College Planning Handbook for Homeschooled Students and Families
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Hello from Regent University,

We’ve developed this resource guide expressly to help you successfully navigate the college admissions process. Understandably, deciding on a school and working through the paperwork can sometimes feel overwhelming. Our staff is available to answer questions and offer resources to make this process easier.

Regent is a “Tier 1” homeschool-friendly school.* We’re very proud of our admissions policy that accounts for distinct home school transcripts, our generous financial aid, and our skilled team of advisors on hand to guide you. You can explore important homeschool tools at regent.edu/homeschool.

You’ll also find positive testimonies from students and families about their Regent experience. For many homeschooled students the journey to personal excellence began at home, exploring new ideas, enjoying academic challenge, and learning in a strong Christian environment. Their transition to Regent University has been seamless because we share those same values.

In this handbook, we have gathered answers to the most commonly asked questions about college admissions. The information is not exhaustive but to offer basic information on topics such as high school transcripts, college credit options, visiting colleges and financial aid. We have also included a list of resources such as books and websites. These resources are not endorsed by Regent and do not represent us as an organization.

Thank you for allowing us to assist you in this important decision. Please do not hesitate to reach out if you are looking for dual enrollment options, want to participate in our events or have follow up questions after reviewing the handbook. We are here to serve.

Sincerely,

Molly Smith

Director of Traditional Undergraduate Admissions

Homeschooling High School: The Basics for Parents
Here are some basic guidelines for homeschooling during high school:

1. Your child must be enrolled in a public or private school or be registered as a homeschooling student in your state.

2. As the parent of a homeschooled high school student, you have the right and the responsibility to decide which courses are required for your child to graduate from high school. You don't have to follow the state guidelines to the letter. However, your child wants to go to college, you must remember that colleges have entrance requirements (usually listed on their website).

3. As a homeschooling parent, you are responsible for producing a high school transcript for your child, unless you pay for someone else to do it. Colleges will require a transcript rather than a diploma as diplomas can be produced quite easily by using a template found on the web and do not tell the college what they need to know about the student’s high school educational experience.

4. All of this takes some planning and some understanding of typical high school courses and requirements. Luckily, there are lots of resources available to parents to help guide them in this process. See Regent’s Homeschool Planning Calendar.

5. There are many helpful resources including homeschool organizations, information on the internet, books and more. Staying connected will be a great source of support and encouragement to you as a homeschooling parent. Organizations that can provide support to you as a homeschool parent include; Homeschool Legal Defense Association (HSLDA) and the statewide homeschooling organization in your state. Being a part of these organizations will help you connect with other families that homeschool high school students. You may also want to seek out other homeschooling families in your church, community or place of employment.
Top Five Tips for Transitioning from Homeschool to College

1. **Don’t wait until college to expose your student to a classroom setting.**
   There are countless opportunities for homeschooled high school students to gain experience in a traditional classroom experience without sacrificing the individualization of your child’s education. Homeschool coops, dual-enrollment opportunities and even Sunday school can help your child develop classroom etiquette that children who are in traditional education programs learn automatically. Students who are shy will be helped by making the transition more gradually throughout high school.

2. **Don’t wait to start your child taking the college entrance tests: SAT or ACT.**
   Most homeschooled students are required to take achievement tests each year, but the college entrance tests are different in nature and structure, and statistics show that experience with the test increases student scoring. Having your children take the PSAT and then the SAT more than once, or take the ACT several times, will give your children the experience necessary to compete on these tests to the best of their ability. Certain preparation materials, from class experiences to simply taking practice tests on-line, will also improve their test-taking skills.

3. **Don’t wait until your child has figured out what they want to major in before beginning their college search.**
   Even if your child has no idea what he or she will choose as a career as a freshman in high school, it is likely that their choice will change periodically throughout high school and even during college. As your child transitions to high school it is important to begin talking with your student about the options available upon graduation, including college, community college, military, missions, employment, etc. Allowing your children to explore all of these options can help them make an informed decision about the next steps including evaluating the types of colleges that are available and what each school offers. If you wait until the spring semester of the senior year in high school, choices will be VERY limited.

4. **Do begin a discussion of college admission requirements early in your child’s high school experience.**
   The information you gather may impact the type of courses you include in your child’s high school curriculum. Most colleges list admissions requirements on their website. Have your child investigate with you these requirements for several different types of institutions. This will allow you to make informed curriculum choices together as you plan the high school experience.

5. **Do begin to talk with your child about finances and budgeting during high school.**
   An understanding of the budgeting process and different sources of financing will be invaluable when your child moves off to college and then must deal with the financial aid process and the budgeting of funds to cover their college expenses. College students need to be able to effectively evaluate the financial aid package they are offered, and they need a clear understanding of how much you as a parent are willing to pay and what is expected of them through student employment and the repayment of college loans in the future.
Conversion - Using College Classes for High School Credit

What makes a high school class equal to 1 high school unit?

1 h.s. unit = anywhere from 120 – 180 Carnegie Units
1 Carnegie Unit = 1 hour of instruction or 2 hours of practice
   (Instruction = guided learning)

   120 Carnegie Units = a regular high school class
   150 Carnegie Units = advanced or college prep high school classes
   180 Carnegie Units is a VERY heavy load and not the norm for high school classes. But can be
   used for AP classes.

So if you define your high school classes (1 high school unit) as equivalent to 120 Carnegie Units then
you are providing regular level high school classes for your child. If you define them as 150 Carnegie
Units then you are providing advanced classes, etc.

What makes a College Class equal to 1 high school unit?

If you define a high school class as 120 Carnegie Units then a 3 credit hour college course can be
counted as 1 high school credit. (ENG 101 = 3 college credits = 1 high school unit, Spanish 101 = 4 college
credits = 1.25 high school units)

If you define a high school class as 150 Carnegie units, then a 4 credit hour college course can be
counted as 1 high school unit. (ENG 101 = 3 college credits = .75 high school units, Spanish 101 = 4
college credits = 1 high school unit)

How do you calculate high school GPA using college level courses?

Most colleges use a 4 point scale to compare one student’s achievement to another. So a simplified
GPA scale might look like this:

<table>
<thead>
<tr>
<th>Percentage Grade</th>
<th>Letter Grade</th>
<th>GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>90-100</td>
<td>A</td>
<td>4.0</td>
</tr>
<tr>
<td>80-90</td>
<td>B</td>
<td>3.0</td>
</tr>
<tr>
<td>70-80</td>
<td>C</td>
<td>2.0</td>
</tr>
<tr>
<td>60-70</td>
<td>D</td>
<td>1.0</td>
</tr>
<tr>
<td>Below 60</td>
<td>Failing or F</td>
<td>No points</td>
</tr>
</tbody>
</table>

Some folks will be more specific. For instance:

<table>
<thead>
<tr>
<th>Percentage Grade</th>
<th>Letter Grade</th>
<th>GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>97-100</td>
<td>A+</td>
<td>4.0</td>
</tr>
<tr>
<td>93-96</td>
<td>A</td>
<td>3.75</td>
</tr>
<tr>
<td>90-92</td>
<td>A-</td>
<td>3.50</td>
</tr>
<tr>
<td>87-89</td>
<td>B+</td>
<td>3.25</td>
</tr>
<tr>
<td>83-86</td>
<td>B</td>
<td>3.0</td>
</tr>
</tbody>
</table>
And so forth...

In addition to this format, many schools will “weight” grades for advanced classes or AP classes or college-level classes of various kinds. Most schools award between .25 and .5 extra points for a grade in these types of classes, and they may weight college level classes more than advanced classes, but not necessarily.

So this may look like the following:

Transcript for ABC College
Fall Semester 2009

<table>
<thead>
<tr>
<th>Course</th>
<th>Grade</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>English 11</td>
<td>A+</td>
<td>4.0</td>
</tr>
<tr>
<td>Geography</td>
<td>B+</td>
<td>3.25</td>
</tr>
<tr>
<td>College Algebra*</td>
<td>A+</td>
<td>4.25 (so I just added .25 to the points)</td>
</tr>
<tr>
<td>Spanish II</td>
<td>A-</td>
<td>3.5</td>
</tr>
<tr>
<td>Biology 101*</td>
<td>B</td>
<td>3.25 (weighted)</td>
</tr>
</tbody>
</table>
*these courses were taken at Anywhere Community College and are given a weight of .25.

So how do we calculate cumulative GPA?

Let’s take the partial transcript from above and calculate the overall GPA for this semester:

Transcript for ABC College
Fall Semester 2009

<table>
<thead>
<tr>
<th>Course</th>
<th>Grade</th>
<th>Units</th>
<th>Points</th>
<th>CPU (credits per unit; or units x points)</th>
</tr>
</thead>
<tbody>
<tr>
<td>English 11</td>
<td>A+</td>
<td>1</td>
<td>4.0</td>
<td>4.0</td>
</tr>
<tr>
<td>Geography</td>
<td>B+</td>
<td>1</td>
<td>3.25</td>
<td>3.25</td>
</tr>
<tr>
<td>College Algebra*</td>
<td>A+</td>
<td>1</td>
<td>4.25</td>
<td>4.25</td>
</tr>
<tr>
<td>Spanish II</td>
<td>A-</td>
<td>1</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>Biology 101*</td>
<td>B</td>
<td>1</td>
<td>3.25</td>
<td>3.25</td>
</tr>
<tr>
<td>Physical Ed.</td>
<td>A-</td>
<td>.5</td>
<td>3.25</td>
<td>1.625</td>
</tr>
</tbody>
</table>

*these courses were taken at Anywhere Community College and are given a weight of .25.

The formula is to add all units together and all CPU’s together and divide the total CPU’s by the total units, which comes to 19.875. Divide 19.875 by 5.5 and got the GPA for this semester of 3.61. You can use this formula to get cumulative GPA’s for more than one semester.

You can download a [high school transcript template](#) from the Regent University Website.
Choosing College Courses to Complete Your High School Education and Gain College Credit

When choosing dual-enrollment college classes for completion of high school requirements it is important to keep in mind several factors.

Course Intensity

In many on-line programs, classes are delivered in 8-week sessions or sometimes even 5-week sessions. This means that a 3 or 4 credit hour college level course, which is approximately equivalent to one high school unit or one entire year of a high school subject, is begun and completed in 8 weeks or less, an extremely compact structure. Therefore, it is necessary to plan other high school courses accordingly. Typically, a high school junior or senior might take two or three additional high school (year-long) courses or even semester-long dual-enrollment courses in addition to the on-line courses, so careful planning is needed to keep the student from being overloaded during any one course session. Even semester-long college courses (15 weeks) can be more intense than year-long high school courses.

Start With the Basics

Most college students should begin their college career with some basic skill building courses. English 101 and 102 (or equivalent) are designed to develop student writing skills which will then be used in most of the other college courses needed to complete a bachelor's degree. These English courses along with other basic general education requirement courses (see Regent’s recommended course list) with course numbers that are in the 100's or 200's, are good courses to start with. In addition, these courses are most likely to transfer into other college degree programs should the student decide not to finish the degree program at the school where the dual-enrollment courses are being taken. Religious studies courses, while excellent courses to take in high school, may not transfer as readily, especially to secular institutions.

Make Sure That You Fulfill Your High School Requirements

When taking college courses for dual credit, remember to plan well so that all high school requirements are met. For instance, if the high school student has taken World History as a high school course, then American History would be a good history course to take in the dual-enrollment program to fulfill the high school American History requirement as well as gain college credit. If a student is taking English 101 and 102 as the high school junior and senior English classes, you may want to plan for the student to take a literature course such as British and/or American Literature, either by supplementing at home, or taking a British or American Literature class at the university. See the table below for more details.
*All college courses listed below are 3 credit hour courses unless designated as a 4 credit hour course by the asterisk. A 3 credit hour college course is approximately equivalent to 1 high school unit unless a more stringent college prep curriculum is desired in which case a 3 credit hour course would be equal to .75 of a high school credit.

<table>
<thead>
<tr>
<th>High School Requirement</th>
<th>College Course Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>English</td>
<td>ENG 101</td>
</tr>
<tr>
<td>1 HS unit/year</td>
<td>ENG 102</td>
</tr>
<tr>
<td>Literature</td>
<td>American Lit ENG 202 or 203</td>
</tr>
<tr>
<td>Up to 1 HS unit/year</td>
<td>British Lit ENG 212</td>
</tr>
<tr>
<td>History/Social Studies</td>
<td>Am History HIST 201 or 202</td>
</tr>
<tr>
<td>1 HS unit/year</td>
<td>World History HIST 211 or 212</td>
</tr>
<tr>
<td></td>
<td>Western Civ HIST 101 or 102</td>
</tr>
<tr>
<td></td>
<td>World Geography GEG 101</td>
</tr>
<tr>
<td></td>
<td>Intro to Econ ECON 101</td>
</tr>
<tr>
<td>Science</td>
<td>Intro to Biology BIO 101</td>
</tr>
<tr>
<td>Total 3 lab science units</td>
<td>Human Biology Bio 102</td>
</tr>
<tr>
<td>Math</td>
<td>College Algebra Math 102</td>
</tr>
<tr>
<td>Usually 1 HS unit/year</td>
<td>Calculus 1* Math 211</td>
</tr>
<tr>
<td>Foreign Lang</td>
<td>Spanish 101-211*</td>
</tr>
<tr>
<td>3-4 total units</td>
<td>French 101-211*</td>
</tr>
<tr>
<td>Electives</td>
<td>Intro to Psychology PSYC 102</td>
</tr>
<tr>
<td>1 or more units/year</td>
<td>Logic and Critical Thinking PHIL 102</td>
</tr>
<tr>
<td></td>
<td>Art and Culture GENE 200</td>
</tr>
<tr>
<td></td>
<td>Intro to Econ ECON 101</td>
</tr>
<tr>
<td></td>
<td>Public speaking COMM 101</td>
</tr>
</tbody>
</table>

**A Word about CLEP Testing**

High school student may take a CLEP test to gain college credit as long as the college from which they plan to obtain their bachelor's degree accepts CLEP credit. **However, it is not appropriate to give high school credit for a passed CLEP exam.** High school credit can be given for any work that the student does to learn the concepts in preparation for a CLEP test. This credit should be included on the high school transcript under a course title that correlates to the CLEP test taken.

**Use Your Academic Advisor**

When admitted to a college or university as a dual-enrollment student, an academic advisor or counselor will be assigned to you. **This advisor can help with many things and should be the person that you call upon for assistance with course scheduling and registration.** This person may also be able to direct the student to tutoring helps and other forms of assistance to support classroom success available on campus. Please do not wait until the last minute to get assistance when you need it.
AP, Dual-Enrollment & CLEP: Navigating the Maze of Options for College Credit during High School

Homeschoolers everywhere are being bombarded by the many different curriculum options available to them during the high school years. Parents are struggling to evaluate these options and choose the right ones for their children, while figuring out how to record these educational activities on the high school transcript. Our goal is to help clarify and provide a basis upon which to evaluate each option.

The basic premise: High school students, usually during their junior and senior years, have the option of studying certain subjects at the college level and obtaining college credit for those studies as well as high school credit which appears on their high school transcript. The college credit is recorded on a transcript from the testing body or college which certifies that the student passed the test or course.

How this looks in public and private schools: Public and private schools provide these options to their students through either AP courses, IB courses, or dual-enrollment courses.

An AP (Advanced Placement) course is usually taught on the high school campus by a high school teacher. These courses are advanced level courses that cover content that would normally be taught in a college-level class. The teacher grades the student on his/her mastery of that body of knowledge and the school gives the student a unit of high school credit for passing the course. At the end of the course, the student can select to take the AP exam for this course to determine if college credit can be given for the course. The student is given a score for this exam and that score is used by the college from which the student plans to earn a degree to determine if college credit can be given.

Note that the testing body is not allowed to determine if the student should get college credit for the course or not. That determination is made by the college in which the student eventually elects to enroll. It is possible for two different students to receive the same score on an AP exam and one of them receives college credit while the second does not. To find out whether a college will accept AP credit and which scores they will accept for credit, you should check that college's website.

IB (International Baccalaureate) courses basically follow the same format as AP courses but are usually only taught at IB schools. Again the student receives high school credit if he/she passes the course, and college credit is determined by the student's score on that particular IB test and the policy of the college the student chooses to attend.

Dual-Enrollment courses work differently than AP or IB. The term dual-enrollment is used when a student is actually enrolled in two programs at the same time, usually a high school program and a college program, and each course taken can be used for credit at both institutions. Many schools will offer dual-enrollment options to students either on their campus...
or by allowing the student to attend classes on a college campus. Sometimes, high schools will allow student to take on-line college courses for dual credit.

So how does this apply to homeschooled students?

**Homeschooled students do not have the option to take IB tests, but they can take AP exams.** To do so, they will need to complete the curriculum associated with the AP class and prepare for the exam. They will also need to schedule the exam with their local public school. AP course curriculum and information can be found on the College Board website. When a homeschooled student completes an AP course, the coursework itself is used for the grade on the high school transcript and the test score is used to determine whether college credit can be given depending on the policies of the college of choice. This is just the same as the procedures for students taking AP classes in a school.

**Homeschooled students can also dual-enroll in their local community college or university, or in an on-line college program.** Similar to students enrolled in public or private schools, homeschoolers can list the college class on their high school transcript for high school credit, and the student will also receive college credit for the class which is documented on the college transcript. Please be aware of the importance of accreditation on the transferability of college courses. Dual-enrollment courses should only be taken at colleges that are regionally accredited as this level of accreditation is the highest level in the United States (not national or international accreditation). **If students take college courses from a non-regionally accredited institution, they may not transfer to another institution as hoped.** This is usually not a problem if the student plans to start and finish their degree from the non-accredited institution, only if they desire to transfer to a different college after high school.

**One additional option that is becoming more and more popular in the homeschooling community is CLEP or “CLEP-ing.”** A College Level Examination Program (CLEP) allows students to take an exam to determine if they have acquired the necessary level of knowledge to basically “skip” a particular class. This opportunity is also provided through the College Board and much information can be found on its website. If the student passes the test, college credit can be awarded as long as the college will accept CLEP credits. Many colleges will not accept CLEP credit at all, their philosophy being that the college educational experience cannot be duplicated by studying for a test. The value of the instructional time experienced in the classroom is too important to “skip.” Some colleges will allow a certain number of CLEP credits to be used in place of the actual class, the reasoning being that CLEP-ing some of the non-essential general education requirements is acceptable but a majority of credit must be obtained in conjunction with instruction. A few colleges will allow a large number of CLEP credits to be used toward a degree program. This, on the surface, seems like a great option for homeschoolers who wish to reduce the time and expense of a college education. However, the old adage, “You get what you pay for,” can apply here. There are many graduate programs that will not accept an undergraduate degree if it includes a large number of CLEP credits. Before taking a large amount of CLEP tests, it is wise to check with the colleges regarding their policies on CLEP.
SAT, ACT, PSAT and College Placement Tests: College Admissions and Scholarship Opportunities

Why do colleges require testing?
Achievement test scores combined with high school GPA are the best predictor of college success or failure. All colleges are required by law to admit only students "with the ability to benefit" from the college program; meaning, the student must have a reasonable chance of being successful and receiving a future benefit from the program usually measured by improved employment opportunities. So, colleges establish guidelines for admission, based upon criteria that help them determine who is likely to succeed in the program. Often these will include a combination of high school GPA along with the particular high school course requirements as well as some type of achievement or placement test.

At some colleges, the demand for entrance into the programs exceeds the amount of spaces available. This creates a situation in which the college must become more selective in determining who should be admitted. These schools may require much higher GPA's and test scores for admission because to a certain extent the level of competition in the classroom is determined by the type of student in those classrooms. The faculty tend to tailor their academic requirements to the level of capability in the class. So more selective institutions tend to be more academically rigorous and less selective institutions less so. This is why a math class at a community college may not be quite as rigorous as one at an elite institution, even though it is the same course and receives the same amount of college credit. This is also why more selective colleges only allow students to transfer in a certain number of credit hours. They want the student to take a certain minimum amount of credits and preferably, most of the credits in a particular major, at their institution.

Is the SAT or ACT better?
Some say that the SAT is better for students who are more verbal in nature and the ACT better for the more analytical types. But there are others who say the opposite is true. If a student is concerned about getting the highest score possible, it may be best to take both tests. Most colleges will take the best score from either test to make an admissions decision. In addition, some colleges will “super score”, they will take the best critical reading and best math score from all of the SAT tests taken. If the student scores better in verbal on one test and better in math on another, the college takes the best scores from each and combines those for the higher total score. Colleges will compare the best SAT total to the student’s best ACT total (using a comparison chart which can easily be found on-line) and will use the best of those scores for making the admissions decision and awarding academic scholarships.

What about the PSAT?
PSAT/NMSQT stands for Preliminary Scholastic Achievement Test or National Merit Scholarship Corporation Test. This test was designed to be a preliminary test for the SAT and has been used by the National Merit Scholarship Corporation to identify students who will qualify for their
scholarship program. Here are a few things to consider before deciding whether to take this test.

1. The first thing to keep in mind is that in 2012, 1.5 million students took the PSAT. Of those, 8,064 received Merit Scholarships. This means that approximately .5% of all students taking the test, actually received a Merit Scholarship. So no scholarship opportunity is missed unless the student is in the top .5% of all students taking this test.

2. Additionally, this test is usually taken in the 10th grade. In the 10th grade, most students have not taken all of the math that they need to score well on the SAT and their writing and verbal skills are not as refined as they will be when they hit 11th or 12th grade. Therefore, it is often the case that students do not score as well on the PSAT as they will score on the SAT.

In general, it is recommend that students take the PSAT as it is excellent practice for taking the SAT and the student receives specific feedback from the College Board regarding the performance on the test. This feedback is helpful for preparing for the SAT. However, if a student has serious test anxiety or simply does not do well on standardized tests, there may be some benefit in waiting and just taking the SAT test a few times in a row when the student hits 11th grade and into the fall of the senior year, giving the student more time to study the subjects covered on the SAT.

When should I start testing?
Testing should be a part of the homeschool curriculum as early as possible, so that students become accustomed to testing situations and anxiety is lessened through practice. Most states require standardized testing as part of homeschooling requirements and these tests provide valuable feedback for parent educators while providing students with testing experience. It is also valuable for students in middle and high school to begin taking content tests in their subjects as these tests are going to be commonplace in the college experience.

What about Community College Placement Tests?
Community colleges often require students to take a placement test before they can register for classes. These tests "place" students in a particular instruction level in English and math. Students entering the community college system may have a high school diploma, but they may not be reading, writing or do mathematics on the college level. The placement test determines whether the student should be in college level classes or in remedial classes used to build skills in preparation for taking the college level classes. Some 4-year institutions do not offer remedial level classes. These schools expect all students to be performing at the college level when admitted and they use high school transcripts and test scores to determine if students are prepared. Often, community colleges will allow a student to be exempt from the placement test if that student has an SAT or ACT test score indicating math and verbal skills at or above college level.

How do test scores affect scholarship opportunities?
Most colleges award academic merit scholarships based upon a combination of high school GPA and SAT or ACT score. Typically colleges will use a pre-determined formula that combines these
two predictors determine a single score. Therefore, a student with a higher GPA but lower test score and a student with a higher test score but lower GPA, may end up getting the same scholarship amount from the same school. All colleges are required to publish a tuition cost calculator on their website. This calculator will give a particular student an estimate of scholarships and need-based financial aid available to that student. The student puts in his or her high school GPA and test scores and other pertinent information and receives the estimated list of financial aid in return. This is an excellent way to learn more about scholarship opportunities at any college. Please note that the cost calculator is an estimation and may not show all aid a student is eligible for. It is always best to speak to an admission or financial aid counselor at the school your students is interested in to obtain the best estimate for individual financial aid.

**What if my child does not test well?**

Our recommendation would be not to tell the student that he/she doesn't test well. This is difficult as the student gets older, but so many parents use this description with their child as a way to make their test outcomes less disappointing. I don't believe this is helpful to the child in the long run. Instead, it may be appropriate to be more specific with the child about the possibility that he/she may need more preparation for tests, or may need to take more time with subject matter in order to do well on a test. This approach empowers a child to keep trying to improve, rather than accepting the fact that a good test score is not within reach.

If a child truly does not test as well as his high school GPA may indicate, then remember that colleges are not looking at the test score in isolation but rather as part of a package of information about the student’s abilities. In fact, colleges would much rather accept a student with a high GPA and a lower test score as this indicates a willingness to work hard and overcome testing difficulties, whereas a low GPA and high test score indicate a lack of motivation. If your student has been diagnosed with a learning disability or has health-related needs, consult the SAT and ACT websites for testing with accommodations. Depending on the type of need, a student may qualify for testing assistance such as extended test times, breaks between sections, sign language & oral interpreters, test readers, scribes and more.
College Admissions Overview

Admissions – It’s a Numbers Game
All schools desire to enroll the best possible students. For those schools that have a limited number of spaces, this involves allowing students to apply up until a specific deadline date and then choosing the best students from those that apply. Some schools receive many more applications than they have spaces. These schools can be highly selective in choosing the students for each class. They may have both an early application for students who are sure they wish to attend that school, and a regular admissions deadline for students who may be applying to more than one school and are not sure of their first choice school. The policies for these different types of application deadlines vary from school to school, so you should read the school website carefully for details.

For schools without limitations in classroom or residence hall space limitations, rolling admissions may be offered. Rolling Admissions allows prospective students to apply and get a decision throughout the year not just at specified deadlines. Schools with rolling admissions policies may offer admissions decisions for an upcoming semester right up until a few weeks before that semester begins. The criteria these schools use to determine whether a student should be admitted, is designed to predict whether or not the student can be successful in the classroom at that school. Colleges are required by law to admit only those students who can succeed in the programs offered by the school, and they must use specific admissions criteria (ACT/SAT scores, GPA, etc.) to predict which students are likely to be successful and which students are not.

Some colleges and almost all community colleges have open enrollment policies. This means that they will accept any student who has graduated from high school, but they will usually test these students to see whether they are really ready for college level classes. If not, the student will be required to take remedial courses first and work up to the college level work. The remedial courses do not carry college credit toward graduation.

Whether a college or university has a traditional admissions deadline, rolling admissions or open admissions, all schools want students who are academically capable and fit well with the university setting so that the student will persist in the college through graduation.

Different types of schools have different policies, but often the following is true though not exclusively so:
Community Colleges – Open Admissions (Are designed to meet the needs of the community and will adapt to all who are qualified.
State Colleges – Rolling Admissions or Admissions Deadline
Private Colleges – Rolling Admissions or Admissions Deadline
Elite Colleges – Early and Regular Admissions
What does the Admissions Counselor do?
An admissions counselor is first and foremost a marketing representative for the school. He/she is usually hired because of ability to deal with people in a warm and friendly manner and represent the school well. Often these folks are graduates of the school they represent so they can speak from their own experience about what it is like to be a student at that school. The admissions counselor is usually the first point of contact that you and your family will have with each school you are considering. He/she is trained to provide the most up to date information on all aspects of the school and to help you evaluate whether the school is one that will meet your needs and desires. The admissions counselor will also play some role in the selection of the class. The breadth of responsibility depends on the type of school.

Many state schools, many private schools and all elite schools use more than just testing and GPA to admit students to their school. They may consider written essays, extra-curricular activities, interviews, etc. In such cases the admissions counselor is often intimately involved in the decision making process.

Work with the Admissions Counselors to:

1. Collect information about the school (see list of questions to ask at the end of this booklet)
2. Help you through the admissions process – They should provide all materials you need to apply and should be a helpful advocate as you walk out the process.
3. If an interview is allowed or required, your admissions counselor will have input in the decision made by the Admissions Committee regarding your application. Strive to impress.

Admissions Tips
1. If an essay is required on the admissions application, make sure it is grammatically correct, coherent and formatted well. The student may want to have a few different people read the essay and give input. Also make sure that it is the student’s work, not a parent or an essay you found on the internet – those things are easy to detect. Many schools will offer an essay prompt or a selection of prompts for the student to write about. Do your best to address the topic and add your personal touch. Essays help colleges get to know their students while they determine if the student can write at college level.
2. In an interview situation, be prepared to answer questions similar to those listed at the end of this booklet.
3. Students can best prepare for a college interview by talking with adults. Practice having conversations with your parents or parents’ friends.
4. Make sure that students DO NOT miss application deadlines. At many schools, a late application will not be considered unless the class is not filled.
College Visits

Ways to visit a college:

- **Attend an Open House** - The benefit of attending and Open house event is that the college is able to provide more resources to visitors at these events. Often they will have faculty to speak and teach a class, current students and staff members will interact with visitors to share about student activities and services. The day will likely include a campus tour and perhaps a meal in the dining facility.

- **Scheduling a Visit Day** – These types of visits are usually good for getting a more in depth look at what the campus life is really like. Students can usually attend a class, take a tour given by a student, eat a meal on campus and perhaps, spend the night in the residence halls.

- **Admissions Presentations** – This opportunity is typically coupled with a campus tour. They provide a brief overview of the school delivered by an admissions professional and are good for an initial evaluation of what the school has to offer and what the campus is like. However, they do not allow students to really interact with students and faculty or get an in-depth experience of campus life.

- **Special Events** – Many schools will offer opportunities for members of the public to attend an event on campus. These events may include special speakers, conferences, camps, concerts and more.

Other opportunities to get to know colleges

- **On-line Webinars** – On-line webinars can be used to get basic information about a school if there is no other way to do so. However, actually visiting the campus is the best way to get a feel for what the school is really like. If the student will be an on-line student, this may be all that is needed.

- **Virtual Tours** – Often schools will have a professional company or their own marketing department video someone leading a campus tour. These can be helpful in getting a look at the campus, but remember that colleges can edit these and shoot from whatever angle makes the school look best. They can also use professionals to act like student tour guides.

- **Student Blogs and Vlogs** – Schools will sometimes allow their own students to maintain blogs or video logs that are linked to the college’s website. These are developed by students and are usually fairly accurate in depicting the typical type of student activities that occur on campus.

- **Social Media** – A student can gain a lot of insight about a school from Facebook, Twitter, and Instagram. In addition some schools have Vimeo and YouTube channels where they
post videos made by the school or students who attend. This is a great way to see the personality of a campus and get to know what the students are interested in.

Getting the Most from Your Visit

- Make sure that you get answers to all of the questions that matter to you. It is a good idea to have a list of questions ready before a visit, the admissions office will be able to answer your questions or research answers and get you the information you are looking for.
- Talk to students if possible and ask them what they like and dislike about their college experience. Ask them if they would choose to attend the college if they had to choose again.
- Wear comfortable shoes for tours and visits. Sore feet take away from your ability to focus on the real reason you are visiting. And you will be walking.
- Prepare for foul weather. Campus events and tours will usually continue rain or shine unless there is a safety issue. Bring the appropriate rain or snow gear for your visit.
- If you get a chance to talk to a faculty member ask them why they like teaching at their school. Ask them what makes a degree from their program different from the same degree at another school. Ask what makes their school unique.
- If you get a chance to speak with student services personnel or even just admissions personnel, ask about career services and internship opportunities, special accommodations for students with special needs, student activities and residence life rules and options, and campus safety.

Be prepared to ask questions of the Admissions Counselor:

- What makes your college different from colleges X, Y, or Z?
- What are your admissions requirements?
- What is the average GPA and SAT score for the incoming students?
- Can you estimate my chances of being admitted?
- Do home schooled applicants need to provide additional documentation besides the transcript?
- What is the religious orientation of your school?
- How many undergraduates live on campus? How many commuting students?
- What are your housing and parking policies for incoming students?
- How difficult is it for students to work and be academically successful at your school?
- Where do the majority of your students come from?
- What types of sports, activities, etc., do you offer?
- What are the dorms like? Food?

Be prepared to answer questions in an interview:

- What majors are you interested in?
• How did you learn about our school?
• What do you know about our school already? (You should know some things.)
• What are the important features of the schools you are considering?
• Why do you want to attend this college?
• What is your best personality characteristic?
• What are your academic strengths and weaknesses?
• What do you like to do outside of school?
• How have you contributed to a particular group or cause?
• What are you looking for in a college?
• How do you plan to be involved at ____________ College?
Financial Aid Overview

What is Financial Aid?
Financial aid is any type of funding which is used to defray college costs and reduce the amount the student or parent has to pay. Financial aid includes scholarships, grants, loans, work, and/or any combination of the above.

What Does a Financial Aid Officer Do?
The financial aid officer is a representative of the college, hired to help students determine their financial ability to attend school. The officer’s role includes extracting from the FAFSA and school financial aid application, all pertinent information, and then award financial aid to that student to help reduce the amount the student and parents must pay. The financial aid officer should be able to help an applicant with questions related to financial aid and should be available throughout the academic career of the student. The financial aid officer often makes the decisions (within established guidelines) that determine the exact amount of financial aid a student receives.

Financial Aid Terms Defined

1. **Scholarship** – Money given to a student based upon his/her merit or some defined criteria. This money does not have to be repaid to its source and may be renewed each year as long as the students meets the criteria for continuation.

2. **Grant** – Similar to a scholarship, but may involve financial need as a criteria in addition to some form of merit criteria. May simply be awarded on the basis of financial need. This money does not have to be repaid to its source and may be renewed each year as long as the students meets the criteria for continuation.

3. **Loan** – Money awarded to a student which must be paid back to its source either while the student is in attendance or after the student graduates or leaves school for any reason.

4. **Work/Study** – This term primarily refers to the Federal College Work-Study Program but can refer to other work programs as well. Money is awarded to the student based upon the student’s agreement to work during the school term. Many times the work is on-campus.

5. **FAFSA** – The Federal Application for Student Financial Aid. The application used to determine your “financial need.” **FAFSA.gov is the only website to use when filling out the FAFSA.** You do not have to pay to submit the FAFSA, if you are asked to do so you are not on the government hosted website.

6. **Verification** – the selection of certain applicants by the FAFSA processor, who must then provide additional documentation including actual tax returns, in order for their financial aid application to be complete.
7. **Financial Need** – The difference between the school’s “cost of education” and the family contribution figure which is determined by imputing the information from your FAFSA into a complex formula.

8. **Cost of Education/Attendance** – An amount that is determined by the institution that represents the approximate amount it will cost a student to attend that school. The figure should include room, board, tuition, fees, books, transportation and personal expenses.

**What is a Financial Aid Package?**
After students apply to a college for financial aid, they should receive an offer of financial aid. This offer may include a variety of types of financial aid such as scholarships, grants and loans and is called a “package” or “award.” Scholarship and grant money is typically awarded first before adding in loans and work-study options. Award letters will list all options for aid including loans even if you may not intend to apply for them. If the financial aid package includes need-based aid, it will have to meet federal guidelines for the awarding of that money. The most important guideline is that the need-based federal funds cannot exceed the need amount determined by the outcome of your FAFSA. In addition, there are some very complex guidelines regarding the awarding of federally subsidized loans such as the Perkins and Stafford loans.

Once you receive a financial aid package or award letter from a school, you should examine it carefully and make sure that you fully understand what has been offered and what responsibilities you will be taking on. If you have any questions, your financial aid officer should be able to answer them in detail. In addition, there are many federal pamphlets that will explain all federal financial aid in detail. Simply ask for those.

**Where Does the Financial Aid Money Come From?**
There are three basic sources of financial aid: federal funds (Title IV), state funds and private funds.

Federal Title IV Funds include Pell Grant, Perkins Loans, Stafford Loans, Parent PLUS, and College Work/Study.

State funds can include a state grant like the Virginia Tuition Assistance Grant (VTAG), given to an in-state student at a private college to offset the cost of going to a private school in that state ($3,100 in 2014-2015). There is also a grant available to students who graduate from a Virginia Community College and continue on to a 4-year institution in Virginia. State funds may also include need-based grants like the COMA Grant, Vocational Rehabilitation, state nursing or teaching funds and a variety of others that vary from state to state. You usually have to be attending a college in your home state to qualify for these funds.

Private funds are those that come from private sources including the college itself. Many times they are in the form of scholarships or grants, but not always.
How Do They Put the Package Together?
If you think of the sources of money as different pots of money, then basically the financial aid officer checks each pot of money to see if you qualify for funds from that pot. There is a specific order in which the pots are checked. First, the officer checks to see if the student qualifies for any scholarships based upon merit or other special characteristics from the private funding pot. Then he/she will check the state funding pot to see if there are any grants or special funds available to the student from that source. Then the officer will begin checking out sources of money given on the basis of need. He/she will check to see if the student is eligible for the Pell Grant, the Perkins loan, the Stafford loan etc. And finally, the officer will ask the student to report any other outside funds that have been awarded to that student without the knowledge of the school. The last pot that the officer will check is that which includes Parent Loans and loans from outside sources. Then the officer will consider all the available funds and try to put together the best possible financial aid package. The goal is to try and make it possible for the student to attend the college.

Many times, this process is initially done with a computer system determining many of the awards in a package. Sometimes, the award letter is sent out just as the computer spits it out. But often, a financial aid officer will have a large role to play in determining how a package is put together.

Evaluating Your Financial Aid Package
After you have received your award letter from the school you should carefully review all financial aid sources listed.

1. You need to distinguish grants and scholarships from loans and work options.
2. You will need to fully understand any grade point average requirements or other stipulations that go along with the award.
3. And most importantly, you need to consider how much money you will owe at the end of your college career. For projected repayment figures, check the enclosed loan paperwork or check the websites of the lender from which you have received the loan paperwork.

How can I figure out what I will need to pay the school each semester?
On your award notification the school will list the various components of their Cost of Attendance, and then all of the sources of financial aid for which a student is eligible. The student decides which of any or all of the options listed he/she wishes to accept and then the college will usually give a breakdown of how the financial aid will be applied to the student’s account. To determine how much will be owed for a particular semester, do the following calculation.
Direct Costs Billed to Student for a Semester:

Tuition + Room (if living on campus) + Board (if using a meal plan)

- Financial aid total for the semester

_______________________________________________

___________

= Total amount due to the school for the semester*

*Indirect costs (books, board if no meal plan, etc.) will still need to be paid, but will not be on the student bill. Also, it is possible for financial aid to cover all of direct billed costs.

Remember:

1. Just signing the financial aid award letter and returning it to the school is usually not the only action required for the student to receive the funds.
2. Follow all instructions included in the award letter CAREFULLY. If you need assistance, contact the financial aid officer. Part of his/her job is making sure that you can walk the process with all the help you need to be successful.
3. If the student receives more financial aid than the direct billed costs, he/she will receive a refund of the additional financial aid funds to his/her personal bank account. Parents should guide students in developing a budget for the semester so that the additional funds last the entire semester.

What About All Those Scholarships That Go Un-awarded Each Year?
Most scholarships are awarded to someone each year. If you would like to be that someone, you will need to do your homework and research any scholarship for which you may be eligible. There are many free scholarship search websites like Fastweb, which ask for personal info, and return a list of scholarships opportunities for which a student may be eligible. There are also many books in the library that list scholarships and their requirements, and often, schools, churches, and parent’s places of employment, will maintain lists of scholarship opportunities. Avoid any scholarship search option that charges money for a list of scholarship opportunities. The same information is available through these other options without the cost.

What About Paid Financial Aid Advisors?
There are many financial planners and planning organizations including life insurance companies and banks, which offer specialized services for planning for college costs. Some of these may be very helpful in evaluating your financial situation and determining financial strategies that may help your family afford the cost of college. Be careful however, that should you decide to use a service like this, you have had previous experience with the planner or advisor, or that you have the recommendation of someone who has used them before. Otherwise, you may end up spending money and getting nothing in return.
FIVE REASONS REGENT IS THE PERFECT CHOICE FOR HOMESCHOOLED STUDENTS

It’s the fruit of years of labor: successfully moving from homeschool to the university. And finding the right university for a homeschooled graduate is critical. At Regent University, homeschooled students will find a seamless transition into college life, along with an education to prepare them for a successful future.

1. HOMESCHOOLERS WELCOME - At Regent, we understand and deeply respect the homeschool ethos, and we actively recruit homeschooled students, finding them among our brightest and most capable undergraduates.

2. LEARNING ONLINE OR ON-CAMPUS - Regent students may pursue degrees through a combination of web and on-campus classes, and some degrees can even be earned completely online. So whether a homeschooled graduate is ready to move to Virginia Beach, thinking of spending one more year at home, or even looking to complete college remotely, Regent offers a plan to fit their needs.

3. YOUR VALUES AND MISSION - Parents choose homeschooling, in part, to pass along to their children their own Christian values and worldview. Every Regent faculty and staff member is a Christian, committed to helping each student grow in their faith. And in Regent classrooms, a Biblical worldview permeates each subject.

4. A COMMUNITY THAT CARES - When homeschooled students enroll on-line or on-campus at Regent University, they find a loving Christian support network waiting to greet them. Regent freshmen are supported by caring faculty and staff and a host of student leaders eager to help new students make a smooth transition to college life.

5. THE HIGHEST ACADEMIC STANDARDS - All over the world, Regent students and alumni are a vital part of the mission we share: Christian Leadership to Change the World. From limiting class sizes to 25 students, to attracting world-famous faculty, to maintaining the highest academic expectations for our students, Regent makes every effort to deliver the best education available anywhere. Regent takes a direct stake in every student’s success, because our goal is supplying the world with the next generation of Christian thinkers, professionals, and activists.

Every year at Regent, we’re excited to welcome many homeschooled students to our campus and online degree programs. Combining a flexible curriculum with a Christian culture, Regent offers an ideal education for both traditional students and graduates of homeschool programs.

Visit Regent and see for yourself why so many homeschoolers are choosing to study with us!!!
College Planning Resources

Blurb about Regent not endorsing this or approving the language.

Books

*What High Schools Don’t Tell You* by Elizabeth Wissner – Gross  
ISBN 978-1-59463-037-8  
An invaluable guide with 300+ secrets for parents of younger students to make their kids irresistible to colleges by senior year. Whathighschoolsdonttellyou.com is the website of the author. A sequel to this book is *What Colleges Don’t Tell You*, another excellent resource.

*Life Shaping Decisions* by Rick Horne  
ISBN 1-58331-211-1  
Designed specifically to hit head-on the crucial issues facing high school students today, this course explores what it really means to make solid career choices based on Biblical principles.

*Walking Through the College Planning Process* by Rick Horne  
This practical, thorough, easy-to-follow resource guide for the Christian school college counselor, student, or parent is a step-by-step process developed with many helpful worksheets to aid the student and his/her parents in this important life decision. Carefully structured around a college-planning calendar, this manual walks students and their parents through assessments, investigations, and strategies designed to direct students to a college with the right “fit” academically, vocationally and spiritually.

College & Career Search

*anycollege.com* Utilize this college and university search tool to discover the school of your dreams based on criteria you select, such as location, school type, degree programs offered, religious affiliation, and available sports programs.

*cappex.com* A free service that tells students which colleges are interested in them before they apply. It not only helps set realistic expectations, but also broadens students’ awareness of college opportunities.

*christianconnector.com* For high school students, giving them valuable information concerning Christian higher education.

*collegeandcareerready.org* This site by the test maker ACT is designed for young adults, ages 15-25, with tools and tips to help in college and career planning.

*collegebound.net* This site provides general information on all aspects of the college selection process. It has a good explanation of the financial aid process, tips on getting recruited by coaches, advice on writing the essay, and SAT and ACT strategies.

*collegeispossible.org* This site provides information for preparing, selecting and then paying for college.

*collegeView.com* A comprehensive Christian college search which allows students to search exclusively for NACCAP and CCCU member colleges and universities. Provides resources in the areas of college search, financial aid, application process, campus life, careers, and majors.
ecampusTours.com  Take virtual tours of 1,200 colleges and universities

livecareer.com  Online free career interest inventory with 100 questions; $24.95 to get a premium report and $39.95 to get a deluxe report...lots of advertising.

myblueprintstory.com  Offers information on Christian college fairs, a college & university search and information such as blogs for students and parents to aid the college decision process.

Mycollegeoptions.org  Free interactive college admissions planning program created by the National Research Center for college and university admissions.

naccap.org  This site is compiled by the North American Coalition for Christian Admissions Professionals and will lead you to a variety of Christian colleges.

petersons.com  This site provides a good college search and comparisons. Petersons also offers test preparation and a scholarship search.

usnews.com/education  Ranks high schools, colleges, universities, graduate schools, financial aid, and testing.

vaview.vt.edu  - Virginia’s career exploration and educational planning for grades K-8 including career search, school search and CEUs for parents.

vawizard.org  Choose a career, get the information that you need to pursue your career, enroll in one of Virginia’s community colleges, pay for college, transfer to a four year college, and get answers to your questions about your future.

virginiamentor.org  Virginia Mentor is a student services website representing the public and private colleges and universities of Virginia. Its free services cover every aspect of the college planning process.

Comprehensive (search/apply/financial aid/ testing)

act.org  This site offers loads of information on the Explore, PLAN, & ACT. It is also a great source for college financial aid research.

christiancollegeguide.net  Guides you through finding and choosing a college, paying for it, college life and other resources.

collegeboard.com  This site offers information on the PSAT, SAT, SAT I & IIs, & AP tests. You can also sign up to get an SAT question of the day emailed to you. There are 5 focuses on the site: College Board tests (information, dates, registration, sending scores); planning for college, college search, apply to college (online application and advice about essays) and paying for college (including a financial aid estimator, scholarship search and CSS Profile).

collegedata.com  Helps you conduct a college search, qualify for college admission, find financial aid, and apply for a student loan.
fafsa.ed.gov  This is FAFSA on the web (the free financial aid form required by all colleges). You will need to acquire a PIN and you can apply for the “Free Application for Federal Student Aid” online. You & your parents must fill out the FAFSA form ASAP after January 1 of your senior year.

fairtest.org  Find over 760 colleges and universities that do not use the SAT or ACT to admit a substantial numbers of students.

fastweb.com  If you register with Fastweb, this service will email you with scholarships that match your criteria. One of the most up to date scholarship data bases, and is completely free!

finaid.org  FinAid is a guide to understanding the various types of financial aid available and provides calculators to help you estimate how much money you will need for college. There is also a “Financial Aid to Do List” to help you get organized. This also provides Title IV and Profile codes, needed as you complete the financial aid forms. This website also contains a great deal of useful information about the financial aid process and types of aid available.

kaplan.com  This site gives information about all Kaplan services including area SAT & ACT prep classes.

mymajors.com  Take the short “my majors” quiz and find your “best fit” college majors.

princetonreview.com  This site gives loads of general information about the entire process and offers a recruiting service. They also offer preparation courses for SAT, ACT, AP exams and PSAT.

salliemae.com  These are for-profit organizations that have user-friendly sites offering lots of helpful information about planning for the cost of college, as well as information about types of loans and repayment schedules.

scholarships.com  This site offers a scholarship search as well as a college search.

Military

If you are interested in ROTC scholarships, the following websites can provide you with the information about the various programs, application materials and a list of the participating colleges and universities:

Todaysmilitary.com/training/rotc

Air Force: afrotc.com/home.html

Army: armyrotc.com


Navy: mrotc.navy.mil

Student Athlete

ncaa.org  National Collegiate Athletic Association: Official Web site for the NCAA

naia.org  National Association of Intercollegiate Athletics: Official Web site of the NAIA
universitysports.com University Sports Program specializes in helping student athletes contact college coaches.

**Other:**

If you are considered a “gap” year between high school and college, check out gapyear.com and missionyear.org.

Liveabove.com You can search for all college campus ministries at this site.

assessyourself.org A free test of Christian character, love for God, spiritual gifts, obstacles to growth, worldview, and other tests as well.