



Seminary and College Admissions Handbook

2020-2021

TABLE OF CONTENTS

| | |
|---|-----------|
| The Seminary Experience: A Guide for Students and Parent | 1 |
| Seminary Application Timeline..... | 2 |
| Seminaries in Israel | 3 |
| Seminaries in the U.S., Canada and England | 4 |
| Applying to Seminary | 5 |
| Israel Option Programs..... | 6 |
| Financial Aid for Seminary..... | 6 |
| | |
| Applying to College: A Guide for Students and Parents | 7 |
| Timeline for College Admissions | 9 |
| Standardized Testing..... | 10 |
| Conversion Chart for ACT and SAT Scores | 11 |
| Glossary of Financial Aid Terms..... | 12 |
| | |
| Transcript Request Form | 13 |
| Request for Recommendation for Seminary and College | 14 |
| Student High School Resume Form | 15 |

THE SEMINARY EXPERIENCE: A GUIDE FOR STUDENTS AND PARENTS

KTA encourages families to seriously consider the option of a year of seminary education following high school. Seminary is a unique opportunity for a young woman to further her Jewish education, grow in *ruchniyus*, and solidify the values and aspirations that will guide her throughout her life. For students who attend seminary programs in Israel, there is the added dimension of developing a personal connection with *Eretz Yisrael* and drawing inspiration from the atmosphere there. We recognize, of course, that the Israel seminary experience is not necessarily the right choice for every student, and we respect and support each family's decision making process.

Selecting the seminary that is right for each student can be a challenge, particularly with the proliferation of programs in recent years. Seminaries tend to be relatively homogeneous and niche oriented, so it is important that the fit between the seminary, the student, and the student's family be right. The KTA administration works closely with each student to facilitate the seminary application process, but it is important for students and parents to do their own objective research, as well, to ensure that the seminary year will be the truly enriching experience that it can and should be.

It's helpful to begin by identifying goals for the seminary year. This is an important time for open, candid sharing and conversation between the student and her parents about respective goals, expectations, priorities and concerns. Once everyone is "on the same page," the research can begin. Formulate your questions, and begin networking to get a better sense of the unique character of each seminary that you are considering. It is a good idea to gather information from a variety of sources. It may be helpful to speak with recent seminary graduates, and with high school guidance professionals and teachers who know the student and/or her family. Seminary websites are a good source of information, but be wary of blog sites, which are notoriously unreliable. Beginning in November and December, a number of seminary directors typically visit KTA, and their presentations are usually enlightening for our students and help them to refine their choices. Due to the COVID-19 restrictions globally, we do not expect many in-person visits this year. Instead, seminaries are creating virtual platforms to recruit, and we will share the relevant information with students as it becomes available.

The following are questions that may help you distinguish among different seminaries:

1. What is the seminary's religious orientation and *hashkafa*?
2. What is the student profile at the seminary? (Size of the student body? High schools which are major "feeder schools?" Balance between "in town" and "out of town?")
3. What do the alumnae generally do after seminary? (Work? College? *Shana Bet* in Israel?)
4. What is the seminary's educational style? How much emphasis on text skills and text-based learning? How rigorous is the class schedule and the workload? Is the teaching style primarily a traditional lecture format? Chavrusa learning? Independent study?
5. What is the level of supervision (rules, expectations, curfew, dress code, security, etc.)?
6. What is the overall atmosphere in the school and in the dorm?
7. What are the policies regarding Shabbos, Yom Tov, and free time?
8. In what city and neighborhood is the seminary located?
9. What are the living accommodations? Are meals provided?
10. What kind of transcript is issued, and where is it honored?
11. Does the seminary participate in the Touro or Stern College Israel Option programs?
12. What are the tuition and fees? Are scholarships available? Does the seminary participate in MASA?

**TIMELINE: SEMINARY
ADMISSIONS
SENIOR YEAR**

SEPTEMBER - OCTOBER

- Meet with Mrs. Biberfeld to discuss your goals and identify options
- Research schools to narrow down your choices
- Workshop for Parents: Financing Your Daughter's Future
- Create a resume, using the KTA High School Student Resume template
- Draft a personal statement to accompany your applications

NOVEMBER - DECEMBER

- FAFSA (Free Application for Federal Student Aid) process begins October 1
- Request teacher recommendations well in advance of application deadlines
- Email Transcript Request Forms to Mrs. Bromberg (abromberg@ktahs.org) and Mrs. Biberfeld (rbiberfeld@ktahs.org) a minimum of three weeks prior to the application deadline. Submit a separate form for each seminary to which a transcript must be sent.
- Download applications for seminaries with websites and/or online applications
- Applications for Bais Yaakov seminaries available from Mrs. Biberfeld
- Complete applications for 2-4 seminaries
- Applications due in December (check each seminary's materials for specific deadline)

JANUARY - FEBRUARY

- Applications due (check each seminary's materials for specific deadline)
- Seminary interviews scheduled and conducted
- Acceptance letters mailed in February by many seminaries (not Bais Yaakov or Chabad seminaries)

MARCH

- Applications due February 15 for the Joint Israel Program, Stern College of Yeshiva University
- Chabad seminary applications due in February, interviews conducted in late February, acceptance letters mailed in March
- Applications due in March for the Israel Option Program at Lander College for Women (Touro)
- Apply for the Morton Stein Scholarship, a needs-based scholarship for students attending Orthodox Jewish seminary programs in Israel. It is administered by the Federation of Jewish Agencies. Application and information available at <https://jewishphilly.org/wp-content/uploads/2020/11/end-Morton-Stein-Application-2020.pdf>
- Apply for MASA scholarship, sponsored by the Jewish Agency to enable American students to attend "gap year" programs in Israel. Application and information at www.masaisrael.org
- Send deposit and confirmation of intention to attend to your chosen seminary. Thank other seminaries that have accepted you.
- Notify and thank all those who wrote recommendations on your behalf.

SEMINARIES IN ISRAEL

There are many seminaries in Israel, catering to a broad spectrum of student needs and interests. This list is certainly not exhaustive, but it does include the seminaries to which KTA students have applied in the past, as well as some newer schools which may be of interest.

The list below is alphabetical by seminary name and indicates in parenthesis the seminary's identification - Bais Yaakov (BY), Center of Spectrum (CS), Religious Zionist (RZ) or Chabad (CBD) - and the neighborhood in which it is located.

Ateres Bnos Yerushalayim (BY, Ramot)
BJJ-Bais Yaakov Yerushalayim (BY, Sorotzkin)
Be'er Miriam (CS, Har Nof)
Beit Chana (CBD, Tzfat)
Bnos Avigail (BY, Har Nof)
Bnos Batsheva (BY, Geula)
Bnos Chava (BY, Har Nof)
Bnos Sarah (BY, Har Nof)
Bnot Torah/Sharfman's (CS, Ramat Eshkol)
Chemdas (BY, Sorotzkin)
Darchei Binah (CS, Bayit v'Gan)
Hadar (BY, Kiryat Belz)
Kesser Chaya (BY, Kiryat Moshe)
Machon Alte (CBD, Tzfat)
Machon Bnos Yehuda-BYA (BY, Har Nof)
Machon Maayan (RZ, Beit Shemesh)
Machon Raaya (BY, Geula)
Mesores Rochel (BY, Mekor Baruch)
Me'ohr (BY, Beit HaKerem)
Michlalah (CS, Bayit v'Gan)
Michlelet Mevaseret Yerushalayim - MMY (RZ, Baka)
Midreshet Amit (RZ, Gilo)
Midreshet HaRovah (RZ, Old City Jerusalem)
Midreshet Moriah (RZ, Sha'arei Zedek Hospital)
Midreshet Tehillah (CS, Har Nof)
Nachlas (BY, Shmuel HaNavi)
Neimos (formerly Pnanim, BY, Har Nof)
Seminar Yerushalayim (BY, Bayit v'Gan)
Shaalvim for Women (RZ, Malcha)
Shoshanat Yerushalayim (CBD, Ramat Shlomo)
Tehillas (BY, Shmuel HaNavi)
Tiferet (RZ, Ramat Beit Shemesh)
Tomer Devorah (CS, Sanhedria Murchevet)
Torah V'Chesed (RZ, Netanya)

AMERICAN, CANADIAN, AND EUROPEAN SEMINARIES

| | | |
|---------------------------------------|-------------------------------|------------------------|
| Bais Yaakov Academy | Brooklyn, NY | 718-339-4747 ext. 1187 |
| Binah Institute | Baltimore, MD | 410-602-9717 |
| Bnos Chaim | Lakewood, NJ | 732-730-7589 |
| Lakewood Teachers Seminary | Lakewood, NJ | 732-730-1470 |
| Maalot | Baltimore, MD | 410-358-3144 |
| Seminar L'Moros/Bais Yaakov Intensive | Brooklyn, NY | 718-851-2900 |
| The New Seminary (Rebbitzen Bulka) | Brooklyn, Monsey and Lakewood | 718-769-8160 |
| Yavne Teachers' College | Cleveland, OH | 216-371-8566 |
| Bais Sara Schenirer | Manchester, England | 845-352-0985 |
| Beth Jacob Teachers' Seminary | Toronto, Canada | 416-256-7233 |
| Beth Jacob Teachers' College | Montreal, Canada | 514-739-1001/1003 |
| Gateshead Jewish Academy | Gateshead, England | 44-191-477-4449 |
| V'At Alis (The New York Seminary) | Brooklyn, NY | 718-298-2600 |
| Ateres Nava | Brooklyn, NY | 347-462-2445 |

APPLYING TO SEMINARY

The Application

Bais Yaakov seminaries send application materials directly to the school. Students may apply online to Center of Spectrum, Religious Zionist and Chabad seminaries, either directly through the Seminary website or through applytosem.org. In addition to the application form, most seminaries require an autobiographical essay and a set of two to six passport size pictures of the applicant. It is a good idea to prepare these in advance to alleviate last minute pressure. Mrs. Biberfeld is available to review and assist with student application essays.

Letters of Recommendation

Letters of recommendation are extremely influential in the seminary admissions process. Most seminaries require a recommendation from the high school Principal and one or two additional teacher recommendations. The best recommendations come from teachers who know the student and can highlight her accomplishments and character traits.

Teachers take the responsibility of writing student recommendations very seriously and devote a great deal of time and thought to crafting recommendation letters that present the student in the best possible light. Students should be mindful of this, and should ask for a recommendation well in advance of the deadline and in a respectful and appreciative manner. After asking the teacher in person, the student should email or give the teacher a completed Request for Recommendation Form, accompanied by a completed High School Student Resume form. (Both forms may be accessed on the Seminary and College Guidance page of the KTA website.) If the seminary has a specific Recommendation Form as part of its application, that form should also be given to the teacher, with the Student information at the top of the form already completed.

Students will be asked to indicate on the recommendation to waive their right to see recommendations that are written for them. We strongly encourage students to accept this waiver, as seminaries will give greater weight to recommendations that are confidential and cannot be shared with the student and her parents.

All letters of recommendation should be submitted to the school office, so that a copy may be kept in the student's file. Recommendations are sent by the school office to the seminary along with the student's transcript, except in cases where the seminary uses an online recommendation system. In these cases, the student should give the seminary the teacher's KTA email address, and the teacher will be contacted directly to upload a recommendation.

High School Transcripts

- A separate Transcript Request Form must be completed for each seminary and college to which the student is applying. Forms should be emailed to Mrs. Bromberg (abromberg@ktahs.org) and to Mrs. Biberfeld (rbiberfeld@ktahs.org).
- Transcript Request Forms must be submitted at least four weeks prior to the application deadline in order to ensure that the student's transcripts and letters of recommendation will arrive on time.
- ***No transcripts or other application materials will be released from the school office unless a Transcript Request Form is on file.***

ISRAEL OPTION PROGRAMS

Stern College for Women (Yeshiva University) and Lander College for Women (Touro College) offer Israel Option programs for students applying to seminaries in Israel. These programs enable a student to attend a seminary in Israel as an overseas student enrolled in an American college. Students who plan to attend either of these colleges after seminary should consider enrolling in one of the Israel Option programs if the following benefits are applicable to them:

1. Enrollment in these programs makes a student eligible for federal financial aid if her family qualifies financially.
2. Students in an Israel Option Program will automatically receive college credit for their seminary coursework, and those credits will be listed on the college transcript of the college whose Israel Option program the student joined. This is true only if the student actually attends that college after seminary.

A student who wishes to attend seminary in Israel through one of these programs must complete a regular application for the college, indicating on the application that she is applying for the Israel Option. She must make sure that the seminaries to which she is applying in Israel are on the college's approved list. In addition to the college application fee, there is a non-refundable fee for participation in these programs.

FINANCIAL AID FOR SEMINARY

As seminary education in Israel has become increasingly costly, many families are seeking ways to reduce the financial burden. One option is to consider American seminaries, which are less expensive and do not incur the additional travel expenses of study in Israel. Some Israeli seminaries do provide financial aid for students who can demonstrate need, and many offer tuition incentives for students whom they especially hope to attract to their schools.

There are a number of private sources of financial aid, including MASA grants (www.masaisrael.org) and the Morton Stein Scholarship of the Jewish Federation of Philadelphia (<https://jewishphilly.org/wp-content/uploads/2019/02/morton-stein-application-2019.pdf>).

In addition, students who plan to attend seminary in Israel through the Israel Option programs of Stern College or Touro College are eligible to apply for federal grants and loans. This requires completing the FAFSA form (www.fafsa.ed.gov), which becomes available online on October 1. For more information, see the section on College Financial Aid on page 15 of this handbook.

APPLYING TO COLLEGE: A GUIDE FOR STUDENTS AND PARENTS

Preparation for college begins long before the actual application process. Throughout high school, it is important for students to take challenging courses in the full range of academic subjects. Critical reading and writing skills are particularly important, and the more a student reads – for pleasure as well as for school – the better prepared she will be for standardized tests and college level work. High school is also a time to develop leadership skills, to discover and nurture personal interests through a variety of extracurricular activities, and to form close mentoring relationships with teachers. All of these involvements are of intrinsic value as well as being investments in the future which will bear fruit once the college application process formally begins.

Each student follows her own individual path after high school, and there are many options available to enable a student to achieve her personal, professional and academic goals. These include:

1. Secular four-year colleges and universities

These include state universities and private colleges and universities, and run a wide gamut in terms of cost, breadth of offerings, competitiveness of the admissions process, and quality of Jewish life on campus. As a general rule, these schools offer no credit or a small number of credits for a year spent in seminary.

2. Four year colleges under Orthodox Jewish auspices

Lander College for Women (Touro College) has a residential campus in Manhattan and a commuter program in Brooklyn. Stern College for Women (Yeshiva University) has a residential campus in Midtown Manhattan. These are women's colleges in which students are required to take some Limudei Kodesh courses along with their college courses. These schools offer a full year of college credit for a year spent in a seminary that is on their approved list. This enables students to complete an undergraduate degree in three years or less.

3. Community Colleges

These institutions grant a 2-year Associate degree and offer a low-cost option for students seeking to fulfill prerequisites for professional training. Many students take courses at community college with the intention of eventually transferring into four-year undergraduate programs. Most community colleges do not require SAT or ACT scores.

4. Online Degree Programs

Online degree programs are rapidly proliferating. Some are under the auspices of traditional universities, and others are run by for-profit organizations. They can be a good option for students who are motivated and work well independently, but please be aware that there have been many concerns about fraudulent practices in this sector, so do extensive research before selecting a program.

5. Combined Seminary-College Programs

Combined seminary-college programs usually involve a combination of online courses, CLEP exams and actual classroom based courses. Seminary-college programs, such as Ma'a lot in Baltimore and Jerusalem, Sarah Schenirer in Brooklyn and Lakewood, The New Seminary (Rebbitzen Bulka) in New York and Lakewood, and the newest entry into this field, Fairleigh Dickinson University (FDU) in NJ, are each affiliated with an accredited

degree granting institution. In these programs, students generally can complete an undergraduate degree from an accredited college in one to two years.

6. Career Training Programs

Community colleges and other professional training programs offer Associate degrees and prepare students for careers such as radiology and ultrasound technician, dental hygienist, court reporter, paralegal, medical assistant, and certified nurse assistant.

The Application

Most college applications today are completed online through the college's website or through the Common Application Service (Common App). If you are applying through the Common App, list Mrs. Epstein as your College Counselor, with email address cepstein@ktahs.org.

Letters of Recommendation

If the colleges to which you are applying require teacher recommendations, it's preferable to ask teachers who have taught you in 11th or 12th grades and in whose class you earned a grade of B or higher. For secular colleges, ask teachers of General Studies subjects. Ask for a recommendation well in advance of the deadline so the teacher will have time to craft a strong letter for you.

Colleges will ask the student to indicate if she is waiving her right to see her letters of recommendation, now and in the future. We strongly encourage students to accept this waiver, as colleges will give much greater weight to recommendations that are confidential and cannot be shared with the student and her parents.

All letters of recommendation should be submitted to the school office, so that a copy may be kept in the student's file. Recommendations are sent by the school office to the college along with the student's transcript, except in cases where the college uses an online recommendation system. In these cases, the student should give the college the teacher's KTA email address, and the teacher will be contacted directly to upload a recommendation.

High School Transcripts

The Transcript Request Form can be found on the KTA website (<https://www.ktahs.org/academics/seminary-and-college-guidance>).

- A separate Transcript Request Form must be completed for each college to which the student applies. Forms should be emailed to Mrs. Bromberg (abromberg@ktahs.org).
- KTA can only send official transcripts for high school work completed at KTA. Students who have transferred to KTA from other high schools must request transcripts directly from their previous schools. This should be done early in the senior year, as it often takes time.
- Standardized test scores (SAT, ACT, AP, SAT Subject Tests) are not part of the KTA transcript and must be sent directly by the testing agency. Requests for scores may be made online.
- Transcript request forms must be submitted at least two weeks prior to the application deadline in order to ensure that the student's transcripts and letters of recommendation will arrive on time.
- ***No transcripts or other application materials will be released from the school office unless a Transcript Request Form is on file.***

TIMELINE FOR COLLEGE ADMISSIONS

Sophomore Year

PSAT exam is taken in October. This is a practice test for the SAT. Scores provide students, parents and teachers with a baseline for evaluating the student's academic strengths and weaknesses. These scores are not seen by colleges and have no bearing on college admissions.

Junior Year

PSAT exam is taken in October. The National Merit Scholarship Corporation uses the PSAT scores of high school juniors to determine which students will be cited as National Merit Commended Scholars, Semi-Finalists and Finalists. Students are notified of their status in the fall of their senior year. As with 10th grade scores, 11th grade PSAT scores are useful in identifying areas of relative academic strength and weakness.

Students are well advised to take the SAT I or the ACT standardized college admissions exam for the first time in the spring of their junior year. Most students take the exam again in the fall of their senior year. Students who intend to apply to schools that require SAT II test scores should plan to take two SAT II exams at the end of their sophomore or junior year.

Deadlines are critical in the college application process. It is the student's responsibility to determine the deadlines for submission of materials to the colleges to which she is applying.

Senior Year

Finalize your college application list

Visit prospective colleges and talk with students at these schools and with your own teachers, parents, and College Counselor.

Register for and take the ACT or SAT and SAT Subject Tests, as necessary.

FAFSA (Free Application for Federal Student Aid) opens October 1. Details and application at www.fafsa.ed.gov

Request letters of recommendation well in advance of the deadline

Complete the Request for Recommendation Form and a Student Resume,, and email them to your prospective recommenders.

Submit Transcript Request Forms

Email the forms, one per college, to Mrs. Bromberg (abromberg@ktahs.org).

Keep careful track of deadlines

Check each college's admissions materials to be sure about deadlines!

Complete and submit applications

Edit and polish your personal statement and any other required essays. Proofread your application carefully and make a copy before submitting it. Complete the application forms and submit them prior to the deadline.

Notify colleges of your decision

Submit financial deposit and notice of intent to attend to the college of your choice. Politely decline the offer of acceptance you received from other schools.

Thank all those who wrote letters of recommendation on your behalf, and notify them of your acceptances and your final choice.

STANDARDIZED TESTING

Colleges (and some seminaries) use standardized test scores to augment the information they receive from transcripts and recommendation letters, to learn more about each applicant's overall level of achievement, and to assess a candidate's qualifications in comparison with students from other schools and other backgrounds.

Students are responsible for knowing which tests are required by each of the colleges to which they are applying. As a general rule, most colleges today require either the SAT or the ACT, and accept them interchangeably. The most competitive colleges may additionally require applicants to take two SAT II subject tests, usually in subjects of the student's choice, but occasionally in prescribed subjects.

Students should consider carefully whether to take the SAT or the ACT. Nationally, the number of students who take each test is roughly the same, and many students find that their performance is comparable on both. However, there are important differences between the two exams, and students should take the test that is best suited to their strengths. Sample questions are available on the SAT and ACT websites. These questions should help students ascertain which exam they will feel most confident taking.

The ACT, offered by the American College Testing Service, is a curriculum based test, meaning that it tests a student's knowledge of subject matter and skills that are taught in high school. It consists of five sections: English, Mathematics, Reading, Science, and an optional Writing section. We strongly encourage every student to take the Writing section, as many colleges are interested in seeing it. The English section of the ACT focuses largely on grammar and punctuation. The Science Reasoning section tests a student's ability to interpret scientific charts and table, and to understand conflicting scientific viewpoints. The ACT Math section tests Arithmetic, Algebra, Geometry, Trigonometry, Data, and Probability. Altogether, math counts for 25% of the composite ACT score. On every section, there are more questions than on the SAT and slightly less time per question.

The SAT was recently revised, and the content is now very similar to the ACT. The difference is in how the concepts are tested. Verbal skills are important, even on the Math section, which contains many word problems. The Math section tests Arithmetic, Algebra, Geometry, Trigonometry, and Data Analysis. Calculators are permitted for some, but not all, of the Math questions. Many of the questions, verbal and math, require multiple steps to get to an answer,

and the reading passages tend to be complex in structure and vocabulary. Reasoning and critical thinking skills are emphasized more than on the ACT, where questions are more straightforward and content based. Altogether, Math and Verbal sections each account for 50% of the composite score.

Both the SAT and the ACT are approximately three hours in length without the optional essay. Both offer students the option of “Score Choice” so that the student may decide which scores to send to colleges and which to suppress. However, some colleges do not permit students to use Score Choice, and insist that all scores be submitted. Many colleges have adopted the practice of “super scoring” the SAT and/or the ACT. This means that if students have taken the same exam more than once, the college will count the highest math score and the highest verbal score that the student earned.

Scoring on the two exams is different; the chart on the next page provides a means of comparison. The maximum score on each section of the ACT is 36. The scores for each section are averaged to arrive at a composite score. The highest possible composite score is 36. On the SAT, each section is scored on the basis of 800 possible points. The composite score is the combined scores in Critical Reading and Math; the highest possible composite score is 1600.

CONVERSION CHART FOR ACT AND SAT SCORES

| ACT to SAT | | SAT to ACT | |
|------------|------|------------|----|
| 36 | 1600 | 1580-1600 | 36 |
| 35 | 1550 | 1530-1570 | 35 |
| 34 | 1520 | 1500-1520 | 34 |
| 33 | 1470 | 1450-1490 | 33 |
| 32 | 1420 | 1400-1440 | 32 |
| 31 | 1380 | 1360-1390 | 31 |
| 30 | 1340 | 1320-1350 | 30 |
| 29 | 1300 | 1280-1310 | 29 |
| 28 | 1260 | 1240-1270 | 28 |
| 27 | 1220 | 1200-1230 | 27 |
| 26 | 1180 | 1170-1190 | 26 |
| 25 | 1140 | 1130-1160 | 25 |
| 24 | 1110 | 1090-1120 | 24 |
| 23 | 1070 | 1050-1080 | 23 |
| 22 | 1030 | 1010-1040 | 22 |
| 21 | 990 | 970-1000 | 21 |
| 20 | 950 | 930-960 | 20 |
| 19 | 910 | 890-920 | 19 |
| 18 | 870 | 850-880 | 18 |
| 17 | 830 | 810-840 | 17 |
| 16 | 790 | 760-800 | 16 |
| 15 | 740 | 710-750 | 15 |

GLOSSARY OF FINANCIAL AID TERMS

FAFSA (Free Application for Federal Student Aid): College financial aid offices use this form to determine eligibility for state and federal grants and scholarships. FAFSA forms become available on October 1, and are based on the previous year's federal income tax filing. There is no fee for filing the FAFSA. Funds are distributed on a first-come-first-served basis, so be prepared to submit your FAFSA paperwork as early as possible after October 1. Application and information at www.fafsa.ed.gov

GAP: This term means that a college may fund a portion of a family's need, leaving a "gap" that the family must make up through outside loans or through other means. (Not to be confused with post-high school "gap year" programs.)

GRANT AID: This is scholarship aid that does not need to be repaid, either to the college or the federal government.

LOAN: This is funding provided either by the college, a state program, a private institution such as a bank or foundation, or the federal government. The federal government provides student loans through two programs: Stafford loans and Perkins loans. Loans must be repaid. Federal student loans are lower interest loans, and do not come due until after a student has graduated. Be sure you understand when repayment begins for each loan, what the interest rate will be, and what the total cost is over the life of the loan.

MEET FULL NEED: This means that a college will fully fund a family's calculated need. Fully meeting need usually involves a combination of GRANT aid and SELF HELP aid.

MERIT AID: This is typically GRANT AID provided by a college in recognition of a candidate's high academic achievement or other special talent.

NEED AWARE: This means that a college may take a family's ability to pay into account when making an admissions decision.

NEED BASED AID: This refers to scholarships and financial aid based solely on a candidate's financial need.

NEED BLIND: This means that college admissions decisions are made without regard to an applicant's ability to pay.

PROFILE: The Profile is a financial aid form required by many private colleges. The list of schools that require the Profile may be found at the College Board website: www.collegeboard.com. There is a fee for using the Profile.

SELF HELP AID: This refers to the student's and family's portion of the financial aid package. Self help may include summer and academic year employment by the student, including WORK STUDY, as well as funds contributed from the parents' income and/or assets and LOANS.

WORK STUDY: This is a federal government program that subsidizes wages for student employment during the school year. Students receiving financial aid are frequently expected to work for a limited number of hours per week while in school. The income from this work is typically directly to the student to cover incidental costs, such as food, books, and miscellaneous expenses

