



Seniors, you have
big decisions to make!



Congratulations.

Your hard work has paid off—you've gotten into one or more of the colleges on your list.

Now it's decision time. **Here is guidance on how to choose the best college for you.**

What's In the Kit:

- 3 Key Guidance
- 5 Resources
- 6 Helpful Terms

Do Right Now

1. RANK-ORDER YOUR PRIORITIES

Reflect on your “need-to-have” or “would-be-nice-to-have” requirements by category, including academic offerings, community fit, extracurricular outlets, residential life, student supports, career planning resources and internships, and/or graduate school placement. Use this exercise to clarify and rank-order your priorities

2. WEIGH PROS AND CONS

Use your rank-ordered “need-to-have” and “would-be-nice-to have” list to evaluate the pros and cons of each of the colleges that you’re considering. Discuss pros and cons with counselors, teachers, family members, mentors, etc.

3. IDENTIFY REMAINING QUESTIONS & SEEK ANSWERS

During COVID campus visits probably won’t be an option (although some campuses may be accessible for a walk- or drive-through). Be on the lookout for virtual “admitted student” open house programs, chats, Facebook Admitted Class of 2025 invitations, and alumni panels. You may also receive invitations to hear from student affairs professionals, including student services, academic advising, and career planning experts who can also answer your remaining questions.

4. ASSESS COSTS

If you’ve received a financial or merit aid award, compare college offers (see “[Resources — Comparing Awards](#),” below). If you’re comparing costs without a financial aid award, be sure to inquire about college financing options, on- and off-campus employment; and funding for internships, research, and summer opportunities. Requesting more financial aid: financial aid decisions for the incoming freshman class are based on 2019 income levels.

So, if your family’s finances took a hit during the pandemic, or there was any other change in your financial situation, you can file an appeal for more money.

Common Reasons:

- A job loss
- A hit to your savings since you completed the application
- High out-of-pocket medical expenses
- Support of elderly relative or family overseas
- Extra medical or care expenses for a child with special needs
- Private high school tuition for a younger sibling
- Capital gains on stocks in 2019 that were not repeated in 2020
- Discontinuation of child support received in 2019.
- Parents’ student loan debt

To file your appeal, go to the school’s website and fill out an official appeal form. If you can’t find one online, email the school’s financial aid office. Explain the change in circumstances and request a phone appointment to discuss the possibility of receiving additional aid.

You’ll have to include documentation to support your request, such as a termination or furlough letter, a large medical bill, your W2 or updated bank statements.

Source: [How to Negotiate More College Aid](#)



Keep in mind...

5. RESPOND TO COLLEGES

Accept an offer of admission

Confirm your decision to enroll and submit a deposit (if required) through the admitted student portal.

Sign and return your acceptance letter for financial aid and loans, if required. Mark your calendar to avoid missing deadlines for securing on-campus housing, special first-year programs, orientation, meal plans, roommate questionnaires, course selection, placement tests, etc.

Decline remaining offers of admission

Respond to the colleges whose admission offers you decide to decline.

Either reply through the admitted student portal, or send an email, letting the college know of your plans to enroll elsewhere. Remember that by declining an offer, you may be freeing up space for other interested students.

Manage waitlist offers

Notify the colleges of your decision to remain on the waitlist or not through their admission portals.

If you opt to remain on a waitlist, send an email in April to your regional admission officer re-stating your strong interest in attending the college and include any good news about recent grades, extra-curricular achievement, and/or new employment.

It may be some time before you hear back with a decision. In May or June, reach out to your regional admission officer by email or phone to reinforce your desire to attend the college if admitted.

6. FINISH WHAT YOU STARTED

Circle back to thank your recommenders. Submit your final transcript and official test scores to the admission office. Send AP or IB scores, if applicable, to the college or university registrar.



Choosing a College

[A Pocket Guide to Choosing A College: Questions to Ask](#)

This guide provides key questions to ask admission and financial aid counselors, students, faculty, and staff to determine how well their college will support your learning and development in the areas of: academics, experiences with faculty, peer collaboration, high impact educational opportunities (i.e., service-learning, study abroad), and campus environment.

[How to Choose a College That's Right for You](#)

This guide from Colleges that Change Lives lists resources and questions to ask about finding the right college fit.

[Princeton Review's Best Colleges](#)

Based on an annual survey of 143,000 students from across the country, this guide provides insight into important features of student life with the best food, best career services, best dorms, and more.

Understanding Award Letters

[American Student Assistance Video](#)

[Award Letter Requirements \(finaid.org\)](#)

Comparing Awards

[Compare Your Financial Aid Awards—See Which Financial Aid Award is Best | CollegeData](#)

[Pay for College | Compare Aid Calculator \(collegeboard.org\)](#)

[Compare Your Financial Aid Awards – AIE](#)



PAYING FOR COLLEGE

[American Student Assistance Association \(ASA\)](#)

Call the ASA hotline: 855.469.2724

Email: askasa@asa.org

Advisors are available:
Mon-Thurs 8:00 AM—8:00 PM ET
Friday 8:00 AM—5:00 PM ET

Have questions about an award letter or borrowing money for college?
ASA is a free, neutral resource. One simple call with a trained advisor can help you understand your options.

To be a successful college applicant,
it helps to know the lingo.

Admit-Deny:

When a college offers a student admission but denies them financial aid, leaving the student to determine how to cover college costs.

Financial Aid Appeal:

A process recognized by financial aid offices for students/families to request reconsideration of the need-based aid awarded.

Graduation Rate:

The percentage of a school's first-time, first-year undergraduate students who complete their program within 150% of the published time for the program. For example, for a four-year degree program, entering students who complete within six years are counted as graduates.

Professional Judgement:

A college's authority to make adjustments to the data elements on the FAFSA based on new information or circumstances. The college does not have the authority to change the need analysis formula itself.

Retention Rate:

The percentage of a school's first-time, first-year undergraduate students who continue at that school the next year. For example, a student who studies full-time in the fall semester and continues studying in the program in the next fall semester is counted in this rate.

Subsidized Student Loan:

Subsidized (Stafford) loans are federal student loans for students who qualify for financial aid to help cover the cost of higher education.*
A loan recipient must demonstrate financial need. The U.S. Department of Education pays the interest on a Direct Subsidized Loan while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (e.g., for graduate study, military service, etc.).

Unsubsidized Student Loan:

Unsubsidized (Stafford) loans are federal student loans available to all students (**there is no requirement to demonstrate financial need**) to help cover the cost of higher education.* However, the loan recipient is responsible for paying the interest on a Direct Unsubsidized Loan during all periods.

***For subsidized and unsubsidized student loans annual loan limits vary from year to year.**

- First-year undergraduate loan limit: \$5,500, with no more than \$3,500 in subsidized loans.
- Second-year undergraduate loan limit: \$6,500, with no more than \$4,500 in subsidized loans.
- Third-year and beyond undergraduate loan limit: \$7,500 per year with no more than \$5,500 in subsidized loans

Read more at [StudentAid.gov](https://studentaid.gov)

Transfer Rate

The percentage of a school's first-time, first-year undergraduate students who transfer to another college within 150% of the published time for the program. For example, a student who is in a four-year degree program is counted as a transfer if the student goes to another college within six years.

Waitlist Decision

When a college, given enrollment limitations, does not offer a competitive applicant admission but insteads offers to reconsider the applicant's credentials in the event that additional space becomes available in the admitted class.

