

Financial Aid and Internet Resources

[International Education Financial Aid \(www.iefao.org\)](http://www.iefao.org)

Provides a comprehensive database of financial aid information for the students who wish to study in a foreign country.

[Fin Aid! The Smart Student guide to Financial Aid \(www.finaid.org\)](http://www.finaid.org)

Is probably the most complete source of financial aid information on the Internet. The CSS Profile and FAFSA can be downloaded from this site. A calculator allows families to estimate their Expected Family Contribution when financing college. "Ask the Advisor" lets individuals email specific questions about financial aid to the over 300 financial aid administrators who have volunteered their response time.

[FastWeb \(www.fastweb.com\)](http://www.fastweb.com)

Has one of the largest databases of scholarship information available on the internet. First time users will need to set up a personalized FastWeb account and then complete a six-step personalized profile. The Student's profile is matched to specific scholarships. Whenever a new scholarship match is found, it is updated in the student's personal FastWeb mailbox.

[Hispanic College Fund \(www.hispanicfund.org\)](http://www.hispanicfund.org)

Is a non-profit corporation that provides scholarships for deserving Hispanic students who intend to pursue a business major.

[College is Possible \(www.collegeispossible.org\)](http://www.collegeispossible.org)

Provides an overview of different forms of financial aid (federal grants and loans, federal work study, TRIO programs), as well as state sponsored and institutional aid and how to take advantage of education tax benefits.

[New York State Financial Aid Administrators Association \(www.NYSFAA.org\)](http://www.NYSFAA.org)

Provides information on financial aid, how to apply, planning calendar and minority and athletic scholarship searches

"Time management was very important to me in making sure that I was able to complete and submit all of my college application paperwork in time. I had all my college applications in by October."

Traceyenne L.

Financial aid is intended to make up the difference between what your family can afford to pay and what college costs. The majority of full-time students currently enrolled in college receive some type of financial aid to help pay college costs.



Off to College Checklist

Kitchen Needs:

- Plastic Bowl and Cup
- Coffee Cup
- Fork, knife and spoon
- Can/bottle opener
- Chip clips

Room Needs/Storage:

- Bedside lamp
- Alarm clock/clock radio
- Wastepaper basket
- Milk crates or other sturdy storage cubes (a collapsible crate also comes in handy for carrying laundry or other things)
- Stacking Baskets
- Under-the-bed storage trays
- Lots of hangars
- Desk lamp
- Fan
- Drying rack
- Adhesive hooks, tacky adhesive and mounting tape
- Bulletin board and push pins
- Dry erase wall calendar/board
- Toolkit

Electronics:

- Computer and printer
- Phone/Ethernet cord for computer
- Headphones
- Surge protector
- Extension cords
- Three, two-prong adapters
- Phone (check with roommate(s) to avoid duplication). It should be cordless, with multiple message boxes in the answering machine, unless you are using voicemail
- MP3 or portable CD player (great to use at gym)

Linens/Laundry Supplies:

- Sheets and pillowcases (2 sets). Check with school for size needed—some college twin beds are extra long.
- Towels (Three of each: bath, hand and face)
- Pillows (2)
- Headrest pillow
- Mattress Pad
- Blankets (2)
- Comforter and duvet cover (makes laundering easier)
- Clothes hangars (wire takes up less space, plastic are easier on your clothes.)
- Laundry bag/basket
- Laundry marking pen
- Laundry stain remover
- Roll(s) of quarters
- Quarter dispenser
- Lint brush
- Sewing kit

Toiletries/Misc.

- Pepto Bismol®
- Imodium®
- Aspirin or Ibuprofen
- Vitamin C
- Neosporin®
- Band-Aid® Bandages
- Cough drops
- Shower tote
- Shampoo and conditioner
- Hair styling products
- Bath and face soap
- Traveling soap containers
- Toothpaste and toothbrush
- Dental floss
- Comb/brush
- Tweezers
- Nail clippers
- Hair dryer
- Razor and shaving cream
- Lotion and/or facial moisturizer
- Q-tips®

Off to College Checklist, continued

Office/Desk Supplies:

- CD-ROMS/Memory Sticks
- Phone/address book
- Assignment book
- Heavy-duty stapler and staples
- Printer paper
- Pens and pencils
- Pencil holder and sharpener
- Notebooks
- Pocket folders
- Labels of various sizes
- 3x5 cards
- Post-it® notes
- Paper clips
- Rubber bands
- Scissors
- Highlighter Pens (multiple colors)
- Ruler
- Stackable desk trays (at least 4)
- Hanging files or folders
- Dictionary and Thesaurus
- Stamps/envelopes

These can be purchased upon arrival:

- Paper towels
- Trash bags
- Lightbulbs
- All-purpose cleaner
- Ziploc® bags
- Kitchen storage containers
- Laundry detergent (tablets are easier to manage)
- Fabric softener (sheets are easiest to manage)
- Dish soap
- Wet wipes
- Tissues

Clothing Guidelines:

- 21 pairs of underwear
- 21 pairs of socks (more if your child plays sports)
- 7 pairs of pants/jeans
- 14 shirts/blouses
- 2 sets of sweats
- Pajamas
- Slippers and/or flip flops
- Light/heavy jackets
- Gloves/scarf/hat (if appropriate)
- 1 pair of boots
- 2 pairs of sneakers or comfortable/walking shoes
- 1 pair of dress shoes
- 1 set business attire
- 1 set semi-formal attire (optional)

Shared items (Check with roommate(s) to avoid duplication:

- Audio Equipment
- TV and VCR/DVD player
- Coffee maker/hot pot
- Microwave/toaster oven
- Small refrigerator
- Area rug
- Camera
- Posters/art

In college accommodations, space will be limited. Bring things that make your living space feel like home, such as important mementos and photographs of family and friends. Remember that most dorm room closets are fairly small.

Take seasonal clothing with you and plan on swapping it out when you go home during breaks.

Estimate how often you'll do laundry and bring enough clothing to last between loads.

Check with roommates to avoid duplication.

Since space is tight, it's a good idea to share what you can, such as a refrigerator and television.

Use duffle bags to transport your belongings as they hold a lot and don't take up much room.

Preparing for your Child's Move to College

The day will arrive when it is time to say goodbye. You may be surprised by your strong reactions, given all the months you have had to prepare. Some parents worry about expressing this sadness, afraid to overburden their child. It's okay to show these emotions. It's important to let your child know that though you will miss them, you are happy about this new adventure. This can reassure your child of strong home ties and help them deal with their own feelings. Despite the difficulties, you should all be proud. After all, this is the moment you have been working toward—when your child begins life on their own.

Spring of senior year is a good time to start teaching your child new skills for college. If you haven't already done so, teach them how to balance a check book and keep track of credit card and other bills. Show them how to do the laundry and provide them with some basic housecleaning tips. Teach them a few simple recipes. These activities can help both you and your child feel you are working constructively toward college.

Now is also your chance to plan for how you will spend all that luxurious free time you will have once your teenager is off to college! You could take up an activity you have always been interested in, but have never had the time for. Dr. Andrea Van Steenhouse, author of Empty Nest....Full Heart, the Journey from Home to College suggests that parents talk with friends who've been through the same transition and learn how they coped. This is also a tough time for siblings anticipating a new family order. They will need to say goodbye to the college student in their own ways, and they will need your attention and reassurances too.

Before the departure day comes, negotiate expectations for getting to college and staying connected once there. Does your child want you to accompany them on the trip to school? If so, how long should you stay? Should you help them unpack and move in? Setting up a call schedule is important. You may expect to hear from your child every week; they may think every two weeks is adequate. Be sure to clarify these expectations in advance.

"Motivation is what gets you started. Habit is what keeps you going."

Author unknown

Teaching your child new life skills for college can help you both feel that you're doing something constructive. Your child needs to know how to open a bank account, balance a checkbook, use credit cards and pay bills. It's important that your child can do laundry and knows a few housecleaning basics. Teach your child how to prepare a few simple family recipes — a great way to evoke memories of home.



Homesickness - How to Help Your Child

While your child was counting down the days until they left for college, you were doing a countdown of your own, one tinged with sadness because your "baby" was leaving. On the fourth day of their independence, something strange happened. They called, crying, saying they were homesick and wanted to come home. You prepared yourself for hearing stories about their meeting all kinds of new people and even staying out much too late, but you never prepared yourself for this.

How Did This Happen?

Don't panic. Homesickness is a very common reaction for a first-year student to have. Keep in mind that even though your child was really excited to go away to college, they just moved away from everything comfortable and familiar. Freshmen are in a strange place where they may not know anyone. They are living with strangers, trying to find their classes, doing their own laundry, and eating food that isn't quite home cooking.

In addition, in high school, your child may have been a big fish. Now the pond is exponentially larger, and they probably feel very small. That is a lot of change to manage overnight, and your child is bound to feel overwhelmed and miss their old life. However, you can rest assured that homesickness is almost always temporary.

What You Can Do

Now the 500 miles between you and your child feel more like 500,000. "What can I do? I'm so far away," you think. In fact, there's a lot you can do to help. Here are a few strategies to help your child adjust.

- Validate your child's feelings.

Tell your child that you understand and agree that it must be hard. While telling them not to worry because everything will be okay may be true in the end, it will help them more to know that you agree this is a big deal and that you understand it is really difficult.

- Let your child vent.

Your child is meeting new people and having many new experiences and may be overwhelmed. One of the most important steps to working through homesickness is talking about the feelings this difficult period brings. If you think your child needs to vent, ask questions to prompt them, but if they don't want to share, don't push it. This may only make them feel more overwhelmed. Just let your child know that you are available if they want to talk.

- Tell your child that homesickness is normal.

Your child may think they are the only one feeling homesick. Let them know that they are not alone. Even the kids down the hall who are always laughing and who seem to be doing great probably have moments when they feel homesick.

- Encourage your child to seek out campus resources.

Suggest that your child talk to a resident advisor or a university counselor who is trained to talk about feelings of homesickness.

More Strategies to Relieve Homesickness

While homesickness often cures itself, you can suggest several other strategies to hasten the process.

- Create a home away from home.

While you aren't there physically, you, other family members, and friends should be there in photos decorating your child's dorm room.

- Phone-home night.

Set up a specific day and time each week to talk to your child. While your child knows that they can always call you in times of distress, it will help to know that they have a constant in their life that they can count on in this time of uncertainty and instability.

- Communicate often and in different ways.

In addition to phone-home night, make sure that you email and snail mail often. Everyone who's away at school loves to receive mail and small packages. Send clippings from your home newspaper, photos, and home-cooked desserts. Encourage your child to talk to their high school friends about how they are coping.

- Encourage your child to make friends.

Suggest that your child go to dinner at the cafeteria with a roommate or someone on their floor. Tell them to attend dorm activities and campus clubs. If they follow your suggestions, they are likely to meet people with similar interests. The more social opportunities your child seeks out, the better their chances of meeting people and feeling more comfortable in their new surroundings.

Adjusting to college life takes time. The best thing you can do is be supportive and tell your child that you miss them too. Before you know it, the homesickness will have dissipated to the point that they will be calling to say that they are not going to make it home after all, because they are doing something with friends at school. Then your challenge will be managing your disappointment, but that's a separate topic.

College Prep Glossary

College Admissions from A to Z

What in the world is a FAFSA? What's the difference between EA and ED? If you're asking yourself these questions, your child is probably in the middle of the college admissions process. From AP® to ROTC, it probably seems to you that the college admissions folks have a language all their own. So, if you're wondering whether the NMSQT is a test or a furry animal, this glossary is for you.

Accreditation

Official recognition that a college, university, or trade school has met the standards of a regional or national association.

Advanced Placement Program® (AP®)

Gives motivated high school students the opportunity to take college-level courses in a high school setting. Thousands of colleges worldwide award credit or advanced placement to students with a qualifying grade on AP Exams. AP Exams are graded 1 to 5, with 5 as the highest.

American College Test (ACT)

The ACT is a college entrance exam administered by the American College Testing Corporation that measures educational development in English, mathematics, social studies, and the natural sciences. Scores are reported as 1 to 36, with 36 as the highest. Most colleges accept scores from either the ACT or SAT®.

Articulation

An agreement between a two-year and four-year college within the same state that allows a two-year college student automatic admission to a four-year college if she completes required courses.

Arts and Sciences

A college course of study that includes the humanities, social sciences, natural sciences, mathematics, foreign languages, and fine arts.

Associate's Degree

Awarded by a college or university after satisfactory completion of a two-year program of study.

Award Letter

A document issued to a student financial aid recipient that indicates the type, amount, and disbursement dates of the funds awarded for various financial aid programs.

Bachelor's Degree

Awarded by a four-year college or university after satisfactory completion of a program of study.

Campus-Based Aid

Financial assistance for students and their families administered by a college. Funds, regardless of their source, are awarded to students by the college's financial aid office, and not by a state, federal, or private agency.

Candidates Reply Date Agreement (CRDA)

Allows a student to defer attendance decisions at participating colleges until May 1. This agreement gives students time to get responses from most of the colleges they have applied to before making a decision on one.

College Board

A national nonprofit membership association whose mission is to prepare, inspire, and connect students to college and opportunity. The College Board administers the PSAT/NMSQT®, SAT Reasoning Test™, SAT Subject Tests™, Advanced Placement Program® (AP®), CLEP®, College Scholarship Service® (CSS®), and CSS/Financial Aid PROFILE®.

College-Level Examination Program® (CLEP®)

A credit-by-examination program that helps students of all ages earn college degrees faster by getting credit for what they already know. By receiving a satisfactory score, a student can earn from 3 to 12 college credits toward a college degree for each CLEP she takes, depending on the exam subject.

College Scholarship Service® (CSS®)

A service of the College Board that assists postsecondary institutions, state scholarship programs, and other organizations in the equitable distribution of student financial aid funds by measuring a family's financial strength and analyzing its ability to contribute to college costs.

Common Application

A standard application form accepted by more than 300 selective colleges in lieu of their own form. Available in high school guidance offices and online.

Consortium

A group of colleges or universities that offer joint programs that allow students to share facilities and course offerings at member campuses. Consortia are generally made up of neighboring schools.

Cooperative Work-Study Education

A full-time paid employment related to a student's field of study. The student alternates between work and full-time study. As a result, the bachelor's program usually takes five years to complete.

CSS/Financial Aid PROFILE®

A financial aid form produced by the College Board required for students seeking aid at approximately 10 percent of the nation's four-year colleges (including the most highly selective institutions).

Deferral

When a student's application for early decision or early action is postponed, and will be considered with the regular applicant pool.

Deferred Admission

Allows an accepted student to postpone admission for one year.

Demonstrated Need

The difference between the family contribution as established on the Expected Family Contribution (EFC) and the total cost of attending college.

Early Action (EA)

A program that gives special consideration to a student who applies for admission by a specified date, usually in early fall. Students are not obligated to enroll if admitted (also known as early notification).

Early Decision (ED)

A program that gives special consideration to a student who applies for admission by a specified date, usually in early fall. Students are obligated to enroll if admitted, and to withdraw applications from other institutions.

Educational Testing Service (ETS)

A nonprofit organization that develops college entrance tests, including the SAT and SAT Subject Tests, for the College Board.

Expected Family Contribution (EFC)

The amount a family can reasonably be expected to pay for one year of college.

529 Savings Plans

A state-operated investment plan that gives families a federal tax-free way to save money for college. Officially known as qualified tuition programs (QTPs).

4-1-4 System

An academic calendar consisting of two semesters made up of four months each, with a short winter term of one month in between.

College Prep Glossary

Free Application for Federal Student Aid (FAFSA)

The need analysis form produced by the U.S. Department of Education that is required for students seeking aid by nearly all colleges and universities.

Grade Point Average (GPA)

Indicates a student's overall scholastic performance. It is computed by assigning a point value to each grade.

Greek System

Fraternities and sororities on campus, whose names originate from letters in the Greek alphabet.

Humanities

Courses focusing on human culture, including philosophy, foreign language, religion, and literature.

Independent Study

Allows a student to earn credit through self-designed coursework, which is usually planned and evaluated by a faculty member.

Legacy

An applicant whose parents or grandparents are graduates of the college or university to which she is applying.

Liberal Arts

A course of study that includes humanities, social science, natural sciences, mathematics, foreign languages, and fine arts.

Major

Area of concentration in a particular field of study. Usually students specialize in their majors during their junior and senior years at college.

National Merit Scholarship Program

A scholarship program based mostly on scores from the PSAT/NMSQT. Each year, National Merit students receive scholarships ranging from several hundred dollars to full costs of attendance.

Need-Blind Admissions

A policy in which colleges make admissions decisions without taking into account an applicant's financial circumstances. Schools that subscribe to this policy do not necessarily offer aid to meet the full need of an accepted applicant.

Open Admissions

Schools that take any high school graduate until all the openings are filled. Almost all two-year colleges have an open admissions policy.

Preferential Packaging

A policy in which the most desirable applicants get the best financial aid packages.

PROFILE

A financial aid form produced by the College Board required for students seeking aid at approximately 10 percent of the nation's four-year colleges (including the most highly selective institutions).

PSAT/NMSQT®

The Preliminary SAT/National Merit Scholarship Qualifying Test is a standardized test that provides firsthand practice for the SAT® and SAT Subject Tests™. It also gives students a chance to qualify for National Merit Scholarship Corporation's (NMSC) scholarship programs.

Quarter System

Divides the nine-month academic calendar into three equal parts of approximately 12 weeks each. Summer sessions, if any, are usually the same length.

Registrar

College official who registers students and collects fees. The registrar may also be responsible for keeping permanent records, maintaining student files, and forwarding copies of students' transcripts to employers and schools.

Reserve Officers' Training Corps (ROTC)

Combines military education with college study leading to the bachelor's degree. For students who commit themselves to future service in the Army, Navy, Air Force, Marines, or Coast Guard, there is usually an offer of financial aid. Not all schools offer ROTC.

Residency Requirements

Length of time stipulated by colleges or universities that students must spend on campus taking courses. The term also refers to time families or students must reside in a state before being considered eligible for state aid.

Rolling Admissions

Admissions procedure by which the college considers each student's application as soon as all the required credentials have been received (e.g., school record, test scores). The college usually notifies applicants of its decision without delay.

SAT® (SAT Reasoning Test™)

A 3 hour and 45 minute exam that measures the critical thinking skills needed for academic success in college. It measures skills in three areas: critical reading, mathematics, and writing.

SAT Subject Tests™

One hour, primarily multiple-choice tests that measure achievement in specific subject areas.

Semester System

Divides the academic year into two equal segments of approximately 18 weeks each.

Summer sessions are shorter, but require more intensive study.

Student Aid Report (SAR)

The form sent to families in response to submission of the Free Application for Federal Student Aid (FAFSA) indicating the Expected Family Contribution (EFC).

Student Search Service® (SSS®)

A free information service for students who take the PSAT/NMSQT, SAT, or AP Exams. By participating in Student Search Service, students let colleges, universities, and scholarship programs know they are interested in hearing from them.

Test of English as a Foreign Language (TOEFL)

An exam required by almost all U.S. colleges and universities for students whose principal language is not English. The test is made up of three multiple choice sections: listening comprehension, structure and written expression, and reading comprehension.

3-2 Program

A program offering students three years of study in a liberal arts field followed by two years of professional or specialized study (e.g., engineering, teaching, nursing, business administration). The student is awarded two degrees upon successful completion of the program.

Transcript

Official record of a student's coursework at a school or college. A high school transcript is generally required as part of the college application process.

Trimesters

An academic calendar that is divided into three equal terms or semesters.

Tuition Tax Credits

Allow you to subtract, on a dollar-for-dollar basis, the amount of the credit from your total federal income tax bill.

Undergraduate

A college student earning a bachelor's degree.

Waitlist

A list of applicants who may be considered for acceptance if there is still space after admitted students have decided whether or not they'll attend.

Work-Study

A federally funded program in which students take campus jobs as part of their financial aid package. To participate in a work-study program, students must complete the FAFSA.

Yield

Percentage of accepted applicants who enroll at a college.

The College and Career Center holds events and workshops throughout the school year:

- Open Admissions Nights for Mercy College and SUNY Orange
 - Financial Aid Assistance Night
 - Fill out the FAFSA Night
 - College Selection Workshop
 - College Essay Workshop
 - College Fair
 - Alumni College Fair
 - Career Day



Call today for dates and times!

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