

News You Can Use



December 2011

ACT provides this monthly newsletter to inform students and their parents about college and career planning. ACT is a not-for-profit organization that serves millions of people in schools, colleges, professional associations, businesses and government agencies with programs and services that help people achieve their education and career goals. Visit www.actstudent.org for more information and services.



College Planning ACT

Key Dates

December 2011

- The ACT student poster contest starts December 5. The winning entries will be rewarded with thousands of dollars in scholarship money. To learn more, go to actstudent.org/postercontest.

January 2012

- The Free Application for Federal Student Aid (FAFSA) becomes available online January 1. File the FAFSA as soon as possible at fafsa.ed.gov.
- The registration deadline for the February ACT[®] test date is January 13. After that you may register, with a late fee, until January 20. (No test centers are scheduled in New York for the February test date.)

February 2012

- The ACT will be administered on February 11.

Gear up for financial aid

January is fast approaching and that means it's time for seniors to seriously consider college financial aid for the upcoming school year.

In addition to private scholarships, federal financial aid is available for students attending two-year or four-year, public or private, career or trade colleges and schools. The aid is intended to cover expenses such as tuition, room and board, books, other supplies and transportation. Most students receive the aid based on financial need.

Students can receive federal financial aid in the form of grants, loans or work-study. Grants are financial awards that do not have to be repaid. Examples include Pell Grants and Federal Supplemental Educational Opportunity Grants. Loans are money you borrow and must repay. The best loans are those that are subsidized by the federal or your state government. These generally carry lower interest rates. Work-study provides jobs, usually on campus, so students can help pay for education expenses.

To find out about federal financial aid programs and your rights and responsibilities under these programs, read "Funding Education Beyond High School: The Guide to Federal Student Aid" from the U.S. Department of Education at studentaid.ed.gov/guide. You also can request a free paper copy by contacting the U.S. Department of Education at 1-800-4-FED-AID. The guide is available in both English and Spanish.

Also, be sure to check out the ACT website at actstudent.org/finaid. You'll find a good financial aid overview in easy-to-understand language, plus a list of resources to contact for more information on loans, scholarships and government programs.

How to apply for financial aid

If you're planning to attend college next fall, January is the time to file your Free Application for Federal Student Aid, or FAFSA. Information from the FAFSA is used to determine your eligibility for the federal student aid programs mentioned above—grants, loans and work-study.

You can get the FAFSA:

- online at www.fafsa.ed.gov
- from your school counselor
- from a college financial aid office
- from a local public library
- from the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243)

Make sure you check financial aid deadlines! The FAFSA will list deadlines for federal and state aid. Also check the requirements at the colleges you're interested in applying to. Some require additional financial aid forms.

Beware of college financial aid myths

College application season is in full swing. As you apply to colleges and see how much they cost, don't let fears overshadow an otherwise exciting time in your life. The key is to avoid the financial myths surrounding the price of a higher education.

Myth #1: *Everyone pays the "sticker price" for college.*

Many students add the tuition price, textbook fees and the cost of living and say there is no way they can afford college. The truth is most college students require some form of financial aid. Don't ignore college because of its "sticker price." Colleges award financial aid on their own and you may receive a combination of grants, scholarships or work-study jobs to help reduce your out-of-pocket costs.

Myth #2: *You have to be very poor, very smart or very talented to qualify for financial aid.*

Financial aid comes in many forms—grants and scholarships, which you don't have to repay, and loans, which you do have to repay. There is need-based aid for students of lower income families, and merit-based aid for students who excel in academics, athletics, music, community service

and many other areas. Financial aid sources vary—the federal government, the college or university itself, even a parent's employer—may all offer some form of financial assistance. Explore all the possibilities; you might be pleasantly surprised.

Myth #3: *You can get more scholarships by paying someone to search for you.*

Scholarship scams are everywhere. Beware of any group or individual who guarantees a scholarship if you pay a fee. There are many good and FREE scholarship sources on the Internet. We suggest you check out fastweb.com or finaid.org for more information.

Myth #4: *If you pay for college, your parents' salaries don't matter.*

For a majority of students, need-based financial aid is based on both the student's and parents' income and assets—whether or not the parents plan to help financially. Most schools require students to fill out complete family financial information on the FAFSA, the Free Application for Federal Student Aid, in order to qualify for need-based aid. The form, available online at www.fafsa.ed.gov, asks for information similar to what's filed for income taxes. After submitting the FAFSA, you receive a report that shows the expected family contribution to pay toward your education.

Myth #5: *You can wait until you get accepted to a college before worrying about financial aid.*

While most colleges have their own sources of financial aid, there are several independent programs that award scholarship funds on a first-come first-served basis. It's not a lot of fun filling out the applications, but it's safe to say you'll be glad you did if you earn some free financial assistance.

Financial aid terms

The following are some key financial aid terms:

Aid package A combination of aid (possibly including a scholarship, grant, loan or work) determined by a college financial aid office.

Expected Family Contribution (EFC) an amount you and your family are expected to contribute toward your education. It is used in determining eligibility for federal student aid.

Free Application for Federal Student Aid (FAFSA) the application required for students to be considered for federal student financial aid. Obtain a FAFSA form or electronic filing information from a high school or college for the appropriate school year. The FAFSA is processed free of charge and used by most state agencies and colleges.

Grants awards, usually based on financial need, which do not require repayment. Grants are available through the federal government, state agencies and educational institutions.

Scholarships Awards to students based on merit or merit plus need that do not have to be repaid.

Student Aid Report (SAR) Your Student Aid Report (SAR) summarizes all the information you provided on your FAFSA. Your SAR will usually contain your Expected Family Contribution (EFC), the number used in determining your eligibility for federal student aid. You will receive your SAR by e-mail within 3–5 days after your FAFSA has been processed, if you provided an e-mail address when you applied. This e-mail will contain a secure link so you can access your SAR online.

You will receive a paper SAR by mail within 7–10 days after your FAFSA has been processed, if you do not provide an e-mail address when you apply. Whether you apply online or by paper, we will automatically send your data electronically to the schools you listed on your FAFSA.

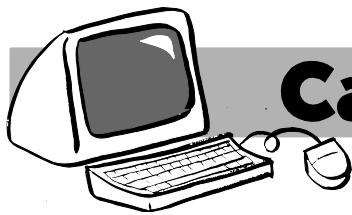
Want to learn more? Join in on an upcoming FAFSA webinar

Looking for a quick, convenient way to learn about the FAFSA? The National Association for College Admission Counseling (NACAC) is hosting a free webinar on the topic. This is an excellent way to pick up valuable information about federal student aid – all from the comfort of your home, office or school computer. Gather your students, colleagues or family members and join in to receive free instruction. You can learn more and register for the event by clicking [here](#).

Date: Wednesday, December 7

Duration: 60 minutes

Time: 2:00 p.m. Eastern/1:00 p.m. Central/12:00 p.m. Mountain/11:00 a.m. Pacific



Careers

ACT®

The newest way to stand out to employers

ACT is providing a new way for those looking for a job to differentiate themselves from their competition. Since a lot of people often apply for the same opening it's important to be able to demonstrate the skills and personal strengths that set you apart. When you do, you expand your career opportunities.

You may want to start with WorkKeys, a work skills test that serves as the basis for the National Career Readiness Certificate (NCRC). The certificate is a workforce credential that many employers understand and value. By qualifying for one of four certification levels—platinum, gold, silver or bronze—you demonstrate your initiative and confirm your skill readiness for possible college internships and potential employers.

Find out more about the National Career Readiness Certificate by visiting act.org/certificate

As employers consider applicants for open positions they also look at a number of factors. Among them are people's soft skills. Soft skills are essentially your personal characteristics like communication skills, work ethic, attitude and desire to be trained. These skills are often tough for job seekers to showcase and for employers to evaluate in a resume or interview. It's the reason ACT has created the NCRC Plus.

The NCRC Plus is earned after taking a test that measures your soft skills. A number of areas are evaluated, including work discipline, ability to work on a team, customer service orientation and managerial potential. Based on the answers you provide, you will receive a score from one to four stars. The more stars you receive the more likely you are to succeed in that given category. This kind of measuring system gives employers assurance of the type of employee you would make.

You can earn the NCRC Plus by taking the WorkKeys Talent assessment at an ACT testing center. To find the one closest to you, [click here](#).



ACT is on your iPhone and iPod touch

Maybe the iPhone or iPod touch is on your holiday wish list or perhaps you're fortunate enough to already have one. ACT provides two different free apps for the iPhone and iPod touch to help high school students in a couple of very important ways. The first is called the College Search application where you can view a college profile, visit the college Web page, and save "favorites" of nearly every two- and four-year postsecondary educational institution in the United States. Once you've narrowed your focus, make sure to check out the financial aid options available at your favorite schools.

The second app is geared toward helping students prepare for the ACT test. The ACT Student application provides sample questions that are on the exam. Depending on whether you answer the question right or wrong, you receive a detailed explanation why. Students can also use the app to access their own test registration and score information and find straightforward answers to the most typical questions about the ACT exam process.

Question of the day

Maybe you don't have an iPhone but want to get in some practice and check out what types of questions you can expect on the ACT. Did you know you can test yourself on real exam questions everyday for free on the Internet? Start practicing today by clicking [here](#).

ACT high school poster contest kicks off

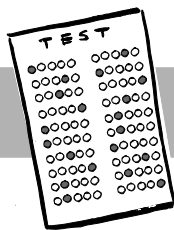
ACT kicks off its annual high school student poster design contest starting Monday, December 5. Winning entries will win thousands of dollars in scholarship money.

Students may design and submit posters using visual designs, artwork and taglines that promote the value of college and the ACT test. Participants must be U.S. high school students who plan to apply for 2012 or 2013 admission to a U.S. two-year or four-year institution. Make sure you read the rules carefully to better your chances of winning.

The student with the winning design will receive a \$5,000 scholarship to the college of his or her choice. In addition, the winning design will be used on the poster printed to display ACT test dates during the 2012–2013 school year and distributed to high schools nationwide. Second- and third-place winners will receive \$2,500 and \$1,000 scholarships, respectively.

Winners will be selected based on creativity, visual appeal and overall impact. The official entry form and poster must be postmarked between December 5, 2011, and January 28, 2012.

Winners will be announced in March 2012. Contest details are available at actstudent.org/postercontest.



Testing

The ACT logo, consisting of the letters "ACT" in a bold, serif font, with a registered trademark symbol (®) to the upper right.

Cheating hurts everyone – if you see it, report it

Students who don't do their own work put honest students at a disadvantage. Whether it's using a cheat sheet, copying someone else's work, or sending another person to take the test, we all feel cheated when someone tries to game the system.

You deserve a level playing field to show what you've learned, and ACT has designed its testing procedures to give you and other honest students an equal opportunity to demonstrate your own academic achievement.

If you suspect that someone is trying to game the system or encounter anything else out of the ordinary, please report it to ACT. You can make an anonymous report about test security concerns by calling the ACT hotline number (1-877-777-7296) or through our security website (<http://act.alertline.com/>).

Keep the ACT fair. Report cheating.

Test date reminder

The next national ACT test date is Feb. 11, 2012. The regular registration deadline is January 13 and the late registration deadline is January 20. The ACT test will also be offered on April 14 and June 9. Online registration and test date information is available at actstudent.org. If you choose to register online, register early to avoid heavy Web traffic and delays.

ACT offers an optional Writing Test in addition to the multiple-choice achievement test. Go to actstudent.org/writing to find out about the Writing Test, including a list of the colleges that require or recommend it.

While you're at the website, don't forget to take advantage of test prep aids, including free sample test questions at [ACT Test Prep: Sample Tests](#).

ACT Online Prep™, the only test prep program developed exclusively by ACT test development professionals, is also available for \$19.95 for a year's use at actstudent.org/onlineprep. The program provides test day tips, a list of items to bring to the test, and details on what type of calculator you can use on the Math Test.

Preparing for the ACT, a booklet with a complete practice test, scoring key, writing prompt and sample essays, is available to download on the Test Prep section at actstudent.org. Your ACT registration packet, available from the counseling office, also includes the booklet. Try taking the sample test and timing yourself to prepare for test day.

For all your questions about the ACT test, visit actstudent.org.