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Senior Year

Information for Redford Union seniors and their parents

Senior year is when everything comes together!

Parents' guideline for a successful senior year

This year we face many challenges during the pandemic including remote learning and continued economic issues. The only constant in our lives is adapting and changing to this ever-evolving global situation. What hasn't changed, however, is our dedication to helping your student becoming the best they can be and continuing their education beyond high school. Although things may look and feel different, our commitment is to ensure all our students have a plan to be successful, responsible, and employable members of our community.

As the pandemic hit our nation in the spring, school closures and remote learning didn't allow for our college admissions testing. As a result, the SAT/ACT that students would typically need for college admissions have been waived as there has been no local or national testing available. Post-secondary schools will be basing admission on students transcript/grade point average, letters of recommendation (if required), activities/honors, and their own essays (if required). The more selective the school, the more of this information they will require.

Here are some helpful tips for assisting your student in their application process:

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- 1. Continue to monitor your son or daughter's academic progress. Seniors have heard that their senior grades are not important. They need to know that colleges request a seventh semester, or mid-year, transcript. At the end of the year, high schools also forward a final transcript (which includes all senior grades) to the college the student plans to attend. ParentConnect, an online tool that you can use through our school's website to monitor your student's up-to-date grades and attendance, is available to parents by filling out a form to request a username and password. This form can be found on our high school website and you must have an email account to request this information.
- 2. Help your son or daughter set up a calendar for the year. Use this calendar to record test dates, application deadlines, and college visitation days, etc.
- 3. Complete college applications in the fall using college websites. Colleges now prefer that students complete online applications. Students should fill out applications for <u>undergraduate</u> admissions. Most of the applications can be easily navigated through the admission's link on the college's website. Included in this newsletter is a list of all the websites for colleges, both community colleges and universities, in Michigan.

The Common Application website, www.commonapp.org, allows students to apply to several participating colleges and universities through one application. This may be a great resource depending on the schools that students would like to apply for admission. Not all schools use the Common Application so be sure the colleges and universities the student would like to apply for are participating. A list of those schools is provided on the website. This is the preferred method to apply for the University of Michigan-Ann Arbor.

Some colleges require an application fee, which you may pay online with a debit or credit card. If you prefer to pay by check, you can mail the payment directly to the school's admissions office. If you mail it yourself,

be sure to either send the confirmation from the online application with your student's name on it or send a note along with it with your students name and birthday. We also suggest you write the students name and birthday on the check in the memo space. If a student receives free or reduced lunch, they may qualify for a fee waiver. The student will need to contact the counseling office and request one for each school to which they need a waiver sent.

All applications will require a high school transcript. All transcripts should be requested using the Parchment website at www.parchment.com. This is a secure website that the State of Michigan has partnered with to send transcripts electronically to colleges and universities for all active high school students for free. There are some out of state and private schools that charge a processing fee for this service. If that occurs, cancel the request and fill out a transcript request form on the website under counseling page and we will mail the transcript instead. The Parchment registration instructions are in this newsletter as an insert. It is a very simple process.

If the college requires any additional papers that have to be filled out by the counselor, these should be sent to the counselor online as soon as possible after completing the application so that all the necessary components make it to the colleges in a timely manner. Be sure to use our accurate email information on your application as schools typically contact us directly for information.

As a parent, you should do the following:

A. Make certain that the student portion of the application is completed thoroughly and accurately before submitting it online.

Tip: Before your son or daughter starts to complete an application, print off an online application and have him/her use it to make a rough draft. Double-check the rough draft to make sure the information is accurate and that essays are well written. English teachers are often willing to proofread essays. It might be a good idea to make a copy for your files, noting the date it was submitted.

- B. Counselors and teachers have many responsibilities, and will have numerous applications and letters of recommendation to complete between October and February. Understand that it takes time and thought to complete an application correctly and/or write a letter of recommendation. Please give counselors and/or teachers the information at least two to three weeks before it is due.
- C. If the application requires the counselor

and/or teacher to write a recommendation (most schools do not), we would like your student to provide us with information regarding his/her strengths, interests, talents, leadership skills, and educational plans. You should also have your son or daughter give the recommender a typed or neatly written copy of his/her "Activities and Awards" list. This should include student activities such as NHS, Student Council, and/or athletic groups that they have participated in; community service projects; honors and awards; and work experience. They should also include the dates or amount of time they have participated in these activities.

If a student needs a teacher or counselor recommendation, he/she should put the request in writing, explaining exactly what is needed, when it is needed, and instructions on where to submit it when it has been completed. (A thank you note to a teacher or counselor who has written a recommendation would be appropriate, and very much appreciated.)

Tip: Make sure that all applications are completed well before the deadlines.

Tip: It is important that your son/daughter apply to at least one "safe" college. This is a college to which he/she will definitely be accepted, and one that you can definitely afford.

Tip: Many colleges will send a postcard or contact you via email to let you know they have received your application. If you do not hear from the college, you may want to call to make sure they have received your application and that they have all of the information they need.

5. Apply for financial aid and scholarships.

More on this later in the newsletter but basically you will be required to fill out a FAFSA (Free Application for Federal Student Aid) form at studentaid.gov after October 1, 2020 using 2019 tax information. We realize that this information may be very different from your current financial situation, however, you must use the 2019 information on the FAFSA. You will have an opportunity to update this with your current financial information with the Financial Aid office of the school which your student plans to attend. After verifying the data of your financial change, they will be able to update the FAFSA with the new information for you, which may qualify your student for more grant, scholarship, and loan opportunities to cover the cost of their education.

Once the FAFSA form is sent to the government, they send the student a Student Aid Report (or SAR) to make sure the information that was entered is accurate. If there is any misinformation, you can correct it at that time. If it is correct you do not have to do anything and they will forward the processed information to the schools you have indicated. Then, in turn, the schools will send you an "award letter" letting you know the breakdown of scholarships, grants, and loans you qualify for to meet the tuition amount. This will vary by institution so it is wise to wait for all the schools you are considering to send this to you and then you can compare who is going to give you the best deal.

We have **Ms. Clemons** from the Michigan College Access Network in our building who is dedicated to helping our seniors with college applications, financial aid, and scholarships if you need further assistance. She can be reached at (313) 242-4303 or email clemonsd@redfordunion.net.

We also have a Career Advisor, **Christopher Ferrell**, from Wayne RESA to help assist students in making career choices. He can be reached at (313) 242-4301 or email ferrellc@redfordunion.net.

At some point in the spring of the senior year, you and

5. Make the decision.

your son/daughter must make a choice. *Do not choose a college before making a college visit---at least a virtual one.* Most schools have virtual visits that can be accessed through their websites to see the campus and ask questions of admissions advisors Let the website http://www.mycollegevisitguide.com/ help you plan and keep track of college visits and tours. Once you have made your choice, complete the necessary forms and notify the other colleges you were considering. If your son/daughter is planning to live on campus, be sure to send in any required housing deposit before the deadline.

Writing Winning College Essays

Planning ahead and thinking carefully about what to say in your college essay will prevent you from a last minute panic. If you are someone who just cannot write effectively in a short period of time, start early. If you have a knack for whipping out brilliant prose in an hour, start early anyway. You want to have ample time to recruit proofreaders and editors to critique your work. Remember, the college essay can be the deciding factor in the admissions process, and your one opportunity to

market yourself to your dream college.

Steps to follow when writing college essays:

- Read through all the questions. Make a list of the essays you are given. Are there any similarities? Pay close attention to the directions, especially minimum and maximum word limits.
- 2. Take time to reflect. Think about what makes you unique. What are your values? How were they acquired? What is your greatest fear? Your greatest success? Your proudest moment? Answers to these kinds of questions will help you find some unique essay possibilities.
- 3. Narrow your topic. Skim through old yearbooks and photo albums to trigger past memories and experiences. Ask parents and friends for their favorite stories involving you. Review your bookshelf. Is there a particular novel that has special meaning? Keep a journal recording everyday events and how you feel.
- 4. Read some sample essays, both good and bad. This should point you in the right direction.
- 5. Write a draft and review it. Remember to be specific. Go beyond a simple narration of events, and get to the "how" and the "why". Let your first draft sit for a few days, then re-read it. Does it flow easily, or does it sound stilted?
- 6. Re-write until you're satisfied. When working toward your final product, remember to incorporate the edits and proofs submitted by your readers, but be sure the language is all your own. Admission officers can always spot a fake.
- 7. Submit a masterpiece.

Sample Essay Questions:

- 1. What was your greatest challenge or setback?
- Describe your educational goals and why you wish to achieve them in preparation for a specific career.
- 3. You are running for President. Come up with a campaign slogan and a platform.
- 4. Discuss an issue of personal, local, and national concern and its importance to you.
- 5. Indicate a personal achievement or event that has had a personal effect on you. Describe the experience.
- 6. How can you contribute to diversity?
- 7. Discuss a recent scientific advance and the important legal, ethical, or philosophical questions it raises.
- 8. Describe an intellectual experience that has engaged or challenged you.
- 9. If you could interview any historical figure, who would it be and why?

Knowing What College Is Right for You

Most institutions fall into the following categories:

- *Community or junior colleges are available to anyone who has a diploma and they do not require an ACT or SAT score or minimum grade point average. Generally they offer the first two years of a liberal arts education, in addition to specialized occupational preparation and certifications that may only take one year. At the end of a two-year program of study, an associate degree is typically awarded. Many students continue their education at a four-year institution through agreements that the community colleges have made with the universities. These are called articulation agreements. This allows students to take two, sometimes even three, years at the community college and then transfer with all their credits and take the remainder of the course work at the university and receive a bachelor's degree from the university. The bachelor's degree is no different than if you had attended the university for all four years. This is a great way to save money since you only pay the community college prices for courses for two or three years.
- *Liberal arts colleges focus on the education of undergraduate students. Professors who see teaching as their primary responsibility generally teach classes. They are usually smaller than universities and offer more personal attention.
- *Universities include a liberal arts college, as well as some professional colleges and graduate programs. Either graduate students or professionals, many of whom also are involved in research, teach classes.
- *Technical institutes and professional schools enroll students who have made clear decisions about what they want to study and emphasize preparation for specific careers. Some community colleges also offer certificate programs that do not require additional coursework beyond the program of study.
- *Historically black colleges and universities were founded when African-American students were systematically denied access to most other colleges and universities. These institutions continue to offer students a unique opportunity to experience an educational community in which they are a part of the majority.
- *Women's colleges, with their larger number of female faculty and administrators, offer female students confidence-building role models greater opportunities to

serve in a full range of student leadership positions and a heightened awareness of career possibilities for women.

*Online colleges and universities offer various degree and certification programs where the majority or all of the class is held online. Find more information about these programs at http://www.guidetoonlineschools.com/online-schools

Consider these factors

- *Size: Small schools are comparable to small towns: Eventually, everyone knows each other. At a large school, it's likely you will remain anonymous. However, there are generally more things to do, including clubs and activities.
- *Academic reputation: Some schools have great faculties, superb resources, provide excellent research opportunities and place graduates in excellent jobs year after year. Should you go there? Maybe. Academic reputation is just another one of many things to keep in mind.
- *Geographical location: Think about the kind of weather you like, the sports activities you enjoy, and whether you like the city or the country. But don't overlook the distance of the school from your home. Chances are you will want to visit family and friends even if it seems appealing now to move far away.
- *Selectivity of school: Some schools will accept all eligible applicants while others accept only 15 percent or 20 percent of their applicants. You can get an idea of how selective a school is by looking at the average SAT/ACT scores, grade point averages and class ranks of the entering freshman class from the previous year.
- *Financial aid availability: Most schools offer students financial aid packages. Some of the more expensive schools may actually offer more aid, making it cheaper to attend a school with a higher tuition rate.
- *Academic program availability: Make sure the school offers courses in your intended major, as well as other programs that would benefit you.
- *Student body population: It's helpful to know what the other students are like so you can decide if you'll feel comfortable on campus. Some schools are diverse while others are more homogenous. Decide what is right for you.

*Social atmosphere: Some schools have a reputation for being politically active – others for their rowdy parties. Think carefully. What's right for you now – and in the long term?

How colleges evaluate candidates

Every college uses a scoring system to rank its applicants, according to Pat Ordovensky, retired USA Today education writer and author of *College Planning for Dummies* (IDG Publishing). Ordovensky says these factors are most vital:

- *Unweighted GPA.
- *Honors & Adv. Placement and Honors Courses.
- *Extracurricular activities.
- *Teacher & counselor recommendations.
- *Content & writing style of your essay.

Some colleges also give points for class rank and impressions formed during an interview. Then each item gets a score, say on a scale of 1 to 6, and the sub scores are added for total. At some colleges, if your first score is high enough, you are an automatic "admit". If it is too low, you are a "deny". It is not unusual for an admissions committee to consider candidates in descending order of their scores and stop when they have enough.

Take a cyber-peek at admissions

Let your mouse do the nosing around the Internet for you while seeking admissions information. Kerry Cochrane, author of *Researching Colleges on the World Wide Web* (Grolier Publishing, 1997), gives this advice:

- *Peruse candid profiles on admissions procedures, financial aid and academics on the Princeton Review, put out by Princeton, a test-preparation company that provides a ranking of colleges, business schools, law schools and medical schools. Go to their home page at www.princetonreview.com.
- *Research minority opportunities and historically black Colleges and Universities on www.fastweb.com. From here you can instantly link with admissions, scholarship and program information at specialized schools, such as Howard University or Morehouse School of Medicine.
- *A website that has a lot of direct links to colleges all over the United States is www.Allaboutcollege.com Also you can use login.xello.world to search for colleges based on criteria or name. Students must use the link from the Redford Union website and enter their username and password to access this site.

Focused search can yield financial aid

There are more than 600,000 scholarships, grants and award programs just waiting to fling billions of dollars at cash-starved college students, but finding that money is not easy.

High school seniors may be tempted by everything from Coca-Cola scholarships for college-bound students to carefully targeted awards for athletes, church members, specific majors or residents of certain counties, and in this era of a book and a website for everything, it is not hard to find those awards.

What is harder is finding the right ones to apply for and deciding how much effort to put into it. To make the most of a scholarship search while wasting the least amount of time and money, follow these suggestions:

*Don't pay a scholarship search company to find scholarships for you. Many of these are scams, providing the same information that you can get for free. Instead, find them yourself on-line and in books. One of the best on-line sites is www.fastweb.com by Student Services. It lists more than 600,000 scholarships and will sort them for you. This website takes and stores comprehensive student profile and then finds awards that match. Another site that tracks and sends info on matching scholarships www.goingmerry.com.

Another very helpful search-engine website is www.meritaid.com, which allows students to search for scholarships and grants specific to the schools in which they are applying. This is most helpful because before this site became available students had to search at school's individual sites to find these. The schools themselves are where most of the financial assistance is given. Students should look for scholarships and grants based on academic interests, financial need, athletics, or merit.

As for books, there are guides published by all of the usual suspects of higher education publishing, most at around \$25: The College Board, the Princeton Review; Peterson's; Prentice Hall; and Sourcebooks, Inc., which publishes Rothschild's book, "The Complete Scholarship Book". It is certainly the most thorough, and it includes many public and school-specific awards as well as private ones offered by organizations.

*Look for national awards that might be specialized or smaller. Coca-Cola, for example, gives thousands away to

students with high grade-point averages, but it receives 842 applications for every scholarship it awards. The National Hispanic Scholarship Fund, in contrast, awards money to one out of three applicants. Local awards and tightly focused programs may offer better opportunities.

*Recognize that scholarships can cut the financial aid you receive from the school of your choice but don't let that stops you from applying. Sometimes you are even able to get the overage amount to use for educational items, like books and computers.

*In March, we offer students the opportunity to fill out a common application for local scholarships. This is one of the easiest ways to get monies since the students are only competing with the others in their class at Redford Union. The amounts of these scholarships vary in amounts from \$200 dollars to \$7000 dollars. Some are based on what elementary school the student attended, some are athletic related, and some are based on the course of study after high school. There is something for everyone so all should apply. The one tip we suggest is making sure the application is filled out completely. Please check over your child's application before they submit it to the counseling office. The application will be available on the Redford Union website in the spring.

The State of Michigan offers a free scholarship database; their web site is www.michigan.gov/mistudentaid.

The Federal Government continues to expand its tax credits for parents of college students. Currently there is the Hope Tax Credit and the Lifelong Learning Tax Credit. Check with your tax preparer to see if you qualify for these programs. www.salliemae.com offers a variety of info on college funding.

Possibly pay less for out-of-state school thru the Midwest Student Exchange Program (MSEP). This is a tuition reduction program that makes attending some participating out-of-state college and universities more affordable. Visit http://msep.mhec.org for more information.

Information for Students with Disabilities and their Parents

If you are concerned as to whether the college you are interested in has services for students with disabilities, check with your counselor.

Admission to College

How do I apply for admission to college?

Students with disabilities follow the same admissions procedures as all other students by completing and submitting the college application.

How do I request information for students with disabilities?

Some college applications will have a box somewhere to be checked if you want information on special services available for students. If not, contact the special needs or academic support office.

This office will review your disability documentation (current IEP and MET) to determine what support services you will need and are available. Many offer some of the same accommodations as students are receiving currently. Colleges vary in the type of services they offer and it is important for students and parents to seek out what they offer before you apply. When checking on these, the offices may have a variety of names including disability services, academic support, learning resource center, and access and equity office, to name a few.

College Success

How can I start now to prepare for success in college?

The successful college student is one who is computer literate; has time management, organizational, note taking, test taking and communication skills; is self-reliant, motivated and takes responsibility for his/her learning; and has an understanding of how he/she learns.

How do I advocate for myself in college?

Be willing to discuss your disability and how it affects your learning with your instructors and advisor. Let them know that you are a hard worker and interested in achieving success. Schedule your "Service Request Appointment" during orientation after you have registered for your classes to allow ample time for the written request to reach your instructors. Familiarize yourself with your university's policies and procedures.

A very helpful website for students with disabilities is https://www.bestcolleges.com/resources/students-with-disabilities/

Campus Visits

There is no substitute for seeing a college yourself!

There are lots of ways to find out about college, from brochures to videos to college fairs. But the bottom line is that nothing beats going to a college and seeing it yourself. However, with the pandemic, virtual college fairs and visits at schools are now widely available.

Here are some ideas to help you make the most of a campus visit:

Call or email the admissions office in advance

Plan in advance. Check the schools website under "admissions" to see when schools have virtual visits scheduled to attend. Email or call the admissions office if you need further clarification or information. The website www.mycollegevisitguide.com can assist you with this process and gives you dates and times of pre-planned tours and open houses.

Think about questions

Go back through the information you have collected about the college. Browse the college's website or check your resources in your counselor's office. Research will help you think of questions to ask and aspects of the college to explore.

Talk to as many students as you can

Throughout your virtual visit, talk to as many students as you can and don't be bashful about asking questions!

If you have scheduled an interview, take along your list of questions, so you are sure to cover everything you wanted to find out. This is typically done with elite school (i.e. Harvard, Princeton, etc.). You will probably be asked about your academic background, interests, hobbies, goals and why you are interested in the college, so be ready to talk about that. As with any interview, be on time, or call ahead if you know you'll be delayed.

Take some time to explore the campus on your own online and absorb the atmosphere. While organized activities can give you information you can't get on your own, the reverse is true too.

College Athletics

If you have any thought of playing collegiate athletics at any level, particularly at a Division I or II school, you need to fill out the NCAA Eligibility Form or NAIA Eligibility Form depending on the college's athletics association. These forms are available online at www.ncaaclearinghouse.net or www.naia.org. Both require an official copy of your high school transcript to check eligibility. Please put in a request through Parchment for this to be sent promptly after filling out the online form.

More Websites

Here are some more websites you can explore:

www.actstudent.org Services and information at website include:

- *Free test prep questions & information
- *College search & online application
- *Financial aid need estimator

<u>www.collegeboard.org</u> contains detailed information about college searches, tours and applications..

login.xello.world is an online tool Redford Union provides for our students to take online career interest inventories, search specific career information, locate and search information on schools, and search for financial aid. Students need to access the link on the Redford Union website in order to log in.

www.meritaid.com is an excellent website that provides college information including what scholarships the colleges and universities themselves offer to their students.

<u>www.fastweb.com</u> has the largest Internet scholarship search site.

The government's guide to loans, awards and bursaries is full of excellent advice about choosing a school and paying for an education. http://www.ed.gov

Utilize the web to visit colleges online. Many colleges provide an in-depth look at their curriculum & extracurricular programs. Some of the colleges have e-mail chats with students & professors. Read their college newspapers & take a virtual tour all online. Check out the site www.usnews.com/education.

Is College For You?

In today's world, every student will need some form of education after high school to obtain a job and be self-sufficient. There are excellent programs that offer training in a minimal amount of time that students are often very successful. Many of these are available through trade and vocational schools and community colleges. They offer certificate programs that are often finished in one year. If you are not sure what direction you want to go in after high school, sit down and think of some career areas you may be interested in or take a career interest inventory. Be sure you are making selections that have a high probability of success for you.

Work Conditions: What hours are you willing to work? Do you feel most satisfied in an environment that is indoors/outdoors, varied/regular, noisy/quiet, or casual/traditional?

Duties: What duties do you feel comfortable carrying out? Do you want to be a leader, or do you perform best

as a team player?

People: Do you want to work with other people or more independently? How much contact do you want/need? **Education:** How much special training or education is required? How much education are you willing to seek? Can you build upon the education or experience you have to date? Will you need to gain new education or experience?

Benefits: What salary or benefits do you expect? Are you willing to travel?

Disadvantages: There are disadvantages with almost any job. Can you imagine what the disadvantages could be? Can you confirm or disprove these beliefs by talking to someone or researching the industry or job further? If these disadvantages really exist, can you live with them? **Personal qualities:** What qualities do you want in the employer you ultimately choose? What are the most important qualities that you want in a supervisor and in your co-workers?

Once you have narrowed your interests and checked them against your personal style and needs, you will be ready to find out which education or training path will offer you the skills you need to make it happen.

(Excerpts taken from Peterson's 1999)

6 Steps to Financial Aid

You probably don't have to have an overflowing checking account to pay for a degree. Loans, scholarships and grants are yours for the taking. Why should you be interested in financial aid...shouldn't your parents take care of it? Nope, those scholarships, grants and loans are going to be in your name. Don't you want to know how much debt you'll have, or how much you won't?

Follow these steps and you will be well on your way to creating a beneficial financial-aid package.

1. Research & make contact.

Make use of your high school counselors, college financial aid office and the web. Call the financial aid offices of your top choice schools, let them know you're a prospective student, and ask if you have all the forms needed.

You don't need to be planning to attend a specific school in order to call and ask questions or even set up a meeting with financial aid officers. It's best to find out your options before applying.

If you don't go in search of the information, it probably will not find its own way to you. Look for the high school, colleges, and community organizations for

financial aid nights and FAFSA completion nights.

2. Fill out the FAFSA

The Free Application for Federal Student Aid (FAFSA) is as important as filling out your college application. If you don't fill out FAFSA, you won't be eligible for federal aid and, many times, for school scholarship and aid. Apply online at **studentaid.gov**. As of last year, you are able to complete this starting October 1st, 2020 for the 21/22 school year using your 2019 tax information. There are also financial aid estimators that allow you to see what your financial aid might look like ahead of time. You need to make sure to fill this out as soon as possible. Some monies are on a first come, first serve basis. Beware of scams, as there are companies that try to make you pay for filling out the financial aid information that you can do for free and/or promise to get you a certain amount of financial aid assistance. For instance, if you accidentally put in www.fafsa.com, it takes you to a website where they ask you to pay to fill out the FAFSA form. NEVER pay to do the financial aid paperwork.

3. Apply for scholarships

The best money is free money. Scholarships are one way to cover the cost of education without getting into debt. Give yourself plenty of time to search for scholarships and write essays. You can get scholarships based on your ethnicity, academic achievements, extracurricular activities, and special skills, just to name a few.

4. Apply for grants

Like scholarships, grants are funding that doesn't need to be repaid. The Pell Grant, a grant through the federal government, is the form most taken advantage of by college students. However, you may also receive a grant through the college you will attend or through an educational grant foundation.

5. Apply for federal loans

Due to the high cost of schooling, scholarships and grants often don't cover the cost of your education entirely. In this case, you may find yourself relying on loans. Federal loans, such as the Perkins Loan, Stafford Loan or PLUS Loan, are examples.

The Stafford Loan may be subsidized, meaning you won't have to pay interest on it while enrolled in school, or unsubsidized, meaning the interest payments fall on your shoulders even while you attend classes. Both the Stafford & the Perkins loans are taken out in the student's name. Parents, on the other hand, can borrow through the PLUS Loan program.

Ask at your college's financial aid office to see which lenders they prefer. Then, shop around to see who can offer what you need at the best rates.

6. If necessary, apply for private loans

If you must take out a private loan, pay close attention to the interest rate and repayment terms. Make sure you know when the loan will begin collecting interest, when you can expect to pay it back and how to defer loan payments if you end up jobless for a while after graduation. (This article is taken from *The Next Step Magazine*, *September 2002*)

Here are some financial aid websites:

www.fastweb.com www.collegeanswer.com www.wellsfargo.com www.finaid.org studentaid.gov www.goingmerry.com www.meritaid.com

State of Michigan Scholarships and Grants

Unfortunately, with the budget deficit for the State of Michigan, the Office of Scholarships and Grants could not confirm what programs would be available to students. Please visit their website at

www.michigan.gov/mistudentaid for up-to-date information about these programs or for more information contact:

Michigan Higher Education Assistance Authority Michigan Office of Scholarships & Grants P.O. Box 30462 Lansing, MI 48909-7962 1-888-4-Grants

Scholarship Hints

*Activity Lists – If you don't have enough activities or credentials to fill up the entire form, expand the description of what you do have.

*Recommendations – Get electronic copies of recommendation letters to reduce the burden on recommendation writers and gain better control over obtaining additional copies.

*The Essay – Get others to read your essay out loud and listen for trouble areas.

(Excerpt from Ben Kaplan's scholarship book *How to go to college almost for free*)

Career help on the Web

Are you still not sure if you're on the right career path?

Truth is, most adults will change fields up to ten times during their working years. Here are a few websites where you can receive valuable direction by completing a career interest questionnaire or by reading about various occupations before submitting your first admission application.

The College Board – Career Search www.collegeboard.com

Career Path-career tests www.careerpath.com

Look under "tools" tab, then "career mapping" option

Online Career Center www.monster.com

Xello Career Site login.xello.world

Students can sign in directly through the link with the username and password provided by our school.

Browse the Bureau of Labor statistics for detailed information on careers. www.bls.gov

Absorbing It All

We realize that this process can be overwhelming and there are many facets of the college process. We hope that this newsletter was helpful and provided you with at least basic information to get started. If you have questions or contact the schools or financial aid resources for more information. Counselors can be reached at the following:

Paulette Rancour (A-JA) (248) 896-1030 (Google phone number)/(313) 242-4224 office number rancoup@redfordu.k12.mi.us

John Rodriguez (JE-Z) (313) 242-4223 rodrigj@redfordu.k12.mi.us

LeDetra Lindsey (Early College) (313) 242-4296 lindseyl@redfordu.k12.mi.us

Additional College. Financial Aid/Scholarship & Career Information representatives:

Deja Clemons, Michigan College Access Network representative at Redford Union clemonsd@redfordunion.net (313) 242-4303

Chris Ferrell, Wayne RESA Career Coach repferrelc@redfordunion.net (313) 242-4301

Important Dates to Remember

*October 1st, 2020----First day FAFSA can be filed for the 20/21 school year

*November 2020---Herff-Jones graduation orders to be turned in online.

*Wednesday, November 25th seniors should have all college applications complete

*January 19th, 20th, and 21st----1st semester exams

*Thursday, March 4th, 2021---Parent/Teacher Conferences for 2nd semester

* May 19th, 20th, and 21st----Senior Final Exams

*TBA---Honors Convocation, Senior Pinning Ceremony, and Graduation Ceremony as these will be dependent on pandemic situation. Typically these are in May and June.

Please check our high school website at www.redfordu.k12.mi.us/hs/ for updates and also the "news" section of your ParentConnect and StudentConnect sites for important dates that are to be determined. Also, please be sure to check that your contact information is correct for you and your student. We also send robo-calls and emails to deliver important information. You can see this information on ParentConnect and StudentConnect. If you notice an issue, please call the main office secretary, Mrs. Klus, at (313) 242-4201 or counseling office secretary, Ms. Harris, at (313) 242-4380 to update the information.



Your life is your story, and the adventure ahead of you is the journey to fulfill your own purpose and potential.

Kerry Washington

GH

Major Differences Between High School & College

High School

Teacher/Student Contact:

Teacher/Student contact is closer and more frequent (5 days per week)

Competition and grades:

Academic competition is not as strong.

Counseling and dependence:

Students can rely on parents, teachers and counselors to help make decisions and give advice. Students must abide by parents' boundaries and restrictions.

Motivation:

Students get stimulation to achieve or participate from parents, teachers and counselors.

Freedom:

Students' freedom is limited. Parents will often help students out of a crises, if one occurs.

Distractions:

There are distractions from school and home.

College

Teacher/Student Contact:

Faculty members are available during their office hours (an average of 7 hours per week), by appointment, to address student concerns. Students are responsible for meeting with his/her professors as needed.

Competition and grades:

Academic competition is much stronger,

Counseling and dependence:

Students rely on themselves; they see the results of making their own decisions. It is their responsibility to seek advice as needed. Students set their own restrictions.

Motivation:

Students supply their own motivation to his/her work and activities as they wish.

Freedom:

Students have much more freedom. Students must accept responsibility for their own actions.

Distraction:

The opportunity for more distractions exists. Time management will become more important.

WHAT DO I DO?

Work with students who do not know what they want to do after graduation and make an Action Plan!

Work with students who know they do not want to attend a 4-year university!

Help with applications for apprenticeships, community college, trade schools, and financial aid completion.

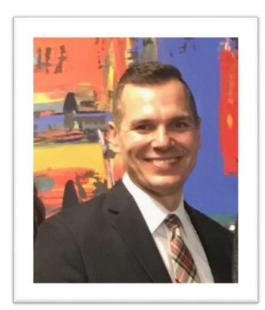
CONTACT

PHONE: 734-756-0326 or 313-242-4301

Check out my website

EMAIL: ferrellc@redfordunion.net

I WELCOME STUDENT
REFERRALS AND CLASSROOM
PRESENTATIONS



Chris Ferrell Wayne RESA Career Counselor Career Counselor: How he can help your senior

WORK EXPERIENCE

I worked for Livonia Public Schools for 23 years. I started my career at Stevenson High School as a Marketing Educator and Co-op Coordinator. I have over 15 years of School Counseling experience from Frost Middle School and most recently at Franklin High School.

I currently serve students in Northville, Wyandotte, Plymouth Canton and Redford Union.

Future of Work Trends:

- Technology will replace jobs BUT offer new opportunities
- Creation of new jobs= continuous training and skills development
- Freelance and independent workers
- Robots are our friends
- Soft skills, El and the arts will not be replaced