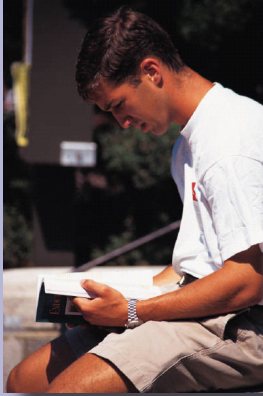


Finding the Right Fit

Slick brochures, college fairs, glitzy websites and rankings galore. With all the noise surrounding college choice, how do you and your teen find the right fit for one of life's most daunting decisions?

There are a wealth of factors that go into finding the best match for your teen starting with personality and goals. Finding that right fit is a combination of research and perseverance.



Beyond the Tour

Visiting the college is one of the most important factors and most colleges offer guided tours for prospective students. But for more realistic information:

- Go beyond the organized tour and talk to other students.
- Eat in the cafeteria.
- Ask students what they like or would change, and what there is to do on campus. You'll likely get more candid responses from this group and a better idea of campus life.

Once your child has determined his or her major, consider the following when researching schools:



- Size
- Distance
- Academic Challenge
- Cost

Financial Aid

Education creates opportunities for today's youth and more. It's an important step toward success. No eligible student should be denied an education because the cost is prohibitive. There are multiple avenues to seeking financial aid. Federal and state government aid, through grants and loans, as well as private loans are available. Colleges and universities may also offer their own financial aid packages.

- Learn the difference between scholarships, grants and loans. See Glossary of commonly used terms on back.
- To apply for student financial aid from the federal government, including the Pell Grant, Perkins Loan, Stafford Loan and work-study, submit the Free Application for Federal Student Aid (FAFSA). Find the application at www.fafsa.ed.gov. There is never a fee associated with the FAFSA, so be certain not to use other websites that require one. The FAFSA is also required by all states and many school student assistance programs.
- Apply for aid annually, as your financial situations may change from one year to the next.
- Males 18 and older must register with Selective Service at the time you complete the FAFSA. You won't be eligible for federal and state aid unless you do. Register at the post office or through the FAFSA form. Call Selective Service at 888-655-1825 for more information.
- Check to see if the college to which your teen is applying requires additional financial aid forms or the CSS PROFILE, available at collegeboard.com.

Testing

Most colleges and universities use standardized testing as a measure of ability and as an entrance tool. While there are many arguments both for and against testing, preparation remains one of the most important elements for a successful testing experience.

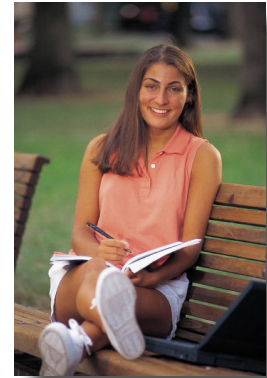
The most widely used standardized tests are the SAT and the ACT. Determine which test is used at the college to which your teen is applying and prepare for that one.

Most community colleges also require placement testing. The most commonly used are the Compass Test and Accuplacer. These tests determine at what level students should be placed.

What About Insurance?

Before your child leaves for college, check your insurance plans – both health and homeowners. New legislation passed in 2010 allows young people to stay on a parent's health plan until aged 26. Many colleges require that students have a health care plan and often charge for it automatically. To opt out of the coverage, find your child's college on universityhealthplans.com.

Check your homeowners. It typically covers what is in your child's dorm room up to a certain percentage; however, you may want to insure expensive items like computers separately. And don't forget about the car. You may get a break if your child leaves the car behind, and remember most colleges and universities don't allow freshman to have cars on campus.



Glossary of Commonly Used Terms

Advisor: an individual responsible for advising students on academic matters.



Bursar: a treasurer or business officer of a college or university.

Counselor: a faculty member who advises students on personal and academic problems, career choices, and the like.

Dean: the head of a faculty, school, or administrative division in a university or college.

Faculty: the teaching force of a university, college, or school.

Federal Family Education Loan (FFEL) Programs: The collective name for the Federal Stafford (subsidized and unsubsidized), Federal PLUS Loan, and Federal Consolidated Loan programs. Funds for these programs are provided by private lenders and the loans are guaranteed by the federal government. Loans must be repaid.

Financial Aid Office: Office concerned with the administration and distribution of financial awards for tuition.

Grant: A type of financial aid award based on need or merit that is not repaid by the student.

Ombudsman: a person who investigates and attempts to resolve complaints and problems, as between students and a university.

Provost: a high ranking administrative officer in a college or university with responsibilities of curriculum and faculty appointments.

Registrar: an official at a school or college who maintains students' personal and academic records, issues reports of grades, mails out official publications, etc.

Scholarship: A form of financial assistance that does not require repayment or employment and is usually made to students who demonstrate or show potential for distinction, usually in academic performance.

Work Study: a part-time employment program which provides jobs for undergraduate and graduate students who are in need of such earnings to meet a portion of their educational expenses.



Helpful resources

www.fastweb.com

www.collegeboard.com

www2.ed.gov/policy/gen/guide/fpco/ferpa

princetonreview.com

Kaplan.com

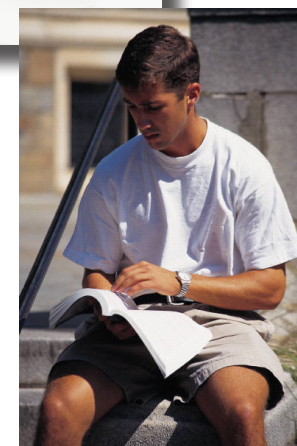
**The College Guide for Parents by
Charles J. Shields**

**Empty Nest...Full Heart, the Journey from
Home to College by Dr. Andrea Von Steenhouse**



** This brochure was a collaborative effort between the Pennsylvania Parent Teacher Association and Lehigh Carbon Community College.*

Your Student is Ready for College. Are You?



Helping Your Teen Find the Right Fit

