

# Pathways to Success

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## PATHWAYS TO SUCCESS

### THE SAT

What is it? Find out, and tackle it head on! Remember, practice makes perfect!

### COLLEGE SEARCH

Find the right college for you! How? Identify your priorities. Research a college's characteristics.

### FINANCIAL AID

Find out what is available for you, and apply for it.

### STUDENT LOANS

Student loans are the largest aid program available to students.

*Information contained herein is in part thanks to [www.collegeboard.com](http://www.collegeboard.com). Visit this website yourself and find out more!*

Henry David Thoreau

**We were born to succeed, not to fail.**

### The SAT

The SAT is an admissions and placement test used by most colleges. It is a test that they use to get to know you and your ability to think, solve problems, and, generally, to succeed in college. The SAT is divided into the SAT Reasoning Test (which tests Writing, Critical Reading, and Math) and the SAT Subject Tests (currently 20 subjects broken down from English, history, math, science, and languages).

Here are some useful tips when tackling the SAT:

- The SAT is administered seven times a year. Tests are on Saturdays.

- Are you approaching or are in your junior or senior year? It is recommended to take the SAT exams at the end of your junior or the beginning of your senior year.

- Or whatever year you are in high school, just take the SAT Subject Test as soon as you complete the high school class related to the subject test (for example, World History).

- There are free online practice materials offered by the College Board. Take advantage of them! The materials include a free online practice test, sample questions, and other tools to get ready for the SAT.

- Take an actual test under real test conditions. Take the PSAT/NMSQT as a practice for the SAT.

- Consider taking the SAT more than once, at least twice. It has been shown that scores likely improve after the first time.

### College Search

Find the right college for you. How? First, identify your priorities. Ask yourself, what is important to you in a college experience? Next, research a college's characteristics, and make sure it fits with your priorities. For example, are you looking for a large university? Are you looking for a social atmosphere? Here are some questions--in no particular order of importance--to help you get started on figuring out these two basics when going on a college search:

- How big or small is the college?** This is important, because the size of a college affects your experience. For example, consider the faculty-student ratio. Will you get personal attention, or get lost in the mix? What is the size of the department you're interested in? How large is the library?

- Is the location of the college important to you?** Where your college is located is important. For example, do you want to be able to visit home frequently? Do you want to live in a part of the country that is new to you? Do you want to live in a city or a small town?

- What do you want to study?** If you've figured out the general areas of study you're interested in, find out all you can about what your college offers. For example, what reputation does the college or the college department have in the fields you are interested in?

- What is campus life like?** College is not just a place to learn, it is also your second home. Find out about

**TERMS YOU SHOULD KNOW**

Free Application for Federal Student Aid - FAFSA

Expected Family Contribution - EFC (The EFC comes from the FAFSA)

The FAFSA must be completed in order to be considered for most federal aid and some institutional aid programs.

Complete the FAFSA in the January preceding the first term of enrollment.

You complete the FAFSA every year. For every year that you're enrolled in college, mark January 1 on your calendar as the earliest date you may complete a FAFSA for the upcoming school year.

The earlier the better! Some financial aid funds are simply given out to the earliest filers!

For more information go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

Online applications are available and more convenient than paper applications. There are built-in screens. It's self-editing to help reduce errors.

*WHY GO TO COLLEGE?*

**GOING TO COLLEGE PAYS OFF**

Studies have shown that a person with a college degree will earn about 80% more than a person with just a high school degree.

**SETTING UP YOUR CAREER**

If you have a certain career in mind, you probably need to go to school to get the education you need to develop that path.

**DON'T KNOW WHAT TO DO WITH YOUR LIFE RIGHT NOW?**

Even if you do not know what you want to do with your life yet, go to college. Take a variety of classes. You will most likely find the answer in college.

**GROW AS A PERSON**

The college experience is a time for growth. You are guaranteed to meet new people and experience new things. You may even redefine yourself and emerge a different person.

the campus life, in and around the college. For example, what housing arrangements are offered? What is the minority student population? Does the community outside the college offer an outlet for students? What groups, clubs, and other extracurricular activities are available to students?

**How much does college cost?** The costs of tuition and fees are your basic concerns. But beyond the costs of tuition and fees, what other costs are there?

So here's a checklist of questions for you to go over generally:

- Four-year or two-year college?
- Public or private college?
- Number of undergraduates: small (fewer than 2,000 students), medium (2,000-15,000), large (more than 15,000)?
- Big city (urban), suburban, or rural (small town) setting?
- What region in the United States?
- What major?
- What is the maximum you're

willing to pay (tuition and fees only)?

What financial aid opportunities are available? (\*See the Financial Aid section below)

What percentage of applicants were accepted to your college?

- \* Every applicant!
- \* More than 75% of applicants

accepted

\* 50-75% applicants accepted.

\* Fewer than half accepted.

Freshmen's high school GPA?

\* Over 50% had GPA between 2.0 and 3.0

\* 50-75% had GPA of 3.0 or

higher

\* More than 75% of current

freshmen class had GPA of 3.0 or higher.

What SAT scores did the college report?

What ACT scores did the college report?

Does the college offer academic credit and/or placement out of introductory courses?

\* Credit or placement for AP

exams;

\* Credit or placement for CLEP;  
\* Credit or placement for GED in lieu of a high school diploma;

\* Credit or placement from a 2-year college.

Are sports important to you?

Does the college offer sports?

What activities are important to you?

- \* Choral groups
- \* Dance
- \* Film
- \* Literary Magazine
- \* Music Ensembles
- \* Opera
- \* Student Government
- \* Symphony Orchestra
- \* Yearbook
- \* Concert Band
- \* Drama
- \* Jazz Band
- \* Marching Band
- \* Radio
- \* Student Newspaper
- \* TV Station
- Does the college have fraternities or sororities?



## Student Loans

Student loans are the largest aid program available to students. First, complete the FAFSA to determine if you are eligible for a student loan. Be aware that loans have to be paid back, and most carry fees and interest charges.

Types of student loans include:

- Stafford loan (subsidized and unsubsidized). You pay back this loan six months after you graduate or drop below half-time.
- Parent Loan for Undergraduate Students (PLUS). PLUS loans available to parents with good credit and who have dependent undergraduate students.
- Perkins Loans. Given to the neediest students.
- Private loans. Some colleges include private loan awards in the award letter. Private loans are more costly to borrow, because of higher interest rates and fees than federal loans.

- Housing arrangement:
  - \* Undergraduate housing is available?
  - \* On-campus housing guaranteed for first-year students?
  - \* On-campus housing guaranteed for all undergraduates?
  - Types of housing that is available?
    - \* All-women or all-men housing
    - \* Coed housing
    - \* Cooperative housing
    - \* Fraternity / sorority housing
    - Special housing (for disabled, or international students, special-needs, etc.)
- Academic programs available?
  - \* Accelerated study
  - \* Double major
  - \* Honors program
  - \* Independent study
  - \* Internships
  - \* Liberal arts/career combination
  - \* ROTC
  - \* Student employment services
  - \* Student-designed major
  - \* Study abroad

- \* Teacher certification
- \* Work-study program
- Single-Sex vs. Coed College?
- Is a college with a specific religious affiliation important to you?
- How diverse is the student population?

## Financial Aid

Get the financial aid you need to go to college. But first you must know your options, and then you can apply for the type of aid that's right for you.

Know what your options are. The two types of aid are "non-need based aid" and "need-based aid." The former, "non-need based aid," is based on your achievement in, for example, academics or sports. The latter is based on your demonstrated financial need.

Scholarships are not just for valedictorians! Look for aid bases offered by your college such as:

- Academics
- Alumni affiliation
- Athletics

- Leadership
- Minority status
- Music / Drama
- ROTC
- State residency

Some of the types of aid available include:

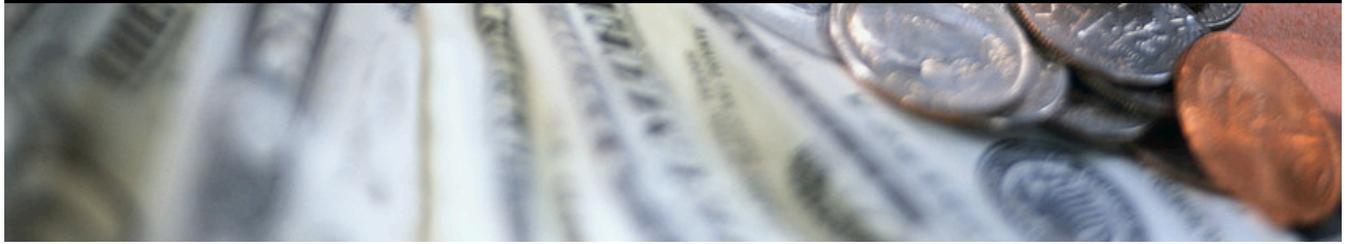
- Pell Grant (federal aid program).

All you have to do is complete the FAFSA, after which your college will determine whether you are Pell-eligible.

Federal Supplemental Educational Opportunity Grant (FSEOG). Federally funded by administered by the college, the FSEOG is available to Pell Grant recipients who demonstrate the most financial need as determined by the FAFSA.

Institutional grants (more typically found at private colleges). Look at the college's admissions brochure or website to find out if it has available institutional grant dollars from its endowment or other private donations.

Work Study (offered by most colleges). This is a need-based program. You get a job, and earn while you go to



school. To be considered for work-study, you must complete the FAFSA.

- ☑ Student loans. The first step is to complete the FAFSA.

### **You can, and will, succeed!**

What's the secret to success? Know your your application deadlines. Prepare for the SAT exam.

Really, what's the pathway to success? I'll share with you one of my favorite motivational quotes:

**“Obstacles are those frightening things that become visible when we take our eyes off our goals.”**

Never take your eyes off the goal. And what is that goal?  
To succeed. You can, and you will!

Please feel free to contact me anytime if you have any comments or questions, or simply want to drop a line. Thanks so much for the opportunity to share this information with you.

Good luck to you!

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