



# Stillman Valley High School:

Student and Parents Guide to Maximizing the  
High School Experience and Preparing for  
College Admissions

The focus of Stillman Valley High School is to prepare each student for their tomorrow. The most current research regarding college and career readiness skills indicates that the same skills are necessary for success in four-year colleges, community colleges, or in the workforce. Therefore, our goal at SVHS is to prepare students in a manner that will allow them to be successful at a 4-year college or university.

## 8<sup>th</sup> Grade

Discussion about college and career choices should begin in the 8<sup>th</sup> grade. Midway through the year students will be presented with the opportunity to meet with a Counselor and begin to chart out their four-year plan. This is truly the first step to the college admissions process in many ways. From this point forward, all educational decisions should be made with college admissions as the end in mind.

### ***Suggestion 1: Four Core for Four Years***

- ACT, and their corresponding research, points to two key factors that not only impact college admissions, but future college success.

### [Courses Count: Preparing Students for Postsecondary Success](http://www.act.org/research/policymakers/pdf/CoursesCount.pdf)

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"Why aren't our students ready to succeed in postsecondary programs without remedial help when they leave high school?" This policy report examines three likely overlapping answers to this question: (1) The broad array of courses offered in our high schools and the varying course sequences that students can complete make very different contributions to postsecondary readiness. (2) Students do not always take those courses and course sequences that contribute most to postsecondary readiness. (3) The lack of rigor of the high school curriculum (expressed in terms of graduation requirements, curriculum depth, and alignment with the knowledge and skills required for successful

transition to postsecondary education) does not result in all students being adequately prepared for college success.

[Rigor at Risk](http://www.act.org/research/policymakers/pdf/rigor_summary.pdf) ([http://www.act.org/research/policymakers/pdf/rigor\\_summary.pdf](http://www.act.org/research/policymakers/pdf/rigor_summary.pdf))

U.S. high school core courses too often lack the rigor they need to adequately prepare students for college-level work, according to this report. The research suggests that even students who take the recommended college preparatory curriculum in high school are often ill-prepared to handle college material. The findings also suggest that many students lose academic momentum during their last two years of high school.

- Starting as young as 8<sup>th</sup> grade students and parents have a large influence on the courses they will take and the courses students take have a large influence on their future academic success.
- If a student takes advantage of every AP/Dual Credit opportunity at Stillman Valley High School they will graduate with over one semester of college credit and nearly one year of college credit – without having to step foot off of Stillman Valley High School’s campus!!!
- Research indicates that struggling through a more rigorous course will benefit a student more than ‘breezing’ through a less rigorous alternative (see research cited above). Place an emphasis on taking the most challenging courses in which your student has a probability of demonstrating proficiency.
- The recommendation is that students select courses in the four core areas (English, Math, Science, and Social Science) for each of their four years of schooling. This schedule would still allow a student to experience 24 semesters of elective courses throughout their high school career given the current 8-Block scheduling format.



Sources: U.S. Census Bureau, Tax Policy Center

# 9<sup>th</sup> Grade

While emphasizing college preparedness and future success is always encouraged, the 9<sup>th</sup> grade year is an extraordinary challenge for almost all students. Adjusting to increased freedom coupled with increased expectations is an equation most students struggle to master for some time. The majority of the suggestions that will follow will be 'parent-based' as your student will most likely need to focus on their transition to high school during this challenging year.

## ***Suggestion 1***

- Make an effort to understand the ACT and the impact it has on college admissions, scholarships, and eventual course placements that your child will have to take at a college or university.
- Encourage involvement and leadership: athletics, extra-curriculars, and service.
- At Stillman Valley we work through the EPAs system as described by ACT below:
  - ACT's **EPAS<sup>®</sup> Educational Planning and Assessment System** was developed in response to the need for all students to be prepared for high school and the transitions they make after graduation.

The EPAS system provides a longitudinal, systematic approach to educational and career planning, assessment, instructional support, and evaluation. The system focuses on the integrated, higher-order thinking skills students develop in grades K-12 that are important for success both during and after high school.

**EPAS** focuses on a number of key transition points that young people face:

**8th/9th grade**—Preparing for high school studies, schedule selection, etc.

**10th grade**—Planning and preparing for college and the workplace

**11th/12th grade**—Being ready for life after high school

**EPAs at SVHS focus on Assessment**—Student achievement is assessed at three key transition points in EPAS—8th/9<sup>th</sup> (EXPLORE test), 10<sup>th</sup> (PLAN test), and 11th/12th grades (ACT test)—so that academic progress can be monitored to ensure that each student is prepared to reach his/her post-high school goals.

- After each assessment your student will receive a score. The scores are expected to increase for each student as they move the progression for two simple reasons: with each test the amount of possible points scored increases and the student has been exposed to more academic content and has had more time to learn.
- EXPLORE: Students first take this test at Meridian Junior High. The results will be shared with the students and families after received by the school. The students' second experience with the EXPLORE test will be SVHS (still determining whether this will be offered in Fall or Spring) and will provide results that the student/parent is given very early in their 10<sup>th</sup> grade year. These results should provide a decent indication of where your student performs against their

peers. While no test or set of tests can pinpoint a future ACT score – the EXPLORE score can start many conversations.

- An EXPLORE score should serve a variety of functions. It should:
  - Serve as a talking point between you and your child
  - Allow the family to set a goal ACT score for their child
  - Potentially address areas of deficiency
  - Begin to understand what colleges and universities are likely to admit your child if they progress at an average rate, accelerated rate, etc.

### ***Suggestion 2***

- Begin to honestly assess your family's financial situation and openly communicate if that will potentially impact your student's college choice. Within this assessment decide if budgeting for ACT preparatory classes would be a worthwhile investment. A 2-4 point swing can literally mean a savings of tens of thousands of dollars at many colleges that award merit based scholarships.
- This assessment should NOT rule out any colleges. Scholarships, grants, aid, and loans come in a variety of shapes and sizes. You would be amazed at the final cost for some institutions that look out of the realm of possibility by simply looking at their cost on a brochure.

### ***Suggestion 3***

- Be informed!!
  - Buy books on this topic – there are many out there. By googling, 'parents guide to college admissions process, book review' will literally get 100s of reviews that provide a much more comprehensive guide than we are able to do so at SVHS.
  - Browse the internet when bored for a variety of things:
    - Admission horror and success stories via blog
    - Scholarship and University websites
- Work to gain a better understanding of you and your future.
  - A great site for students to visit is <https://ilcis.intocareers.org/default.aspx>. The Career Cruising and Career Information System can be very helpful in finding colleges and financial aid for our. Students can also create their own Portfolio in which they can later create application letters, resumes, etc by entering their information along the way. Within the SVHS community, we have a great resource in Mr. Bruce Larson who is willing to help our students along the way if they have any difficulty.

### ***Suggestion 4***

Remain focused on the schedule. Rigorous course offerings (and success in the course) are surefire ways to better prepare you for the ACT, college admissions process, and future college success. This means to take a route that includes Honors or Advanced Courses and can culminate in an AP or Dual Credit experience. This is not to understate the value of electives, however, the research is clear that the course rigor is a vital component of future academic success.

# 10<sup>th</sup> Grade

The feedback schools receive indicate that this is in many parents' opinion the most crucial year. Active involvement and planning during the 10<sup>th</sup> grade year makes the entire process that can become consuming during the 11<sup>th</sup> grade year much easier to handle. Scheduling properly and rigorously will give students an opportunity for the selection of AP and Dual Credit courses for their 11<sup>th</sup> grade year. Parents and students should stay committed to listening to announcements and following social media postings of the school with messages to meet with colleges when they come to our campus.

## The 10<sup>th</sup> Grade To-Do List

- Sign up in September for the PSAT
- Focus on your GPA and take the **most challenging** classes you can handle.
- Narrow down your activities to two or three that you'll do throughout high school and may pursue in college. Leadership in a few trumps activity in all!!
- Continue to look for information any place you can find it. I personally recommend [www.educationplanner.org](http://www.educationplanner.org) as a worthwhile website.
- Start a list of colleges to consider. Three categories – I know I will get in, I would like to get in, and it would be my dream come true if I get in.
- Attend all college fairs in your area (late October/early November)...you'll learn the 'language' of exploring colleges.
- If you feel confident, schedule and take the ACT in late Spring, early Summer.
- Use virtual tours and begin thinking about which colleges you'd like to visit in-depth
- Take a personality/interest inventory tests if you need help determining colleges or majors. See your academic advisor for guidance.
- Continue to consult all available resources:
  - [www.careercruising.com](http://www.careercruising.com)
  - [www.collegeview.com](http://www.collegeview.com)
  - [www.usnews.com/usnews/edu/college/tools/cpq/coquiz.htm](http://www.usnews.com/usnews/edu/college/tools/cpq/coquiz.htm)
  - [www.review.com](http://www.review.com)
  - [www.allthetests.com](http://www.allthetests.com)
  - [www.testingroom.com](http://www.testingroom.com)
  - <http://www.mykidscollegechoice.com/>
  - [www.collegeanswer.com/preparing/content/prep\\_assess.jsp](http://www.collegeanswer.com/preparing/content/prep_assess.jsp)
- Plan your summer. Find programs and camps to attend. Don't forget about community service – becoming a larger focus of admission and scholarship programs.
- Continue your scholarship search.
- Review for the PSAT, SAT, and ACT during summer. If fiscally possible for you and your family through a service such as Kaplan, Sylvan, Huntington, ZAPS, etc.
- Update your records of activities, volunteer work, programs, classes, and traveling. File information you receive on colleges, scholarships and tests.
- Review and revise your goals...set new ones.
- Think careers! Talk to people about their jobs. Arrange job shadows!

# 11<sup>th</sup> Grade

11<sup>th</sup> grade is most likely where your student will feel the most pressure as a result of the rigorous course selection. The amount of effort and time necessary to be successful in class will increase. During 11<sup>th</sup> grade Stillman Valley High School will expose students to the ACT (via a practice test – for the second time) during the Fall semester and they will officially be tested by the state of Illinois in late April. Unless you have chosen to have your student tested early, you will most likely have your student’s first official ACT results in hand late in May. Our strong suggestion is that if financially possible for your family that your student take the ACT at a regional site on a weekend before the official state testing date. Your child’s ACT data will drive a significant amount of decision-making between May of your student’s 11<sup>th</sup> grade year and December of their 12<sup>th</sup> grade year. I always believe that having more than one sampling of data can do nothing but benefit students and their families with this process. Parents and students should stay committed to listening to announcements and reading social media messages to meet with colleges when they come to our campus.

## **11<sup>th</sup> grade suggested timeline**

### **September**

1. Register for PSAT
2. Attempt to gain a leadership position in a club or activity
3. Join at least one service organization
4. Maintain grades in rigorous courses and remain on track to take additional AP courses

### **October**

1. Take the PSAT
2. Continue attending local college fairs and making college visits

### **November**

1. School provided practice ACT test

### **December**

1. PSAT results should be in
  - a. Discuss results
  - b. Study data
  - c. Attempt to remediate poor areas
2. Practice ACT test results are back
  - a. attend meeting regarding results
  - b. match your results to colleges you have targeted
3. Finals time --- concentrate on performance --- be competitive

4. Identify available scholarships and financial aid opportunities over Holiday Break
  - a. Google scholarships – there are a plethora of scholarship databases
  - b. Consult Counselor if confused
5. Register for the February ACT test

## **January**

1. Start scholarship search. There are not many scholarships available to juniors, but planning early will make it easier your senior year.
2. Begin ACT prep course if possible
  - a. If not – purchase prep books or use online resources
  - b. Seek out help – parents can be very involved with this process
3. Register for February ACT test; Register, if possible, for March SAT
  - a. SAT required at some prestigious universities throughout the country
  - b. ACT test is accepted everywhere.

## **February**

1. Narrow college search
  - a. Take ACT test
  - b. 5-10 final schools would be appropriate
  - c. Make sure school finalists match your performance (ACT/GPA)
2. Intensify ACT preparation

## **March**

1. Begin summer internship search
2. Plan college visit for Spring Break
3. Continue ACT Prep

## **April**

1. Begin in-depth financial aid research
2. If an athlete, research NCAA clearinghouse
3. Take ACT as part of the PSAE at SVHS

## **May**

1. Await ACT results
2. AP testing begins
3. Continue to study hard and maintain GPA
4. Finals will be incredibly important
  - a. GPA on college applications will be your 6<sup>th</sup> semester GPA

## **Summer**

1. Continue visiting schools
2. Narrow school choices down to 3-5 before the start of Senior year
3. Schedule re-take if necessary of ACT for September.
4. Continue scholarship search
5. Make a credential file template to work off of when completing applications
6. Secure letters of recommendation from trusted mentors, teachers, administrators, etc.
7. Work with the school to enroll in summer courses at a Community College

# 12<sup>th</sup> Grade

Reminder: All males must register for selective service by their 18<sup>th</sup> birthday! This affects financial aid:

[WWW.SSS.GOV](http://WWW.SSS.GOV)

Ultimately, 12<sup>th</sup> grade will be where you and your student can start to tangibly see the benefits of your hard work. Courses should remain difficult at this point, however students most likely will have adjusted to the workload. First semester (Sept/Oct) should include the application process to a number of schools. Ideally, by Thanksgiving you will have a handful of acceptance letters and a very difficult decision to make. During January, it is of extreme importance that as parents you have your tax forms completed – this is one year where April 15<sup>th</sup> will not matter as you need to move a little faster than normal. The data from the tax return is used to fill out the FAFSA and the strongly suggested turn-in time for the FAFSA is right around Valentine's Day. You are able to fill out the FAFSA and submit prior to making your final decision on schools.

## **August**

1. Early August: Potentially register for an ACT make-up in September
2. Educate yourself on early applicant/early bird/etc application processes
3. Begin to accumulate letters of recommendation

## **September**

1. Apply, Apply, Apply
2. Request transcripts when necessary for college applications. Transcript request forms are available online at the SVHS website and in the Counseling Office. All transcript requests should be turned in to the Counseling Office.

## **October**

1. Final college applications should be in the mail (If you are waiting for an ACT test result, mail in your application asap and send the test result when they arrive. Do not put off mailing in a college application)
2. Some early action deadlines are now!
3. ACT retake

## **November**

1. Acceptance letters should start to arrive.
2. Attempt to attend a college fair (Oct/Nov) and a financial aid workshop (Feb) somewhere

## December

1. Finals time --- concentrate on performance --- be competitive
2. Potential ACT re-take
3. Finalize any existing scholarship paperwork and send it out by the end of the calendar year.
4. Meet with Accounting, Financial Advisor, etc. to discuss the impact of not claiming your student on your taxes. Colleges will require parent's information anyway unless student is emancipated or over 26, or married. Weight the pros and cons.

## January

1. If you have not followed previous suggested timeline --- WATCH DEADLINES!!!
2. Parents --- Complete taxes ASAP
  - \*Tax information is necessary to complete FAFSA
  - \*Earlier FAFSA is submitted the more resources remain to be given
3. Cross your t's and dot your I's

## February

1. Credit check and maintenance
2. Begin to prepare intensely for AP exams
3. **Complete FAFSA and submit by end of February at the latest**

## March

1. Make final decision
2. SAR should come in mail --- proofread and re-submit
3. Meet with Financial Aid Officer from that school
4. Continue AP Prep

## April

1. Collect and hold on to all response information provided by colleges or financial aid institutions
2. Financial Aid statements should be reviewed with a financial aid advisor from the college.

## May

1. Switch focus to AP exams
2. Begin to prepare for graduation
3. Finals are still important – especially in Dual Credit classes
4. College admission is not final until the final high school transcript reaches the college or university. So, make sure you inform the Counseling Office of your final college choice ASAP.

MORE FAFSA INFORMATION AND FAQ's as supplied by <http://www.finaid.org/questions/faq.phtml>

## **General Questions about Eligibility and Applying**

*1. I probably don't qualify for aid. Should I apply for aid anyway?*

Yes. Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it. In addition, there are a few sources of aid such as unsubsidized Stafford and PLUS loans that are available regardless of need. The FAFSA form is free. There is no good excuse for not applying.

*2. Do I need to be admitted before I can apply for financial aid at a particular university?*

No. You can apply for financial aid any time after January 1. To actually receive funds, however, you must be admitted and enrolled at the university.

*3. Why can't I submit my financial aid application before January 1?*

The need analysis process for financial aid uses the family's income and tax information from the most recent tax year (the base year) to judge your eligibility for need-based financial aid during the upcoming academic year (the award year). Since the base year ends December 31, you cannot submit a financial aid application until January 1. After all, your parents might earn a year-end bonus or realize capital gains from selling stocks on December 31. If you submit the financial aid application before January 1, it will be rejected.

*4. Do I have to reapply for financial aid every year?*

Yes. Most financial aid offices require that you apply for financial aid every year. If your financial circumstances change, you may get more or less aid. After your first year you will receive a "Renewal Application" which contains preprinted information from the previous year's FAFSA. Note that your eligibility for financial aid may change significantly, especially if you have a different number of family members in college. Renewal of your financial aid package also depends on your making satisfactory academic progress toward a degree, such as earning a minimum number of credits and achieving a minimum GPA.

*5. How do I apply for a Pell Grant and other types of need-based aid?*

Submit a FAFSA. To indicate interest in student employment, student loans and parent loans, you should check the appropriate boxes. Checking these boxes does not commit you to accepting these types of aid. You will have the opportunity to accept or decline each part of your aid package later. Leaving these boxes unchecked will not increase the amount of grants you receive.

*6. Are my parents responsible for my educational loans?*

No. Parents are, however, responsible for the Federal PLUS loans. Parents will only be responsible for your educational loans if they co-sign your loan. In general you and you alone are responsible for repaying your educational loans.

You do not need to get your parents to cosign your federal student loans, even if you are under age 18, as the 'defense of infancy' does not apply to federal student loans. (The defense of infancy presumes that a minor is not able to enter into contracts, and considers any such contract to be void. There is an explicit exemption to this principle in the Higher Education Act with regard to federal student loans.) However, lenders may require a cosigner on private student loans if your credit history is insufficient or if you are underage. In fact, many private student loan programs are not available to students under age 18 because of the defense of infancy.

If your parents (or grandparents) want to help pay off your loan, you can have your billing statements sent to their address. Likewise, if your lender or loan servicer provides an electronic payment service, where the monthly payments are automatically deducted from a bank account, your parents can agree to have the payments deducted from their

account. But your parents are under no obligation to repay your loans. If they forget to pay the bill on time or decide to cancel the electronic payment agreement, you will be held responsible for the payments, not them.

*7. Why is the family contribution listed on the SAR different from the family contribution expected by the university?*

The federal formula for computing the expected family contribution is different from those used by many universities. In particular, the federal formula does not consider home equity as part of the assets.

*8. If I take a leave of absence, do I have to start repaying my loans?*

Not immediately. The subsidized Stafford loan has a grace period of 6 months and the Perkins loan a grace period of 9 months before the student must begin repaying the loan. When you take a leave of absence you will not have to repay your loan until the grace period is used up. If you use up the grace period, however, when you graduate you will have to begin repaying your loan immediately. It is possible to request an extension to the grace period, but this must be done before the grace period is used up.

If your grace period has run out in the middle of your leave of absence, you will have to start making payments on your student loans.

*9. I got an outside scholarship. Should I report it to the financial aid office?*

Yes. If you are receiving any kind of financial aid from university or government sources, you must report the scholarship to the financial aid office.

Unfortunately, the university will adjust your financial aid package to compensate. Nevertheless, the outside scholarship will have some beneficial effects. At some universities outside scholarships are used to reduce the self-help level. For example, at MIT the outside scholarship is first applied to reducing the self-help level, and only when the scholarship exceeds self-help does it replace institutional grants. At other universities outside scholarships are used to replace loans instead of grants.

*10. Where can I get information about Federal student financial aid?*

Call the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243) or 1-800-730-8913 (if hearing impaired) and ask for a free copy of *The Student Guide: Financial Aid from the US Department of Education*. This toll free hotline is run by the US Department of Education and can answer questions about federal and state student aid programs and applications. You can also write to

Federal Student Aid Information Center  
PO Box 84  
Washington, DC 20044

*11. Are work-study earnings taxable?*

The money you earn from Federal Work-Study is generally subject to federal and state income tax, but exempt from FICA taxes (provided you are enrolled full time and work less than half-time).

Federal Work-Study earnings during the calendar year should be included in the totals for AGI and Worksheet C on the FAFSA. Work-study earnings should only be included in Worksheet C when they represent financial aid to the student, since the answer to this question is used as an exclusion from taxed income. The student should also be careful to report amounts based on the calendar year, not the school year.

*12. Is it legal for a 17-year-old student to sign a promissory note for a student loan, even though the student has not yet reached the age of majority?*

Normally, a minor cannot be held liable for a contract that they sign. However, in 1992 the Higher Education Act was amended to permit eligible students, defined as per Title IV regulations, to sign promissory notes for their own Federal

student loans. As such, student loans represent one of the few exceptions to the so-called "defense of infancy". The specific citation is section 484A(b)(2) of the Higher Education Act of 1965 (20 USC 1091a(b)(2)), and applies to Stafford, PLUS and Consolidation Loans. It does not appear to apply to Perkins and Direct Loans, although it was clearly the intent of Congress that it should.

Several states have also passed similar laws that consider minors to be competent to enter into a contract for an education loan. This extends similar protection to private and non-federal loans. All private education loans require a cosigner when the student is under the age of majority, just to be safe.

## **FAFSA Questions**

*1. Where can I get a copy of the FAFSA?*

You can get the FAFSA from the financial aid office at a local college, your local public library, or by calling 1-800-4-FED-AID. The online version of the form is available at <http://www.fafsa.ed.gov>.

*2. Are photocopies of the FAFSA acceptable?*

No. Only the original FAFSA form produced by the US Department of Education is acceptable. Photocopies, reproductions, facsimiles and electronic versions are all not acceptable. (See DCL GEN-95-21.)

*3. How soon after January 1 should the FAFSA form be sent in? Is it better to wait until the income tax forms have been completed?*

Send in the form as soon as possible after January 1. Do not wait until your taxes are done. Although it is better to do your taxes early, it is ok to use estimates of your income, so long as they aren't very far off from the actual values. You will have an opportunity to correct any errors later. If you wait too long, you might miss the deadline for state aid. Most states require the FAFSA to be submitted by March 1, and some even as early as early or mid-February.

*4. I sent in my FAFSA over four weeks ago but haven't heard anything. What should I do?*

If you haven't received a Student Aid Report (SAR), call the Federal Student Aid Information Center at 1-800-4-FED-AID (toll free) or 1-319-337-5665. You must provide them with your Social Security number and date of birth as verification.

You can also write to

Federal Student Aid Programs  
PO Box 4038  
Washington, DC 52243-4038

to find out whether your FAFSA has been processed or to request a duplicate copy of your SAR.

*5. I was born on January 1, when I will be 24 years old. Can I check Yes in the answer to the FAFSA question "Were you born before January 1, ..." to qualify as an independent student?*

The official answer is no. If you check yes, your SAR will be flagged for verification. However, most financial aid administrators would use professional judgment to override the default dependency determination for a student born on January 1 who also demonstrates financial self-sufficiency.