

College Admissions & STEAM Guide

2021-2022
EDITION
OUR 12TH YEAR

INSIDE:

CHOOSING A COLLEGE | FINANCIAL AID
VIRTUAL COLLEGE TOURS & FAIRS | WORKSHEETS
TEST-OPTIONAL SCHOOLS | ESSAY TIPS | JOBS IN DEMAND



CHANGING TIMES

Shifting and Adapting During the COVID-19 Era

OUR PARTNER:



Newsday

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With the Right Prep, College Is In Your Future!

Twelve years ago, Newsday published the first edition of the College Admissions Guide. The purpose was simple: provide a pocket-sized guide for college-bound students and their parents that would help to reduce the anxiety and confusion involved in the college admissions process. That process has become even more challenging due to the altered landscape of higher education from the coronavirus pandemic. This guide takes into account the new reality such as virtual learning and virtual campus tours, while continuing to provide quick reads, packed with guidelines, tips, online resources and worksheets, to help students realize their dream of a college degree. This year's edition continues our mission. The guide is available online and is aimed at students, parents, guidance counselors, libraries, youth and nonprofits, and college prep programs. Download the digital version of the 2021 Guide at newsday.com/collegeguide.

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SPECIAL FEATURE:
• **Financial Aid Toolkit sponsored by Island Federal**



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THIS IS ABOUT YOU

How to work with your school counselor

Lucky for you, school counselors are experts at helping students navigate these all-important years — and they don't just help with academic work. Counselors facilitate the coordination of LD services, help students manage mental-health issues, offer resources to boost students' success in the classroom, assist in the college search, guide athletes through the NCAA requirements — and more.

But don't wait for your counselor to reach out to you. As with almost everything in life, the more initiative you take, the better the results will be.

Here's what you need to know to make the most of your counselor-student relationship:

Let's face it. Getting through high school and into the next phase of life is a long journey. You're going to need all the support you can get.

Know what to expect. Depending on the type of school you attend, your counselor could be working with only a few dozen students or several hundred. Don't be anonymous. Make an in-person or virtual appointment early in the school year to introduce yourself (if you don't already know your counselor pretty well) and to find out what services are available to students.

Ask for help. Counselors have access to a lot of information and tools that help you succeed in high school and beyond. For example, if you're struggling with note-taking, ask your counselor if she knows about an online course you can take or if your school offers peer-to-peer tutoring in study skills. Maybe you're feeling unsure about the right next step for you after high school. Your counselor probably has aptitude tests you can take.

Be honest. If you're facing a serious challenge, your counselor can help. Are you unsure about whether to play sports in college? You're feeling unraveled by stress or depression? You're being bullied? Tell your counselor. Depending on the severity of your challenge, you might be referred to another professional, but your guidance office is a good place to start your search for help.

Don't be bashful. If you're planning to head to college, your counselor will have to complete a portion of your applications. Some apps require recommendations; others ask the counselor to complete data about the rigor of your coursework and your class rank. (If a college admissions officer has a question about your candidacy, he'll likely call your counselor.)

So, it's a good idea for your counselor to know you well. Let the counselor know what you're interested in studying and why. Give your counselor a sense of your creativity, values, passion, and dreams.

Create a brag sheet. Parents, jumpstart the conversation between your child and the guidance counselor with a one-page "brag sheet" listing your child's achievements, activities, interests, and goals.

3 WAYS YOU CAN HELP YOUR COUNSELOR HELP YOU:

BE VISIBLE. Talk to your counselor early and often about your college ambitions.

BE OPEN. Counselors can help you with more than just college. Share your other life-related concerns.

BE APPRECIATIVE. Send a handwritten thank you note for all of your counselor's hard work.



EARLY COLLEGE

Earn college credits while you're still in high school—and save money and time completing your degree.

NY Smart Scholars Program. The New York State Education Department funds dozens of projects — essentially, collaborations between school districts and state colleges and universities — through its Smart Scholars Early College High School partnership program. Smart Scholars targets students from groups that are underrepresented in college, academically at-risk, or economically disadvantaged. For more information — and to inquire about programs available this academic year on Long Island — email smartscholars@nysed.gov.

According to the National Center for Education Statistics, about a third of students (34%) took courses for postsecondary credit in high school.

College-in-High-School Programs. Academically talented students can take college courses at their high school for college credit or dual (high school and college) credit.

High School, College and Business Partnerships. New York State's P-TECH (Pathways in Technology Early College High School) program offers you the opportunity to earn an associate degree at no cost to your family and then be first in line for jobs with participating companies. Forty-one public-private educational partnerships are offered statewide, including the Uniondale school district's program with Farmingdale State College, which also is open to students of Freeport and Wyandanch schools. For more about the program visit ptech.org.

Advanced Placement (AP) College Board Courses. More than 35 Advanced Placement (AP) courses are available to high school students — which is good news because a passing grade on an AP exam can earn you college credits. The upshot? You can enroll earlier in upper-level courses, pursue a double-major with the extra time you have on campus, and even have time to study abroad. Courses range from foreign language to literature and calculus, history, and psychology. For more information, talk to your counselor or visit apstudents.collegeboard.org.

International Baccalaureate (IB) program. This program awards special diplomas to high-schoolers who complete seven specific courses, write a 4,000-word essay, and develop and execute a project based on ideas of creativity, activity and service. Proponents claim the IB high school curriculum provides students a global perspective and cultivates independent learning skills. The IB program is available to elementary, middle- and high-school students. For more information, visit ibo.org.

EARLY COLLEGE
PROGRAMS CAN
SHORTEN THE
TIME IT TAKES
YOU TO EARN
A DEGREE.
WANT
PROOF?

Check out these stats:

90% OF STUDENTS WHO PARTICIPATE IN AN EARLY COLLEGE PROGRAM **GRADUATE** FROM HIGH SCHOOL vs. 78% OF STUDENTS NATIONWIDE

94% EARN **FREE COLLEGE CREDIT** WHILE IN HIGH SCHOOL

30% EARN AN **ASSOCIATE DEGREE** OR OTHER CREDENTIAL WHILE STILL IN HIGH SCHOOL

Source: Jobs for the Future, How to Scale College in High School, February 2017

COLLEGE ENTRANCE EXAMS

SAT, ACT, or test optional?

Ask your parents what they scored on their SAT or ACT college entrance exams and chances are, they remember the actual numbers. While these standardized tests were a big part of applying to college, these days a growing number of schools don't require entrance exams at all. In fact, two thirds of all U.S. four-year colleges and universities will be test-optional for fall 2022 admission, according to the National Center for Fair and Open Testing. Local colleges and universities on the test-optional list include Adelphi University, Hofstra University and St. John's University (SAT or ACT required for some programs), Farmingdale State College, Five Towns College, Molloy College, Stony Brook University, St. Joseph's College, Manhattan College, New York Institute of Technology and SUNY Old Westbury. Visit fairtest.org to find the complete list of test-optional schools.

Nearly all of the U.S. News & World Report "Top 100" national liberal arts colleges are test-optional, as well as most of the "Top 100" national universities, including Brown, CalTech, Cornell, Dartmouth and Yale.

Source: fairtest.org

If you plan on taking one of the tests, here's exactly what you need to know to choose which test to take, prepare for it and do the best you can.

ACT or SAT? Most colleges accept either one, but double-check to find out if your schools have preferences. If they don't, it's up to you to find the one that suits you best. Each test has its advantages and many students choose to take both, the advantage being that you'll know where to focus your energy if you want to retake one to boost your score.

SAT. The College Board, which administers the SAT, totally overhauled the test four years ago. The new SAT was fully implemented with the graduating class of 2017.

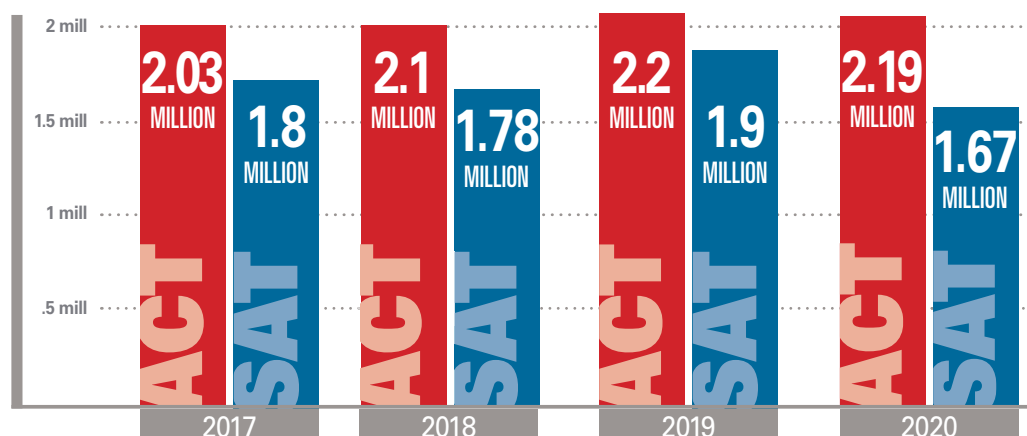
What's Different? The new SAT attempts to capture more of what students learn in the classroom, rather than test "aptitude." The updated test places more emphasis on reasoning and processing information quickly, and includes sections on math, reading and writing and language, with an optional essay. Gone are the obscure vocabulary words in favor of a section that focuses on words you are more likely to see in college. Other major changes include eliminating the "guessing penalty" — no points deducted for a wrong answer — and a return to scoring on the old 1,600-point scale.

ACT. Administered by ACT, Inc., the ACT tests your knowledge in four areas: English, math (including everyone's favorite: trigonometry!), reading and science. The writing section is optional, and there's no penalty for guessing.

About those scores. Many students want to know if their scores will get them into their top-choice colleges. See how your scores compare to last year's admitted students by checking out the freshman class profiles, which colleges publish each year. There you'll find the range of scores that the middle 50% of admitted students earned on the SAT and ACT. If your score falls in that range, you know you have a shot. If they're lower, don't panic. Remember that 25% of last year's admitted students scored below that range, too.

Practice. The ACT and SAT are unlike any tests you've ever taken, so you have to prepare. You can find practice exams online at educationplanner.org, collegereadiness.collegeboard.org/sat and princetonreview.com. Also, Khan Academy offers free prep materials at khanacademy.org/sat.

WHO'S TAKING WHAT?





Ready to Make an Impact.

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FALL OPEN HOUSE

SJC Long Island
Sunday, October 24
10 a.m.

To RSVP, call
631.687.4500

sjcny.edu

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CHOOSING A COLLEGE

It's about the fit

Student, know thyself. Regardless of a college's reputation, it won't measure up if you can't follow your true interest or your real passion — or at least discover what they are once there. Are your life goals already set? Choose a school with a major that fulfills them. Still questioning? Choose a college with plenty of interesting options.

How should you choose your college? Think about what really matters to you now, and then select the handful of schools that are your best fit. Use our side-by-side comparison worksheet to help you choose the right college for you.

These tips should start you thinking.

What's your comfort zone? Will you be at home in a school with 1,000 students, or a 30,000-student university? Bigger doesn't always mean better. Consider how much of a change you want from where you live and go to school now, how far you want to travel, and how much it costs to visit home.

What's your type? All colleges are not the same, so think about how you learn and what your interests are. Some schools offer a broad-based liberal arts education, while others specialize in engineering or fine arts. You'll want to consider how many students live on campus or commute, how old the average student is, and what drives the campus social life. Some schools take pride in their athletic teams. At others, live music concerts, clubs, organizations and fraternities enrich campus life. Study abroad opportunities may appeal to student adventurers. Remember, you have to spend the next four years here, so make sure both your personal and academic goals are met.

About the Benjamins. Cost is probably one of the first factors parents consider. Tuition, fees, and room and board vary by school, but the price tag isn't always what you'll end up paying. If you ask, colleges will let you know about financial aid, such as grants for good grades or departmental scholarships for specific talents. The bottom line? Don't let cost be the only factor in your decision.

You know what's right for you. Remember not to lose yourself in this process. If a school doesn't feel right, no matter how awesome the campus looks or how many famous alumni went there, it's probably not for you.

Go with your gut. Ask yourself, "Would I be happy living and learning with these students and professors in this environment for the next four years?"



For each of the three Rs, choose three colleges or universities you want to apply to:

REACH

A long shot, but not an impossible dream, such as an Ivy League school when your grades and standardized test scores are average.

REALISTIC

You match the academic profile of the typical student in the most recently accepted class.

RELIABLE

Your grades and standardized test scores make you pretty much a shoe-in, and your parents can afford it.

COLLEGE COMPARISON WORKSHEET

		College 1	College 2
NAME OF COLLEGE			
Location	Commuting		
	Urban		
	Suburban		
	Rural		
Type of Institution	2-Year		
	4-Year		
	Special		
Enrollment	Small (under 2,000)		
	Medium (2,000-6,000)		
	Large (over 6,000)		
Housing	Dorms		
	Off-Campus		
	Apartments		
	Fraternity/Sorority		
Campus Life	Organizations		
	Clubs		
	Student Activities		
	Sports		
	Study Abroad		
	Internships		
Application Deadline	Early Decision		
	Early Action		
	Other		
Costs/Expenses	Tuition & Fees		
	Room & Board		
	Other		
Financial Aid	Grants		
	Scholarships		
	Student Loans		
Other Criteria	Degrees Offered		
	Freshman Class GPA		

APPLICATION CHECKLIST

	College 1	College 2	
NAME OF COLLEGE			
College Information	Web address _____		
	Information online _____		
	Application online _____		
	Campus Visit/Virtual Tour Planned (Date) _____		
	Info. Session Scheduled at _____		
	Comparison Worksheet Done _____		
Deadlines/Dates	Application _____		
	Transcript & School Report _____		
	Financial Aid _____		
	Last Test Dates Accepted _____		
	Early Decision/ Early Action _____		
Testing	SAT or ACT Required _____		
	Test Date Plans _____		
	Test Scores Sent from College Board or ACT _____		
	Requested on _____		
Interview	Required? _____		
	Campus Appointment (Date) _____		
	Alumni Interview on _____		
Application Forms	Essays Written _____		
	App. Fee mailed/paid _____		
	Secondary School Report	delivered to _____ mailed on _____	
	First Recommendation	requested on _____ mailed on _____	
	Second Recommendation	requested on _____ mailed on _____	
	Personal Recommendation	requested on _____ mailed on _____	

Important Application Terms: Early Action (EA): Your admission is not binding; you can change your mind.
Early Decision (ED): Think this one through. Your decision is binding; get financial aid estimates before committing.

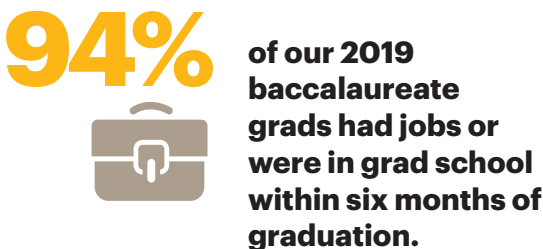
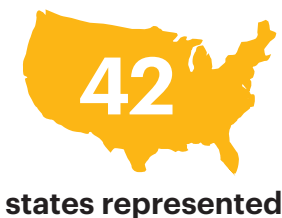
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Saturday, November 20, 2021
12:00 noon–3:00 p.m.

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adelphi.edu/fall



98%

of full-time incoming first-year students received some form of financial aid.



Let's see what the experts say.

We are ranked a 2021 **Best College** nationwide and **Best Value School** by U.S. News & World Report.



Listed as one of The Princeton Review's **Best Regional Colleges** for 2021.



Named a **Top U.S. College** in the 2021 *Wall Street Journal/ Times Higher Education College Rankings*.



75
academic programs for undergraduates

ADELPHI
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NEW YORK

INCORPORATING YOUR VIRTUAL EXPERIENCE INTO YOUR COLLEGE APPLICATIONS

Avoid COVID-19 in Your Essay

This year's Common App, the most widely used application, added a question inviting students to write about the impact of COVID-19 on their lives and education. The Coalition Application (an alternative to The Common Application) also offers a similar COVID-19 experience prompt.

Many college advisers suggest limiting your pandemic experience to this format instead of making it the sole topic of the personal essay. COVID-19 has been a common problem for many and may be considered overdone as a subject by some admissions officers. Websites such as [thecollegesolution.com](https://www.thecollegesolution.com) suggest that the best personal essays deal with an individual problem or challenge and work best to introduce yourself, show your personality and highlight your passions and goals.

Highlight Digital Skills

However, writing about how the adaptive skills you developed during the pandemic, and how they have positively impacted you as a student, does have value. Experts agree that our relationship with technology will only deepen as we continue to rely on digital connections for work, education, health care and commercial transactions. Here are a few distance learning skills that are worth highlighting as positive outcomes of the pandemic:

Demonstrate Time Management Skills

For online students, organization is a way of life imperative to managing multiple assignments, courses and deadlines, in addition to work and family responsibilities. Demonstrate how you have made organization a mindset and a habit and how that has enabled you to focus on short-term goals. Give examples of how you stay on track to meet deadlines using digital calendars, class alerts and/or daily task lists. Successful time management is a skill that benefits a college course load and prepares students for employment after graduation.

Promote Research Skills

Students who spent their time at home learning about traditional and non-traditional resources, how to identify and state a problem clearly and concisely, and how to go beyond simple Google searches and use advanced features when digging for information develop strong research skills that help prepare them for college.

Underscore Independence

Online learning requires internal motivation,



GETTY IMAGES

responsibility and a certain level of maturity. Demonstrate how you have taken charge of your own learning and the strategies you've employed to keep pace and make time for study and meeting class deadlines while classes were virtual. Colleges know that online education puts more responsibility on the student and are looking for applicants who can stay on top of assignments without the structure of a traditional classroom to guide them. Self-motivation is the hallmark of successful students — both online and on campus.

Showcase Communication Skills

Attending a virtual classroom exposes students to different types of communication. You have to listen and read carefully and respond in ways that are specific and succinct. Outline how your online experiences have built a solid foundation for improved communication skills. Digital communication can have a language and etiquette all its own, so your ability to navigate virtual learning successfully will be seen as a plus.

Show Off Remote Teamwork

Part of the distance learning experience is interacting with and learning from other students. During the remote year, you may have encountered opinions, skill levels and digital fluency different than your own. Highlight your ability to adapt and learn, and appreciate others' input and insights.

Share Ways You've Self-Advocated

Advocating for themselves is hard for many students — and it's even harder during a pandemic with 100% online learning. Don't be afraid to express your vulnerabilities about distance learning and give examples of how you overcame them by asking questions, asking to be heard or asking for help.

YOUR STEM EDUCATION STARTS HERE



Photo Courtesy of John F. Sheehan Photography

Meet Tim S. He started his STEM career working at the museum, studied Physics and Astronomy at Stonybrook University, and is now fulfilling his dreams as a STEM Educator.

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Cradle of Aviation Museum



For more information contact our Education Department
at 516-572-4028 or visit www.cradleofaviation.org/STEM

MAKING THE MOST OF A VIRTUAL COLLEGE FAIR

Prepare ahead

If you're just beginning your college search, attending a fair is the most efficient way to scout out a wide variety of schools in a short amount of time. This year, virtual college fairs are replacing many in-person fairs. But fear not: A virtual college fair will include big universities and small schools, those that are nearby and those from all over the world. Hundreds of college representatives are online at the same time on each virtual fair date.

The National Association for College Admission Counseling hosts some of the biggest college fairs — in real life and online. This fall, NACAC is hosting six free, one-day virtual college fairs starting Sept. 12. Hundreds of colleges will be at each fair. Visit nacacfairs.org for more information.

Here, NACAC offers tips on how to make the most of attending a virtual college fair.

- 1. Register for real.** Use your real name and address when you register. This information gets sent to the colleges for their records. You'll want to make sure your digital footprint is professional.

2. Check out the colleges. See the list of colleges that will be at the virtual fair. Click around to find out more about them and check out their videos. Make a note or "favorite" the ones that sound interesting.

3. Create your itinerary. The best part of virtual college fairs are the Zoom sessions. See which colleges are offering interesting sessions and add them to your itinerary, either by clicking on them within the platform or by jotting down the date and time.

4. Invite a parent or guardian. Fairs are fun when you can attend with someone. Log in separately and text back and forth. Attend a college's Zoom presentation or meeting side-by-side.

5. Do a tech check. Make sure your technology is ready. Charge your phone ahead of time or, if on a desktop, download the required software. Practice using Zoom, plug in your headphones and use the webcam if available.

6. Clean your room on Zoom. If you're using a camera, be aware of what others can see. Use a Zoom background if you'd like to keep your surroundings private. Also, a quiet room will be less distracting to you and whoever you're speaking with.

7. Look around. Show up on the day of the fair. Enter different "rooms" to hear what the college representatives are saying. This is your chance to learn a lot in a short period of time. If others are already in the virtual room when you enter, that's OK. You're welcome to join.

8. Make a good impression. Choose clothes that are professional and comfortable. Arrive on time for Zoom sessions or meetings. The college representatives love meeting students and will ask you questions. Think about how you will introduce yourself and what you want to say, especially about where you're from and what you hope to find in a college. Smile and nod occasionally as you would in real life.

9. Ask questions. Don't be afraid to ask about test scores, financial aid, sports, student life, diversity or other topics. Maybe you want to know what the college's coronavirus plans are for next year. Maybe a scholarship would really make a difference to whether you could afford to attend or not. Don't forget to take notes.

TOP

4

QUESTIONS

to ask a college recruiter

(Jot down their answers in a notepad.)

- What are the three best things I should know about your college?
- I want to be a (fill in your dream job). What is the best major at your college to help me enter and advance in the field?
- What are your college's most exciting activities and resources beyond the classroom?
- What's your retention rate and your four-year graduation rate?

10. Follow up. Did you meet a college representative who had great things to say? Make a note of their name and contact information and follow up directly if you wish. Virtual fairs that offer one-on-one meeting slots are especially helpful when you have special considerations to talk over with the admissions representative.

Fall 2021 College Fairs



The College Search Goes Online!

NACAC National College Fairs

This fall, NACAC National College Fairs has six planned virtual fairs. Each one-day, free event is open to parents and students, and you may visit as often as you like. To register, simply visit virtualcollegefairs.org and select the fair(s) you would like to attend.

Sunday, Sept. 12	1-6 p.m.
Tuesday, Sept. 28	4-8 p.m.
Sunday, Oct. 3	1-6 p.m.
Sunday, Oct. 24	1-6 p.m.
Tuesday, Nov. 2	4-8 p.m.
Sunday, Nov. 14	1-6 p.m.

Long Island Virtual College Fairs

Presented by Western Suffolk Counselors' Association

The Long Island Virtual College Fair presented by Western Suffolk Counselors' Association runs from Oct. 1 to Nov. 30. Visit longislandcollegefairs.swoogo.com/registration at any time to explore your college selections. Speak directly with admissions counselors on the following days:

Tuesday, Oct. 12	4-7 p.m.
Wednesday, Oct. 27	6:30-8:30 p.m.
Sunday, Nov. 14	2-4 p.m.

Email wsca@optonline.net or call 631-209-0839 for further information.

Nassau Counselors' Association 2021 Virtual Fall Expo

The Nassau Counselors' Association presents its fall expo, with attendance from a variety of colleges and universities offering their time and knowledge to students and families from Long Island.

The event is free and targets students of all ages, particularly those in grades 11 and 12.

To register, visit ncafall.educationconnectlive.com. Email questions to ncaofficemanager@gmail.com.

Tuesday, Sept. 21	5-8 p.m.
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East End Counselor's Association

The East End Counselor's Association's college fair will be held at Riverhead High School.

Go to eastendcounselors.org for information or email questions to eastendcounselorsassociation@gmail.com.

Thursday, Oct. 14	5:30-7 p.m.
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KEYS TO A SUCCESSFUL COLLEGE VISIT

Start early, be curious

You hear it all the time: You absolutely must visit colleges during your search. And it's true. Visits are the only way to get a real feel for each place to determine whether this campus is where you'd like to spend four to five years of your life. But with some colleges restricting visitors because of the pandemic, many high school students are turning to virtual campus tours. Some college websites may offer virtual tours, but there are also additional sites where you can explore many different schools from the comfort of your couch. These tips will help you make the most of your virtual or in-person visit.

Vet your top schools. Spend time before your visit perusing the college website and reviewing the brochures, jotting down and prioritizing questions as you go. When you call the admissions office to arrange your visit (if in-person tours are available), ask to experience a chemistry class, see the athletic facilities, etc. — whatever is most important to you.

Explore the campus. The campus tour is your chance to learn about student life, campus history and traditions, from a great source of information: an enthusiastic student (he or she works for the admissions office, after all). Ask what they like least, what surprised them about the college when they first arrived and what they wish they had known before they enrolled. Eat in the cafeteria and spend some time on the quad. Write down your impressions on the College Comparison worksheet in this guide. You can get a similar experience by asking the admissions office to arrange a phone or Zoom meeting with a current student who can answer all of your questions.

Make connections. On your in-person or virtual visit, arrange to chat with an admissions counselor (although most colleges don't require it). With a counselor's undivided attention, you can ask your questions, impressing him or her that you spent time preparing.

Check out campus media. Check the school's Facebook and Instagram pages, and campus blogs. Pick up copies of the campus newspaper and literary magazine (or ask the school if they can mail you copies) and check out the posters that hang in the student union. What

issues seem to get students fired up? Are there events that interest you?

After your visit, review your notes with your parents or a mentor. If your overall impression is that you wouldn't be happy at that school, cross it off your list — unless you have a wildly compelling reason to reconsider (like a full-ride scholarship). Even then, you should arrange a second visit before enrolling. Your instincts are good. Trust them. You'll need them often in the next four or five years.

WEBSITES OFFERING VIRTUAL COLLEGE TOURS

Several websites host virtual tours of many colleges and universities, allowing a prospective student the opportunity to feel as if they are on campus. While in-person is still the preferred method, some of the following sites offer virtual reality tours, interactive maps, videos and more from thousands of colleges.

Campusreel.org

Search through more than 15,000 videos uploaded by current college students for an honest perspective of the campuses. All videos are vetted before going live.

CampusTours.com

Tour more than 1,750 colleges and universities in the United States and abroad through videos, interactive campus maps and mobile walking tours. Some tours also include student tutorials.

eCampusTours.com

This site features 360-degree tours of more than 1,300 colleges. You'll also find additional school information such as enrollment, pricing, admissions, programs, financial aid and more.

YouVisit.com

Students have the option to view more than 700 U.S. colleges using a virtual reality headset or a regular video. You can also ask for a response.

Youniversitytv.com

A different take on virtual tours, this site allows you to search colleges based on categories such as "Coolest Dorms," "Best Campus Food," "Safest Campuses," "Most Active Greek Life" and more.

COMMUNITY COLLEGES & MORE

Look beyond the traditional

Community Colleges. Community colleges are a good option for students looking to save money, stay close to home, work while in school, try out a few courses before committing full-time, earn a specialized program certificate, or any combination of these reasons.

But just because community colleges are financial bargains doesn't mean you should pick just any school. Ask your school counselor for input about each school's strengths. Better yet, schedule visits or virtual tours everywhere you're considering, and speak with professors and current students.

If you're considering an educational track other than a four-year-college, here are a few good choices for students looking for alternatives — and some smart advice on finding the right fit.

If you're planning to transfer to a four-year college after earning your associate degree, ask about how the school advises students in your situation. If you're looking for a skills-based program — radiology, nursing or graphic design, for example — ask your school counselor for a list of recommended programs.

Career/Trade Schools. These schools train for specific skilled careers — many in high-paying STEM fields — such as para-legal, automotive technician, aesthetician, computer programmer and medical assistant. The good ones provide a combination of classroom (or online) learning and hands-on experience; they help students get the credentials and licensing they need to find jobs in their chosen fields. Ask for a list of the school's licensing and accrediting organizations, and then call these organizations to make sure the school is in good standing. Review the enrollment "contract" before registering, and as with all educational options, make sure you understand your financial commitment before you sign on the dotted line.

Business Certificate Programs. Check thoroughly before you commit. Some industries and businesses value these certificates; others would rather see you earn an associate or bachelor's degree and go back later for a certificate once you've spent some time refining your skills on the job. Find a list of accredited schools and programs at ope.ed.gov/accreditation. You can't get federal financial aid if your program isn't accredited.

4 BENEFITS OF TWO-YEAR COLLEGES

VALUE. \$3,770 average annual tuition and fees vs. \$10,560 at four-year public colleges.

**WORK/LIFE
BALANCE.** 62% of for-credit students attend part-time, so you can work while you plan your next step.

TRANSFER-READY. Four-year colleges allow qualified students to apply credits toward a bachelor's degree.

**BREAK
THE MOLD.** 29% of students are the first generation in their family to attend college.

Source: American Association of Community Colleges

MORE THAN WHITE COATS

Health care and medical technology

During the pandemic, the spotlight has been on health care professionals, as many have been hailed as heroes serving on the frontlines of the COVID-19 crisis. Whether you've always aspired to be a doctor, nurse or other health care provider, read on to discover what's ahead — and how to prepare for a career in this giant industry.

Cool job titles. Sure, you could be a physician (and the United States needs high-quality care providers, so if you're interested in those fields, we hope you'll pursue them). But if you're not sure whether you want to work in those specific roles, you should know that there are fascinating jobs and fields out there. One such area is nutrigenomics, the study of how food and genes influence one another, which could one day reveal how much of every nutrient an individual needs. Another job possibility: synthetic biologist, a professional who designs and builds new biological devices and systems. These specialists might one day create biological "robots" that produce chemicals, such as biofuels, or bacteria that consume pollution.

Telehealth boom! Stony Brook Medicine outpatient telehealth calls rose from a few hundred per month to more than 20,000 per month during the height of the pandemic.

The tech angle of patient care. Now that the majority of health care providers use electronic health records (EHRs), a whole industry of developers, cybersecurity gurus, staff trainers, and records specialists has grown. The opportunities for helping build and improve these systems are vast.

Local (and online) resources. With so many fields to consider, you're smart to start researching even before you get to college. Local college science departments might let you visit classes (or virtually attend), talk shop with professors about available course offerings or special on-campus clubs, and tour labs. (The admissions office should be able to help coordinate such in-person or online visits.) Or call the HR departments of local health care systems, such as Northwell Health, Catholic Health or NYU Langone Hospital-Long Island, about internships or job-shadow days for high school students. And in the meantime, check out scientific news on websites such as [sciencedaily.com](https://www.sciencedaily.com) or [eurekalert.org](https://www.eurekalert.org).

The newest technologies. Medical technologies have saved millions of lives — some with direct care, some by helping people care for themselves better and therefore prevent disease. A (very short) list: Smart inhalers for people suffering from asthma use Bluetooth technology to send data about the date and time of each dose — and whether it was administered correctly, so patients can track their symptoms and the efficacy of the inhaler. Health wearables allow people to record all kinds of health data — from resting heart rate to exercise intensity to sleep patterns. Telehealth connects health care providers with patients through digital devices instead of via face-to-face care, which helps patients in rural locations or patients with chronic conditions get the care they need, fast.

TOP 20 HEALTHCARE JOBS IN 2021

- | | |
|--|--|
| 1. Physician Assistant (Median Salary: \$112,260) | 12. Psychiatrist (Median Salary: \$208,000) |
| 2. Nurse Practitioner (Median Salary: \$109,820) | 13. Prosthodontist (Median Salary: \$208,000) |
| 3. Physician (Median Salary: \$206,500) | 14. Registered Nurse (Median Salary: \$73,300) |
| 4. Speech-Language Pathologist (Median Salary: \$79,120) | 15. Nurse Anesthetist (Median Salary: \$174,790) |
| 5. Dentist (Median Salary: \$155,600) | 16. TIE: |
| 6. Veterinarian (Median Salary: \$95,460) | Obstetrician and Gynecologist (Median Salary: \$208,000) |
| 7. Orthodontist (Median Salary: \$208,000) | Surgeon (Median Salary: \$208,000) |
| 8. Anesthesiologist (Median Salary: \$208,000) | 18. Chiropractor (Median Salary: \$70,340) |
| 9. Oral and Maxillofacial Surgeon (Median Salary: \$208,000) | 19. Podiatrist (Median Salary: \$126,240) |
| 10. Occupational Therapist (Median Salary: \$84,950) | 20. Optometrist (Median Salary: \$115,250) |
| 11. Physical Therapist (Median Salary: \$89,440) | |

Source: U.S. News & World Report, ranked by growth potential, work-life balance and salary



STRIVE & FLOURISH



MANHATTAN
COLLEGE

With small class sizes and a rewarding curriculum,
our professors will challenge you to unlock your full potential.

EXPERIENCE THE UNCOMMON
MANHATTAN.EDU

CYBERSECURITY

Join the good guys to beat hackers at their own game

The threat of hacking isn't new: We frequently hear about companies, financial institutions, or even major movie studios that have been hit by cybercriminals who have stolen personal information, such as Social Security or credit card numbers, or highly classified confidential files.

Want to fight back against identity theft and data breaches — and potential threats to the cornerstone of our democracy? Then take a look at a career in cybersecurity and learn to protect the enormous amounts of data we share online.

Get a Good-Paying Job in Two Years!

You could be a part of the cybersecurity field within two years of graduating from high school by earning an associate degree at a community college. For instance, Suffolk County Community College offers an associate degree in cybersecurity, utilizing a high-tech cyber lab on its Ammerman campus in Selden. Then, if you choose, you can continue your studies at a four-year university. Once you complete your associate or bachelor's degree, you could be working in a broad range of industries, including financial, health care, IT, education or any organization that relies on the Internet.

The hottest cybersecurity fields include information security analyst (job growth of 31% by 2029), and database administrator (10% job growth).
Source: U.S. Bureau of Labor Statistics

Free Cybersecurity Programs

School and government institutions are eager to educate a new generation of cybersecurity professionals to fill those future jobs. And the programs are often free. The federal National Security Agency and the National Science Foundation co-sponsored a free GenCyber camp in past summers for K-12 students at St. John's University in Queens. Also, the NSA and the NSF co-sponsor free GenCyber camps for teachers. The goals: to increase interest in cybersecurity careers, help students understand proper online behavior (and how to stay safe) and teach cyber-smart skills. Campers might experience a simulated cybersecurity crisis or see how hackers can access a home security camera halfway around the world. Learn more at gen-cyber.com.

HOT JOB ALERT:

BIG DATA!

Cybersecurity professionals protect our personal information from the bad guys, but companies that legally collect (and protect) data — about our preferences, choices, online habits, locations and more — can store and analyze it. That giant mound of information is called "Big Data" — and it's generally defined as data that's too complex to be analyzed by traditional data processing software.

But companies that figure out how to find patterns and relevant information in this data can gain invaluable insights into consumer

behavior, product performance, purchasing trends, public health problems, logistics — the list is really, really long. The careers that have grown from this field include data analysts (who create automated systems for retrieving information from the database and creating reports); data scientists (who analyze this data and make recommendations to business leaders so they can make wise decisions about any aspect of the company), and database managers (who understand the big picture of the database and also manage the people who work in the department).

Big Data is a big deal — and a field in need of experts who can make the most of it.

NOT YOUR GRANDPA'S INDUSTRY

**A new wave of opportunities exists in manufacturing
— for those bold enough to think big**

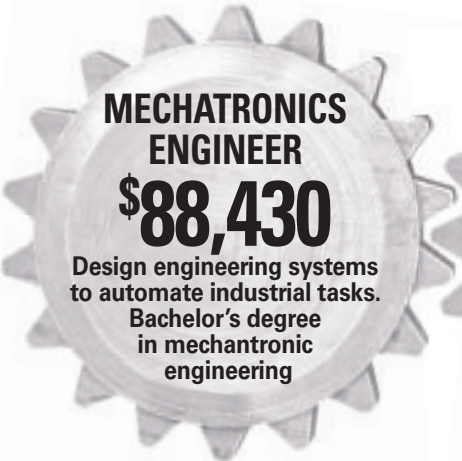
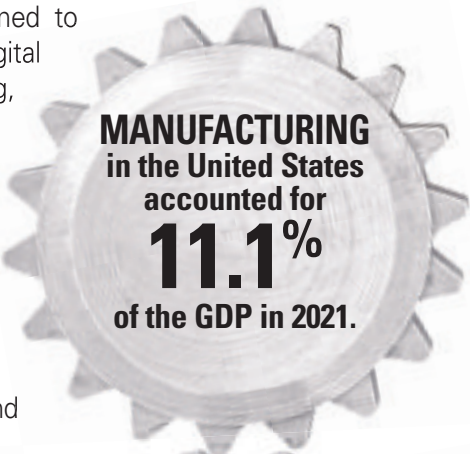
If the idea of “manufacturing” conjures up images of workers slogging through the same tasks over and over in a graying, dirty factory, you might be surprised to find out that the industry is actually full of exciting (and developing) technologies, such as artificial intelligence, robotics and advanced analytics.

The payoff for choosing manufacturing as your chosen field? You could be among the next generation of innovators and thinkers who use the tools of this latest industrial revolution to produce goods that make life better for us all.

To use these innovative tools and create the things the United States manufactures, the industry needs employees, which is why — if you love technology, tinkering, problem-solving, coding, analyzing data and inventing new objects and programs — you might consider taking coursework in manufacturing.

Aren't robots taking all the jobs? Nope, not exactly. Historically, technology produces more jobs than it takes; you can look back on previous eras of growth in tools — such as steam and water, electricity, assembly lines and computerization — to see evidence that innovation tends to create jobs, but those jobs are markedly different than they were in the years leading up to the “revolution.” Many economists expect the same pattern to emerge with manufacturing: The jobs that involve working the assembly line are evaporating, but careers in which people develop and control the systems and technologies that run the robots are expanding (thanks to this new era, which the experts are calling the “Fourth Industrial Revolution” or “Industry 4.0”). In fact, the Manufacturing Institute and consulting company Deloitte predict that in the next decade, there will be more than 2 million unfilled jobs in this arena.

Manufacturing and Humanities work together. As automation takes over tasks once performed by workers, the people who will be primed to snatch up those open positions will likely have a combination of digital and technical knowledge and “soft” skills, such as critical thinking, people management, emotional intelligence and creativity. (So far, despite BB-8's charm, robots haven't been able to master these more complex human talents.) One option for students eager to ride the next wave of the industry is to combine studies in manufacturing engineering with some humanities coursework, which also helps cultivate those soft skills. You can also look at your nearest community college for two-year programs in such areas as robotics, manufacturing technology, 3-D printing, mechatronics (technology that blends electronics and mechanical engineering) and product design.



FULL STEAM AHEAD

Science, Technology, Engineering, Arts, and Math (STEAM) come together for a vibrant array of opportunities. Will you be ready for them?

Almost every profession you can dream up is built on STEAM. Because of the changes in the U.S. and world economies — and the rapid development of technological tools available to professionals — more and more jobs require employees to have a wide-ranging education that blends arts

Do you know who first envisioned robots and considered their place in the modern world? Writers, that's who. In 1818, Mary Shelley wrote "Frankenstein." In the early 20th century, Czech writer Karel Capek coined the term "robot" in his play "Rossum's Universal Robots." The moral of the story: Innovators come from the science and the arts.

and sciences. Aerospace engineers, architects, computer scientists, chefs, robotics engineers, product designers, educators, photographers, doctors, animators and countless more professionals rely on a combination of scientific inquiry, mathematical prowess, engineering principles, technological savvy, strong communication skills and creative thinking to do their work well.

You're not just one thing, right? Maybe you're

a math whiz who writes songs, an artist who also happens to be brilliant in the chemistry lab, a writer with a penchant for building and engineering models of famous monuments. The push for STEAM education acknowledges that students are dynamic individuals with myriad gifts, talents and interests. Your college education should give you room to explore more than a single topic: If your counselor or adviser is pushing you to stick to a single field too soon, tell him or her that you want an opportunity to explore beyond one department.

Two words: Job security. Data from the U.S. Bureau of Labor Statistics show that professionals in careers that blend both arts and STEM fields have more opportunity and higher employment rates than workers in other, less dynamic fields.

Two more words: Humanoid robots. Starting in the 1950s, scientists and engineers began building robots, and ever since, the race has been on to create machines that look and act like human beings. Designers who can craft "faces" for robots are just as valuable to the end goal as the computer scientists who build the algorithms that instruct the machine how to respond to sound or movement.

Every job is a STEAM job. Now's the time to make a plan for how you want to use your college education: Think about developing skills, not joining a single industry. For example, if you know how to gather and analyze big data, you could work in the cosmetics industry, analyzing trends and predicting consumer buying patterns, or you could work for an environmental protection agency, using those same skills to analyze the emissions outputs in large cities. Another example: You might cultivate skills in product development — marrying your graphic design prowess with software coding to create digital 3-D models of your ideas. You could end up working in medical imaging or architectural design.

FOUR HOT STEM/STEAM FIELDS

2-YEAR DEGREE

ACUTE CARE NURSES

\$73,300

Care for pre- and post-operative patients. Associate degree in nursing

DIAGNOSTIC MEDICAL

SONOGRAPHER **\$75,920**

Make ultrasonic recordings for use by physicians. Associate degree in diagnostic medical sonography

4-YEAR DEGREE

INFORMATION SECURITY ANALYST **\$103,590**

Protect your agency or company from hackers and other cyber-criminals. Bachelor's degree in computer science, information technology or software engineering

FILM & VIDEO EDITOR

\$67,250

Use digital software to edit moving images on film, video or other media. Bachelor's degree in film production



ENTER THE FOURTH ANNUAL NSPC HEALTH SCIENCE COMPETITION

Beyond discovery and learning, student teams have the opportunity to win over \$80,000 in score-based awards!

WHO SHOULD PARTICIPATE:

All Nassau and Suffolk County high school students who wish to achieve recognition for research and development of health science-related projects are invited to enter.

IMPORTANT DATES:

Registration Deadline:
Friday, April 22, 2022

Competition Date:
Friday, May 20, 2022

To apply, visit cstl.org/nspc

Registration opens on Tuesday, October 12, 2021

For more information or questions,
please call (516) 764-0045 or e-mail NSPC@CSTL.org



Scan with your
mobile device
to apply

(844) NSPC-DOC | nspc.com

In-Network with
The Empire Plan (NYSHIP)



NSPC
Brain & Spine
Surgery

Advanced Treatment Starts Here

FIND SUPPORT FOR YOUR LEARNING DISABILITY

Make a smooth transition

If you have a learning disability, you have to plan and research even more to make sure you find a school that's a good fit for you. Just because you have an IEP or a 504 Plan now doesn't mean that you'll get the same accommodations in college. In fact, every college has different levels of support.

Get your paperwork in order. Call the college's office of disability services for a copy of required documentation, which generally should be no older than three years. You — not your school district — are responsible for making sure you have the right, up-to-date documentation or the proper tests for college accommodations.

Colleges have come a long way toward understanding and supporting students with learning disabilities.

Plan for standardized tests. In your sophomore year of high school, meet with your school counselor to discuss if you'll take the SAT or ACT. If you plan on taking the entrance exams, apply for any accommodations early: It can take months to process your request.

Educate yourself about the levels of support. Colleges offer different levels or "tiers" of change to students with learning disabilities. Tier One support is the minimum, such as extended time on tests and some technological resources. Schools at the second tier offer services such as free peer tutoring and note-taking help. And at the top of the heap, colleges with third-tier support have special programs designed to help students with attention disorders or learning disabilities. These programs often require separate applications. Your district's director of special education should have a list of these schools.

Plan a smart visit. Schedule an appointment in advance with the person coordinating support for students with learning disabilities. Take your documentation with you and find out what level of support you could reasonably expect from the campus. If you can't plan an in-person visit to the school, set up a virtual meeting instead.

Explain your disability in your application. If you think that disclosing your LD will help explain part of your application, go for it. Maybe you were diagnosed after freshman year, so your first-year grades are poor; maybe you had a bad semester because your medication wasn't quite right. Explain this briefly in your application. Colleges can't discriminate based upon disability. It's better to address a possible question.

After you've enrolled, send in your paperwork. Submit the required documentation early in the summer — in plenty of time to discuss accommodations with the disabilities services director.

Apply for assistance even if you don't plan to use it. Some want to start fresh in college, so they don't reveal their disability. But college is a major change from high school, and many students discover after a few tests that they do need help. Accommodations aren't retroactive. If you find that college is a breeze, you can skip the accommodations later. For now, give yourself every chance to succeed.

fastfacts

11% of students entering U. S. colleges have some type of learning disability.

Only 17% of college students with learning disabilities take advantage of learning assistance resources at their school.

ahead.org The Association on Higher Education and Disability (AHEAD), through its partner organizations, provides mentoring for students and parents.

aypf.org The American Youth Policy Forum (AYPF) webinars and YouTube videos focus on helping students with disabilities transition to college.

going-to-college.org Video clips, activities and resources help students with disabilities plan for college.

COLLEGE FINANCIAL AID TOOLKIT

As if standardized tests and college-prep courses and the search for a right-fit school aren't enough, now you have to think about paying for your education, too? It's like reaching the 25th mile of a marathon and realizing the last stretch is all uphill, right?

Not quite.

Financial aid can seem like a mystery — and a whole new obstacle to overcome — but it's actually not as overwhelming as you might expect. Armed with basic information and some good resources, you can join the millions of college-bound students and their families who have navigated the financial aid process and found resources to help them pay for school.

This special guide is an excellent place to start. You'll find dozens of details about how to hunt down scholarships, how to apply for financial assistance, what you should know about New York's tuition-free program for SUNY and CUNY students, when (and how!) to ask your top-choice college for more aid, and how to pick the right loan for you and your family — plus much more.

Once you give it a read, **save this guide** to refer to it as you pass milestones, such as filing your FAFSA or receiving your aid awards. And don't hesitate to ask for help from your school counselor or the colleges' financial aid officers, who can answer detailed questions about your specific need.

\$14,940

average amount of aid received among undergraduate students

43%

of undergraduate students received student loans from any source.

84%

of undergraduate students received some form of financial aid (grants, loans, work study).

Source: National Center for Education Statistics, 2018-19 academic year

FALL

- File the FAFSA on or after Oct. 1. (The sooner, the better.)
- If your school requires a CSS Profile (essentially, another aid application), get it done.
- Watch for your Student Aid Report and when it arrives, check it for errors.

WINTER

- Familiarize yourself with loan terms. (See page inside.)
- Talk to your parents about how much they can contribute to your education.
- Learn the differences among the many types of federal loans and private loans.

SPRING

- Review financial aid awards.
- If your family's financial circumstances have changed and you need more money, submit a formal appeal letter to your top two schools. Follow up with a phone call.
- Send in your enrollment deposit by May 1.

SENIOR YEAR FINANCIAL CALENDAR

SUMMER

- Stash some of that graduation money aside for school expenses.
- If you haven't already, notify your college of any scholarships you've received.
- Look for sales on dorm-room supplies.

Calculate your COSTS

Copy this simple chart for each school that offers an aid award. Then, compare across categories to see 1) how much your family will actually have to contribute and 2) how significant a role loans play in each package.

a

COSTS

SCHOOL: _____

Tuition:

\$

Room & Board: Fees
(Books, Lab Fees, Etc.):

+

\$

Personal Expenses
(Transportation, Off-Campus
Meals, Clothing, Etc.):

+

\$

Total for the Year:

=

\$

a

b

FINANCIAL AID

Scholarships

+

\$

Grants

+

\$

Loans

+

\$

Work Study

+

\$

Total for the Year:

=

\$

b

TIPS:

New York State’s 529 College Savings Program nysaves.org offers a convenient, low-cost, and tax-advantaged way to save for higher education. Be sure to check eligibility for federal Pell Grant and New York State TAP Grant.

c

FAMILY RESOURCES

Total cost from A:

\$

Subtract cost from B:

\$

Your Family’s Cost for the Year

=

\$

c

TIP:

Sit down with your parents and determine together how your family will pay for the difference in

c

. Break out how much money will come from your parents’ savings, your own savings, additional loans, and other resources.

Extra cash for college

Never, ever pay for access to information about scholarships. There are plenty of free and legitimate sites to fuel your search for free cash.

Do your homework (at school). Your guidance office should have a list of scholarships available in your community from local organizations. Even though these awards are probably smaller than national scholarships, apply for them since the smaller pool of applicants boosts your chances of winning.

Get your parents' help. Religious organizations, unions, clubs and businesses offer scholarship programs. Ask your parents to check with their human resources departments at work and with leaders of any organizations to which they belong.

Find out what the college offers. Don't assume that scholarships are only for academic or athletic talent; colleges actually offer a wide range of awards for all sorts of categories including STEM. Many schools provide money for legacies (students who are children of alumni), students of color, applicants who have strong records of community service and teens with artistic or musical talent.

Be sure to find out about departmental awards, too — that is, money from the math department to attract female students or the arts department to attract budding film producers.

Make a plan. Organize your scholarship hunt the same way you organize the college search. Pay attention to details. Write deadlines on your calendar. And, aim to submit two scholarship applications a week. If you have to prioritize, apply first for awards that are renewable, local or offered through organizations to which you or your parents belong.

Ask nicely. Once you get your financial aid award in the spring, you'll know how much each college will cost you. If your top-choice school is still too pricey, you can write a formal appeal letter to the financial aid director and follow up with a phone call. These appeals can be especially effective if 1) a revision of your award really will lead to your enrollment at that school and 2) your family has circumstances (such as significant medical bills or a parent's unemployment) that aren't reflected in your FAFSA application. (But don't "negotiate." Colleges aren't car dealerships, and trying to play College A against College B will almost always backfire.)

Never stop looking. Awards for current college students abound, so don't give up the hunt for money once you enroll. Your school's financial aid office probably has a list of scholarships available through the college and other organizations. You should also ask about fellowships and work study options to earn money by helping a professor with research or working in an administrative office on campus. The amounts might not be huge, but it's nice spending change for those little extras.

START SEARCHING

fastweb.com

scholarships.com

petersons.com

collegeboard.org

chegg.com

Making sense of the New York State EXCELSIOR SCHOLARSHIP PROGRAM

Introduced in the fall of 2017, the New York State Excelsior Scholarship Program is the first-in-the-nation plan to offer free tuition to eligible New York residents. Students from families with adjusted gross incomes of \$125,000 or less are eligible.

Here are the basics: The awards go to undergraduates enrolled full-time at SUNY or CUNY schools, including community colleges and the statutory colleges at Cornell University and Alfred University. Scholarship students must enroll in at least 12 credits per term and complete at least 30 credits per year to continue receiving the scholarship. And after graduation, a student must stay in New York for the number of years equal to the awards received. For example, if you get a bachelor’s degree with help from Excelsior Scholarships each year you’re in school, you have to live in the Empire State for four years after graduation — or watch your award convert into a no-interest loan. The state will make exceptions for students who enroll in graduate or professional school out of state, but they too have to be back home six months after finishing their advanced degrees to fulfill the live-in-state requirement.

Those bound for **private colleges and universities in New York** get some help, too, courtesy of Enhanced Tuition Awards, which provide aid of up to \$6,000 to resident students and follow the same income caps as Excelsior Scholarships. Private-college recipients must meet all the same criteria as their public-school counterparts, even down to the requirement to live and work in New York for the same number of years they received funding.

Want to apply? Both scholarship programs — Excelsior Scholarship for SUNY and CUNY schools and Enhanced Tuition Awards for private colleges and universities — are administered by the New York State Higher Education Services Corporation (HESC). Bookmark the website **hesc.ny.gov** to check for updates on when the agency will start accepting applications for the 2022-23 academic year. HESC also offers FAQs (Frequently Asked Questions) on both programs; the eligibility rules and conditions can be quite complex. Keep in mind, both programs only cover tuition costs. Room and board and other fees are not included in the scholarship awards. **TIP:** Sign up for e-mail alerts and updates on the Excelsior Scholarship Program on the **hesc.ny.gov** website.

UNDERGRAD IN-STATE TUITION AT SUNY SCHOOLS (AS OF JULY 2021): \$7,070

TYPICAL ROOM & BOARD AT SUNY SCHOOLS: \$14,540

BOOKS AND SUPPLIES AT SUNY SCHOOLS: \$1,270

Source: suny.edu/smartrack/tuition-and-fees

**UNDERGRAD IN-STATE TUITION AT
FOUR-YEAR CUNY SCHOOLS
(AS OF FALL 2019): \$6,930**

**TYPICAL HOUSING (FOR STUDENTS
NOT LIVING AT HOME): \$13,905**

BOOKS, AND SUPPLIES: \$1,364

Source: cuny.edu

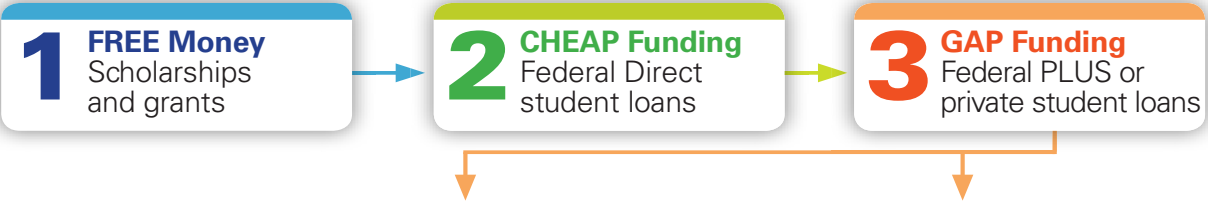
**UNDERGRAD IN-STATE TUITION AT
TWO-YEAR CUNY SCHOOLS
(AS OF FALL 2019): \$4,800**

****Typical Housing and fees are the same for
two and four-year programs.**

Source: 2cuny.edu/financial-aid/

Follow These Steps FOR COLLEGE FUNDING

If you’ve exhausted free and cheap money for college costs and are still faced with funding gaps, you may be considering PLUS or private student loans. Review the chart below to understand key differences.



	Federal Direct PLUS Loan	vs	Private or Alternative Loan
FAFSA Required	Yes		Recommended
Who is the lender?	U.S. Government		Credit unions, banks, and other finance companies
Who can borrow?	Available to parent of undergraduate student and graduate or professional students		Available to eligible borrowers – varies by lender
Who is the borrower?	The parent (or graduate student) is the borrower.		The loan is in the student borrower’s name, though a co-borrower may be needed to meet credit requirements.
Credit Check	Yes - FICO and debt to income not considered, but borrower cannot have adverse credit history		Yes – Full credit check – FICO score, employment, income and established credit considered
Interest rate/ fees	View current rates on the federal government’s website. There is a loan fee added to PLUS loans.		May be fixed or variable depending on the lender. Rates vary based on the lender and your circumstances.
Deferral while in school	Full deferral – interest only payments.		Some lenders require payments while attending school; others allow a deferment option.
Repayment Terms	Eligible for the following repayment plans: <ul style="list-style-type: none">• Standard Repayment Plan (10 years)• Graduated Repayment Plan (10 years)• Extended Repayment Plan (25 years but must meet certain criteria)		You should check with your lender to find out about your repayment options. Private loans often have options for longer repayment terms. For example, a Student Choice line of credit has a repayment term of 20 or 25 years based on loan balance.
Loan Forgiveness	You may be eligible to have some portion of your loans forgiven if you work in public service.		Although many private lenders do not offer loan forgiveness programs, some student loans from state agencies can be forgiven in certain circumstances.
Learn More	studentaid.gov		View more information on your credit union’s Student Choice website.

DON'T LET THE FAFSA DRIVE YOU CRAZY

A survival guide

If your family needs help paying for college (and even if you don't — more on that in a minute), you have to file the FAFSA because schools use its results to award federal, state and institutional grants and loans.

Let's be honest: Completing the FAFSA — that's short for Free Application for Federal Student Aid — is about as much fun as showing up to your calculus class and hearing the words "pop quiz."

The FAFSA asks detailed questions about your family's income, savings, assets and expenses. Then, based on a formula established by law, it churns out a Student Aid Report (SAR) that includes your Estimated Family Contribution (EFC), what the government thinks your family should be able to pay for your education. Colleges use this information to put together your financial aid awards.

Completing the FAFSA is a job for your parents or guardian, so share these pointers with them. All of you will be less stressed out come FAFSA time.

Get organized. The application for the 2021-22 academic year will be available at fafsa.ed.gov on Oct. 1. The form will ask for info about your family's 2020 tax year, so pull out that return and be ready. And yes, even if you think your family won't qualify for aid, apply. At the very least, you must complete the FAFSA even to be eligible for a low-interest unsubsidized Direct loan, which might come in handy as you hash out how to pay for school. Plus: Some statewide programs or institutional grant programs require the FAFSA results, even though they don't have cut-offs for family income levels.

Don't wait. Since many colleges and grant programs award aid on a first-come, first-served basis, you want to complete the FAFSA as soon as possible.

Hunt and gather. To save yourselves time, get all the information you'll need to fill out the form. This includes your Social Security and driver's license numbers, tax returns from 2020 (if you're applying for the 2022-23 academic year), records or estimates of other household income, and current bank, investment and mortgage statements. You'll also need the appropriate college codes so your information goes to the right places. (Search fafsa.ed.gov to find them.)

Don't panic. The FAFSA bases your EFC on your prior year's tax returns. If your family has experienced a radical change in income since then — caused by a lost job, for example — don't freak out. Wait to receive your financial aid packages from colleges, then submit a letter of appeal to your top-choice schools and follow up with a phone call. Many colleges will be willing and able to adjust your award.

And the best news? Once you've finished your first FAFSA, the worst is over. You'll need to file every year you want financial aid, but from now on, you can use the "Renewal FAFSA" form — which is much less stressful for everyone.

What you should know before you borrow

The stats are on your side. College is still one of the best investments you will make in your lifetime. According to the U.S. Bureau of Labor Statistics, individuals with a bachelor's degree outpace the earnings of those who hold only a high school degree by nearly 40% and the unemployment rate drops by nearly half.



Timothy Aaraas
Vice President
—Retail Lending

With college costs rising ever higher, you and your family not only face the monumental task of planning your college choice carefully, but of fully understanding all of your financial aid options. First, always look for free money you don't have to pay back: grants, scholarships, and work-study jobs. By maximizing your financial aid package, choosing your student loan carefully and developing proper money management skills and habits, you can leave college with a bright financial future — without a mountain of debt.

Q&A

Q: What types of federal student loans are available?

A: Federal direct loans are generally the top choice for student borrowers because of the low interest rates and the more favorable repayment terms. You apply for federal loans by completing the FAFSA as early as Oct. 1 the year before you're planning to enroll in college.

There are two types of federal direct loans: subsidized and unsubsidized. Subsidized loans are based on financial need, and the government pays the interest on the loan while you're in school at least half-time and a six-month grace period after graduation. Unsubsidized loans do not require financial need, and you accrue interest on the loan while you're in school, although you don't have to make payments on the loan until after graduation.

Q: Are there other student loan options?

A: If your family still needs a bit of help, there are two other options to consider: 1) Federal PLUS (Parent Loan for Undergraduate Students), which are made directly through the government. These loans are in the parent's name and include origination and other fees. 2) Private loans, which are not offered through the federal government. Instead, the lender is a financial institution such as a bank or credit union. It's important to look for a loan program from an institution you trust, like a nonprofit credit union such as Island Federal Credit Union. Many schools supply a "preferred lender" list but investigate thoroughly to make sure any lender is acting in your best interest. You are under no obligation to use the lenders the school recommends.

Q: What questions should I ask before taking out a student loan?

A: Three areas: 1) Make sure you know the interest rate, how it's calculated and whether you are selecting a fixed or variable rate. A fixed rate remains the same throughout the life of your loan, while a variable rate may shift up or down depending on the current index. 2) Ask about fees — search for loans that have zero origination or other additional fees. 3) Understand your repayment options, including whether you will need to make payments while you're in school, when you will need to begin repayment and how long you will have to repay the loan.

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Sources: Island Federal Credit Union and Student Choice

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*APR=Annual Percentage Rate. Rates and terms are accurate as of 8-31-2021; subject to change. May be offered credit at higher rate and terms, subject to credit approval. Rates featured are the lowest for the product advertised. ¹Lines of credit available up to \$75,000.00. Available to undergraduate students enrolled in a degree-granting program and meeting the school's minimum Satisfactory Academic Progress (SAP) criteria at an eligible school. Rate is based on the Prime rate plus a margin; margin is disclosed at account opening. Maximum Rate is 15%. Current Prime Rate 3.25%. **Restricted access. Membership eligibility applies. Federally insured by NCUA

FINANCIAL AID DURING THE PANDEMIC

Many colleges are making efforts during the COVID-19 pandemic to help students afford higher education, offering more money than usual to cover tuition, technology and other costs.

Larger Financial Aid Payouts

After you've already filed your FAFSA, you can request more to cover your college expenses. This increase in financial support is useful for a wide array of situations, including job loss and medical expenses due to the pandemic. Many colleges and other organizations are raising their grants to students. For example, more than \$18 billion was recently provided for COVID-19 emergency grants to students currently attending college. These grants get paid out in cash and can pay for various eligible expenses, including housing, food, health care, child care, technology and course materials. Colleges develop their own formulas to determine who should receive these grants. You can reach out to financial aid offices to find out what schools offer.

Tuition Credits and Refunds

Some students may be eligible for credits and refunds on their tuition. Many schools closed while some classes were canceled or transitioned to online courses because of the pandemic. Your college may offer a refund or credit due to these circumstances should this happen to you. It is possible that such refunds or credits can be applied to existing loan debt or be used to fund future college expenses. You can contact the financial aid office or office of the bursar to learn about what your prospective schools offer to compensate for closings, cancellations and other pandemic-related situations.

Leave of Absence Approval

A semester could be disrupted due to an illness or a travel abroad program being canceled. In cases like these, you may get to apply for a leave of absence with your college. If they grant you this leave, your college can transfer your financial aid from the lost term to your next term. Before planning how to allocate financial aid, you should get more information on your prospective school's leave of absence policy and what financial aid options they have available.

SNAP Benefits

If you are concerned about covering daily expenses such as groceries, you may be eligible for assistance to keep your refrigerator and pantry stocked. The Supplemental Nutrition Assistance Program (SNAP) provides benefits through an Electronic Benefits Transfer card to supplement families' and individuals' food budgets to ensure they can purchase healthy food. Some students qualify for SNAP benefits. Many campuses also offer their own food pantries.



TECHNOLOGY

5 steps toward a career in IT

Step 1: Learn to code. Coding, the first step toward a future as a software programmer or developer, is so cool that it's a hobby of celebrities such as NBA star Chris Bosh and Grammy-winning musician Will.i.am (see their video on code.org).

You design your own websites. You're the first in line to buy new tech gadgets. You have an entrepreneurial drive to innovate and to create new products.

Coders manipulate things — words, numbers, graphics — to make them behave a certain way for computer uses. The computer is, as programmers like to say, “dumb but obedient;” figuring out how to make it do what you want it to do requires tenacity, critical thinking and clarity of thought.

Step 2: Keep your eyes open. Coding's popularity has led to more opportunities, in elementary, middle and high schools to give coding a try. Students who start with the basics — like the Scratch language developed at MIT — don't even realize they're learning how to think like programmers. By trying coding early on — before you're in college — you'll be able to test your talent and interest before you face the high-stakes decision of choosing a college major.

Step 3: Explore college programs. Two- and four-year colleges offer a wide range of programs for people interested in IT careers. You might consider an associate degree in information technology, which could include coursework in database management, networking concepts, technical analysis and troubleshooting, and web design and development. At a four-year school, you could major in computer science, which generally emphasizes the mathematical and scientific bases for storing, accessing and analyzing information. Or you could opt for computer engineering, which uses computer-based technology to solve real-life problems or create new products, such as video games or biomedical devices.

Step 4: Reverse engineer your career path. Ask prospective colleges how their graduates are faring in the so-called real world. Are they getting jobs? Which ones? How does the college's program fit with the job descriptions you see for careers you'd like? Are you learning the programming languages you need for these careers? Among the hottest jobs in IT right now are cybersecurity engineers (to keep all our data safe); artificial intelligence engineers (who develop tools to automate business or manufacturing practices to boost safety and efficiency); cloud engineers (who help companies move their infrastructure and systems to the cloud), and Java and Python developers (responsible for developing programming language, design and more).

Step 5: Keep learning. IT professionals say they never stop learning: Because their industry changes so rapidly, they're always updating their knowledge, trying out new tools and challenging themselves to improve on a project. You can start down that lifelong learning path by trying an in-person or virtual class at one of the coding schools and camps listed below.

Check out these camps/classes

Code Long Island - code.li.oyoclass.com

Code Ninjas - Syosset, codeninjas.com

Future Stars of STEAM Education Camps - Multiple locations, fscamps.com

Hofstra University's Saturday Classes for Young People -

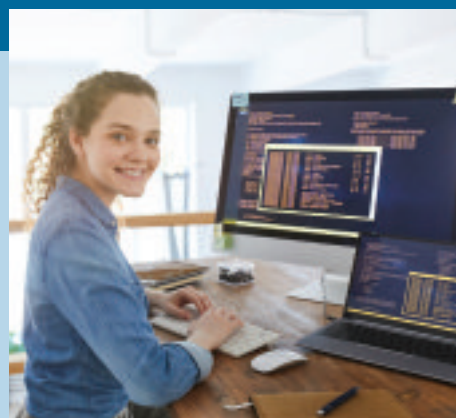
Hempstead, ce.hofstra.edu/youth

iD Tech - Multiple locations, idtech.com

Mindnasium - Franklin Square, mindnasium.com

The Coder School - Commack, Roslyn, Syosset, thecoderschool.com

We Connect The Dots - Syosset, we-connect-the-dots.org



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IS A GAP YEAR RIGHT FOR YOU?

In the time between high school and college, a growing number of students are taking what's called a "gap" year. A gap year is a 12-month break from study or work to pursue other interests such as travel, volunteer work, internships or personal development. Over the last two years, there has been an increase in students taking a gap year, due in part to the COVID-19 pandemic. Some students have opted to take a year off until campus life returns to its new normal. Others are putting their time away from campus toward personal goals or career advancement.

According to a recent 2020 survey, up to 40% of students nationwide are seriously considering taking a gap year

How Do Colleges and Universities View Gap Years?

According to the Gap Year Association, most colleges and universities see the advantages of deferred entry and welcome the maturity and motivation, as well as the additional experience, that an applicant who has taken a gap year can bring to their degree.

Apply and Then Defer

It's best to apply to college before you take a gap year. Once you are accepted, confirm that you will attend. Then send a letter or email to the college's director of admissions and request deferment outlining what you plan to do during your gap year.

Every college has its own deferral policy; some grant them automatically, while others review and approve each request based on its merits. If your gap year is structured and productive, colleges will likely view your "time off" favorably. A gap year can provide students with the opportunity to learn, mature and discover what inspires them (all very valuable for success in college).

Incorporate a Gap Year in Your College Application

You can even include your plan for your gap year as part of your personal statement or college essay in your application. Be specific about why you're taking the gap year, how you feel it will benefit you, and what you hope you can offer as a student at the college after the experience.

If you don't know where to start with planning a gap year, don't be afraid to ask for advice. Be proactive and talk about your options with your college adviser, friends, family and mentors.

There are several gap year programs you can apply to, including some that offer financial aid. A useful listing of gap year programs can be found on the Gap Year Association's website.



PROS AND CONS OF TAKING A GAP YEAR

PRO

Add to Your CV

Gap years are great preparation for your college experience. You'll develop practical skills that can aid in future study as well as future careers. Time management, adaptability and qualities are just some of the skills a gap year can help foster. Many students use the time to further their education by taking courses, hands-on training and internships.

NextAdvisor.com believes that there are plenty of skills you can learn from home — coding, languages, photography or digital marketing, for example. Many online resources are free, and you can tackle any topic at your own pace. You won't get a course credit, but you can get a clearer sense of what you do and don't like, which could influence what you study in college and help you develop skills to be successful after you graduate.

Think About What You Want

Often the time between high school and college is short and many students may be unprepared for what's ahead. A gap year can help students gain confidence and decide their next steps — making them better prepared for college.

Stay Motivated

A gap year can give students a better sense of self and the world, which can be hugely inspiring. Some 84% of gap-year takers report that their time off improved their academic motivation when they resumed their studies. Studies also have found that undergraduates who take a gap year, on average, increased their GPAs and outperformed other students.

Expand Your Network

A gap year provides many opportunities to be in new situations and meet new people. These experiences and contacts can benefit students as they formulate their careers.

Give Back

Many students use their gap years to volunteer. It's a great way to give back, appreciate a sense of equity and expand a worldview. Students who have volunteered during their gap years report a greater understanding of ethnic disparity and other cultures and made them see themselves as global citizens.

Save Money

Some gap year students use the time to work. In this scenario, they can get valuable work experience while saving money to help offset college costs. Others use the time to take classes at their local community college and get a jump on prerequisites at a lower cost per credit.

CON

Limited Opportunities Due to COVID

The ongoing pandemic has limited gap year opportunities, specifically for travel or in-office internships.

Campus FOMO

Taking a gap year can mean that you are no longer on the same educational calendar or timeline as your peers. You might miss out on the bonding that begins in freshman year and continues through graduation.

Expense

Depending on what kind of gap year you pursue, a gap year can be expensive. For some that will mean the cost of travel and accommodations, for others it might mean the day-to-day work costs of an internship.

Staying Focused

Your gap year is only as good as your commitment. If you decide midway through to take a break, you may have trouble getting back on track or worse having something to show for the year to your college advisers.

Getting Out of the Academic Groove

Some gap years can lead to employment or other non-academic pursuits. It's important to complete your year and be able to translate newfound skills and confidence to the academic calendar. That can mean getting back into studying, writing papers, attending class and interacting with advisers.

A Year That Can Change Your Life
Most students return from a gap year inspired, with a clearer sense of direction and a new enthusiasm for study.



WHICH ONE TO CHOOSE?

The last step in your college search

Here's what college students, school counselors and admissions pros say about making the final choice:

Visit. No brochure, website or admissions counselor can give you all the details. Do visit while classes are in session, but even if you can only make it on a weekend, just go!

Talk to professors and students. Admissions counselors can arrange these interviews. Arrive armed with prepared questions, and be a hard-nosed (but polite) investigator.

It's final decision time. You're down to about a month before the May 1 enrollment deadline, and if you've conducted a smart college search (and we know you have), you need to choose where to enroll.

Examine the cost. It's time to figure out exactly how much your education will cost, not just over the next four years, but also after you graduate, if you're planning to take out loans. Online calculators like **finaid.org** will help compute your monthly student loan payments.

Know the stats. Check the schools' websites or ask the admissions counselors for the four-year graduation rates for students in the majors you're considering. Low four-year rates might mean students can't always get required classes or that advising is weak (unless the program you intend to follow is clearly designed to take five years). Your college costs will increase by 20% for that fifth year, and you'll miss a year of a full-time salary.

Imagine the moment your mom and dad drive away. This is the "gut test." Where will you feel most comfortable? If you're not happy and at ease, you're less likely to do well in your classes and participate in on-campus activities.

Don't miss the May 1 deadline. You could lose your spot after that date. Make sure you submit your deposit on or before May 1. No excuses.

Break up with the other colleges. Once you've decided which school to attend, inform the also-rans with a simple email to the admissions counselor. This little courtesy might free up a wait list spot so another student can attend his or her dream school.

Wait list. Don't despair. You're still on their radar. About a third of colleges wait-list students, according to Peterson's, to fill spots if enrollment numbers are lower than expected. Students are often ranked on the list and it's OK to call and ask where you rank.

4 REASONS NOT TO CHOOSE A SCHOOL

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☐ Meet with your school (or independent) counselor.

☐ Register for the PSAT/NMSQT at your high school.

☐ Attend a local or virtual college fair.

☐ Review your financial plans to pay college costs (see center insert).

☐ Take the PSAT.

☐ Make your list of prospective colleges.

☐ Create your profiles on scholarship sites.

☐ Plan when you'll take the SAT and/or ACT.

☐ Begin SAT/ACT test prep.

11

JUNIOR
YEAR

sept

oct

nov

12

SENIOR
YEAR

☐ Ask teachers and counselors for letters of recommendation.

☐ Polish your list of colleges.

☐ Write (and ask a teacher or two to review) your application essays.

☐ Attend a financial aid night.

☐ Request a PIN and complete your FAFSA application.

☐ If applying Early Decision, finish your application.

☐ Complete any additional financial aid forms required by colleges.

☐ Request to have transcripts sent to non-Early Decision colleges on your list.

☐ Confirm colleges have received your SAT/ACT scores.

☐ Complete applications to non-Early Decision schools. (Don't forget Common App supplements!)

☐ Check your Student Aid Report (SAR) online.



11

JUNIOR
YEAR

- ☐ Check your PSAT score report.
- ☐ Talk to adults about their college experiences.
- ☐ Register for SAT subject tests (for courses ending this semester).
- ☐ Continue SAT/ACT test prep.

- ☐ Register for standardized tests.
- ☐ Schedule visits to local colleges.
- ☐ Begin searching for scholarships.

- ☐ Schedule spring-break college visits.
- ☐ Talk to your school's AP coordinator to register for AP exams.
- ☐ Update your list of extracurricular activities and work.

dec

jan

feb

12

SENIOR
YEAR

- ☐ Schedule any last visits to colleges. (Cash tight? Ask about fly-in programs.)
- ☐ Act on any Early Decision acceptance and withdraw applications from other schools.
- ☐ Write thank-you notes to teachers who provided recommendations.

- ☐ Have mid-year grade reports sent to colleges to which you applied.
- ☐ Have another chat with your parents about how you'll pay for college.
- ☐ Keep studying! Don't lose admission offers for a drop in grades!

- ☐ Talk to your school's AP coordinator to register for AP exams.
- ☐ Review acceptance letters and financial aid awards.
- ☐ Keep applying for scholarships.



☐ Practice for admissions interviews.

☐ Start planning summer college visits.

☐ Investigate college credit courses.

☐ Attend the virtual Latino College Expo.

☐ Plan as rigorous a 12th-grade course schedule as possible.

☐ Get a summer job and save.

☐ Talk to your parents about how you'll pay for college.

☐ Attend virtual and any in-person college fairs.

☐ If you want to play sports, send an email of interest to prospective colleges.

☐ Register for the June SAT and/or ACT if you haven't taken it yet or need to boost your scores.

☐ Take AP exams.

☐ Register at commonapp.org.

11

JUNIOR
YEAR

mar

april

may

12

SENIOR
YEAR

☐ Visit (or revisit) colleges at the top of your list.

☐ Call financial aid offices to ask your questions about awards.

☐ If needed, file a financial aid appeal.

☐ Enrollment deposit due May 1.

☐ Wait-listed? Call the school about next steps (and emphasize your interest).

☐ Create a plan for your summer.

☐ Submit final transcript to college.

☐ Send final transcript to NCAA Eligibility Center.

☐ Take AP tests.

☐ Celebrate! You made it!



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SOCIAL MEDIA SAVVY

Tips for managing your online image

Take our advice (ASAP!) and make sure your online persona is an honest reflection of who you are and who you want to be. College admissions representatives look at your social media accounts and other public online activity to determine if you're the kind of person they want on their campus. Case in point: A couple of summers ago, Harvard University rescinded admissions offers to 10 students after school officials found out about offensive memes that the teens had posted in a private Facebook group.

Pin It! Colleges and universities are using Pinterest to help boost their social media presence. Their "boards" are like ever-changing brochures. Follow your prospective colleges' Pinterest boards for inspiration to complete all of your college applications.

Here's how to make sure you're putting your best (digital) face forward:

Rule #1: There is no privacy online. The Internet, a public sphere, preserves for posterity

everything you say or do online. The easiest way to manage your online brand is to imagine the college admissions committee Googling your name. Don't post anything you don't want them to see.

Check your name. Make sure your Twitter and Instagram handles are simple and, well, appropriate, and create a simple and professional email address for all college correspondence.

Google yourself. Up to 20% of admissions officers say they Google applicants, so you should know what they're finding. If what you're finding could use a little boost, improve your online "persona" by commenting (in a mature way) on local or national news stories, or by sharing content on social media that better aligns with your goals and values.

Put your best Face(book) forward. Tighten your privacy settings. On Twitter and Instagram, you can make your profile private from anyone not following you, and on Facebook, you can customize how much of your profile non-followers get to see. While you're thinking about it, remove any questionable pictures or posts — and un-tag yourself in any other photos in which other people have tagged you.

Remember: You're not anonymous. A few clicks can reveal your real name or e-mail address. Follow your links to see what kind of image you're building. When you post a YouTube video, you must create a user name that appears as a link under your video. If a counselor clicks on your link, will your videos reinforce the image you're trying to convey?

Keep your passwords to yourself. Your BFF does not need your Facebook or Twitter password, despite her awesomeness.

Use common sense. It's a pretty bad idea to post a rant about a college that wait-listed you or to bash the tour guide on your recent college visit. And remember that humor and sarcasm are hard to decipher online, so keep your stand-up routine for live audiences only. It's like your mom always says: If you can't say something nice, don't Tweet at all.

Use social media to your advantage by joining platforms that can boost your online profile to college admissions officers:

Join the free **LinkedIn** professional network to show you're serious about your future.

Follow your target schools on **Twitter**, **Instagram** and **Facebook** and post positive comments and questions. And if you visit the school or have another good reason to mention it online, be sure to tag the college.

Create a free profile including Snapchat videos on **ZeeMee**, a platform geared to college admissions.



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TOP 10

WEBSITES

FOR COLLEGE- BOUND STUDENTS

1 NICHE: Search for schools by state and/or major, and you'll get all the deets — from basics like acceptance rates and enrollment to thousands of student-written reviews about everything from campus life to academics and majors. (The easy-to-use interface and clean presentation of information get high marks.) Create a profile, and you can add schools that pique your interest to your list of favorites.
niche.com

2 COMMON APP: The site that revolutionized applying for college, the “Common App” allows you to complete a single application and, with a quick click, apply to a wide range of colleges (nearly 900 participate). Teachers and school counselors can also submit their recommendations electronically. **Note to students:** Some schools have supplementary materials that must be completed in addition to the standard application.
commonapp.org

3 FAFSA: Get comfortable with the website of the Free Application for Federal Student Aid (FAFSA). Administered by the U.S. Department of Education, it's a user-friendly resource, and most importantly, it's where you apply for federal aid, including Pell grants, subsidized and unsubsidized loans, and PLUS loans.
fafsa.ed.gov

4 FASTWEB: If you're hoping for a scholarship, this is a good place to hunt it down. After registering, you can custom-search a database of 1.5 million awards based on your individual qualifications and needs. FastWeb also supplies clear and helpful information about financial assistance — timelines, advice, relevant news and even a clever series on maximizing financial aid.
fastweb.com

BONUS: Ask your college admissions counselors if your prospective schools have their own apps, which generally include campus maps, schedules of upcoming in-person or virtual events, searchable course catalogs and more. After you build your list of schools, download the apps of the colleges to which you're applying, and get a sense of life on campus!

TOP 10 WEBSITES

5 NCAA: Student athletes, this one's for you. If you're hoping to play for a Division I or II school, you need to create a "certification account" to verify your eligibility and make official school visits for recruitment. Hoping to join a Division III team? You'll want to create a profile and get important reminders from the organization.
ncaa.org

6 BIGFUTURE (BY THE COLLEGE BOARD): If you're unsure where to begin your college search, or you're just feeling overwhelmed, this site is your sweet (starting) spot. Create a profile, and then use the step-by-step guide, which asks helpful questions about your preferences to build a snapshot of what's important to you. You can also search colleges directly and compare prospective schools.
bigfuture.collegeboard.org

7 COLLEGE NAVIGATOR: Chock-full of good basic information about colleges, this federal website is an excellent place to start your search, especially if you use the advanced search options. Build your list here, and refine it with information from other sites (and the all-important college visits).
nces.ed.gov/collegenavigator

8 THE COLLEGE SOLUTION: What began as a blog by higher-ed journalist Lynn O'Shaughnessy many years ago has now morphed into a kind of online journal for excellent advice and information about the college search process and the transition from high school to college. The site is especially helpful in its guidance on navigating financial aid offers and keeping the cost of college down.
Bonus: Parents.com gave the "College Cost Lab" course rave reviews.
thecollegesolution.com

9 FAIRTEST: An ever-increasing number of four-year schools are adopting test-optional policies, which means they don't require applicants to submit SAT or ACT scores. Currently, that includes nearly all accredited, bachelor-degree-granting colleges on the list compiled by the National Center for Fair and Open Testing. The site's searchable list will help you find schools that suit your other criteria and show some mercy when it comes to standardized-test scores.
fairtest.org

10 PETERSON'S: While the interface here isn't as impressive as the others, Peterson's offers clear, practical advice about the fundamentals of understanding the world of colleges (public or private? honors college or not? four-year or two-year?), applying and making a good final decision. If you're feeling overwhelmed about the jargon and deadlines, head here.
petersons.com



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