

FREDERICK COUNTY

college

night

2018

*Meet representatives from more than 100 colleges
and universities from all over the East Coast.*

Wednesday, October 3 • 6:30 - 8:30 p.m.
FCC Athletics Center, Gymnasium

 Frederick Community College

Welcome

students, parents, and friends to the Frederick County College Night.

This year's College Night features representatives from more than 100 colleges and universities. This is an opportunity to learn what different colleges can offer you, all in one location.

Thank you for attending this year's College Night, and we wish you the best in your college endeavors.

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Frederick County College Night 2018

Sponsored by Frederick Community College.

College Planning Guide produced by the Admissions and Publications offices, September 2018.

College Night organizers cannot guarantee attendance by representatives. Please request a list of attendees at the Athletics Center information table.

Frederick Community College prohibits discrimination against any person on the basis of age, ancestry, citizenship status, color, creed, ethnicity, gender identity and expression, genetic information, marital status, mental or physical disability, national origin, race, religious affiliation, sex, sexual orientation, or veteran status in its activities, admissions, educational programs, and employment. Frederick Community College makes every effort to accommodate individuals with disabilities for College-sponsored events and programs. If you have accommodation needs or questions, please call 301.846.2408. To request a sign language interpreter, please visit <http://fcc-interpreting.genbook.com>. If you have interpreting related questions, please email Interpreting@frederick.edu. Sign language interpreters will not be automatically provided for College-sponsored events without a request for services. To guarantee accommodations, requests must be made at least five workdays in advance of a scheduled event. 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.

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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.

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.

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

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?

Note: A good tip is to bring pre-printed address labels for yourself so you don't have to fill out individual cards for each college.

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. Reference books like Barron's, Peterson's Guide, and The College Blue Book are helpful, as are computerized search programs available in counseling. 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 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. Mid-year transfer requires individual and special information from the potential receiving college about deadline, space 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 (EN101) is a three-credit course and meets approximately three hours per week. Biology (BI101) 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 the 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 (<http://artweb.us.md.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 again.

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.

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.)

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

Take advantage of our many programs of study.

◆ Continuing Education & Workforce Development ■ Letter of Recognition ▲ Certificate ● Associate Degree

Arts & Humanities

- ▲ American Sign Language Studies
- Art
- Arts & Humanities
- ▲● Audio Production
- Communications (Speech)
- English
- ▲● Film & Video Production
- ▲● Graphic Design
- Music
- ▲● Sign Language Interpreter Preparatory Program
- Theatre

Business

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

Education & Child Care

- ◆■▲● Early Childhood Development & Child Care
- Early Childhood Education/Special Education
- Education
- Elementary Education/Special Education
- English Education
- Mathematics Education
- Spanish Education

Hospitality, Culinary, & Tourism

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

Healthcare

- ◆ Certified Nursing Assistant
- ▲ Fitness/Personal Trainer
- Health & Exercise Sciences
- ▲ Healthcare Practice Management
- ◆ Medical Billing/Coding
- ▲● Medical Assistant
- ▲● Nuclear Medicine Technology
- Nursing
- ◆ Patient Care Technician
- ◆ Phlebotomy Technician
- Pre-Health Professions
- Respiratory Care
- ◆ Sterile Processing Technician
- ▲● Surgical Technology
- ◆ Veterinary Assistant

STEM

- ▲● Audio Production
- Biology
- ▲● Bioprocessing Technology
- Chemistry
- ▲● Computer Aided Design
- ▲● Computer Science
- ▲● Cybersecurity
- Data Science
- Engineering
- ▲● Game and Simulation Development
- Information Systems Management
- ▲● Information Technology
- Mathematics
- ◆▲● Network Engineering
- Software Engineering
- STEM: Science, Technology, Engineering, and Math
- STEM Technology

Skilled Trades

- ◆ Automotive Technology
- ▲● Construction Management
- ◆■▲ Electrical
- ◆■▲ Heating, Ventilation, and Air Conditioning
- ◆■▲ Welding

Public Safety

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

Social Sciences

- ▲● Addictions Counseling
- ▲● Criminal Justice
- Education
- ▲● History
- Human Services
- Psychology
- Social Sciences
- Sociology

General Studies & Umbrella Programs

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

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 SAT measures your verbal, mathematical, and writing aptitude while ACT measures English, mathematics, natural science, and social studies. They both last about four hours. The ACT costs \$46.00 with no writing and \$62.50 with writing, and the SAT costs \$47.50 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 ACT is given six times during the school year, the SAT is offered seven times (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 verbal, math, and writing sections. The verbal questions test your ability to recognize the relationships between pairs of words, between parts of a sentence, and understanding of what you read. The math questions test your ability to solve problems involving arithmetic, elementary algebra, and geometry. The writing section includes both multiple choice questions and a direct writing section in the form of an essay. You receive three SAT scores (verbal, math, and writing), 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.

ACT 2018-2019

September 8

Registration Deadline: August 10
Late Registration: August 11–August 26*

October 27

Registration Deadline: September 28
Late Registration: September 29–October 14*

December 8

Registration Deadline: November 2
Late Registration: November 3–19*

February 9

Registration Deadline: January 11
Late Registration: January 12–18*

April 13

Registration Deadline: March 8
Late Registration: March 9–25*

June 8

Registration Deadline: May 3
Late Registration: May 4–20*

July 13

Registration Deadline: June 14
Late Registration: June 15–24*

* Add \$29.50 late registration fee to the cost of the test.

SAT 2018-2019

October 6 • SAT & Subject Test

Registration Deadline: September 7
Online Late Registration: September 26*

November 3 • SAT & Subject Test

Registration Deadline: October 5
Online Late Registration: October 24*

December 1 • SAT & Subject Test

Registration Deadline: November 2
Online Late Registration: November 20*

March 9 • SAT Only

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

May 4 • SAT & Subject Test

Registration Deadline: April 5
Online Late Registration: April 24*

June 1 • SAT & Subject Test

Registration Deadline: May 3
Online Late Registration: May 22*

* Add \$29 late registration fee to the cost of the test.

Enroll in College Prep Classes at FCC

FCC offers SAT and ACT 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.

SAT Prep – Math Review

Prepare for the SAT in individualized, tailored, and semiprivate sessions. Acquire test-taking strategies while reviewing geometry, algebra, and other mathematical subjects to achieve optimal SAT performance. Bring a calculator and the latest edition of the Barron's SAT book. Homework assignments strengthen learning between sessions.

EDP145 | 8 hours | \$149 fee

5692	MW	4:00 p.m. – 6:00 p.m.	9/17–9/26	E-104
5694	TTh	4:00 p.m. – 6:00 p.m.	9/18–9/27	E-104
5696	MW	4:00 p.m. – 6:00 p.m.	10/15–10/24	E-104
5697	TTh	4:00 p.m. – 6:00 p.m.	10/16–10/25	E-104
5698	MW	4:00 p.m. – 6:00 p.m.	11/7–11/19	E-104
5699	TTh	4:00 p.m. – 6:00 p.m.	11/8–11/20	E-104

SAT Prep – Verbal Review

Prepare for the SAT with an in-depth English skills review. Study vocabulary, methods to improve reading comprehension, and acquire test-taking strategies to achieve optimal SAT performance. Bring a calculator and the latest edition of the Barron's S.A.T. book. Homework assignments strengthen learning between sessions.

EDP146 | 8 hours | \$149 fee

5702	MW	6:15 p.m. – 8:15 p.m.	9/17–9/26	C-212
5703	TTh	6:15 p.m. – 8:15 p.m.	9/18–9/27	C-212
5706	MW	6:15 p.m. – 8:15 p.m.	10/15–10/24	E-104
5707	TTh	6:15 p.m. – 8:15 p.m.	10/16–10/25	E-104
5708	MW	6:15 p.m. – 8:15 p.m.	11/7–11/19	C-212
5709	TTh	6:15 p.m. – 8:15 p.m.	11/8–11/20	C-212

Register today. For additional information, please contact Frederick Community College at 301.846.2427.

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 2019-2020 FAFSA is available starting October 1.

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. 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 have various reference books available that list assistance programs. 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. This is the Free Application for Federal Student Aid (FAFSA). No fee is charged for processing this form. Students applying for Maryland State Scholarships may also complete this form to be considered for state grants. The state's application deadline is March 1.

Some colleges will require an additional form to apply for their institutional funds. The profile form is used and there is a fee charged for processing this supplemental form. You must contact individual schools to find out if an additional application is necessary and when it must be submitted.

The priority deadline can be crucial. You can apply for certain forms of financial assistance, such as the Pell Grant or Stafford Loan, 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.

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.

Divorced and Separated Parents

In the case of parents who are divorced or separated, 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 \$654 to \$6,095 annually, and both eligibility for a grant and the maximum amount a student might receive are determined by the family's financial circumstances.

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 Stafford Loans, they are direct from the federal government. The PLUS Loan has a fixed interest rate of 7.595%. 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 goes into effect beginning with the 2019-2020 award year.

Who may apply for the Maryland Community College Promise Scholarship:

An individual who enrolls in a community college as a candidate for a vocational certificate, certificate, or associate degree program; within two years after graduating from high school or successfully completing a GED in the state.

For more information visit:

mhcc.maryland.gov/pages/community-college-promise-scholarship.aspx

Federal Direct Stafford Loans

Federal Direct Stafford Loans are low-interest loans made to students attending school at least half-time. The interest rate for 2018-2019 is 5.05%. 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.studentloans.gov.

Currently, there is a 1.062% 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 Direct Stafford Loans can be deferred under certain conditions, such as returning to school or serving in the armed forces on active duty. Unsubsidized Direct Stafford Loans accrue interest while in-school. Subsidized Direct Stafford 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.



The Arts at Frederick Community College offers rich cultural experiences for the greater Frederick community. The newly-renovated Visual & Performing Arts Center hosts a variety of unique events and workshops in the JBK Theater, FCC Studio Theater, and the Mary Condon Hodgson Gallery.

Join us this fall for one of our many events, including:

September 8 - October 3

WOW: DIVERGENT WORK OF WOMEN IN TEXTILES & CERAMICS

September 18

MUSICAL FOOD FOR THE SOUL

October 6 - November 1

MEDICA VERITATE

Sarah Bigham Watercolor and more

October 7

**341 PART TWO:
Keyboard Characters
Piano Faculty Recital**

October 13

**SILVER SCREEN SOUNDTRACKS
The Spires Brass Band**

October 16

MUSIC THERAPY AND MENTAL HEALTH

October 20

**TCHAIKOVSKY'S SWAN LAKE
The Frederick Symphony Orchestra**

October 27

STILL SWINGIN'

November 3 - December 5

**AN ART-FULL EVENING 3
FCC Art Faculty Exhibition**

November 3

**AN ART-FULL EVENING 3
Music Faculty Showcase**

For a full list of events, visit frederick.edu.

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

- www.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? The 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.



FAFSA FINISH

85% of college students receive some form of financial aid. Complete your Free Application for Federal Student Aid (FAFSA) with the assistance of financial aid experts at one of our free hands-on workshops. Participants will be entered to win one of five \$1,000-\$2,000 scholarships.

FCC Workshop

Saturday, November 10, 1:00-4:00 p.m.
Frederick Community College Conference Center
Additional workshop dates to be announced.

Register starting October 1 at frederick.edu/finaid.

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	College 4	College 5
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					

Invited Colleges & Universities

Albright College
Alderson Broaddus College
Alfred University
Allegheny College of Maryland
Allegheny College
Alvernia University
American University
Antonelli Institute of Art & Photography
Arcadia University
Art Institute of Pittsburgh
Assumption College
Averett University

Baltimore International College
Baltimore County Community College
Barton College
Beloit College
Berkeley College of NY & NJ
Bethany College
Bluefield College
Bowie State University
Brevard College
Bridgewater College
Broadcasting Institute of Maryland
Brown University
Bucknell University
Butler University

Cabrini College
Capella University
Capitol College
Carroll Community College
Carson - Newman College
Catawba College
Catholic University of America
Catonsville Community College
Cazenovia College
Cedar Crest College
Central Pennsylvania College
Chatham University
Chamberlain College of Nursing
Chestnut Hill College
Cheyney University of Pennsylvania
Chowan College
Clarion University of Pennsylvania
Coastal Carolina University
College of Mount Saint Vincent
College of William and Mary
Columbia Union College
Columbia University
Concord University
Coppin State University
Coppin State University at USM-Hagerstown
Cornell University
Cottey College
Culinary Institute of America

Davis and Elkins College
Delaware Valley College
Dickinson College
Drew University
Drexel University
Duke University
Duquesne University

East Carolina University
Eastern University
Eastern Mennonite University
Eastern Nazarene College
Eckerd College
Elizabethtown College
Elmira College
Elon University

Emory and Henry College
Emory Riddle Aeronautical University
Fairleigh Dickinson University
Fairmont State University
Fashion Institute of Design & Merchandising
Ferrum College
Florida Southern College
Florida State University
Franklin and Marshall College
Frederick City Police
Frederick County Sheriff's Department
Frostburg State University
Frostburg State University at USM- Hagerstown

Garrett College
Gallaudet University
George Mason University
George Washington University
Gettysburg College
Glenville State College
Goldey Beacom College
Goucher College
Governors State University
Greensboro College
Grove City College
Guilford College

Hagerstown Community College
Hampden-Sydney College
Harford Community College
High Point University
Hollins University
Hood College
Howard Community College
Howard University

Indiana University of Pennsylvania

James Madison University
Johns Hopkins University
Johnson & Wales University
Juniata College

Kaplan University
Keystone College
King's College

Lafayette College
LaRoche College
LaSalle University
Lebanon Valley College
Lees-McRae College
Lehigh University
Lenoir-Rhyne University
Liberty University
Lock Haven University
Longwood University
Loyola University in Maryland
Lycoming College
Lynchburg College

Manhattan College
Marietta College
Marist College
Marshall University
Mars Hill College
Mary Baldwin College
Maryland Bible College & Seminary
Maryland Army National Guard
Maryland College of Art & Design
Maryland Institute College of Art
Maryland State Police
Marymount Manhattan College
Marymount University
Marywood University

McDaniel College
Medix School
Mercyhurst College
Messiah College
Methodist University
Millersville University
Mitchell College
Monmouth University
Montgomery College
Montreat College
Moravian College
Morgan State University
Mount Aloysius College
Mount Saint Mary's University
Muhlenberg College

New Jersey Institute of Technology
New York University
North Carolina Ag and Tech
North Carolina Wesleyan College
Northwood University
Norwich University
Notre Dame of Maryland University

Old Dominion University

Paul Smiths College
Penn State Harrisburg
Pennsylvania College of Art & Design
Penn State Mont Alto
Pennsylvania State University
Pfeiffer University
Potomac State College of West Virginia University

Queens University of Charlotte

Randolph Macon College
Randolph College
Rochester Institute of Technology
Roanoke College
Robert Morris University
Russell Sage College
Rutgers, the State University of NJ

Sacred Heart University
Saint Bonaventure University
Saint Francis College of Pennsylvania
Saint Joseph's University
Saint Vincent College
Salem-International University
Salisbury University
Santa Fe University of Art & Design
Seton Hall University
Shenandoah University
Shepherd University
Shippensburg University
Slippery Rock University of Pennsylvania
Southern Virginia University
St. Mary's College of Maryland
St. Peter's College
State University of New York
Stevenson University (Villa Julie)
Strayer University
Susquehanna University
Swarthmore College
Sylvan Learning Center
Syracuse University

The Art Institutes
The University of the Arts
Thomas College
Thompson Institute - Harrisburg
Towson University
Trinity Washington University

United States Air Force

United States Army
United States Army and Army Reserve Recruiting
United States Marine Corps
United States Military Academy
United States Naval Academy
United States Navy
University of Baltimore
University of Charleston
University of Cincinnati
University of Dayton
University of Delaware
University of Florida
University of District of Columbia
University of Evansville
University of Maine
University of Maryland AFROTC DET 330
University of Maryland Baltimore County
University of Maryland College Park
University of Maryland Eastern Shore
University of Maryland University College
University of Mary Washington
University of North Carolina at Chapel Hill
University of North Carolina Charlotte
University of Pittsburgh at Greensburg
University of Richmond
University of Scranton
University of South Carolina
University of South Carolina Aiken
University of Tennessee
University of Virginia
University System of Maryland at Hagerstown
Ursinus College
Utica College

Valley Forge Military College
Vanderbilt University
Villanova University
Virginia Commonwealth University
Virginia Intermont College
Virginia Military Institute
Virginia Polytechnic Institute & State University
Virginia Wesleyan College

Warren Wilson College
Washington and Jefferson College
Washington and Lee University
Washington College
Washington Adventist University
Washington Bible College
Waynesburg University
Wentworth Institute of Technology
Wesley College
West Chester University of PA
West Liberty University
West Virginia University
West Virginia University Institute of Technology
West Virginia Wesleyan College
Westminster College
Wheeling Jesuit University
Widener University
Wilkes University
William Jewell College
Wilmington University
Wilson College
Wingate University
Wittenberg University

York College of Pennsylvania

Please note: These are *invited* colleges.
A list will be provided at the event of those colleges participating.