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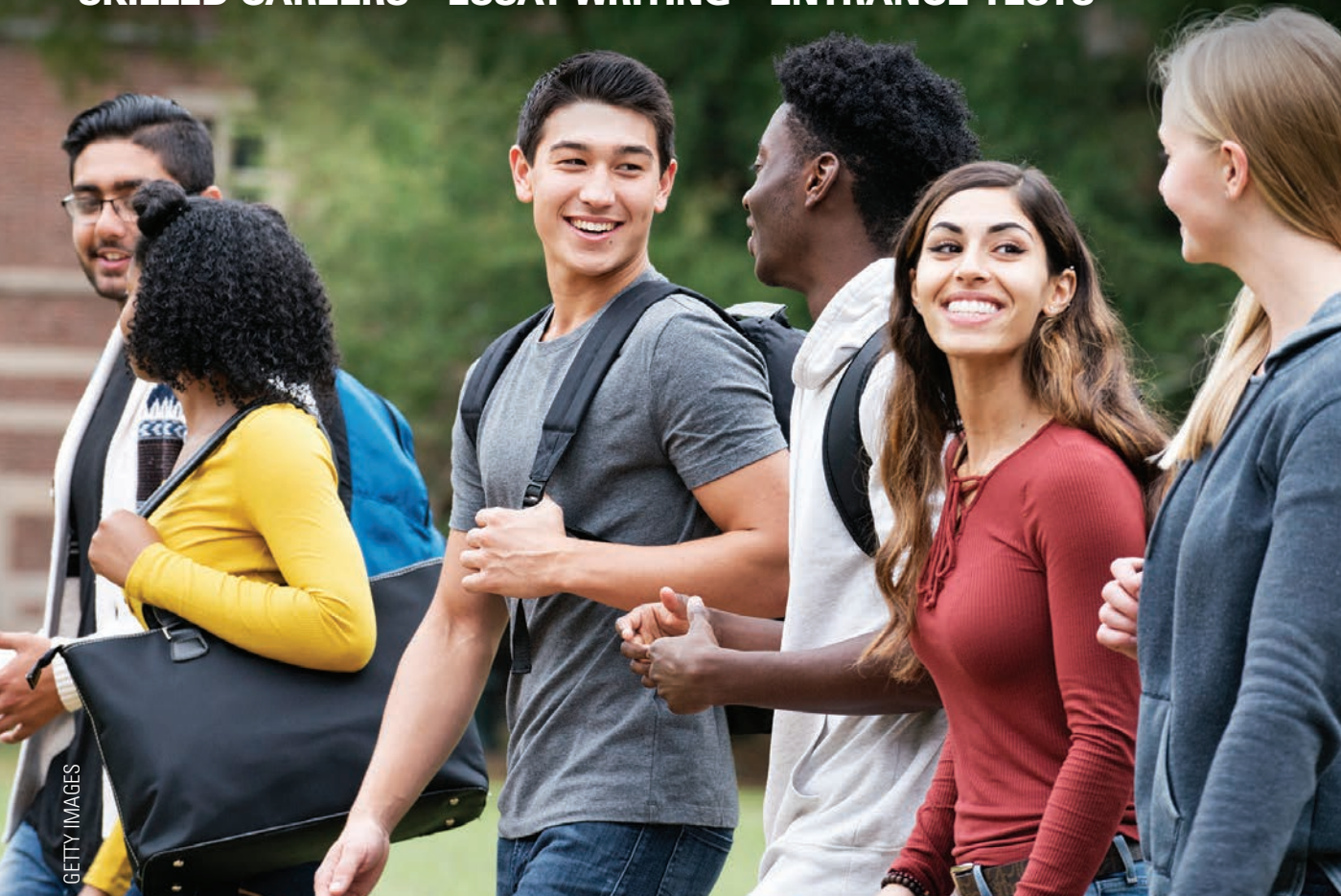


# College Admissions & STEAM Guide

2023-2024  
EDITION  
OUR 14TH YEAR

## INSIDE:

COLLEGE FAIRS • APPLICATIONS 101 • FINANCIAL AID  
SKILLED CAREERS • ESSAY WRITING • ENTRANCE TESTS



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## GET ORGANIZED

EVERYTHING YOU NEED TO KNOW ABOUT APPLYING TO COLLEGE

OUR PARTNERS:



The news and editorial staff of Newsday had no role in the creation of this content.

# CONTENTS

## With the Right Prep, College Is in Your Future

Fourteen years ago, Newsday published the first edition of the College Admissions Guide. The purpose was simple: provide a pocket-sized guide for college-bound students and their parents that would help to reduce the anxiety and confusion involved in the college admissions process. This year's guide takes into account the new post-pandemic reality, including test-optional schools, while continuing to provide quick reads packed with guidelines, tips, online resources and worksheets. The guide also is available online and is aimed at students, parents and guardians, and school counselors. Download the digital version of the 2023-2024 edition at [newsday.com/colleguide](https://newsday.com/colleguide).

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### Published by

Newsday Media Group  
 Advertising Special Sections  
 © 2023 Newsday Media Group

This guide was prepared by Newsday's Advertising Department, and did not involve the reporting and editing staff of Newsday's Editorial Department.

Start With Your School Counselor .....	4
Applications 101 .....	6
Applications Checklist .....	8
Top 10 Websites .....	10
STEAM Guide.....	11-13
Earn College Credits Now .....	15
College Entrance Exams .....	16
College Financial Aid Toolkit .....	17-23
Choosing Where to Apply/College Fairs .....	25
Keys to a Successful College Visit .....	26
Art of the College Essay.....	28
College Comparison Worksheet .....	30
BOCES: Skilled Careers .....	32
Community Colleges.....	34
If You Have a Learning Disability .....	36
Mental Health Support.....	37
Yellow Ribbon Program.....	38

### SPECIAL FEATURES:

- **STEAM Guide sponsored by Brookhaven National Laboratory**
- **Financial Aid Toolkit sponsored by Island Federal**



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**REIMAGINE WHAT'S POSSIBLE**

# START WITH YOUR SCHOOL COUNSELOR

## Make applying to college easier

Your school counselor will be one of your most important resources when applying to college (and throughout high school in general). Kathleen Corbett, chair of marketing and public relations for the New York State School Counselors Association, explains how:

### How can a school counselor help you?

“Most individuals know that school counselors help students with schedules and college applications. However, the work of a school counselor is far more complex. No matter the grade level of a student, the school counselor creates a supportive learning environment in which students can prosper as they prepare for a successful future. They are the students’ advocates. School counselors can help students navigate through confusing times, overcome challenges and implement supportive activities. They help students identify and nurture their interests and strengths, as well as assist students to learn how to improve study skills and time management skills.”

### When should you make contact with your school counselor after starting high school?

“It is important to get to know the assigned school counselor as early as possible during the student’s freshman year. Go to the counseling or guidance office. Make an appointment to meet the assigned school counselor even if the student does not have a concern or is experiencing a problem.”



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### How often should you see your school counselor?

“A student should make an appointment to see his or her school counselor any time they are experiencing a personal problem or an academic concern. The school counselor is there to help minimize and resolve problems. They are there to support the student toward success. The students should meet with their school counselor more than once a year, even if it is just to do a quick check-in. These check-ins help the counselor get a better understanding of who the student is, how he or she has changed through high school, and what they are like as a young adult moving into adulthood. Most school counselors have daily available appointment slots. Some school counselors may not have as many, and your meetings and check-ins may happen only occasionally. Finally, school counselors assist with a variety of issues where a student may need their signature, such as a summer job, an award or a scholarship.”

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# APPLICATIONS 101

## Take it step by step

### What to expect when starting your application

The form may feel overwhelming at first. Begin by looking over each section to decide which supporting documents you'll need. The application will ask for information that might require answers from family members. Colleges

**The college application may seem daunting, but these steps are crucial to getting the education you deserve.**

typically have both online and paper applications. The Common Application is a popular platform where you can complete one application for several colleges

at once. Most colleges require you to pay a nonrefundable fee to cover the processing cost. The fee can range from \$30 to \$90. Fee waivers are available to students who cannot afford to cover the cost.

### Requesting high school transcripts

A current record of your high school classes and grades is vital to show your capabilities as a student. You should request that your high school send a copy of your transcript to every college to which you apply. A final transcript will be sent to the college you decide to attend. This final record shows colleges your senior year courses and whether you maintained your grade point average.

### Sending standardized test scores

Many colleges have moved away from asking for SAT or ACT scores. Some colleges may still require them, but many are declaring themselves as test-blind, where they do not view any scores, or test-optional, where you can send your scores if you desire. This change was first encouraged by the pandemic but reinforced by education experts declaring that standardized test scores are not always an

accurate representation of academic success. Test-optional colleges still like to receive your scores, but you won't be penalized if you choose not to send them.

### The importance of listing extracurricular activities

The goal of the college application is to provide a well-rounded perspective of who you are. You should list all groups, activities, sports, offices held, community involvement and honors received during your time in high school. The extracurricular section will show admission officers what you are interested in, how involved you are and how you handle multiple commitments.

### Advocate for yourself with letters of recommendation

Positive letters of recommendation show colleges that there are people in your life who support, advocate and recognize your hard work. You can ask teachers, coaches, employers or other important adults to write a letter of recommendation on your behalf. Give your recommenders adequate time by asking them well before the deadline.

### Writing your outstanding entrance essays

The essay section is a great opportunity to tell the admission officers something about you that cannot be found elsewhere in your application. You will be given prompts that your response should address. Before submitting, proofread your essay to ensure it is free of spelling and grammatical errors.

### Supporting items for specific program applications

If you are applying for a specific program, such as music, design or performing arts, you may be asked to submit samples of your work.

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[sjny.edu](http://sjny.edu)

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**SJNY Long Island**  
Sunday, October 22 at 10am  
631.687.5100

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# APPLICATION CHECKLIST

		College 1	College 2
NAME OF COLLEGE			
<b>College Information</b>	Web Address _____		
	Information Online _____		
	Application Online _____		
	Campus Visit/Virtual Tour Planned (Date) _____		
	Info. Session Scheduled at _____		
	Comparison Worksheet Done _____		
<b>Deadlines/Dates</b>	Application _____		
	Transcript & School Report _____		
	Financial Aid _____		
	Last Test Dates Accepted _____		
	Early Decision/ Early Action _____		
<b>Testing</b>	SAT or ACT Required _____		
	Test Date Plans _____		
	Test Scores Sent from College Board or ACT _____		
	Requested on _____		
<b>Interview</b>	Required? _____		
	Campus Appointment (Date) _____		
	Alumni Interview on _____		
<b>Application Forms</b>	Essays Written _____		
	App. Fee Mailed/Paid _____		
	Secondary School Report	Delivered to _____	
		Mailed on _____	
	First Recommendation	Requested on _____	
		Mailed on _____	
	Second Recommendation	Requested on _____	
		Mailed on _____	
	Personal Recommendation	Requested on _____	
		Mailed on _____	

**Important Application Terms: Early Action (EA):** Your admission is not binding; you can change your mind. **Early Decision (ED):** Think this one through. Your decision is binding; get financial aid estimates before committing.





# Make the Smart Choice for Your Future

Nassau Community College offers a quality, affordable  
education with flexible schedule options.

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Sunday, October 29, 2023 at 9:30 a.m.*

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# TOP 10 WEBSITES

## FOR COLLEGE-BOUND STUDENTS

**1 Niche:** Search for schools by state and/or major, and you'll get all the details — from basics such as acceptance rates and enrollment to thousands of student-written reviews about everything from campus life to academics and majors. Create a profile, and you can add schools to your list of favorites. [niche.com](http://niche.com)

**2 Common App:** The site that revolutionized applying for college, the Common App allows you to complete a single application and, with a quick click, apply to a wide range of colleges. Teachers and school counselors also can submit their recommendations electronically. Note: Some schools have supplementary materials that must be completed in addition to the standard application. [commonapp.org](http://commonapp.org)

**3 FAFSA:** Get comfortable with the website of the Free Application for Federal Student Aid, or FAFSA. Administered by the U.S. Department of Education, the site is a user-friendly resource where you can apply for federal aid, including Pell grants, subsidized and unsubsidized loans, and PLUS loans. [studentaid.gov](http://studentaid.gov)

**4 Fastweb:** After registering, you can search a database of 1.5 million scholarships based on your individual qualifications and needs. FastWeb also supplies clear and helpful information about financial assistance — timelines, advice, relevant news and even a series on maximizing financial aid. [fastweb.com](http://fastweb.com)

**5 NCAA:** If you're hoping to play for a Division I or II school, you need to create a "certification account" to verify your eligibility and make official school visits for recruitment. Hoping to join a Division III team? You'll want to create a profile and get important reminders from the organization. [ncaa.org](http://ncaa.org)

**6 BigFuture (by the College Board):** If you're unsure where to begin your college search, or you're just feeling overwhelmed, this site is your spot. Create a profile, and then use the step-by-step guide, which asks helpful questions about your preferences to build a snapshot of what's important to you. You also can search colleges directly and compare prospective schools. [bigfuture.collegeboard.org](http://bigfuture.collegeboard.org)

**7 College Navigator:** Full of good basic information about colleges, this federal website is an excellent place to start your search, especially if you use the advanced search options. Build your list here, and refine it with information from other sites (and college visits). [nces.ed.gov/collegenavigator](http://nces.ed.gov/collegenavigator)

**8 The College Solution:** What began as a blog by a higher-ed journalist many years ago has morphed into a kind of online journal for advice and information about the college search process and the transition from high school to college. The site is especially helpful in its guidance on navigating financial aid offers and keeping the cost of college down. Parents.com gave the "College Cost Lab" course rave reviews. [thecollegesolution.com](http://thecollegesolution.com)

**9 Fairtest:** An ever-increasing number of four-year schools are adopting test-optional policies, which means they don't require applicants to submit SAT or ACT scores. Currently, that includes nearly all accredited, bachelor-degree-granting colleges on the list compiled by the National Center for Fair and Open Testing. The site's searchable list will help you find schools that suit your other criteria and show some mercy when it comes to standardized-test scores. [fairtest.org](http://fairtest.org)

**10 Peterson's:** Peterson's offers clear, practical advice about the fundamentals of understanding the world of colleges (public or private? honors college or not? four-year or two-year?), applying and making a good final decision. If you're feeling overwhelmed about the jargon and deadlines, head here. [petersons.com](http://petersons.com)

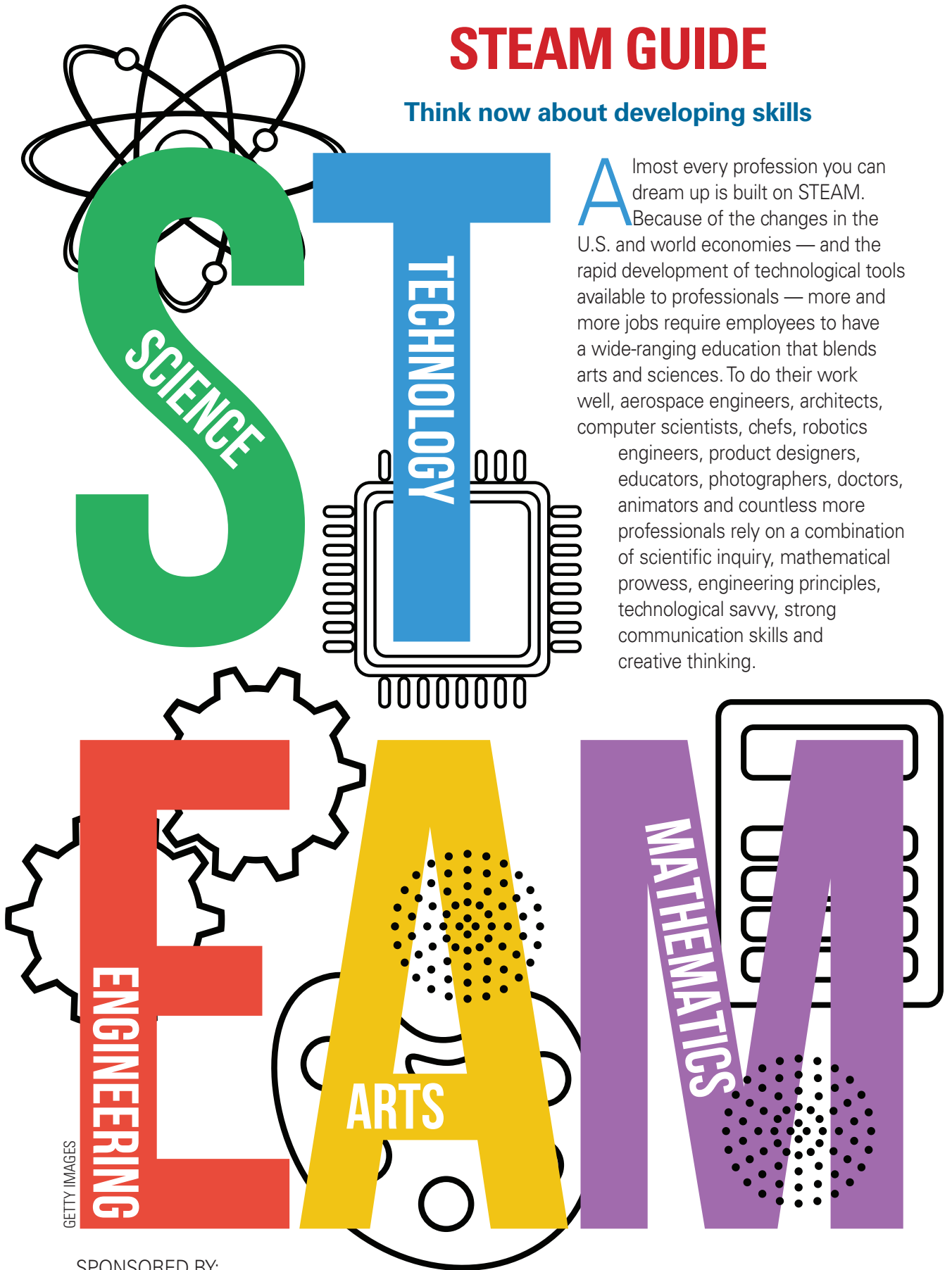
### DOWNLOAD COLLEGE APPS, TOO

Your prospective schools might have their own apps, which generally include campus maps, event schedules, searchable course catalogs and more. After you build your list of schools, download the apps of the colleges to which you're applying to get a sense of life on campus.

# STEAM GUIDE

Think now about developing skills

Almost every profession you can dream up is built on STEAM. Because of the changes in the U.S. and world economies — and the rapid development of technological tools available to professionals — more and more jobs require employees to have a wide-ranging education that blends arts and sciences. To do their work well, aerospace engineers, architects, computer scientists, chefs, robotics engineers, product designers, educators, photographers, doctors, animators and countless more professionals rely on a combination of scientific inquiry, mathematical prowess, engineering principles, technological savvy, strong communication skills and creative thinking.



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# FULL STEAM AHEAD

Science, Technology, Engineering, Arts, and Math come together for a vibrant array of opportunities. Will you be ready for them?



**DO YOU VIEW  
THE EARTH  
DIFFERENTLY?**

**Environmental Engineering Technologists and Technicians**

bachelor's degree  
\$57,950-\$81,880

**Hydrologic Technicians**

vocational training or associate's degree  
\$59,610-\$87,900

**Solar Energy Systems Engineers**

bachelor's degree  
\$120,640-\$176,280



**ARE YOU A  
LOGICAL  
THINKER?**

**Health Information Technologists and Medical Registrars**

vocational training or associate's degree  
\$59,520-\$133,890

**Bioinformatics Technicians**

bachelor's degree  
\$68,340-\$209,440

**Computer Programmers**

bachelor's degree  
\$108,160-\$177,130



**ARE YOU A  
PEOPLE  
PERSON?**

**Radiologic Technologists and Technicians**

vocational training or associate's degree  
\$82,480-\$105,040

**Dental Hygienists**

vocational training or associate's degree  
\$96,880-\$103,420

**Registered Nurses**

bachelor's degree  
\$103,540-\$131,840



**ARE YOU  
CREATIVE OR  
LOVE NATURE?**

**Landscape Architects**

bachelor's degree  
\$97,470-\$129,470

**Civil Engineers**

bachelor's degree  
\$101,100-\$164,220

**Video Game Designers**

bachelor's degree  
\$106,170-\$181,320





**DO YOU LIKE  
'CSI' AND  
'NCIS'?**

**Forensic Science Technicians**

bachelor's degree  
\$79,140-\$117,950

**Information Security Engineers**

bachelor's degree  
\$89,100-\$175,130

**Remote Sensing Scientists  
and Technologists**

master's degree or higher  
\$120,640-\$172,790



**ARE YOU AN  
ANALYTICAL  
THINKER?**

**Business Intelligence Analysts**

bachelor's degree  
\$130,070-\$209,920

**Data Scientists**

bachelor's degree  
\$130,070-\$209,920

**Actuaries**

bachelor's degree  
\$137,090-\$239,200



**HAVE YOU ALWAYS  
BEEN INTERESTED  
IN FLIGHT?**

**Aerospace Engineering and Operations  
Technologists and Technicians**

vocational training or associate's degree  
\$60,890-\$86,840

**Aviation Inspectors**

vocational training or associate's degree  
\$87,360-\$90,420

**Aerospace Engineers**

bachelor's degree  
\$121,080-\$178,590



**DO YOU LOVE  
LEGOS AND  
LIKE TO BUILD  
THINGS?**

**Robotics Technicians**

vocational training or associate's degree  
\$70,730-\$103,380

**Automotive Engineers**

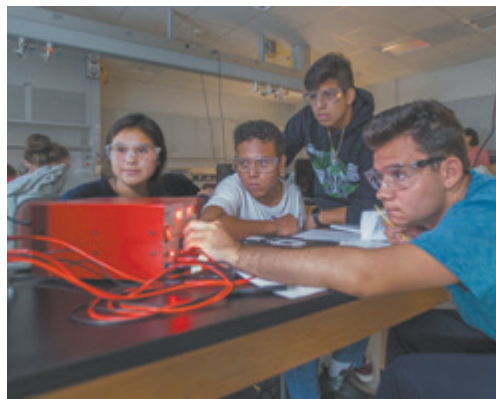
bachelor's degree  
\$105,850-\$154,000

**Health and Safety Engineers**

bachelor's degree  
\$120,950-\$157,680



SOURCE: ONETONLINE.ORG/BUREAU OF LABOR STATISTICS, 2022 NEW YORK OR NEW YORK METRO AREA ANNUAL MEDIAN AND ANNUAL HIGH SALARIES



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for the U.S. Department of Energy

# EARN COLLEGE CREDITS NOW

Save time — and money — completing your degree

**New York Smart Scholars.** The New York State Education Department funds dozens of projects — essentially, collaborations between public school districts and New York State

About a third of students take courses for postsecondary credit in high school, according to the National Center for Education Statistics.

colleges and universities — through its Smart Scholars Early College High School partnership program. Smart Scholars (ECHS) targets high school students

from groups that are underrepresented in college, academically at-risk and/or economically disadvantaged. Ideally, students participate in the program during grades 9 through 12. For more information — and to inquire about programs available this academic year on Long Island — email [smartscholars@nysed.gov](mailto:smartscholars@nysed.gov).

### College-in-High-School Programs.

Academically talented students can take college courses at their high school for college credit or dual (high school and college) credit.

### New York State's

**P-TECH** (Pathways in Technology Early College High School) program offers you the opportunity to earn an associate degree at no cost to your family and then be first in line for jobs with participating companies. More than 40 public-private educational partnerships are offered statewide, including the Uniondale and Freeport school districts' programs with Vaughn College of Aeronautics and Technology. The program also is open to Wyandanch students. For more

information about the program, visit [ptech.org](http://ptech.org).

**Advanced Placement (AP) College Board Courses.** More than 35 Advanced Placement (AP) courses are available to high school students — which is good news because a passing grade on an AP exam can earn you college credits. The upshot? You can enroll earlier in upper-level courses, pursue a double-major with the extra time you have on campus, and even have time to study abroad. Courses range from foreign language to literature to calculus to psychology. For more information, talk to your counselor or visit [apstudents.collegeboard.org](http://apstudents.collegeboard.org).

### International Baccalaureate (IB) program.

This program awards special diplomas to high school students who complete specific courses, write an essay and develop and execute a project based on ideas of creativity, activity and service. Proponents claim the IB high school curriculum provides students with a global perspective and cultivates independent learning skills. The IB program is available to elementary, middle- and high-school students. For more information, visit [ibo.org](http://ibo.org).



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# COLLEGE ENTRANCE EXAMS

## SAT, ACT or test optional?

Ask your parents what they scored on their SAT or ACT college entrance exams and chances are they remember the actual numbers. While these standardized tests were a big part of applying to college, these days a growing number of schools don't require entrance exams at all. In fact, more than 80% of all U.S. four-year colleges and universities do not require recent high school graduates to submit ACT/SAT results for fall 2024 admissions, according to the National Center for Fair and Open Testing, a Brooklyn-based watchdog group.

Local colleges and universities on the test-optional list include Adelphi University, Hofstra University, St. John's University, Farmingdale State College, Five Towns College, Long Island University, Molloy University, St. Joseph's University, Stony Brook University, New York Institute of Technology and SUNY Old Westbury. Visit [fairtest.org](http://fairtest.org) to find the complete list of test-optional schools. Make sure to ask whether the SAT or ACT is required for some academic programs.

If you plan on taking one of the tests, here's exactly what you need to know to choose which test to take, prepare for it and do the best you can.

**ACT or SAT?** Most colleges accept either one, but double-check to find out if your schools have preferences. If they don't, it's up to you to find the one that suits you best. Each test has its advantages and many students choose to take both, the advantage being that you'll know where to focus your energy if you want to retake one to boost your score.

**SAT.** The SAT goes completely digital in 2024, will take less time and will have only

two sections instead of three, according to The College Board, which administers the test.

**Purpose of changes.** The new SAT attempts to capture more of what students learn in the classroom, rather than test "aptitude," some say.

**ACT.** Administered by ACT, Inc., the ACT tests your knowledge in four areas: English, math, reading and science. The writing section is optional, and there's no penalty for guessing.

**About those scores.** Many students want to know if their scores will get them into their top-choice colleges. See how your scores compare to last year's admitted students by checking out the freshman class profiles, which colleges publish each year. There you'll find the range of scores that the middle 50% of admitted students earned on the SAT and ACT. If your score falls in that range, you know you have a shot. If they're lower, don't panic. Remember that 25% of last year's admitted students scored below that range, too.

**Practice.** The ACT and SAT are unlike any tests you've ever taken, so you have to prepare. You can find practice exams at [satsuite.collegeboard.org/sat/practice-preparation/practice-tests](http://satsuite.collegeboard.org/sat/practice-preparation/practice-tests) and free prep materials at [khanacademy.org/sat](http://khanacademy.org/sat).



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# COLLEGE FINANCIAL TOOLKIT AID

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As if applying to college is not enough, now you have to think about paying for your education, too.

Financial aid can seem like a mystery — and a whole new obstacle to overcome — but it's actually not as overwhelming as you might expect. Armed with basic information and some good resources, you can join the millions of college-bound students and their families who have navigated the financial aid process and found resources to help them pay for school.

This special guide is an excellent place to start. You'll find dozens of details about how to hunt down scholarships, how to apply for financial assistance, what you should know about New York's tuition-free program for SUNY and CUNY students, when and how to ask your top-choice college for more aid, and how to pick the right loan for you and your family — plus much more.

Save this guide to refer to it as you pass milestones, such as filing your FAFSA or receiving your aid awards. And don't hesitate to ask for help from your school counselor or the colleges' financial aid officers, who can answer detailed questions about your specific needs.

**\$14,100** average amount of aid received among undergraduate students

**38%**

of undergraduate students received student loans from any source

**72%**

of undergraduate students received some form of financial aid (grants, loans, work study, etc.)

SOURCE: NATIONAL CENTER FOR EDUCATION STATISTICS

## FALL

- File the FAFSA on or after Oct. 1. (The sooner, the better.)
- If your school requires a CSS Profile (essentially, another aid application), get it done.
- Watch for your Student Aid Report and when it arrives, check it for errors.

## WINTER

- Familiarize yourself with loan terms. (See page 21 inside.)
- Talk to your parents about how much they can contribute to your education.
- Learn the differences among the many types of federal loans and private loans.

## SENIOR YEAR FINANCIAL CALENDAR

## SPRING

- Review financial aid awards.
- If your family's financial circumstances have changed and you need more money, submit a formal appeal letter to your top two schools. Follow up with a phone call.

## SUMMER

- Stash some of that graduation money aside for school expenses.
- If you haven't already, notify your college of any scholarships you've received.
- Look for sales on dorm room supplies.

# CALCULATE YOUR COSTS

Copy this simple chart for each school that offers an aid award. Then, compare across categories to see 1) how much your family will actually have to contribute and 2) how significant a role loans play in each package.

a
COSTS

SCHOOL: \_\_\_\_\_

Tuition:	\$	
<hr/>		
Room & Board: Fees <small>(Books, Lab Fees, Etc.):</small>	+	\$
<hr/>		
Personal Expenses <small>(Transportation, Off-Campus Meals, Clothing, Etc.):</small>	+	\$
<hr/>		
<b>Total for the Year:</b>	<b>=</b>	<b>\$</b>

a

b
FINANCIAL AID

Scholarships	+	\$
<hr/>		
Grants	+	\$
<hr/>		
Loans	+	\$
<hr/>		
Work Study	+	\$
<hr/>		
<b>Total for the year:</b>	<b>=</b>	<b>\$</b>

b

**TIP:** New York State's 529 College Savings Program ([nysaves.org](http://nysaves.org)) offers a convenient, low-cost, and tax-advantaged way to save for higher education. Be sure to check eligibility for federal Pell Grant and New York State TAP Grant.


c
FAMILY RESOURCES

Total cost from <b>A</b> :	\$	
<hr/>		
Total cost from <b>B</b> :	-	\$
<hr/>		
<b>Your family's cost for the year:</b>	<b>=</b>	<b>\$</b>

c

**TIP:** Sit down with your parents and determine together how your family will pay for the difference in c. Break out how much money will come from your parents' savings, your own savings, additional loans, and other resources.

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# EXTRA CASH FOR COLLEGE

Never, ever pay for access to information about scholarships. There are plenty of free and legitimate sites to fuel your search for free cash.

**Do your homework (at school).** Your guidance office should have a list of scholarships available in your community from local organizations. Even though these awards are probably smaller than national scholarships, apply for them since the smaller pool of applicants boosts your chances of winning.

**Get your parents' help.** Religious organizations, unions, clubs and businesses offer scholarship programs. Ask your parents to check with their human resources departments at work and with leaders of any organizations to which they belong.

**Find out what the college offers.** Don't assume that scholarships are only for academic or athletic talent. Colleges actually offer a wide range of awards for all sorts of categories. Many schools provide money for legacies (students who are children of alumni), students of color, applicants who have strong records of community service, and teens with artistic or musical talent.

Be sure to find out about departmental awards, too. This could be, for example, money from the math department to attract female students or the arts department to attract budding film producers.

**Make a plan.** Organize your scholarship hunt the same way you organize the college search. Pay attention to details. Write deadlines on your calendar. Aim to submit two scholarship applications a week. If you have to prioritize, apply first for awards that are

renewable, local or offered through organizations to which you or your parents belong.

**Ask nicely.** Once you get your financial aid award in the spring, you'll know how much each college will cost you. If your top-choice school is still too pricey, you can write a formal appeal letter to the financial aid director and follow up with a phone call. These appeals can be especially effective if 1) a revision of your award really will lead to your enrollment at that school and 2) your family has circumstances (such as significant medical bills or a parent's unemployment) that aren't reflected in your FAFSA application. (But don't "negotiate." Colleges aren't car dealerships, and trying to play College A against College B will almost always backfire.)

**Never stop looking.** Awards for current college students abound, so don't give up the hunt for money once you enroll. Your school's financial aid office probably has a list of scholarships available through the college and other organizations. You also should ask about fellowships and work study options to earn money by helping a professor with research or working in an administrative office on campus. The amounts might not be huge, but it's nice spending change for those little extras.

## START SEARCHING

[fastweb.com](http://fastweb.com)

[scholarships.com](http://scholarships.com)

[petersons.com](http://petersons.com)

[collegeboard.org](http://collegeboard.org)

[chegg.com](http://chegg.com)



# SCHOLARSHIPS

# EXCELSIOR SCHOLARSHIPS

**Make sense of the NYS program**

The New York State Excelsior Scholarship Program is the first-in-the-nation plan to offer free tuition to eligible New York residents. Students from families with adjusted gross incomes of \$125,000 or less are eligible.

Here are the basics: The awards go to undergraduates enrolled full-time at SUNY or CUNY schools, including community colleges and the statutory colleges at Cornell University and Alfred University. Scholarship students must enroll in at least 12 credits per term and complete at least 30 credits per year to continue receiving the scholarship. And after graduation, a student must stay in New York for the number of years equal to the awards received. For example, if you get a bachelor's degree with help from Excelsior Scholarships each year you're in school, you have to live in the Empire State for four years after graduation — or watch your award convert into a no-interest loan. The state will make exceptions for students who enroll in graduate or professional school out of state, but they too have to be back home six months after finishing their advanced degrees to fulfill the live-in-state requirement.

Those bound for private colleges and universities in New York get some help, too, courtesy of Enhanced Tuition Awards, which provide aid of up to \$6,000 to resident students and follow the same income caps as Excelsior Scholarships. Private-college recipients must meet all the same criteria as their public-school counterparts, even down to the requirement to live and work in New York for the same number of years they received funding.

Want to apply? Both scholarship programs — Excelsior Scholarship for SUNY and CUNY schools and Enhanced Tuition Awards for private colleges and universities — are administered by the New York State Higher Education Services Corporation (HESC). Bookmark the website [hesc.ny.gov](https://hesc.ny.gov) to check for updates on when the agency will start accepting applications for the 2024-25 academic year. HESC also offers FAQs (Frequently Asked Questions) on both programs. Eligibility rules and conditions can be complex. Keep in mind, both programs only cover tuition costs. Room and board and other fees are not included in the scholarship awards.

**Undergrad In-State Tuition at SUNY Schools (as of August 2022):**

**\$7,070**

**Typical Room and Board at SUNY Schools:**

**\$14,930**

**Books and Supplies at SUNY Schools:**

**\$1,310**

SOURCE: [suny.edu/smartrack/tuition-and-fees](https://suny.edu/smartrack/tuition-and-fees)

**Undergrad In-State Tuition at Four-year CUNY Schools (as of spring 2023):**

**\$7,930**

**Typical Housing (for students not living at home):**

**\$17,604**

**Books and Supplies:**

**\$1,500**

SOURCE: [cuny.edu](https://cuny.edu)

**Undergrad In-State Tuition at Two-year CUNY Schools (as of spring 2023):**

**\$4,800**

SOURCE: [cuny.edu/financial-aid](https://cuny.edu/financial-aid)

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**TIP: Sign up for e-mail alerts and updates on the Excelsior Scholarship Program on the [hesc.ny.gov](https://hesc.ny.gov) website.**

If you've exhausted free and cheap money for college costs and are still faced with funding gaps, you may be considering Direct PLUS loans or private student loans. Review the chart below to understand key differences.

	Federal Direct PLUS Loan	Private or Alternative Loan
<b>FAFSA Required</b>	Yes	Recommended
<b>Who is the lender?</b>	U.S. government	Credit unions, banks, and other finance companies
<b>Who can borrow?</b>	Available to parent of undergraduate student and graduate or professional students	Available to eligible borrowers – varies by lender
<b>Who is the borrower?</b>	The parent (or graduate student) is the borrower	The loan is in the student borrower's name, though a co-borrower may be needed to meet credit requirements
<b>Credit check</b>	Yes – FICO and debt to income not considered, but borrower cannot have adverse credit history	Yes – Full credit check – FICO score, employment, income and established credit considered
<b>Interest rate/fees</b>	View current rates on the federal government's website – there is a loan fee added to PLUS loans	May be fixed or variable depending on the lender – rates vary based on the lender and your circumstances
<b>Deferral while in school</b>	Full deferral – interest only payments	Some lenders require payments while attending school; others allow a deferment option
<b>Repayment terms</b>	Eligible for the following repayment plans: <ul style="list-style-type: none"> <li>• Standard Repayment Plan (10 years)</li> <li>• Graduated Repayment Plan (10 years)</li> <li>• Extended Repayment Plan (25 years but must meet certain criteria)</li> </ul>	You should check with your lender to find out about your repayment options – private loans often have options for longer repayment terms. For example, Island Federal's Student Choice Line of Credit has a repayment term of 20 to 25 years based on loan balance.
<b>Loan forgiveness</b>	You may be eligible to have some portion of your loans forgiven	Although many private lenders do not offer loan forgiveness programs, some student loans from state agencies can be forgiven in certain circumstances
<b>Learn more</b>	<a href="http://studentaid.gov">studentaid.gov</a>	View more information at <a href="http://islandfcu.com/college">islandfcu.com/college</a> .

SOURCE: ISLAND FEDERAL CREDIT UNION STUDENT CHOICE

# COLLEGE LOANS

# FAFSA TIPS

## A survival guide

If your family needs help paying for college (and even if you don't — more on that in a minute), you have to file the FAFSA because schools use its results to award federal, state and institutional grants and loans.

The FAFSA asks detailed questions about your family's income, savings, assets and expenses. Then, based on a formula established by law, it churns out a Student Aid Report (SAR) that includes your Estimated Family Contribution (EFC), what the government thinks your family

**Remember: College students must fill out the Free Application for Federal Student Aid (FAFSA) every year starting Oct. 1 to qualify for grants, loans, work study and other sources of aid.**

should be able to pay for your education. Colleges use this information to put together your financial aid awards.

Completing the FAFSA is a job for your parents or guardian, so share these pointers with them. All of you will be less stressed out come FAFSA time.

**Get organized.** The application for the 2024-25 academic year will be available at [fafsa.ed.gov](https://fafsa.ed.gov) on Oct. 1, 2023. The form will ask for info about your family's 2022 tax year, so pull out that return and be ready. And yes, even if you think your family won't qualify for aid, apply. At the very least, you must complete the FAFSA even to be eligible for a low-interest Unsubsidized Direct Loan,

which might come in handy as you hash out how to pay for school. Plus: Some statewide programs or institutional grant programs require the FAFSA results, even though they don't have cut-offs for family income levels.

**Don't wait.** Since many colleges and grant programs award aid on a first-come, first-served basis, you want to complete the FAFSA as soon as possible.

**Hunt and gather.** To save yourself time, get all the information you'll need to fill out the form. This includes your Social Security and driver's license numbers, tax returns, records or estimates of other household income, and current bank, investment and mortgage statements. You'll also need the appropriate college codes so your information goes to the right places. (Search [fafsa.ed.gov](https://fafsa.ed.gov) to find them.)

**Don't panic.** The FAFSA bases your EFC on your prior year's tax returns. If your family has experienced a radical change in income since then — caused by a lost job, for example — don't freak out. Wait to receive your financial aid packages from colleges, then submit a letter of appeal to your top-choice schools and follow up with a phone call. Many colleges will be willing and able to adjust your award.

**And the best news?** Once you've finished your first FAFSA, the worst is over. You'll need to file every year you want financial aid, but from now on, you can use the "Renewal FAFSA" form — which is much less stressful for everyone.



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## What you should know before you borrow

The stats are on your side. College is still one of the best investments you will make in your lifetime. According to the U.S. Bureau of Labor Statistics, individuals with a bachelor's degree outpace the earnings of those who hold only a high school degree by nearly 40% and unemployment rate drops by nearly half.

With college costs rising ever higher, you and your family not only face the monumental task of planning your college choice carefully, but of fully understanding all of your financial aid options. First, always look for free money you don't have to pay back: grants, scholarships, and work-study jobs. By maximizing your financial aid package, choosing your student loan carefully and developing proper money management skills and habits, you can leave college with a bright financial future — without a mountain of debt.



**Timothy Aaraas**  
Vice President  
— Retail Lending at  
Island Federal

## Q&A

### Q: What types of federal student loans are available?

**A:** Federal Direct Loans are generally the top choice for student borrowers because of the low interest rates and the more favorable repayment terms. You apply for federal loans by completing the FAFSA as early as Oct. 1 the year before you're planning to enroll in college. There are two types of federal Direct Loans: subsidized and unsubsidized. Subsidized loans are based on financial need, and the government pays the interest on the loan while you're in school at least half-time and a six-month grace period after graduation. Unsubsidized loans do not require financial need, and you accrue interest on the loan while you're in school, although you don't have to make payments on the loan until after graduation.

### Q: Are there other student loan options?

**A:** If your family still needs a bit of help, there are two other options to consider: 1) Federal PLUS (Parent Loan for Undergraduate Students), which are made directly through the government. These loans are in the parent's name and include origination and other fees. 2) Private loans, which are not offered through the federal government. Instead, the lender is a financial institution such as a bank or credit union. It's important to look for a loan program from an institution you trust, like a nonprofit credit union such as Island Federal Credit Union. Many schools supply a "preferred lender" list but investigate thoroughly to make sure any lender is acting in your best interest. You are under no obligation to use the lenders the school recommends.

### Q: What questions should I ask before taking out a student loan?

**A:** Three areas: 1) Make sure you know the interest rate, how it's calculated and whether you are selecting a fixed or variable rate. A fixed rate remains the same throughout the life of your loan, while a variable rate may shift up or down depending on the current index. 2) Ask about fees — search for loans that have zero origination or other additional fees. 3) Understand your repayment options, including whether you will need to make payments while you're in school, when you will need to begin repayment and how long you will have to repay the loan.

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SOURCE: ISLAND FEDERAL CREDIT UNION STUDENT CHOICE

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in College Scholarships

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## College Loan Solutions

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- Flexible repayment options

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# CHOOSING WHERE TO APPLY

## It's about the fit

**What do you want?** Regardless of a college's reputation, it won't measure up if you can't

**Think about what really matters to you now, and then select the handful of schools that are your best fit.**

follow your interests or passions — or at least discover what they are once there. Are your life goals already set? Choose a school with a major that fulfills them. Still

questioning? Choose a college with plenty of options.

**What's your comfort zone?** Will you be at home in a school with 1,000 students, or a 30,000-student university? Consider how much of a change you want from where you live and go to school now, how far you want to travel, and how much it costs to visit home.

**What's your type?** All colleges are not the same. Some schools offer a broad-based liberal arts education, while others specialize in engineering or fine arts. You'll want to consider

how many students live on campus or commute, how old the average student is, and what drives campus social life. Some schools take pride in their athletic teams. At others, concerts, clubs, organizations or fraternities enrich campus life. Study abroad opportunities may appeal to student adventurers. You have to spend at least the next four years here, so make sure both your personal and academic goals are met.

**How important is money?** Cost is probably one of the first factors to consider. Tuition, fees and room and board vary by school, but the price tag isn't always what you'll end up paying. If you ask, colleges will let you know about financial aid, such as grants and departmental scholarships.

**The bottom line?** If a school doesn't feel right, no matter how great the campus looks or how many famous alums went there, it's probably not for you. Go with your gut. Ask yourself, "Would I be happy living and learning with these students and professors in this environment for the next four years?"

## FALL 2023 COLLEGE FAIRS

### IN-PERSON FAIRS

The Long Island SUNY College Fair will be held **Oct. 1** in the Nold Athletic Complex at Farmingdale State College. You can select from three different beginning times: noon, 1:30 p.m. or 3:30 p.m. Representatives from more than 40 SUNY campuses will be on hand. Register at [suny.edu/studentevents](http://suny.edu/studentevents).

The Nassau Counselors' Association Fall College Expo is scheduled for 5 to 8 p.m. **Oct. 3** at Adelphi University's Center for Recreation and Sports Gymnasium (1 South Ave., Garden City). For more information, email [ncaofficemanager@gmail.com](mailto:ncaofficemanager@gmail.com).

The Western Suffolk Counselors' Association's College Fair is scheduled for 6 to 8:30 p.m. **Oct. 18** at the Radisson Hotel Hauppauge-Long Island (110 Vanderbilt Motor Pkwy., Hauppauge). For

more information, call 631-804-5305 or e-mail [wsuffolkcounselors@gmail.com](mailto:wsuffolkcounselors@gmail.com).

The East End Counselors' Association's Fall College Fair is scheduled for 5 to 7 p.m. **Oct. 26** at Riverhead High School (700 Harrison Ave., Riverhead). Go to [eastendcounselors.org](http://eastendcounselors.org) for information or email questions to [eastendcounselorsassociation@gmail.com](mailto:eastendcounselorsassociation@gmail.com).

### VIRTUAL FAIRS

The National Association for College Admission Counseling will offer three virtual fairs. Each one-day, free event is open to parents and students, and you may visit as often as you like. To sign up for free, go to [nacacattend.org/fairs](http://nacacattend.org/fairs).

Sunday, **Sept. 10** 1-6 p.m.

Sunday, **Oct. 15** 1-6 p.m.

Tuesday, **Nov. 12** 1-6 p.m.



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# KEYS TO A SUCCESSFUL COLLEGE VISIT

## Start early, be curious

College visits are the only way to get a real feel for whether a campus is where you might want to spend at least four years of your life. Some college websites may offer virtual tours, but there are also additional sites where you can explore many different schools from the comfort of your couch. These tips will help you make the most of your in-person or virtual visit.

**VIRTUAL TOURS**  
Go to these websites for virtual reality tours, interactive maps or videos (and more) from thousands of colleges.  
[campusreel.org](http://campusreel.org)  
[campustours.com](http://campustours.com)  
[ecampustours.com](http://ecampustours.com)  
[youvisit.com](http://youvisit.com)  
[youuniversitytv.com](http://youuniversitytv.com)

**Vet your top schools.** Spend time before your visit perusing the college website and reviewing the brochures, jotting down and prioritizing questions as you go. When you call the admissions office to arrange your visit for an in-person tour, ask to experience

a chemistry class, see the athletic facilities — whatever is most important to you.

**Explore the campus.** The campus tour is your chance to learn about student life and campus history and traditions from a great source of information: student guides. Ask what they liked

least, what was surprising about the college when they first arrived and what they wish they had known before they enrolled. Eat in the cafeteria and spend some time on the quad. You can get a similar experience by asking the admissions office to arrange a phone or Zoom meeting with a current student who can answer your questions.

**Make connections.** On your in-person or virtual visit, arrange to chat with an admissions counselor. You can ask questions, impressing the counselor that you spent time preparing for the meeting.

**Seek out campus media.** Look at the school's TikTok, Facebook and Instagram accounts. Pick up copies of the campus newspaper and literary magazine (or ask the school if copies can be mailed to you) and check out the posters that hang in the student union. What issues seem to get students fired up? Are there events that interest you?

After your visit, review your notes with your parents or a mentor. If your overall impression is that you wouldn't be happy at that school, cross it off your list — unless you have a wildly compelling reason to reconsider (such as a full scholarship). Even then, you should arrange a second visit before enrolling. Your instincts are good. Trust them. You'll need them often in the next four years.

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Photo Courtesy of John F. Sheehan Photography

*Meet Tim S. He started his STEM career working at the museum, studied Physics and Astronomy at Stonybrook University, and is now fulfilling his dreams as a STEM Educator.*

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# THE ART OF THE COLLEGE ESSAY

## Tell your story right

The college essay — you knew it was coming. There's a lot of emphasis put on this part of the application process, and for good reason. This is your chance to let admissions officers know why

**Some colleges are looking for prospective students to make video introductions or to submit essay-alternatives such as portfolios.**

you stand above the thousands of other students applying to the school. It might feel like a daunting task and produce some anxiety, but with the right approach and a good

jump on the assignment, you'll be well prepared to submit a piece you can be proud of.

### When do I start?

The best time to start drafting your college application essay is during the summer before your senior year. This might sound early. However, not only will you have more time and less schoolwork during the summer, but early application deadlines approach quickly in the fall. Even if you don't plan to apply for early decision, a head start on the essay will reduce stress.

### Choosing your college essay topic

The common app provides essay prompts to help steer you in the right direction for choosing your topic, but you're not limited to those choices. You can do research to find additional topics or select your own. If you have an essay you've already written about yourself, that could be a possibility, too. The important thing is to pick a topic that is meaningful to you, such as a life experience, a person you met or a book you read.

### Don't lose your audience

Part of showing you're a great writer is the ability to explain the significance of an experience concisely. Also, admissions officers will be reading thousands of essays. You don't want to lose their attention when it comes to yours. Aim to keep your essay between 400 and 650 words.

### Reflect on the importance

The essay is not the place to list

accomplishments already in your application. It's also not enough to just summarize an event. It's critical to use the space to reflect on the circumstances. What did it mean to you? What did you learn? How did it help you develop and grow as a person? Did it change your values?

### Do I have to write more than one essay?

The common app allows you to write and submit just one essay for all of the colleges to which you're applying. However, some schools have additional essay questions included in their applications. These are typically much shorter and limited to about 250 to 500 words. You might be asked to choose one topic from three choices, or they may simply ask you to answer, "What makes you a good fit for this school?"

### Revisit and edit

There should be multiple drafts. Let the essay sit for a couple of days and revisit it. Read it again. Did you get your points across? Have someone else read it and provide honest feedback. That person should read for clarity as well as spelling and grammar. Once you're satisfied with the final draft, double and triple check your essay for spelling and grammar.





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# COLLEGE COMPARISON WORKSHEET

		College 1	College 2
NAME OF COLLEGE			
<b>Location</b>	Commuting _____		
	Urban _____		
	Suburban _____		
	Rural _____		
<b>Type of Institution</b>	2-Year _____		
	4-Year _____		
	Special _____		
<b>Enrollment</b>	Small (under 2,000) _____		
	Medium (2,000-6,000) _____		
	Large (over 6,000) _____		
<b>Housing</b>	Dorms _____		
	Off-Campus _____		
	Apartments _____		
	Fraternity/Sorority _____		
<b>Campus Life</b>	Organizations _____		
	Clubs _____		
	Student Activities _____		
	Sports _____		
	Study Abroad _____		
	Internships _____		
<b>Application Deadline</b>	Early Decision _____		
	Early Action _____		
	Other _____		
<b>Costs/Expenses</b>	Tuition & Fees _____		
	Room & Board _____		
	Other _____		
<b>Financial Aid</b>	Grants _____		
	Scholarships _____		
	Student Loans _____		
<b>Other Criteria</b>	Degrees Offered _____		
	Freshman Class GPA _____		



# FIVE TOWNS COLLEGE

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# SKILLED CAREERS NOW

## How BOCES can help

A growing number of students are looking at career options in high school, many enrolling in vocational programs offered through BOCES.

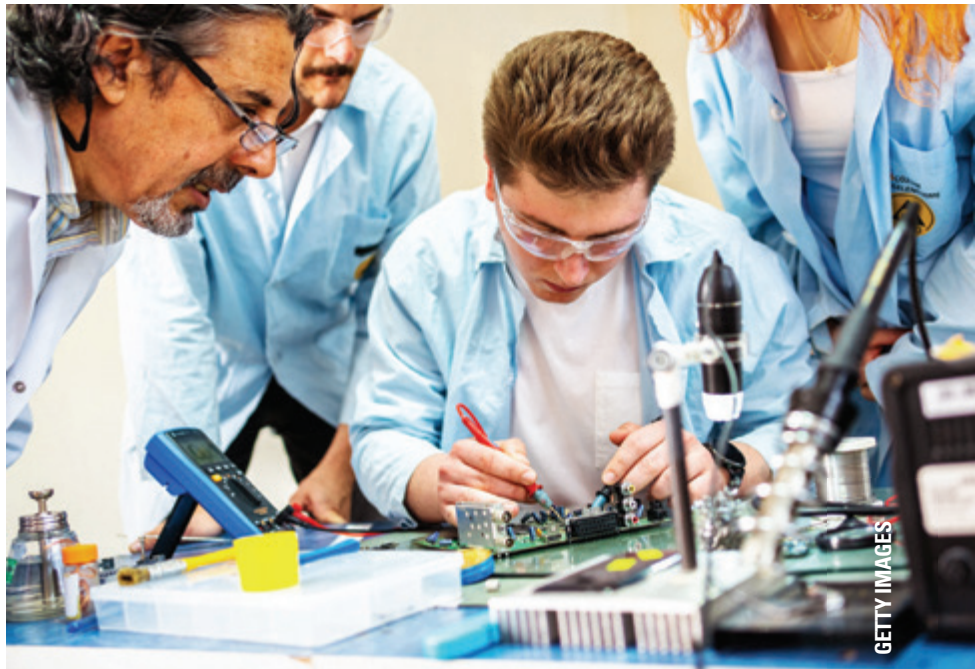
“We can pretty much guarantee graduates an entry level position upon high school graduation without ever having to go to college,” says Judith Hynes, associate director of regional school and instructional programs at Nassau BOCES.

Still, many students opt to go on to trade school, community college or beyond to gain accreditations or further their education.

In some cases, an employer may pay for a BOCES graduate’s college studies. That’s the case with Northwell Health and NYU Langone-Long Island, two institutions that work with Nassau BOCES that may pay for students to continue their education if they meet certain criteria, says Hynes. Overall, 83- to 85% of Nassau BOCES students go on to community colleges and four-year colleges, many of which have articulation agreements with BOCES that allow high school students to gain college credit before they even graduate, she says.

With the ability to sometimes enroll in BOCES as early as 10th grade, the statewide system offers an education in many of today’s most high-demand fields, including off-shore wind energy, advanced manufacturing, health (such as medical assistants, nursing assistants, phlebotomy), HVAC, welding, cybersecurity and the fine and performing arts, says Hynes. There is no charge to a student for attending BOCES – school districts pay the tuition.

Most students spend 2-1/2 hours a day for at least two years on a BOCES campus immersed in their study of choice, which might include work-based learning and apprenticeships, says Hynes.



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Students spend the rest of their time at their home high school, she says. BOCES teachers have all worked in the industry they teach in, and many are licensed professionals, she says.

There are some full-time programs for students with special needs, she adds.

### INTERESTED IN APPLYING?

**Visit a BOCES campus.** Check with the BOCES organization that serves your school district for open house dates: Nassau BOCES, Western Suffolk BOCES, or East End BOCES. There also might be an opportunity to spend time on campus through a program such as Nassau BOCES’ Taste of Tech.

**Talk to people.** Get as much information as you can from students, graduates, teachers, parents or anyone else familiar with BOCES. Ask as many questions as you can.

**See your school counselor.** You and your parent or guardian will be able to request information and fill out an application. Sometimes an interview will be required.





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- **Cosmetology**
- **Automotive Technology**
- **Culinary Career Academy**
- **Construction Trades**
- **Health Occupations**

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# COMMUNITY COLLEGE

Will it work for you?

Community colleges are a good option for students looking to save money, stay close to home, work while in school, try out a few courses before committing full-time, earn a specialized program certificate, or any combination of all these reasons.

Ask your school counselor for input about each community college's strengths. Make sure to schedule visits or take virtual tours everywhere you're considering. Speak with professors and current students.

If you're planning to transfer to a four-year college after earning your associate degree, ask about how the school advises students in your situation. If you're looking for a skills-based program — radiology, nursing or graphic design, for example — ask your school counselor for a list of recommended programs. Also, make sure your credits will transfer to any four-year colleges of interest and whether there is an articulation agreement between the schools for a more seamless transfer.

## WHY LESS \$?

- Cheaper tuition
- No room and board
- Ability to work if enrolled part-time

SOURCE: PRINCETON REVIEW

## FOUR BENEFITS OF TWO-YEAR COLLEGES

Value

**\$3,900**

average annual tuition and fees vs.

**\$9,400**

at four-year public colleges

Work Life  
Balance

**66%**

of for-credit students attend part-time, so you can work while you plan your next step

Transfer-ready

Four-year colleges allow qualified students to apply credits toward a bachelor's degree

Break the mold

**30%**

of students are the first generation in their family to attend college

SOURCES: AMERICAN ASSOCIATION OF COMMUNITY COLLEGES; NATIONAL CENTER FOR EDUCATION STATISTICS





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# IF YOU HAVE A LEARNING DISABILITY

## Make a smooth transition

If you have a learning disability, you have to plan and research even more to make sure you find a school that's a good fit for you. Just because you have an IEP or a 504 Plan now doesn't mean that you'll get the same accommodations in college. In fact, every college has different levels of support.

**Get your paperwork in order.** Call the college's office of disability services for a copy of required documentation, which generally should be no older than three years. You — not your school district — are responsible for making sure you have the correct, up-to-date documentation or the proper tests for college accommodations.

**Plan for standardized tests.** In your sophomore year of high school, meet with your school counselor to discuss if you'll take the SAT or ACT. If you plan on taking the entrance exams, apply for any accommodations early: It can take months to process your request.

**Educate yourself about the levels of support.** Colleges offer different levels or "tiers" to students with learning disabilities. Tier-one support is the minimum, such as extended time on tests and some technological resources. Schools at the second tier offer services such as free peer tutoring and note-taking help. And at the top of the heap, colleges with third-tier support have special programs designed to help students with attention disorders or learning disabilities. These programs often require separate applications. Your district's director of special education should have a list of these schools.

**Plan a smart visit.** Schedule an appointment in advance with the person coordinating support for students with learning disabilities. Take your

documentation with you and find out what level of support you could reasonably expect from the campus. If you can't plan an in-person visit to the school, set up a virtual meeting instead.

### **Explain your disability in your application.**

If you think that disclosing your learning disability will help explain part of your application, go for it. Maybe you were diagnosed after freshman year of high school, so your first-year grades are

poor; maybe you had a bad semester because your medication wasn't quite right. Explain this briefly in your application. Colleges can't discriminate based upon disability. It's better to address a possible question.

### **After you've enrolled, send in your paperwork.**

Submit the required documentation early in the summer — in plenty of time to discuss accommodations with the disabilities services director.

### **Apply for assistance**

**even if you don't plan to use it.** Some want to start fresh in college, so they don't reveal their disability. But college is a major change from high school, and many students discover after a few tests that they do need help. Accommodations aren't retroactive. If you find that college is a breeze, you can skip the accommodations later. For now, give yourself every chance to succeed.

# 1 in 5

## UNDERGRADUATE COLLEGE STUDENTS WHO REPORTED HAVING A DISABILITY

SOURCE: NATIONAL CENTER FOR EDUCATION STATISTICS

## HELPFUL WEBSITES

[blackdisabledandproud.org](http://blackdisabledandproud.org)

[dreamcollegedisability.org](http://dreamcollegedisability.org)

[going-to-college.org](http://going-to-college.org)

[nccsd.ici.umn.edu](http://nccsd.ici.umn.edu)

# MENTAL HEALTH SUPPORT

## Colleges step up to offer help

College can be a difficult transitional period for many students. From peer pressure to making friends to being away from home for the first time, students often deal with a wide range of challenging emotions and mental obstacles. A couple of decades ago, college students who found themselves dealing with anxiety, stress or depression often faced an uphill battle to receive support. Fortunately, many colleges and universities around the country now understand the importance of providing high-quality mental health services and support to students.

From individual sessions to L.G.B.T.Q.+ support groups, students who find themselves needing counseling and psychiatric services can get the support they need, with many colleges prioritizing easy-to-access resources for convenience.

**44%**  
COLLEGE STUDENTS  
WHO REPORT HAVING  
SYMPTOMS OF  
DEPRESSION

SOURCE: HEALTHY MINDS STUDY

### Bringing awareness from the start

Colleges are starting to realize addressing mental health in a proactive, direct way from the very beginning is a great way to open the door. Using a variety of different approaches, from panel discussions to student testimonials, colleges have been using face-to-face orientation with students to teach them about recognizing the signs of mental illness, where to find support and how to talk to peers who may be struggling. Because there's still such a strong stigma surrounding mental health, having open conversations that normalize any concerns students may have is essential to ensuring their college experience is positive.



### Mental health screenings

Educational institutions have encouraged students to live healthy lifestyles and monitor their physical health for decades, so why is there still a stigma surrounding mental health screenings? Universities today are breaking the stigma and normalizing mental health checkups for their students, with many offering free, easily accessible mental health screenings. Because students are often balancing several things at once, many colleges have started prioritizing the availability of quick screenings for convenience.

### Campus-wide programs and initiatives

Several colleges and universities are developing programs, initiatives and training sessions designed to help students foster their strengths and develop positive coping strategies. Other schools offer 24-hour text support services for their students, providing them with options when they're worried about someone, feeling overwhelmed, lonely, depressed or suicidal. Online resources such as these fill a void many students need to see success throughout their college careers. However, many students still favor in-person support.

### Well-being worked into coursework

With mental health being essential to achieving an overall positive college experience, many college instructors encourage student well-being by modeling different strategies and coping skills in class and work principles into their syllabus coursework. Simply carving out a few minutes before class to participate in guided practices or exercises can help encourage students to have open, honest conversations about their mental health.

# YELLOW RIBBON PROGRAM

## Educational benefits for military members

The Yellow Ribbon GI Education Enhancement Program, also known as the Yellow Ribbon Program, is a provision of the Post-9/11 GI Bill that allows veterans to attend private schools and graduate programs costing more than the state tuition cap. Under the program, participating colleges and universities must offer a veterans-only scholarship, which the VA will then match up to the full cost of tuition and fees.

### Yellow Ribbon FAQs

#### Q: What is the Yellow Ribbon Program?

**A:** The Yellow Ribbon Program of the Post 9/11 GI Bill helps make graduate schools and private universities more affordable for veterans. Private schools or graduate programs willing to create a veterans-only scholarship will be matched dollar for dollar by the VA up to the full cost of tuition and fees for the veteran.

#### Q: What is the Forever GI Bill?

**A:** In August 2018, the U.S. Department of Veterans Affairs removed the 15-year time limit for veterans to use their GI Bill benefits for those

discharged on or after Jan. 1, 2013 and/or surviving dependents. The bill also includes greater inclusion for National Guard and Reserve members, restoration of benefits for veteran students who may have lost credits if their school was closed or lost accreditation, and an increase in Dependents Education Assistance (DEA) payments, among others. Visit [benefits.va.gov/gibill](https://benefits.va.gov/gibill).

#### Q: Are many schools participating in the Yellow Ribbon Program?

**A:** Yes, so far more than 1,000 schools are participating in the Yellow Ribbon Program. Check out [benefits.va.gov](https://benefits.va.gov) for a complete list of participating schools.

#### Q: Are there other awards?

**A:** Veterans Tuition Awards are awards for full- and part-time study for eligible veterans matriculated at an undergraduate or graduate degree-granting institution or in an approved vocation-training program in New York State.

### MORE HELP

In addition to VA's educational and vocational counseling services, veterans can contact local Vet Centers. Vet Centers provide readjustment counseling and outreach services at no cost to all veterans who served in any combat zone and provide additional support during a veteran's return to school.

Going to school and earning a degree after finishing military service can have a number of benefits, including increased job opportunities and training for a new field. You can use the maturity, responsibility, problem-solving and stress management skills you've learned on active duty to enjoy a productive academic life after service. Many schools today specifically tailor their programs to veterans, and attending classes, joining study groups and finding peers can help ease the transition back into civilian life.



A smiling woman with long blonde hair, wearing a blue graduation gown, stands in the center. She is surrounded by various scientific and mathematical icons: a molecular model, a microscope, a skeleton, a beaker with orange liquid, a flask with blue liquid, and several mathematical formulas like  $0 \leq n$ ,  $t + \pi$ ,  $\frac{1}{t + \pi} = \pi h^{\pi} \pi$ ,  $n \geq 0$ , and  $\int_0^{2\pi} \cos x dx$ .

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