

Conway Christian Upper School



Senior Handbook 2016-2017

College, Testing & Financial Aid Information

Mission Statement:

To glorify God by assisting families in the Christ-centered, biblically-directed education of their children.

ACT and SAT Testing

The ACT and the SAT are college entrance exams designed to measure the academic skills necessary to perform well in college. Almost all colleges require one of these tests for admission. Most colleges will accept either; however, check with the admissions office of the colleges you are considering to be sure. These tests are also used to determine scholarship eligibility.

The ACT and SAT differ in their formats and in the material covered. The ACT covers English, math, reading, and science. You may choose between the ACT or the ACT Assessment Plus Writing which includes a 30-minute Writing Test. Not all colleges and universities require a Writing Test, but you may go to www.actstudent.org for a list of institutions that require or recommend the Writing Test. The SAT covers English and math only. Questions on the SAT are arranged in order of difficulty (easiest to hardest); questions on the ACT are generally in no particular order. Some students do significantly better on one over the other, so it is recommended that you take both. You should begin taking these tests no later than the spring of your junior year or sooner, then take them again if necessary. Students tend to score higher each time they test.

Registration is online for the ACT at www.actstudent.org/start. The following is a summary of test dates and registration deadlines for the 2016-2017 school year:

ACT:

*Test Fees ACT No Writing \$42.50, ACT w/Writing \$58.50

Test Date	Registration Deadline	Late Registration	Photo Upload Deadline
September 10, 2016	August 5, 2016	Aug. 6-19, 2016	September 2, 2016
October 22, 2016	September 16, 2016	Sept. 17-30, 2016	October 14, 2016
December 10, 2016	November 4, 2016	Nov. 5-18, 2016	December 2, 2016
February 11, 2017	January 13, 2017	Jan. 14-20, 2017	February 3, 2017
April 8, 2017	March 3, 2017	March 4-17, 2017	March 31, 2017
June 10, 2017	May 5, 2017	May 6-19, 2017	June 2, 2017

SAT:

Test Date	Registration Deadline	Late Registration Mail	Late Registration Phone/Online
October 1, 2016	September 1, 2016	September 13, 2016	September 20, 2016
November 5, 2016	October 7, 2016	October 18, 2016	October 25, 2016
December 3, 2016	November 3, 2016	November 15, 2016	November 22, 2016
January 21, 2017	December 21, 2016	January 3, 2017	January 10, 2017
March 11, 2017	February 10, 2017	February 21, 2017	February 28, 2017
May 6, 2017	April 7, 2017	April 18, 2017	April 25, 2017
June 3, 2017	May 9, 2017	May 16, 2017	May 24, 2017

Testing Tips

You will want to do everything you can to earn the highest possible score on your ACT or SAT. Think about things that might cause you to perform at less than your best and try to address those things. Here are some helpful hints.

Reduce stress

- Get plenty of sleep the night before the test.
- Allow yourself plenty of travel time to get to the test; you don't want to arrive already stressed out because of traffic delays.
- Wear a watch (non-alarm) so you can pace yourself if there isn't a clock visible in the room. Take a calculator with NEW batteries!
- Leave your cell phone in the car!
- Maintain confidence when the test seems hard—you are probably doing better than you think!

Be as comfortable as possible

- Eat breakfast before the test.
- Wear comfortable clothes and shoes.
- Dress in layers—the room may be too hot or too cold.

Use good test-taking strategy

- Listen carefully to all instructions and ask questions if you hear something you don't understand.
- Write in the test booklet—do scratchwork, mark out wrong answer choices once you have eliminated them, circle problems you want to look at later.
- Pace yourself. Answer the easy questions first. (Although some questions are harder than others, they are worth the same amount of points. It is better to spend your time answering five easy questions than one hard one.)
- Don't be afraid to guess. On the ACT, there is no deduction for wrong answers, so answer every question. On the SAT, if you can eliminate one or more answer choices (and you usually can), it is to your advantage to make your best educated guess. If you positively can't decide on an answer – leave it blank. For each incorrect answer on the SAT, an additional $\frac{1}{4}$ point is deducted from your score.

Test Preparation Aids

Your ACT or SAT score may be improved by taking the tests more than once; taking standardized tests is a learned skill that can be improved with practice. The following aids may also be helpful.

Books

1. Both the ACT and the SAT publish a free test preparation booklet, which comes with tips and suggestions as well as a sample test. These booklets are available in the guidance counselor's corner in the media center.
2. The Princeton Review's *Cracking the ACT* and *Cracking the SAT* contain helpful hints, strategies, review of basic skills, and sample tests. These are available at most book stores or on line.
3. Check your local bookstore or the internet—there are numerous test prep books available.
4. The ACT and SAT websites have FREE test prep questions. They are great for practice and they are legitimate ACT and SAT questions from previous tests. Check out www.actstudent.org or www.collegeboard.org.

Software

There are many software programs designed to improve your test scores by giving practice tests, assessing strengths and weaknesses, etc. Check bookstores, computer stores, and the internet.

Note: Most of these options require you to spend money. However, keep in mind that a higher score on a test may mean more scholarship money. If you are just one or two points away from earning a great scholarship, it may be worthwhile to invest in a preparation course or materials.

Admissions Criteria

Colleges use various criteria for the selection of their students, and different colleges emphasize different qualities. However, the high school record, courses taken, and demonstrated performance still appear to be the most weighted factors in selective admissions.

General admissions criteria:

1. High school record, courses pursued, and grade point average
2. Test scores on the ACT or SAT
3. Achievements in class rank, attendance, extracurricular activities, and community service
4. Recommendations of teachers and the counselor
5. Special talents or unique abilities
6. Personal interviews
7. Statistical controls such as geographic quotas, minority quotas, male/female ratio, etc.

Application Process

The application process is generally completed between November and February of the senior year. The more selective colleges may have earlier deadlines than colleges with open admission.

1. Complete your part of the college application. Most colleges now give you the option of applying online.
2. Ask teachers and/or the counselor for needed recommendations. **Always give them at least two weeks before the deadline to write recommendations.**
3. Fill out a Transcript Request Form in the office to have an official transcript sent to the college.
4. If the college prefers to receive all parts of the application at once, turn in your application, application fee, and necessary postage to the counselor. The counselor will attach your transcript, GPA, recommendations, and any other needed information to your application and mail everything together.
5. Later test scores and grades are sent to a college only when a student requests this.

6. Final grades, GPA, and graduation date will be sent to the school of your choice following graduation. Be sure the counselor knows which school you will be attending.

Campus Visits

A campus visit is highly recommended before any final decision is made about a college. Students should provide a written request from a parent prior to the visit. See page 21 of the student handbook for the college visitation policy.

Campus Visit Checklist:

1. Meet with an admissions officer. The admissions officer will give you much more information than you will be able to get on your own.
2. Verify admission requirements (test scores and high school preparation).
3. Discuss your chances for success. Be prepared to talk about your abilities, grades, and plans for the future.
4. Obtain a school calendar and a catalog if you don't already have them.
5. Determine college costs.
6. Ask about financial aid opportunities, deadlines, forms required, etc.
7. Meet with faculty in the academic area of interest to you.
8. Ask questions about academic requirements/offering.
9. Attend a class to get an idea of typical size, teaching style, and academic atmosphere.
10. Ask about the placement record for graduates in the field you might study.
11. Identify career planning services for undergraduates.
12. Tour the campus. Be sure to visit the dorms, dining hall, library, etc.
13. Talk to students about the general academic environment and the study commitment necessary for students.
14. Find out which student activities (clubs, organizations, intramurals, etc.) are available.
15. Inquire about campus life and social activities.
16. Investigate transportation options.

Before leaving the college visit, request a letter on the college letterhead stating you were there for the college visit and bring it back to school to turn in to the office.

Types of Colleges

There are six different types of colleges:

- Ivy League
- Private liberal arts college/university
- Christian college/university
- Large state research university
- Regional state university
- Junior/community college

Ivy League:

Pros: - Prestige, reputation, name recognition - Outstanding facilities
- Strong facility - Competitive student body
- Future job placement

Cons: - Tend to be “politically correct” - Very diverse
- Very expensive - Liberal faculty
- Distance from home

Private liberal arts colleges/universities:

Pros: - Small classes - Most professors have a Ph.D.
- Professors/advisors are accessible - Students change majors without losing ground
- Students get the classes they need - Most students can graduate in four years
- Tend to be more diverse geographically - Less regional due to smaller size
- Most colleges are 2500 or less - Campuses are more open and friendly
- Easier to make friends and allow students to be more involved in student activities
- Each college has its own “feel” which allows students to choose an institution which most matches them
- Emphasis on students being broadly educated through taking liberal arts courses before specializing

Cons: - Most are expensive - Most are small
- Not always diverse - Often very liberal
- Limited number of majors - Often hard to find Christian friends
- Not always “known” in their reputation or athletic emphasis

Christian colleges/universities:

Pros: Same as those in private liberal arts colleges, plus:
- Opportunity to attend with other Christians
- Opportunity to be taught by Christian professors who integrate faith and learning
- Opportunity for Christian growth through chapel, Bible classes, and outreach/misissions.
- Opportunity to not only be prepared for your career, but to develop a strong Christian world view

Cons: Same as liberal arts college/university, except **not** liberal

Large state research universities:

- Pros:**
- Usually inexpensive
 - Very diverse in all areas
 - Large student body
 - Famous professors, research being done
 - A city unto itself (lots of people, a police force, a clinic, a wellness/fitness center, libraries, shops/stores, varieties of entertainment, etc.)
 - Large number of majors/courses
 - Large athletic programs
 - Graduate programs
 - Modern labs/computer equipment
- Cons:**
- Size: students are numbers
 - Large classes (150 to over 1000)
 - Teaching assistants instead of full professors teaching many classes
 - Professors' primary purposes are to research and publish, not to teach
 - Often very liberal in academic, political, and moral views (both students and professors)
 - Majority of students take 5 years to graduate
 - Course registration and availability is often difficult
 - Top professors usually do not teach undergraduates
 - Impersonal, very bureaucratic
 - Professors are inaccessible, poor advising

Regional state universities:

Pros: Many of same “pros” of research university, except closer to home

- Cons:**
- Because they are regional, they are not always diverse
 - Tend to attract older students
 - Can be commuter or “suitcase” campuses

Junior/community colleges:

- Pros:**
- Very inexpensive, close to home
 - Students can take typical freshman/sophomore required courses and transfer to a four-year institution
 - Provide a chance to “start over” academically if high school record was weak
 - Usually non-competitive or open admissions process
 - Provide opportunity to take college courses while remaining at home
 - Provide opportunity for students during the summer to take courses they would like to “get out of the way” which are required at their four-year institutions

- Cons:**
- Too close to home
 - Large number of older students
 - Little athletic emphasis
 - Non-traditional student body and student life
 - Usually a non-residential campus
 - Lacking national academic reputation

Arkansas Colleges

The following information is about some of the four-year colleges and universities in Arkansas. The information is as current as possible; however, please contact the admissions offices of the colleges you are considering to be sure the information is correct.

Arkansas State University *Jonesboro*

Admissions Office:
1-870-972-2031 Web Site:
www.astate.edu

Arkansas Tech University *Russellville*

Admissions Office:
1-800-582-6953 Web Site:
www.atu.edu

Central Baptist College *Conway*

Admissions Office:
1-501-329-6873
Web Site: www.cbc.edu

Harding University *Searcy*

Admissions Office: 1-800-477-4407
Web Site:
www.harding.edu

Henderson State University *Arkadelphia*

Admissions Office: 1-800-228-7333
Web Site: www.hsu.edu

Hendrix College *Conway*

Admissions Office: 1-501-450-1362
Web Site: www.hendrix.edu

John Brown University *Siloam Springs*

Admissions Office: 1-877-JBU-INFO
Web Site: www.jbu.edu

Lyon College *Batesville*

Admissions Office: 1-800-423-2542
Web Site: www.lyon.edu

Ouachita Baptist University *Arkadelphia*

Admissions Office: 1-800-342-5628
Web Site: www.obu.edu

University of Arkansas Fayetteville

Admissions Office: 1-800-377-8632
Web Site: www.uark.edu

University of Arkansas at Little Rock

Admissions Office: 1-501-569-3127
Web Site: www.ualr.edu

University of Central Arkansas Conway

Admission Office: 1-501-450-3128
Web Site: www.uca.edu

University of the Ozarks Clarksville

Admissions Office: 1-800-264-8636
Web Site: www.ozarks.edu

Williams Baptist College Walnut Ridge

Admissions Office: 1-800-722-4434
Web Site: www.williamsbaptistcollege.com

Something to Consider...

The following questions are just a start in what to consider when talking to a college representative possibly over the phone or in person. Think about what is important to you. Location, size, costs, career planning services, the out-of-class activities such as debate or sports or service organizations, the academic programs, study abroad, music....the list goes on.

- What majors do you offer that will help me prepare for a career in _____ (law, computing, etc.)?
- Tell me about what makes your program in _____ special or unique?
- What are the requirements for admissions to your school?
- What kind of support can I get from the faculty or others to help me succeed?
- How is technology utilized by students and faculty on your campus?
- What classes should I take in my high school to prepare me for _____ ?
- How can I earn credit or advanced standing for Advanced Placement (AP) courses?
- What size will my freshman classes be?
- How do I select my college classes?
- What do students do after class?
- How do I apply for financial aid?
- How do I apply for scholarships? What are the criteria?
- How do scholarships combine with financial aid or outside scholarships I have?
- What are the costs per year/semester for tuition, housing, meals, & books?
- What type of payment plan do you offer?
- How do I learn more about the residence halls and dining plans?
- When is the best time to visit campus and how do I make arrangements?
- Are there any churches or worship services on or near campus?
- What is the surrounding community like?
- How do I get involved in _____ (music, debate, sports, etc.)?

Types of Financial Aid

As you go through the process of selecting a college, the total cost of the school must be a consideration but should not be the determining factor. Before you decide a college is too expensive, explore all possible avenues of financial assistance.

Financial aid may be in the form of grants, scholarships, loans, or college work study. Grants and scholarships do not have to be repaid; loans are repaid at a low interest rate (hopefully).

To qualify for grants or loans from the federal government, the largest source of undergraduate aid, you need to complete the Free Application for Federal Student Aid (FAFSA). This form is available in December and can be submitted any time after January 1. You need your parents' and possibly your own 2013 income tax information to complete the application.

Listed below are sources of financial aid from the federal government and the state of Arkansas.

Pell Grant Program – Amounts can change yearly. The maximum Federal Pell Grant award is \$5,645 for the 2013–14 **award year** (July 1, 2013 to June 30, 2014). The amount you get, though, will depend on

- your **financial need**,
- your cost of attendance,
- your status as a full-time or part-time student, and
- your plans to attend school for a full **academic year** or less.

You may not receive Federal Pell Grant funds from more than one school at a time.

Effective on July 1, 2012,

you can receive the Federal Pell Grant for no more than 12 semesters
or

Federal Supplemental Educational Opportunity Grant (FSEOG) – The Federal Supplemental Educational Opportunity Grant is awarded to college students who have a significant need for financial aid. It is not intended to pay for your entire year's tuition, but to supplement other grants and awards. Amounts are awarded yearly and range from \$100 to \$4,000. How do you know if you are eligible for this grant? As with all financial aid, the first thing you must do is fill out the Free Application for Student Aid, better known as the FAFSA. You must show exceptional need, meaning that your family's contribution toward your tuition will be zero.

There are several requirements the student must meet in order to be eligible for the FSEOG. First, you must be an undergraduate enrolled in a Bachelor's degree program. You must be pursuing your first Bachelor's degree. The fact that you have been through college once already does not show significant need.

You must be a U.S. citizen to be considered. Your grades must meet the proper requirements, which usually means your GPA must be above a 2.0. If you have been in default on a student loan, you will not qualify for the FSEOG. You also may not owe any repayment on other grants. Finally, you must have been awarded a Pell Grant in order to qualify (What is a Pell Grant?).

If you are awarded a grant through this program, you will be notified through either postal mail or email. The money will be disbursed to your school, which will apply the amount toward your tuition, rooming, etc; or you will receive a check through the mail. If you receive the check

yourself, you could use some of it to pay for the cost of those textbooks that can really pile up and become quite expensive.

If you are awarded money through the FSEOG program, it is not guaranteed that you will receive it each year. Be sure to fill out or update your FAFSA every year so that you will be considered for the grant.

Federal Perkins Loan – This is a 5% fixed interest loan up to \$5,500 annually. Repayment begins nine months after the student graduates, leaves school, or drops below half-time status. Repayment may run up to ten years.

- **Federal Stafford Loan** – On August 9, 2013 President Obama signed the Bipartisan Student Loan Certainty Act of 2013, changing how student loan interest rates are determined. The bill links student loan rates to the Federal 10-year Treasury rate, plus a small margin. The new rates are retroactive, effective for all loans disbursed on or after July 1, 2013. Federal student loan interest rates are fixed for the life of the loan, however, the rates for new loans will change annually, based on the current market. The interest rates for the current 2013- 2014 academic year are as follows: 3.86% for undergraduate Stafford loans (both subsidized and unsubsidized) 5.41% for graduate Stafford loans.

Federal Parent Loan for Undergraduate Students (FPLUS) –

PLUS Loans: Parent Loan Details PLUS Loans are non-need based student loans, which means you do not have to demonstrate financial need to qualify. Eligibility for the PLUS Loan depends on a modest credit check that determines whether the parent has adverse credit. An adverse credit history is defined as being more than 90 days late on any debt or having any Title IV debt within the past five years subjected to default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment, or write-off. Your school may require the FAFSA Financial Aid Application to qualify for the PLUS Loan. Be sure to check with your school's financial aid office first. The interest rate on the PLUS Loan is fixed at 6.41% as of July 1, 2013.

You may receive a 0.25% repayment interest rate credit when payments are set up for automatic debit from a bank account. There is a 3% origination fee, and a 1% federal default fee. Unlike other non-education loans (including home equity), Parent PLUS Loans require no collateral. Interest may be tax deductible. How much can parents borrow? The yearly limit on PLUS Loans is equal to the cost of attendance minus any other financial aid you receive. For example, if your cost of attendance is \$6,000 and you receive \$4,000 in other financial aid, your parents could borrow up to, but no more than, \$2,000. - See more at: <http://www.parentplusloan.com/plus-loans/#sthash.CDOIYNpD.dpuf>

Federal Work-Study (FWS) – The FWS Program provides funds for part-time employment to help needy students to finance the costs of postsecondary education. Students can receive FWS funds at approximately 3,400 participating postsecondary institutions. Hourly wages must not be less than the federal minimum wage.

Students may be employed by: the institution itself; a federal, state, or local public agency; a private nonprofit organization; or a private for-profit organization. Institutions must use at least 7 percent of their Work- Study allocation to support students working in community service

jobs, including: reading tutors for preschool age or elementary school children; mathematics tutors for students enrolled in elementary school through ninth grade; literacy tutors in a family literacy project performing family literacy activities; or emergency preparedness and response.

Students must file a *Free Application for Federal Student Aid (FAFSA)* as part of the application process for FWS assistance. The FAFSA can be completed on the Web at <http://www.fafsa.ed.gov>.

Arkansas Student Assistance Grant Program – This program aids Arkansas residents attending public or private colleges within the state. The grant averages \$600 for the academic year. There is an early application deadline of April 1. One critical detail of applying for the grant is paying close attention to the application. Occasionally the process can be drawn-out and tiresome, but it is absolutely critical that the forms are filled out precisely. You don't want to get passed over because of some minor point.

Arkansas Paul Douglas Teacher Scholarship Program –

Scholarship for: Undergraduate

Amount of Scholarship: up to \$5000 (Interest Rate: 3.19) Number of Scholarships: 35

Scholarship Deadline: June 15 Majors: Education

Applicant must be: resident of Arkansas; top 20% of class; GPA 2.50 For

Scholarship Application and more info:

Coordinator of Student Aid Arkansas

Department of Education 114 East Capital, Little Rock, AR 72201

Emergency Secondary Education Loan Program – AMOUNT: \$2,500

DEADLINE(S): APR 1

FIELD(S): Secondary Education: Math, Science, Foreign Language, or Special Education

For Arkansas residents who are full-time undergraduate or graduate students pursuing secondary education teaching certification in above fields at approved Arkansas

public or private colleges/universities. Repayment of loan is forgiven at the rate of 20% per year for each year taught in approved subject shortage area in an Arkansas secondary school after graduation. See website or contact ADHE for an application.

Arkansas Academic Challenge Scholarship – Graduate from an Arkansas public, private or home school high school and achieve a minimum composite score of nineteen (19) on the ACT or the equivalent score on an ACT equivalent . Application deadline is June 1 of student's senior year in high school.

Year First Awarded	4 Year School	2 Year School
2016-17	\$1000 (1st year)	\$1000
2016-17	\$4000 (2nd year)	\$3000
2016-17	\$4000 (3rd year)	
2016-17	\$5000 (4th year)	

Arkansas Distinguished Governor's Scholarship – students who meet the following minimum eligibility criteria are eligible to be named Governor's Distinguished Scholars: either a 32 composite score on a single ACT or 1410 combined math and critical reasoning score on a single SAT AND either a 3.50 academic grade point average or selection as a National Achievement Finalist or National Merit Finalist. If funding allows, up to 300 Governor's Distinguished Scholars may be named. If there are more than 300 qualified applicants, the applications will be scored based on the criteria for Governor's Scholarships. The Governor's Distinguished Scholarship will pay up to \$10,000 per year for tuition, mandatory fees, room and board. Governor's Distinguished Scholar awards may be renewed for three academic years in addition to the initial award year, provided the Governor's Distinguished Scholar has maintained a minimum 3.25 cumulative grade point average on a 4.0 scale at the end of each academic year and has completed 27 semester credit hours in the first academic year and 30 semester credit hours per academic year thereafter. If the Governor's Distinguished Scholar fails to meet these requirements at the end of the academic year, the scholarship will be revoked. There are no provisions for probation or reinstatement.

Web Sites

1. The Access Group for information on products and services: www.accessgroup.org
2. FASTWEB for a free scholarship search: www.fastweb.com
3. FINAID – the financial aid information page: www.finaid.org
4. FAFSA express application process: www.fafsa.ed.gov
5. Arkansas Student Loan Authority for a free scholarship search: www.asla.state.ar.us
6. Free needs analysis estimator of your expected family contribution: www.targetusa.com
7. America's Best Colleges 2005, Tools, College Searches www.usnews.com
8. Arkansas Department of Higher Education; Financial Aid Division: www.arscholarships.com
9. Arkansas Next www.arkansasnext.com
10. Free scholarship search

11. Real ACT Prep Guide
www.petersons.com

Note: There are many free scholarship searches offered on the internet; however, some may be funded by selling the names and addresses of the applicants. Be sure to read the fine print and disclaimers.

Scholarship Scams

Scholarship scams operate by imitating legitimate foundations, scholarship sponsors, lenders, and scholarship search services. They may even have official-sounding names. It is important to remember one cardinal rule: *If it sounds too good to be true, it probably is.*

You should be suspicious of an organization if they do any of the following:

1. request payment of a fee to apply for scholarships
2. request an advance fee upon application for low-interest loans
3. insist on your checking account number (if given this number, they could drain your account)
4. pressure you to act fast ("This offer will expire...")
5. guarantee scholarship winnings or search results
6. have loose eligibility requirements
7. use a mail drop for a return address
8. do not include a telephone number for inquiries
9. use any of the following lines:
 - "The scholarship is guaranteed or your money back." "You can't get this information anywhere else."
 - "I just need your credit card or bank account number to hold this scholarship." "We'll do all the work."
 - "The scholarship will cost some money."
 - "You've been selected" by a "national foundation," or "You're a finalist" in a contest you never entered.

Be cautious and remember that a 1-800 number and official-looking stationery are not signs of legitimacy. These things are easy to acquire.

Before you send money to an organization, it would be a good idea to do the following:

1. Contact your college financial aid administrator or high school guidance counselor.
2. Check with the Better Business Bureau, the State Attorney General's Office, the State Bureau of Consumer Protection, and the State Chamber of Commerce in both your state and the state where the organization is located.
3. Call the National Fraud Information Center at 1-800-876-7060.

4. Call the Post Office Inspector's mail fraud hotline at 1-800-654-8896.