, or goal, take our own assessments upon application as an admission requirement. Students who transfer rarely need standardized test scores.

SAT or ACT? Taking Tests for College

The SAT • www.sat.org

The SAT is a multiple choice test made up of reading, writing and language, and math sections. The Reading Test focuses on the skills and knowledge at the heart of education: the stuff you've been learning in high school, the stuff you'll need to succeed in college. It's about how you take in, think about, and use information. The Writing and Language Test asks you to be an editor and improve passages that were written especially for the test - and that includes deliberate errors. The Math Test covers a range of math practices, with an emphasis on problem solving, modeling, using tools strategically, and using algebraic structure. You receive three SAT scores each reported on a scale of 200 to 800.

Each SAT consists of several sections and lasts about four hours. Each section is timed separately, and you will be told when to begin and when to end each section. Your test book may be in a different order than your friend's, even if you both take the test at the same time.

The Enhanced ACT (American College Test) • www.act.org

The Enhanced ACT assessment is comprised of four tests: English, math, reading, and science. Each of these tests contains multiple-choice questions that offer either four or five answer choices from which you are to choose the correct or best answer.

- The English test is a 75-item, 45-minute test with two subscores, usage/mechanics and rhetorical skills.
- The math test is a 60-item, 60-minute test with three subscores, pre-algebra/elementary algebra, intermediate algebra/coordinate geometry, and plane geometry/trigonometry.
- The reading test is a 40-item, 35-minute test with two subscores, social studies/sciences and arts/literature.
- The science test is a 40-item, 35-minute test.

There is also an optional Interest Inventory that students may complete to help them explore career options as they prepare for college.

Tips on Taking the SAT

Experts say there are tricks that help students get higher scores on the SAT. Here are some helpful tips from SAT coach Edward J. Deptula, author of the book *Preparation for the SAT-I*.

- Use common sense to eliminate answers.
- Work as quickly as possible through the easier problems in a group. Questions are organized in order of increasing difficulty.
- Don't merely skim the reading passage and don't try to "speed read."
- Do selections that seem familiar to you first; save the most difficult reading selections for last.
- Don't guess randomly. Guess if you can narrow the choices to two.
- You can register online to take SATs at www.sat.org.

FCC and SAT/ACT

FCC does not require submission of SAT or ACT scores. The College, as do many others, requires completion of placement tests (reading, sentence skills, and math) offered on our campus. However, students who take the national examinations may be exempt from FCC placement testing through the following means:

- Submit a copy of the official SAT or ACT score report to the Admissions Office.
- For exemption from math assessment: score of 530 or above on the math section of the SAT, 21 or above on the math section of the ACT, or earning an A or B in Algebra II or higher in a FCPS high school during your junior or senior year.
- For exemption from the reading and sentence skills assessments: score of 480 or above on the critical reading section of the SAT or a composite/average score of 21 or above on reading and writing section of the ACT.

NOTE: For updates and changes to ACT test dates and locations, visit act.org and click on the COVID-19 Updates link.

NOTE: For updates and changes to SAT test dates and locations, visit <https://collegereadiness.collegeboard.org/sat/register/dates-deadlines> and click on the Information on Fall SAT Registration link.

ACT 2020-2021

October 24

Registration Deadline: Sept. 17
Late Registration: Sept. 18-25*

December 12

Registration Deadline: Nov. 6
Late Registration: Nov. 7-20*

February 6

Registration Deadline: Jan. 8
Late Registration: Jan. 9-15*

April 17

Registration Deadline: March 12
Late Registration: March 13-26*

June 12

Registration Deadline: May 7
Late Registration: May 8-21*

July 17

Registration Deadline: June 18
Late Registration: June 19-25*

SAT 2020-2021

October 3 • SAT & Subject Test

Registration Deadline: Sept. 4
Online Late Registration: Sept. 22*

November 7 • SAT & Subject Test

Registration Deadline: Oct. 7
Online Late Registration: Oct. 27*

December 5 • SAT & Subject Test

Registration Deadline: Nov. 5
Online Late Registration: Nov. 24*

March 13 • SAT Only

Registration Deadline: Feb. 12
Online Late Registration: March 2*

May 8 • SAT & Subject Test

Registration Deadline: April 8
Online Late Registration: April 27*

June 5 • SAT & Subject Test

Registration Deadline: May 6
Online Late Registration: May 26*

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* Add \$30.00 late registration fee to the cost of the test (for ACT and SAT)

Enroll in College Prep Classes at FCC

FCC offers SAT Prep classes designed to fully prepare students with essential tools, proven tips, and important information to get ahead of the curve. Course content reviews exam structures, includes successful test-taking techniques, discusses content management strategies, provides sample exams, and more. Enrollment is limited to ensure a small student-to-teacher ratio.

● **SR SAT Prep – Math Review** | This review of math skills includes geometry, algebra, and general mathematics. A scientific calculator is required.

TCP118 | 8 hours | \$149 fee

20772	M/W	9/14 - 9/23	4:00 p.m. - 6:00 p.m.
20774	T/Th	9/15 - 9/24	6:15 p.m. - 8:15 p.m.
20775	M/W	10/19 - 10/28	4:00 p.m. - 6:00 p.m.
20776	T/Th	10/20 - 10/29	6:15 p.m. - 8:15 p.m.
20778	M/W	11/9 - 11/18	4:00 p.m. - 6:00 p.m.
20779	T/Th	11/10 - 11/19	6:15 p.m. - 8:15 p.m.

● **SR SAT Prep – Verbal Review** | This review of English skills includes vocabulary building and methods for reading comprehension improvement.

TCP113 | 8 hours | \$149 fee

20781	M/W	9/14 - 9/23	6:15 p.m. - 8:15 p.m.
20784	T/Th	9/15 - 9/24	4:00 p.m. - 6:00 p.m.
20785	M/W	10/19 - 10/28	6:15 p.m. - 8:15 p.m.
20786	T/Th	10/20 - 10/29	4:00 p.m. - 6:00 p.m.
20787	M/W	11/9 - 11/18	6:15 p.m. - 8:15 p.m.
20788	T/Th	11/10 - 11/19	4:00 p.m. - 6:00 p.m.

● **SR Structured Remote Courses:** The course is entirely online but has specific class times. More information is available at frederick.edu.

Register today. For more information: Maggie Krzywicki • 301.624.2727 • mkrzywicki@frederick.edu

How to Pay for College

A Financial Aid Survival Guide

How are you going to pay for college? Hopefully, you and your family gave serious thought to this issue long ago. One of your conclusions may have been that you will need to apply for some sort of financial aid to help cover the costs of your college education.

The good news is that the most accessible and practical way to finance a bachelor's degree is right here in Frederick County. You can save over 60 percent of the total cost of a four-year college degree by attending FCC for two years and transferring to a four-year college or university to complete your degree. More than two of every three Frederick County residents in pursuit of an advanced degree choose this route.

Success in obtaining financial aid requires hard work and persistence. The 2021-2022 FAFSA can be completed using 2019 tax data beginning 10/1/2020. Maryland's priority deadline is 3/1/2021.

The Maryland State Financial Aid Application (MSFAA) is available for applicants who are ineligible to receive federal aid using the FAFSA. The MSFAA allows qualified children of undocumented immigrants, who qualify for in-state tuition under §15-106.8 of the MD Education Article to be considered for state financial aid. The priority deadline for the MSFAA is also 3/1. For more information please visit <https://mhec.state.md.us/Pages/MSFAA-FAQS.aspx>.

The majority of students attending college with the help of financial aid receive this assistance from one or more of three primary sources: the federal government, the state, or the college/university they attend.

A description of the federal assistance programs can be found later in this guide. For information on Maryland State Scholarships, call the Scholarship Administration at 800.974.0203 or visit www.mhec.state.md.us. Obtain information on institutional awards directly from the schools you will attend.

Getting Started

The best place to start is your high school guidance office. The counselor may be familiar with financial aid programs and assist you with reference materials and online information. Be sure to ask for information on scholarships offered through local organizations.

The next step is to contact the financial aid offices of all the schools that interest you. Be sure to ask about forms required to apply for aid and about the school's priority deadline.

There is one basic need analysis form used nationwide to determine a student's eligibility for Federal Student Aid (FSA) and this is via the Free Application for Federal Student Aid (FAFSA). No fee is charged for processing this form. Students applying for Maryland state scholarships should also complete this form to be considered for state grants. The state's application deadline is March 1.

The priority deadline can be crucial. You can apply for certain forms of financial assistance, such as the Pell Grant or Federal Direct Student Loans, almost any time. But institutional funds—grants, loans, and work programs—are limited and may be awarded to the earliest eligible applicants. Late applications will be considered on a funds available basis. You should apply as early as possible.

Some institutions will require an additional application for institutional aid. You must contact individual schools to find out if an additional application is necessary and when it should be submitted.

Financial Need

One common requirement for eligibility in most programs is the student's demonstrated financial need. Simply defined, financial need is the difference between what it will cost you to attend the college of your choice and the amount the Department of Education's formula determines your family can contribute toward your education.

The FAFSA uses a standard formula to determine the financial strength of your family. You will be providing information regarding your family's income and assets, along with the number of people in the household and the number of household members who will attend college in the upcoming academic year. With this information, the formula computes the Expected Family Contribution (EFC). Your family may actually be contributing more or less than this figure; however, the EFC computed from the need analysis formula is what the school will use to determine your eligibility for assistance.

When you submit a FAFSA online at www.FAFSA.gov you will receive your estimated financial aid eligibility. The colleges you list will receive your FAFSA data electronically.

Each school is required to set its own standard budgets reflecting the cost of education for that institution. The budget will contain tuition, fees, and books, as well as average amounts for room, board, transportation, and personal expenses. The EFC is subtracted from the cost of education appropriate for the student, and the result is your financial need. The amount of financial need represents the maximum amount you may receive in financial aid, but is not always what you will receive (an important distinction).

The following is an example of how the financial need of a student whose family can pay \$5,000 might be calculated at three different colleges:

Type of College	Private
Total Cost.....	\$56,500
Family Contribution	5,000
Financial Need.....	51,500

Type of College	State
Total Cost.....	\$26,794
Family Contribution	5,000
Financial Need.....	21,794

Type of College	Community
Total Cost.....	\$13,414
Family Contribution	5,000
Financial Need.....	8,414

As you can see, a student applying to different colleges might get a larger financial aid award from a more expensive college and a smaller award from a less expensive one. In fact, because of varying costs, a student could qualify for, and get, financial aid from one college and at the same time be ineligible for aid from another college.

Special Circumstances

Sometimes families experience unusual circumstances that affect their financial situation, such as unemployment, illness, divorce, separation, or a disability. You must meet with a financial aid counselor at your chosen school to have these circumstances considered and to find out the effect on your financial need.

How to Pay for College *(continued)*

Divorced and Separated Parents

In the case of parents who are divorced or separated (and don't live together), the parent with whom the applicant lives should file the FAFSA. The form should show only the income, assets, etc. of this parent, but must include any alimony or child support payments received from the other parent. If the parents are separated, the school may ask for a copy of the separation agreement or other documentation to justify using only one parent's income. See specific FAFSA instructions if parents are divorced and still live together.

If the parent of the applicant has remarried, the stepparent's income and assets must be included on the FAFSA. Even if the stepparent claims not to provide support to the student, the information is still required.

Deferred Payment Plans

Many schools now have deferred or staggered payment plans available that allow you to pay a portion of your bill at registration and the remainder at a later date. There is usually an application to complete and a \$25-\$40 fee for the service. Contact the student accounts or financial aid office at the school for details.

What Now?

Financial aid doesn't come looking for you—you have to make the first move. Call the financial aid offices of the schools you are considering to request information on their individual programs and requirements. Read the materials you receive from schools carefully. Make an appointment with a financial aid counselor to review your situation and evaluate your potential financial need. Don't wait until the last minute to apply! If you walk into school on the first day of classes with your financial aid application in hand and no money in your pocket, you may have to wait at least a semester before you can start school. Some schools do not have deferred or staggered payment plans. Don't miss out on the chance to get the assistance you need.

FEDERAL STUDENT AID PROGRAMS

Pell Grant

The Pell Grant is designed to help middle and lower income students pay their expenses for undergraduate education. The award does not need to be repaid. The grants usually range from \$639 to \$6,345 annually, and both eligibility for

a grant and the maximum amount a student might receive are determined by the family's financial circumstances and the student's enrollment (i.e. how many required credit hours the student enrolls in per semester).

Supplemental Educational Opportunity Grant

A Supplemental Educational Opportunity Grant (SEOG) is for undergraduates with exceptional financial need (with priority given to Pell Grant recipients). It doesn't have to be repaid. You may receive up to \$4,000 a year, depending on the availability of funds. Many schools do not have enough SEOG to make such a large award. The average award at FCC is \$200 per semester.

College Work Study

The College Work Study program provides undergraduate students an opportunity to work on campus. Work study jobs are limited to students with financial need. Your pay will be at least the current federal minimum wage, but it may also be related to the type of work you do and skills required. Your financial aid office will consider your class schedule and academic progress when arranging a job and assigning work hours.

PLUS Loans

PLUS Loans are for parents who want to borrow to help pay for their children's education. Like Federal Direct Student Loans, they are direct from the federal government. The PLUS Loan has a fixed interest rate of 5.30%. PLUS enables parents to borrow up to the full cost of attendance each year for each child who is enrolled at least half-time and is a dependent student.

PLUS borrowers generally must begin repaying both principal and interest within 60 days after the last loan disbursement. However, if a deferment applies (including a deferment for being in school), borrowers do not begin repaying any principal until deferment ends.

Maryland Community College Promise Scholarship

The Maryland Community College Promise Scholarship Program went into effect beginning with the 2019-2020 award year.

Who may apply for the Maryland Community College Promise Scholarship:

The Maryland Community College Promise Scholarship is a last dollar award, available to students who plan to enroll in credit-

bearing coursework leading to a vocational certificate, certificate, or an associate degree; or in a sequence of credit or non-credit courses that leads to licensure or certification; or in a registered apprenticeship program at a Maryland community college.

For more information visit:

https://mhec.maryland.gov/preparing/Pages/FinancialAid/ProgramDescriptions/prog_MDCCommunityCollegePromiseScholarship.aspx

Federal Direct Loan Program

Federal Direct Student Loans are low-interest loans made to students attending school at least half-time. The interest rate for 2020-2021 is 2.75%. Interest rates are established each year on July 1.

Depending on your financial need, you may borrow up to \$5,500 a year if you are a first-year undergraduate student, \$6,500 as a second-year student, \$7,500 a year if you have completed two years of study and have achieved third-year status, and \$20,500 a year if you're a graduate student. Your total allowable outstanding debt as an undergraduate is \$31,000. Independent undergraduates and graduate/professional students may borrow higher amounts.

Contact the college financial aid office where you will be attending classes to request a Federal Direct Student Loan. You will be required to complete a Master Promissory Note and entrance counseling. You can obtain more information about federal student loans at www.studentaid.gov.

Currently, there is a 1.057% origination fee. This fee is deducted from the loan principal.

You begin repayment of principal and interest on this loan six months after you graduate, leave school, or drop below half-time enrollment. Payment of Federal Direct Student Loans can be deferred under certain conditions, such as returning to school or serving in the armed forces on active duty. Unsubsidized Federal Direct Student Loans accrue interest while in-school. Subsidized Federal Direct Student Loans do not accrue interest. However, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program. If you exceed the 150% length a Direct Subsidized Loan can lose subsidy benefits and turn your loan into a Direct Unsubsidized Loan.

Think Twice Before Using a Scholarship Search Service

The number of companies offering private sector scholarships and financial aid for college has grown significantly. For a processing fee ranging anywhere from \$49.95 to hundreds of dollars, these companies guarantee they will match the student with six to 25 potential sources of little-known funds from private organizations. These funds can be based upon athletic skill, ethnic background, religious background, hobbies and interests, etc.

Better Business Bureau (BBB) experience with scholarship matching services has shown that although students may receive “potential” sources of aid, few, if any at all, receive actual funds. Some consumers have indicated that they did not receive the guaranteed number of sources, or they received government information instead of the promised information about private sources. Other consumers have claimed the sources sent were inaccurate and did not correspond with information supplied on their student profile. And still other students have stated that they received the list of sources after the application deadlines had already passed. In addition, consumers often indicate they were unable to obtain refunds as promised when the search was unsuccessful.

The BBB has found that these scholarship matching companies are often “licensees” or “information brokers” that do not assist students in obtaining financial aid nor screen the applicants; they simply send out scholarship applications to the student and then forward the student’s completed application to its “parent” company. The parent company then sends out the list of sources to the student. It is then the student’s responsibility to research and contact each organization listed as a potential source. All offers and guarantees (other than the processing fee) are made by the parent company.

Consumers should be aware that there are other alternatives available regarding financial aid research. Students can get the best information from their high school guidance counselor, college financial aid office, and public library. Many schools also offer the use of online computer software programs which will provide students with financial aid information. To find out about a scholarship matching company’s record or to obtain the BBB pamphlet “Tips on Financial Aid,” contact your local BBB.

(Adapted from Achieve! Better Business Bureau of Metropolitan New York, Inc.)

Web Resources for Your College Search

Although nothing beats college visits, the Internet can serve as a valuable resource to gather data, screen basic college information, apply, and schedule visits. The following websites may be helpful in your college search:

- www.frederick.edu/careercoach
- www.collegeboard.org
- www.collegexpress.com
- www.princetonreview.com
- www.collegeview.com
- www.usnews.com/education
- www.tutor.com
- www.xap.com
- www.collegenet.com
- www.collegenavigator.gov
- www.collegeresults.org
- www.chegg.com
- www.cappex.com
- www.collegemajors101.com
- www.collegesource.org
- <https://artsys.usmd.edu/> - ARTSYS is intended to aid transfer students from Maryland community colleges to the University System of Maryland institutions and other participating institutions.

Worried about money for college? www.fastWEB.com site is an excellent source for scholarship searches and information on cost calculations and budgeting.

Planning on attending a Maryland college? Look at www.mhec.state.md.us, the site for the Maryland Higher Education Commission, where you can get information about Maryland State Scholarships and the Academic Common Market. Look at Maryland529.com for information on the Maryland Prepaid College Trust. Helpful financial aid websites include:

- www2.ed.gov/finaid
- www.fafsa.gov
- www.finaid.org/finaid/calculators/estimate.html
- <http://studentaid.ed.gov>
- www.aie.org
- www.central-scholarship.org

Remember that all websites are developed by individuals, and many may contain bias or unproven claims for “best,” “cheapest,” etc. Use the internet wisely when searching for factual information, fun virtual tours, and the opportunity to apply or request information online. In addition, remember that an in-person visit is a valuable way to get a feel for any colleges you may be considering.

College Score Board

5 – Does it get any better? 4 – This is excellent! 3 – OK, but room for improvement. 2 – This is a problem. 1 – Could it be any worse?

	College 1	College 2	College 3
ACADEMICS			
Specialized majors			
Notable departments			
FACILITY			
Impressive professors			
Availability			
CLASS SIZE			
Small and personal			
Medium and comfortable			
Large but agreeable			
Too huge			
CAMPUS			
Overall size			
Buildings			
Nature			
Labs			
Library			
Hangouts			
STUDENT LIFE			
Residence halls			
Clubs and activities			
Dining hall			
Community feel			
ATHLETICS			
Teams			
Facilities			
Opportunities for involvement			
OPPORTUNITIES			
Research			
Honors program			
Leadership			
Service			
Off-campus study			
Study abroad			
Internships			
Post-graduate guidance			
ALUMNI			
Notable graduates			
Networking			
OTHER IMPRESSIONS			
This is a BIG question mark			
This is a BIG PLUS			