



# COLLEGE**PREP**GENIUS

THE NO BRAINER WAY TO SAT\* SUCCESS

**PUBLISHED ARTICLES**

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# Contents

13 Common Myths About The Sat . . . . .	3
Ace The Sat And Get Free College . . . . .	6
How To Build A Homeschool Transcript. . . . .	7
At The End Of The Psat Is A Pot Of Gold!. . . . .	10
College – A Prerequisite For Success? . . . . .	12
College Crunch Time For Seniors. . . . .	14
Learning In Deed: The Power Of Community Service . . . . .	16
Homeschoolers And Colleges Part 1 (They Really Want You) . . . . .	18
Homeschoolers And Colleges Part 2 (Paying For School) . . . . .	19
Homeschoolers And College-Part 3 (Applying To College) . . . . .	21
Homeschoolers And College -Part 4 (Preparing For The Sat) . . . . .	23
Decoding The Sat: Part 1-Critical Reading (3 Part Series) . . . . .	25
Decoding The Sat: Part 2- Math (3 Part Series) . . . . .	28
Decoding The Sat: Part 3- Writing (3 Part Series) . . . . .	31
Go For The Gold In The Scholarship Olympics . . . . .	33
Is College Right For You. . . . .	34
Nailing The College Interview. . . . .	36
Paths After High School . . . . .	37
Don't Just Bank On A Good Sat Score . . . . .	39
Conquering The College Application. . . . .	41
Sat Vs. Act . . . . .	44
To Clep Or Not To Clep . . . . .	46
Yikes! An Essay On The Sat! . . . . .	48
Conquering The Scholarship Search. . . . .	50
Free College Can Happen To You . . . . .	53
Graduate Debt Free. . . . .	55
How Soon Should Test Prep Start . . . . .	57
Post College Success . . . . .	59
Prepare Your High School Student For College . . . . .	62
Secrets To The Scholarships Search . . . . .	64
Ten Terrific Tips To A High Sat Score . . . . .	67
The Adventure Of Paying For College . . . . .	70
The Differences Between The Sat And Psat . . . . .	73
The Keys To Paying For College . . . . .	75
The Ten Top Secrets To A Debt Free Education . . . . .	77

## 13 COMMON MYTHS ABOUT THE SAT

Are you looking forward to the college adventure? You are only moments away from being out on your own and living the dorm room fiesta. . . and you can't wait! As you get ready to go, you realize there is one big hurdle that you still have to face. The Standardized Assessment Test, i.e. SAT is required by every university in the United States for admission, and it can be a determining factor when it comes to college scholarships.

Admittedly, taking this test is daunting. The results could affect your college career and maybe even the rest of your life! This idea can easily cause anxiety and even panic. Even *smart* kids can do poorly on this test. What is the average student to do? The answer lies in gaining knowledge of the test structure. There are a lot of misconceptions about the SAT, and these misconceptions can damage one's score. Hopefully, by clearing up some of these common myths, you will be better prepared to conquer SAT and PSAT/NMSQT.

### **Myth #1 – The SAT assesses a student's knowledge.**

**False:** This test is all about reasoning and logic. It contains universal questions that anyone can answer regardless of their academic background (public, private, or homeschool). So all that stuff about Abraham Lincoln and microeconomics, you can throw out the window. There are three sections: math, critical reading and writing, and these sections test your critical thinking and basic skill level, not your knowledge.

### **Myth #2 – Take the SAT in your senior year.**

**False:** Don't wait until the senior year! I repeat: this is *not* a knowledge-based test. You should be able to answer most of the questions by ninth grade. Universities generally take applications in the fall before you graduate, and most of these applications require SAT scores, so if you wait to take it, you may not be able to apply to the college of your choice. Also, you can take the SAT multiple times, so if you take it early, you can take it again if you're not satisfied with your score. Give yourself some leeway room, and don't add pressure to your final year of high school by waiting to take the SAT. Make the senior year-test optional!

### **Myth #3 – The PSAT/NMSQT is a practice SAT and is not important.**

**False:** The letter "P" actually stands for Preliminary, not Practice. The NMSQT stands for National Merit Scholarship Qualifying Test. This means that this test can actually earn you scholarships! If you do well, this one test can give you a free-ride to just about any college. Take this test seriously. It only counts in your junior year for scholarships, but take it for practice in ninth and tenth grades to become familiar with it and find out your weaknesses.

#### **Myth #4 – You only have one chance at the PSAT/NMSQT test.**

**False:** Although the PSAT/NMSQT is only offered once every fall. If the need arises, you can take the alternative testing method. You will need to contact The National Merit Corporation before March. Students would then take the regular SAT I and their score would be converted. Students will still be eligible for scholarships. By doing this method, the test can be taken several times since the National Merit Corporation will take the highest score.

#### **Myth #5 – Students should guess on SAT answers if you don't know them.**

**False:** There is a penalty for guessing on a question and being wrong. One-fourth of a point will be subtracted from your raw score. This may not seem like a lot, but over the ten sections of the SAT, it could really add up. By understanding that the questions can point you to the answer, it's a matter of eliminating all the wrong answers first and then being left with the correct one. If you aren't able to confidently eliminate a few answers, you should probably skip the question. Each question is worth one point regardless of its difficulty level.

#### **Myth #6 – You must get every answer right for a perfect score.**

**False:** People who have received perfect scores on the SAT probably skipped several questions, and may have even gotten a few wrong. However, their raw score was significant enough (that means they got enough questions right) to garner them a perfect SAT score based on the Bell Curve. Each question is worth 10-40 points.

#### **Myth #7 – SAT questions are in order of difficulty.**

**False:** As a general rule, the questions start off easy and get harder, but truthfully, a lot of them are mixed together, especially in the critical reading and writing section. You may find the very first question the hardest question on the test. Difficulty on this exam is not determined by higher level skills of math and verbal. Hard SAT questions are the ones that students consistently got wrong on a previous experimental section of the test.

#### **Myth #8 – A student only needs a good SAT score in order to get into college.**

**False:** Colleges are looking for well-rounded students. Admissions offices like applicants with plenty of community service, academic awards, volunteer work, and leadership skills. Students who have a proven track record of involvement and dedication are the most sought-after individuals. Regardless of their SAT score, they are looking for students who will be an asset at their school.

### **Myth #9 – All SAT prep books are the same.**

**False:** There are good ones and there are some not-so-good ones. Some prep books have made-up problems that can be irrelevant to the actual SAT and PSAT/NMSQT. Try to find a book that only uses test materials from The College Board. They are the makers of the test and are the **ONLY** ones relevant to the test.

### **Myth #10 – The SAT essay was added because The College Board wanted to make the test harder.**

**False:** The essay was added because colleges were finding that incoming freshmen were not able to write on the college level. In response to this, the essay was added so that colleges could measure a student's ability to express ideas, develop a thesis, and use language effectively.

### **Myth #11 – The essay is graded by a computer.**

**False:** All essays are graded by a real person who has several years of writing experience and is familiar with the rules of Standard Written English. For grading purposes, the essays will be scanned into a computer and sent to the respective judges electronically. Each essay will be graded by two judges and scored on a scale of 1-6. If the score differs more than a one point between the two judges, a third person will then grade it.

### **Myth #12 – You have to spend a lot of money to do well on the SAT.**

**False:** Some prep courses cost from \$2000 to \$5000. Many of these courses contain a lot of busy work and some only boast a 200 point average raise in test scores. Learning a lot of content is not necessarily the key to doing well on the SAT. Each test generally has the same recurring patterns and hidden strategies that can be decoded. You can't study for the SAT but must study the test itself and how the questions are written and answered. Take the initiative. Most of the information found at a prep course can be found in a book. If a student can find the motivation to study for the SAT without the nagging of a classroom, one can save a lot of money. However, if you are unmotivated, finding a class may be the best thing for you, but you need to shop around. There are classes that cut to the chase and actually teach how to understand and take the test and cost considerably less.

### **Myth #13 – You should only take the SAT if you are planning to go to college.**

**False:** Plans can change. Even if a student delays college a couple of years, their SAT scores are generally held for two years by the College Board and most colleges will still accept them. Take the test in school just in case because out of school students may forget some basic math and will have to relearn those again before taking the test. Don't be afraid – the SAT can be accomplished! Preparation is the key to doing well, so if you do your homework, you should do well. Start early. Learn all about the test, and then PRACTICE, PRACTICE, PRACTICE. Make this test a priority. This test could be the answer to a good scholarship and to admission into a great university, so don't goof off. A good SAT score is something to be proud of, and that's no myth.

## ACE THE SAT AND GET FREE COLLEGE

The SAT is the dreaded standardized test that colleges not only use for entrance exams but also for scholarships—the higher the score, the bigger the scholarship money. It is often even looked at more than a student's GPA since every school has a different standard for weighing and calculating grades. Colleges go up on their rankings nationally based on their test scores so the higher the score-the more money you get!

Unfortunately, many students' even very smart ones often bomb the SAT. In response, they resolve to the fact that they are just bad test-takers when it comes to this test – even though they may have a high GPA and take honors courses in school. The fact of the matter is that the SAT is not a normal test. The reason many students do poorly on this test has nothing to do with their intelligence or knowledge that they have learned, but mainly because they just don't understand this particular test.

There are three sections: Critical Reading, Math and Writing on the SAT. The test is three hours and forty-five minutes long with 2-3 short breaks. It becomes a mental marathon for students and the goal for them is to save time and minimize mistakes. In each section students are given about a minute a question so students must learn the fast ways to answer them and learn the critical thinking skills necessary to stop picking the wrong answers.

Since the SAT is a standardized test, it contains recurring logical patterns that can be discovered. The key to doing well is to understand these hidden patterns, learn the secret strategies to find the shortcuts and then practice with actual tests. This helps students become familiar with the test so that finding the right answers quickly becomes automatic; students can then score higher and in return receive some amazing scholarship money.

Students don't have to be a genius to ace the SAT but understanding the test and the question-types is a must in order to do well on this test. A standardized test means that the patterns stay the same. It is not a random test but students can learn to find the relationships and logical patterns that recur. The reality is that the SAT basically determines where you get to go to college and who's going to pay for it! With some preparation and practice, students can become confident test-takers, lessen test anxiety and ultimately ace the SAT.

# HOW TO BUILD A HOMESCHOOL TRANSCRIPT

Every student needs a high school transcript to apply for colleges. Today, most colleges and universities are open to and excited about having homeschooled students apply. Although some colleges might ask homeschooled students to include additional application requirements, most schools require only the basics, which include college entrance exam scores, letters of recommendation, and high school transcripts.

As a homeschooling parent, it is your responsibility to keep a record of your student's academic progress throughout the high school years. Homeschooling parents should start working on their student's transcripts in the student's ninth grade. Although it usually does not matter when your student takes particular courses, it is important to ensure your student completes the minimum requirement of courses to graduate from high school.

Creating transcripts does not have to be a daunting task. Keeping up with a student's transcript is not difficult as long as you're consistent. All you need is a transcript template and the discipline to write down the course material credits, and dates of completion. Simply include every class and record his or her grades consistently over the next four years. It's as simple as that.

It is also a good idea to save schoolwork samples using the most important assignments or projects. This allows your student the ability to showcase his or her best work and reference examples when applying for college or a job. Don't allow people/companies to give you fear by trying to sabotage your homeschooling with statements such as "students need their classes accredited" in order for them to be legitimate.

## Transcript Format

There is no wrong way to format a transcript. Colleges and universities expect to see a variety of transcript styles because every school uses a different style. As the homeschool administrator, you can choose whatever format works best for you. Transcripts can be created on any computer program, including Word. Some homeschool parents prefer a traditional transcript format (one that is broken up by semesters) while other parents prefer an unconventional transcript format (one that is broken up by class content or subject matter). Either will work as long as you are consistent throughout the transcript.

## Biography Information

All transcripts should have identifying information including a student's name, address, phone number, date of birth, email address, gender, and social security number. Schools use this information as a quick reference to identify applicants and to organize a student's information. If your student's transcript is more than one page long, ensure that there is enough biographical information on every page to properly identify the student. This way if the pages get separated, the information can easily be put back together.

## Course Titles and Descriptions

When filling out a transcript, you need to use specific course titles such as English I, II, and III; algebra; biology; American history; and so on. While it is perfectly acceptable to give your student's courses generic titles such as English I, it is also okay to give their courses more specific titles such as comprehensive essay writing. Specific course titles give colleges and universities an idea of the material your student focused on in that particular class. Specific titles also add variety and flare to your student's transcripts. If you are having trouble coming up with creative course titles, look at a local college course catalog to get some ideas. You can also go to your state's educational agency's website to help you name your classes.

## Curriculum Information

Not all subjects that you include in your student's transcript have to fall into traditional classroom subjects. Students who do independent studies, such as career training, computer skills, or home skills, can receive academic credit. Students just need to put enough hours into these subjects to warrant credit and their work needs some sort of evaluation scale. You can also choose to give your students pass/fail grades on such courses. Independent studies are great ways to turn your student's extracurricular interests into high school electives. Test prep can also be considered an elective, as well as Bible studies.

## Grading Scales

Make sure to include a grading scale on your student's transcript. It does not matter what particular grading scale you choose as long as you are consistent. Colleges and universities like to see grading scales along with the grades your students received in order to help evaluate the type of grades recorded on the transcript.



## Credits

While every state's requirements are different, students typically need to complete an average of 24 credits in order to graduate from high school. A high school credit is a unit of measure to record class time. Typically, students receive one credit once he or she has completed between 120 and 150 hours of class time in a particular subject (not including homework, which should be an extra 50 to 65 hours). Credits are generally given in halves for 60 to 75 hours of class work and wholes for 120 to 150 hours of class work. Credits can also be based on finishing a particular curriculum or book or reaching the level of mastery required for a particular course.

## Things to Include on Transcripts

1. Name and address of the homeschool
2. Parents' contact information
3. Student's personal information: gender, grade level, birth date, and social security number
4. List of courses and grades for ninth, tenth, eleventh, and twelfth grades
5. A course description key and grading scale
6. Cumulative GPA
7. Standardized test scores (SAT, ACT)
8. Dual enrollment, AP, CLEP and honors courses

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## AT THE END OF THE PSAT IS A POT OF GOLD!

Luck won't get you an \$80,000 scholarship, but the PSAT can. Amazingly, there are numerous scholarship opportunities available from most colleges when a student's PSAT score falls within a certain range. Taking this test seriously can help students reap great financial rewards – and that's no blarney.

Full tuition, room and board, unlimited laundry, cafeteria passes, study abroad stipends, honors dorms, and graduate money are some of the great benefits that are given by colleges to students who score high enough on their PSAT and qualify for a National Merit ranking.

It is a bragging right for colleges to have National Merit Scholars among their student body. These students represent the top one percent of the nation. Very often colleges will compete for these students to come to their school. These schools may even sweeten the pot by adding more benefits to entice students like free computers or additional spending money.

The correct acronym is PSAT/NMSQT, which stands for Preliminary Scholastic Assessment Test/ National Merit Scholarship Qualifying Test. Unlike the SAT, which is administered seven times annually, the PSAT is only offered once in October, and only counts toward potential scholarships in a student's junior year. For a small fee, students can sign up for the test at most local high schools. Sign-ups are usually held until the day of the test as long as there is still room available. It is administered the third Wednesday or Saturday of October.

Winning PSAT scores can vary several points depending on year and place where the test is taken. In 2006 semi-finalists qualified at a score of 216 in Texas, but Mississippians only needed a score of 205 (out of 240). For qualifying students to achieve finalist status, they are required to write an essay, provide a transcript, post an SAT score, and send some other necessary paperwork to the National Merit Board before the deadline. The National Merit Board will then choose a certain percentage of finalists to be named National Merit Scholars, Corporate Scholars, or College Scholars.

It's important to begin preparing for the PSAT in the ninth grade. Students should take the test for practice in October of their freshmen and sophomore years. This will help familiarize them with the test before their junior year. They will also receive their test booklet back in the mail, which is advantageous because it can be used to assess weaknesses and strengths. For maximum preparation, students need to have completed Algebra 1 and Geometry before the eleventh grade.

Another advantage of studying for the PSAT is that students will also be studying for the SAT. Since The College Board changed the test in 2005, the tests are very similar. The only difference in content is that there is not an essay or Algebra 2 on the PSAT. This can take a lot of pressure off juniors and seniors when it comes time to study for the SAT if they have already got the PSAT down.

Now that you know more about the PSAT and its significance, you can start preparing. You don't have to get lucky to get good scholarship. The dividends of doing well on this test could pay off tremendously and have you seeing green.

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## COLLEGE – A PREREQUISITE FOR SUCCESS?

As homeschooling parents, we want to teach our children how to be successful. When the time comes for them to leave our nest, we want them to be prepared for finding a job, a home, and a spouse. We want the best future for them, but does a traditional four-year university fit into that picture.

Your child does not need a college degree to change the world. Just take a look at Peter, Moses, and the scores of Biblical leaders who freed slaves, spoke before thousands, and forever altered the course of history without the need of a formal education. That's not to mention Abraham Lincoln, Benjamin Franklin, and Mark Twain.

In our modern day, does your child need a college degree to become President of the United States? Short answer: probably yes. Just look at our last election to find both nominees –Mitt Romney and Barack Obama—Harvard alumni. That's not to mention the Yale connections of the Bush and Clinton families.

Now, college does not make a student smart. Colleges do, however, attract smart students. From industry to civil rights, some of the most important and powerful luminaries of our generation have university roots: Martin Luther King Jr., Henry Ford, Albert Einstein, and even Bill Gates (who dropped out of Harvard).

On average, a college graduate makes \$1,000,000 more per lifetime than a high-school graduate. For employers, a college degree shows initiative. If a student can spend four years working full-time in class for the potential of a future employment, it usually translates into the ability to work for a bi-weekly paycheck. Beyond this, college graduates have a broad knowledge base upon which they can evaluate the world. Having taken required courses in economics, literature, history, science, and math, university grads learn to think for themselves and solve advanced multi-disciplinary problems.

Should every student pursue higher education? No. If your child wants to work in a technical vocation, the arts, or a family business, he or she should consider the pros and cons of a college degree before making a final choice. Four years is a long time to spend on a Bachelor's degree if the piece of paper received does little to enhance one's career.

For all others, college should be a strong consideration, *especially* if your child is leadership focused, interested in technology, entrepreneurial, or passionate about politics. For the next Ronald Reagan or Sam Walton or Mark Zuckerberg, college is a critical starting point. In college students learn vital skills, make connections with business and political magnates, and solidify a reputation for hard work and intellectual ability.

In summary, if your child wants to be a world leader, you can help that process by opening the doors to a college degree.

Money should NOT be a consideration. Top universities across the nation have adopted a zero-loan policy for students who qualify for financial aid. Schools like Harvard, Stanford, Duke, Dartmouth, Columbia, Yale, Cornell, and MIT create financial aid packages for needy students that allow virtually no debt after graduation! Generally speaking, if your family income is less than \$100,000 per year (and even if you have \$0 college savings), your child can still go to an Ivy-League school without huge student loans. More than 75 colleges offer no-loans policies, and even more have incredible financial aid opportunities.

There is only one major factor in college admissions for homeschool students: TEST SCORES. Because classes and GPAs can be relatively subjective and inconsistent from one homeschool to the next, the SAT or ACT stands as the one factor that can report your child's ability in an unbiased and standardized manner. I recommend the SAT over the ACT because of the incredible scholarship opportunities available through the PSAT/NMSQT, which is a test that students take in 11th grade (and is almost identical to the SAT).

Thus, helping your child prepare for the SAT may be the most important thing you can do to put him or her on a path to success. Not only can a high SAT score mean acceptance to a top university with a zero-loan policy, but also it can mean merit scholarships at schools that may be less generous. In fact, many merit scholarships are awarded regardless of need, so if your family does exist in higher tax bracket, a merit scholarship could mean thousands of dollars in decreased tuition costs! The higher the test scores, the more money a student can receive.

Success on the SAT, however, does not happen overnight. Some of the brightest and most determined students do poorly on this test because they do not understand how to properly study for it. Standardized tests such as the SAT (and PSAT/NMSQT) can be figured out if a student can understand the recurring patterns and strategies. Look for a test prep program that teaches the formula of the tests, and then have your child make preparation a priority.

For homeschoolers, I always recommend making SAT preparation part of your high school curriculum. Add it to your weekly schedule like any other class. As time goes by, you will note improvement that will have incredible repercussions on your child's future. A raise of 200 points could mean a \$10,000 scholarship per year. A raise of 400 points could mean a full-tuition scholarship. A raise of 600 points could mean acceptance to Harvard, zero loans, and a future as a world changer!

Talk to your child about his or her goals. If becoming a major player on the global stage is one of them, college preparation should be a top priority. And for parents, that means starting SAT prep, and starting it early.

## COLLEGE CRUNCH TIME FOR SENIORS

The season of spring always arrives with a ray of hope for the future. For many graduating seniors, college is on the horizon and an exciting new life awaits them. For students who haven't got it all figured out yet, spring can create panic! Life becomes a world of stressed-out parents and rushed decision-making. If you are one of those procrastinators who have run out of time when it comes to college prep, take heart. All is not lost for seniors and their families that have waited until now to start thinking about higher education. Many colleges (not wanting early decision) have deadlines for application as late as April. Here are some tips that can lessen the worry and help you get back on track.

1. Students need to take the SAT for college entrance. There are still three examination dates left (March, May and June). Students should improve each time, so I recommend they take all three tests if possible. There are no penalties for taking the SAT more than a couple of times and some schools will even take the highest scores in each section from different tests. Remember, there are deadlines and late fees, so you will need to sign-up early at [www.collegeboard.com](http://www.collegeboard.com). It's never too late to learn how to take the test, so find a prep class that can show you how to decipher the questions and answer them logically. HIGH SAT SCORES OPEN DOORS!
2. Polish up your transcript! Colleges love to give scholarships to students who are well-rounded. Those who not only have a good SAT score, but also have a transcript that reflects their commitment to public service. It is one that displays their volunteer work, their leadership skills and any awards received. This demonstrates to the school that the student has been an asset to their community which in turn exhibits a willingness to become involved on their campus. Brainstorm the activities that you have participated in. Be sure to write everything down, even if it was a one-time service. Some community service ideas are Habitat for Humanity, Meals-on-Wheels, library aid, tutoring another student, painting houses for the elderly, etc. Club involvement could include 4-H, Boy Scouts, Girl Scouts and YMCA. Awards could include honor societies, Who's Who, piano, dance or sports achievements. And don't forget, if you have held a part-time job, it is always a plus on your transcript.
3. Schedule an interview with the college of your choice. Take a weekend to visit and meet with the Dean of the department you are interested in. Go in prepared. This is your time to SELL yourself to them, especially for scholarships that might be available. Be honest. Dress appropriately. Be on time and shake their hand. Come with an arsenal of information: your transcript, letters of

recommendation, extra-curricular information. Always practice with a mock interview by using possible questions that the interviewer might ask you.

Even if you are a last-minute person, there is still hope. Going to college itself will have enough challenges, so you will want to minimize as much stress as possible when it comes to just getting in. Don't waste any more time because you are running out of it. Finally, relax! This is not the end of the world. After all, you've just conquered high school.

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## LEARNING IN DEED: THE POWER OF COMMUNITY SERVICE

Community service can be a powerful way for students to apply their academic disciplines to the real world. It doesn't compete in importance with a student's education, but it can validate and solidify it. When young people are actively involved by using their knowledge in service, they will stretch themselves and grow individually as they become actively involved citizens. Serving others benefits the student, the community and the world as a whole.

Young students can grow emotionally and spiritually as they learn to share their time for valuable causes. Volunteering time and energy can bring an increased sense of civic responsibility as well as a deeper commitment to community involvement. Students can play a healthy role in the life of their community. By making real contributions to the community where they live, they can develop essential leadership skills, build better self-esteem, and help their community all at the same time.

Book-learning is translated into real-life learning when students actively apply their knowledge and experience outside of the classroom. Service-learning ties a student's scholastics with community involvement. They can deepen academic learning as well as make contributions to a larger world outside of their own. Not only does community service improve academic performance but also can increase awareness of real-life problems that need to be addressed. Being engaged both academically as well as in the community can give them the necessary skills to help solve their own problems later in life.

Serving one's community is more important than self-service. It transcends social boundaries through structured reflection, exploring the meaning and moral implications of service by learning the importance of solving real-world problems. It can also help strengthen democracy so students can meet challenges and opportunities in an interdependent, ever changing world. For community service to be effective, it relies upon people who are committed to doing what's best for the neighborhood, and the world as a whole.

Community service offers the opportunity for today's young people and tomorrow's leaders to learn, while addressing local needs. They can experience the connection between what they have observed and what they have personally participated in. Students who work to better their community through service tend to continue to work all their lives in many different ways to improve the world around them, with lasting benefits for our country and our planet.



There are also scholarships for students who volunteer before college and even throughout their four years in school. You can also find volunteer vacations and programs that allow families to volunteer together. Demonstrating commitment and passion for a cause can be rewarding not only monetarily but also in the fact that students are learning that there is a world in need and life is not all about them.

Students who step out into the real world to share their talents and abilities not only strengthen communities but also are more prepared for a lifetime of good citizenship. If we want our students to lead creative, productive, responsible lives, we must give them opportunities to learn in ways that have consequences for others, as well as for themselves. They can certainly help themselves by helping others.

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# HOMESCHOOLERS AND COLLEGES PART 1 (They Really Want You)

For some homeschooling families, thinking ahead to college may be a huge concern that can often lead to great anxiety and in some cases, abandoning the home educated course that was set from the beginning. The thought of “not getting it all”, an inadequate transcript or fear of standardized tests can all seem very daunting. The good news is that colleges are now coveting homeschoolers more than ever.

Twenty five years ago, it was more difficult for a college to take homeschoolers seriously. After all, GEDs were the choice that many families used to indicate a completed education. Unfortunately, a GED was created on a 6th grade level which didn't represent a homeschoolers true education.

Today, homeschoolers are very desirable to the college admission counselor. They are recognizing that homeschoolers tend to be very disciplined, self-governed and enter school with great study skills. It doesn't appear to be the thirteenth year to them and they don't need babysitting.

Admissions counselors give out many scholarships that are wasted. By the end of the freshman year, twenty-five percent drop out and at the end of the sophomore year, fifty percent have dropped out of school. Only about one-third of all students will graduate. These counselors are looking for the students who will appreciate the scholarship, represent their school well and ultimately be a supporting alumni.

Homeschoolers are not at a disadvantage to being a candidate for college. The same criterion is used for college entrance for all students. They will need to compete an application and provide a transcript and take an entrance exam. This could be the SAT or ACT. These tests will not only provide validity for the student, but also can yield amazing scholarships.

Homeschooling families should not fear the thought of college for their students but be encouraged and equipped by having the right information on how to prepare them for the next stepping stone in their life. This is an achievable goal and students just need to put themselves out there since colleges are already looking for them.

## HOMESCHOOLERS AND COLLEGES PART 2 (Paying for School)

Applying to colleges can sometimes seem like climbing Mount Everest; the process is long, and hard like climbing Mount Everest; the process is long, hard, and there's always the chance of mortal danger. When you finally reach the top, you realize your journey is only the beginning. Now that you've made it in, you've got to figure out how to pay for it, which can often seem harder.

Continuing education beyond high school can be an expensive endeavor; however there are several resources that can help with the financial obligation that accompanies college. Like standing atop a mountain, a college degree can give students a broad perspective on the world and open up amazing opportunities for graduates, both financially and personally. Although it may seem scary, finding financial assistance does not have to be a daunting task it will take some effort to search for scholarships to fund this journey, but getting free money for college is certainly worth the time spent.

The scholarship search should begin early, even in the freshman year of high school. Before you begin your hunt for scholarships, open up a separate email account exclusively for college information and scholarship websites. This way you can keep track of the entire process. Then, you will want to write a profile about yourself. When you fill out the forms, you will already have a framework to help you write your essays or answers specific application questions.

Scholarship opportunities are abundant and one of the greatest resources today for scholarships is the Internet. Start your college scholarship search by going to sites like [www.fastweb.com](http://www.fastweb.com), [www.grantsnet.org](http://www.grantsnet.org), and [www.collegeboard.com/student/pay](http://www.collegeboard.com/student/pay). Do not only search for large scholarship and overlook the small ones. Smaller scholarships often have less competition and winning several different ones can really add up.

Apply to as many scholarships as you can. The contests can be like a numbers game in the sense that you may have to apply for a lot just to receive one—but that one might be exactly what you need to help pay for your school. Make it your job to search for them frequently because many are offered year-round. Keep yourself organized by updating your spreadsheet of contest searches and the application status of each one.

Scholarship searches are not the only way to get free money to pay for school. Preparing for the standardized tests may be the most beneficial part of this journey because high test scores can yield big scholarship money. Students who make studying for the PSAT, SAT, and ACT a priority can be rewarded with insanely

large scholarships. A substantial portion of all financial aid is awarded based on academic merit. The higher the test scores, the more money you can receive from a college. Students who receive high test scores can generally expect anywhere from a couple thousand dollars in scholarship money to full-rides to the colleges of their dreams.

A college journey free of financial worry is ideal. Imagine not incurring long-lasting debt or having to pay back any money. College can be an adventure within reach for just about anyone, regardless of his or her financial situation. There are many ways students can receive funding for higher education as well as even receive a college education for almost nothing. With enough time and preparation, by the time you reach the mountain of college entrance, you can stand at the peak and see the wonder and beauty of opportunities before you instead of gazing upon the terror that accompanies the great depth of a bottomless debt

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## HOMESCHOOLERS AND COLLEGE-PART 3 (Applying to College)

The college application process can be a lengthy endeavor. Many high school students become anxious over the amount of work required for applying for the colleges of their choices. To make matters more difficult, students are advised to apply to several different colleges to ensure acceptance into at least one of their school choices. This means as a high school senior you will have to navigate the college application process for not just one, but for many different universities. While applying to schools may seem like an overwhelming task, with proper planning and adherence to application deadlines the process can go rather smoothly.

Before you start your applications, it is important to familiarize yourself with the application lingo. Schools vary on their admissions policies therefore you will want to know which colleges, if any, that you are applying for offer early admission, early decision, regular admissions, open or rolling admissions. You will also want to understand the different types of admissions decisions. Admitted, deferred acceptance, denied, and waitlisted are all key admissions decisions that you can encounter. Each decision requires a different response and will affect which school you will ultimately attend.

After you have narrowed down your top school choices, taken your required standardized tests, and familiarized yourself with the application lingo, you can create your own application checklist. Sit down and write out all the application requirements for each school you want to apply to. Be sure to include all financial aid information, important deadlines and any unusual application criteria. Once you understand what is needed for each application check out to see if your school accepts a common application.

Personal references, otherwise known as letters of recommendations, are essential to give college admissions boards a chance to get to know you better by giving them a chance to see you through the eyes of your teachers, employers, or family friends. Just remember to give the people who are writing letters all the necessary information for writing and sending the letters and do not forget to send handwritten thank you cards to anyone who wrote letters for you.

Another important element to your college application is your personal statement, also known as your college essay. This essay should be a representation of you and should convey who you are, where you are going, and what you have to offer the college or university. Before you sit down to write your personal statement check each school's application requirements, either online or with your admissions counselor. Some schools have a generic essay topic while other asks you to write on a specific idea or concept.

The college interview is often a very important part of the admissions process. Colleges and universities use this time to get to know prospective students and decide whether or not they are a good fit for the institution, and sometimes whether or not they want to offer the students financial aid. Even if your school does not require an interview, you can usually request one. Your college interview can help set you apart from other prospective students.

Remember colleges are not only looking for smart students, but also for students who will diversify and enrich their campuses. Another way to stand out is by breaking the mode of normal applicants. Try applying to schools where you are the minority. For example, if you are from the west coast look into schools on the east coast. Colleges are always looking for students who will make them look good; those who will get involved, make good grades, and become successful alumni in the future. So increase your chances of getting into the college of your choice by doing the usual and the unusual.

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## HOMESCHOOLERS AND COLLEGE -PART 4 (Preparing for the SAT)

As a general rule, home educated students far exceed their peers in academic preparation for college. Physics, Calculus, Literature – advanced courses often come early and with more intensity. Unfortunately, excellence in education is not the deciding factor for most college applications. It's the SAT. Many home educators view this test as a necessary evil, one that must be suffered at the end of high school. This can be a big mistake! A test this important must be treated with respect. Putting off SAT considerations until the junior or senior year could lead to disaster. The testing style and format can feel foreign to many students, and waiting until the last minute can lead to uncharacteristic low scores.

The SAT is a critical thinking exam – not an IQ test. It is not a fact-based, content-intensive exam that requires students to regurgitate what they learned in school. When students attempt to tackle it like a normal test, they often fail. It must be approached with a logical foundation. Even the most excellent students can bomb it without the proper preparation! Test-makers design these tests to trick the untrained eye. Thus, learning to see the logic behind the questions is the key to success.

The SAT is almost four hours long without breaks and covers three main subject areas: Critical Reading, Math and Writing. Students can ace the test by learning the hidden recurring patterns found on SAT. The questions are purposely misleading and the wrong answers look very appealing. In a nutshell, the three sections can be dissected this way:

The Critical Reading section is ironically not about reading but rather about knowing where to find the answer to each of the three question types. There are three types of passages and three types of questions: Line Citation, Vocabulary Use and Overall Passage. Once a student identifies the type of question, he or she will know where the answer can be located by the clues given in the question. Students can actually skip 70% of the passage and still get every answer right.

The Math section contains just basic math such as Algebra, Geometry and arithmetic. There is no calculus or trigonometry or college math. Fortunately, a student does not have to be a math whiz to score well. The questions are merely reasoning problems that use math as the medium. Long calculations and using the calculator can be eliminated once a student realizes that there is short way to work each problem and that every math problem can be solved in 30 seconds or less.

The Writing section offers one of the test's biggest challenges: the essay. A student must write an essay (worth 30% of their writing grade) in 25 minutes, not knowing the topic ahead of time. The good news is that judges grade to a formula. The judges spend about 30 seconds grading each essay, so they look for a few key ingredients. Once students know the formula, they can write a perfect scoring essay with plenty of time to spare.

By making learning how to take the SAT a priority early, homeschool students can avoid the pitfalls of waiting until the last minute. Highly educated students will have an SAT score to reflect their dedication and abilities in the classroom. An excellent SAT score should be the mark of distinction on a polished high school resume, not a back-burner problem that is avoided.

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# DECODING THE SAT: PART 1-CRITICAL READING (3 Part Series)

The SAT is that scary test that students generally take later in high school to get into college and hopefully get some scholarship money. The good news is that this test is “standardized” which means that when writing the test questions, the test-makers follow the same patterns, profiles and standards by writing similar questions each time; this tests the same skills in exactly the same way without being literally the same questions. Students can then obviously learn these hidden recurring patterns found on the test and become very test savvy since they tend to not be straightforward but based more on logic and reasoning. This in result teaches students to understand how to answer questions quickly and more correctly.

Preparation is the key to doing well on the SAT. Students should start at least in 9th grade or earlier if they are participating in a 7th grade talent search such as The Duke TIP Letter. The PSAT/NMSQT is also written by the same SAT test-makers and can count for huge scholarships in a student’s junior year but can be taken for practice in the ninth and tenth grade year. When students start preparing early, time is on their side. Waiting until later in high school usually results in more test anxiety since students already have a full plate and less time to learn how to take the test and certainly less time to practice.

There are three sections on the SAT: Critical Reading, Math and Writing. The test is three hours and forty five minutes long and is offered seven times a year. There are no penalties for taking it as many times as students want since colleges usually just take the highest scores and often will combine high scores from different tests. Consequently this gives a student a higher score which can result in more college money.

The first section in the Critical Reading section is Passage-Based Reading. Most students abhor these passages found in this part of the test. Often they have to read four passages, work twenty-four questions and do it all this in twenty-five minutes which is about a minute a question, not counting the four passages. For most students, this section can be daunting because they are under great time constraints to finish. It is practically impossible for students to finish this section on time if it is approached in a normal way. Besides that, the test-makers have built in tricks to make the students pick the wrong answers. For example, an answer choice may true and found in the passage but in reality it doesn’t answer the question.

There are three types of passages in this section that are followed by some related questions and five answer choices. The Long Passage usually contains several paragraphs. The Short Passage is usually one paragraph long and the Dual Passage section contains two passages that are connected by a similar topic: they may agree, disagree or complement each other.

In school, students are often taught to read all the questions first, and then read the passage and then the all questions again on the test. Naturally, this is the same approach that most students take when it comes to the passages found on standardized tests like the SAT. The students then run out of time which of course results in a lot of blank answers and a lower score.

Usually students read the entire passage and sometimes more than once which is a huge time-waster. Once students identify the three question-types: Line Citation, Vocabulary Use and Overall Passage and reorder them correctly, they can generally skip 70% of the passage and still get every answer right. Speed reading is not the key to conquering the passages but knowing where the answers are found is. As a matter of fact, there is very little reading involved.

In this section students often second-guess themselves and change their answer to an incorrect one. This is typical since the test is designed to steer students into that trap. Since the test is standardized, it also means that the wrong answers follow the same wrong patterns and when a student learns them, it can help them not fall into the same old trap and miss the same question types again.

Another problem is when a student over thinks a question by reading more into it or over analyzing each answer choice to try and make it fit. This only leads to choosing a wrong answer choice. On top of that, the questions seem to have more than one correct answer which makes the test confusing. So students think that they have to pick the best-version of the answer. But the truth is, each question only has one right answer because the test is objective--not subjective.

There are also trick answer choices that appear to be correct but actually contain one of four wrong hidden patterns. For example, answers often contain some extra information that wasn't found in the original sentence so these answers are usually wrong. A goal on the passages is for the student to eliminate them first and be left with the one answer that doesn't break any of the rules. Once a student has determined and eliminated a wrong answer then they should not reread it again since that can waste time.

Passage-Based Reading questions can be answered quickly and correctly once a student learns the recurring hidden patterns designed to make them choose incorrectly. It is not how fast a student can read the passages, but knowing how to distinguish the one right answer from the four wrong ones. The answers are generally found in the same place every time. Knowing this can cut your reading time in half.

The second part of the Critical Reading section is Sentence Completion. In the section, students are given sentences that contain one or two blanks and they have to find the best word that fits inside the blank(s). Unfortunately many students pick answers that sound good but often those are trap answers. The secret to

doing well is to understand the eight key elements that point them to the answer that are found inside the sentence. These are things like: scope words, strengthening words and commas. For example, if the word “but” is used, then the students should look for an opposite answer.

After reading the sentence, students need to circle the key element and then draw an arrow to the other part of the sentence to clarify the word they are looking for. Then look at the five answer choices and find the perfect fit. If two answers have similar definitions then they are both wrong since there is only one right answer. Students should always mark off wrong answers first to help them not second-guess themselves.

The goal is to predict the word that would fit into the blank and then find the one that is similar. But students also need to be aware of trick answers that lure them to pick them and they should never choose an answer unless 100% sure it is correct. Often words look like the perfect word but in reality have a different meaning. For example, the perfect word may be something like “illusion” and one of the answers may be the word “allusion”.

Big vocabulary words often permeate this section so having a vast word repertoire is a plus but knowing how to figure out words is more important. There are over 171,000 words in the dictionary and only the test-makers know which words will actually be on the test. Fortunately this is a logic-based test, not content-based so not knowing all the words isn't necessary for a high score but knowing how to figure them out is more important.

Sentence Completion can be mastered once a student learns that the sentence itself generally points students to the correct answer. Critical Reading is more an ironic name since the two sections have less to do with reading and more about where the correct answers are found. Since students only have about a minute a question, it is crucial to eliminate the obvious wrong tricky answers first and spend time only on the ones that are relevant. Knowing how to approach the SAT accurately results in a better scores, more confidence and bigger scholarship money.

## DECODING THE SAT: PART 2- MATH (3 Part Series)

Half of all students usually hate math. Consequently these same students feel the same way about the SAT math. But the good news is that students don't have to be math geniuses to ace the math section on the SAT. These tests have very little to do with the math they are used to. As a matter of fact, not much of the math resembles the math questions that are found in the average math class.

When a student reaches the math section on the SAT, they often freeze up. They seem clueless because the question types look unfamiliar leaving them to automatically assume they don't know the information and therefore often resolve to leave it blank. But understanding the math section is the key to doing well. These questions DO contain information that most students actually know but the problems have been disguised to look scary and create panic among students.

Even many smart math students are in shock when they get their test scores back. Usually it is because they approached the SAT just like their normal math class. They probably spent a long time working out every problem and made sure they showed all their work. This is fine for school but not on a test of time-management. Reality is, no one will ever see their work in their test booklet because the tests are graded by a machine that reads only the separate bubbled-in answer sheet.

Normal math questions at school are direct and to the point whereas SAT math questions are more obscure and devious in nature. The good news is that they are not higher math like Trigonometry, Calculus or College Math but generally contain some Algebra, Geometry or just plain ole arithmetic. These concepts are usually disguised with crazy symbols or strange figures. Most students don't realize that the questions are designed to trick them so often they will fall for the "dummy" answer. (This is the one that the test-makers want you to pick.)

There are two sections of math: Multiple-Choice and Student Response. The first section will contain five answer choices and the second one will have no answers at all to choose from. It is important to read each question carefully with a critical eye to find out what it is asking. A student's first thought when they approach the math section should not be, "How do I calculate to find the answer," but it should be "Where's the pattern--what's the fastest way to find the answer?" By eliminating long calculations, the mistakes are minimized and the time cut in half.

Even though calculators are permitted at the actual test, the questions are designed to where students can generally answer all the math problems without one. This can save time and minimize mistakes since the

more the calculations-the bigger the chance of mistakes. Look closely at what the question is really asking and students can find that it is probably an easy answer that requires less work than they thought. Learning pertinent strategies will help students “see the math and not do the math”. For example, if all the fractions contain the denominators larger than the numerators then naturally the answer must be less than one since they are proper fractions.

Math drawings and diagrams found on the SAT should not be taken at face value. They often don't reflect the question and are missing information that confuse students on what the correct answer should be. Redrawing the figure or creating something totally different can result in understanding the problem and not falling for the wrong answer.

The test booklet also contains some math formulas so if a student forgets them then just turn to the front page of that section. There are also no proofs on the geometry questions and sometimes strange looking problems are really just two different figures put together and both need to be separated and their own formulas used on them.

Setting up the problem is usually the hardest part of the math section. If students can set up two plus two then it is easy to figure out the answer. Sometimes the real math is hidden inside a story and needs to be found, extracted and then set up into a math equation.

One of the most important things that students need to be aware of is that math terms are crucial to know when taking an SAT. If students don't know words like: product, tangent, integer or bisect, then it will be very difficult to answer the question. Three words that are often mixed up are mean, mode and median and are sometimes found in the same question. Learning simple tricks can help students remember these terms. For example, “MEAN” can be remembered by memorizing this acronym: Math Equations Average Number

On the multiple-choice section students can often derive fast answers by substituting, canceling, reducing or estimating or by knowing simple things like anytime you add or multiply even numbers-the answer is always even. Also by simply knowing the order of the SAT answer choices means that students should never test more than two answers or they have just wasted their time.

The student-response section contains no answer choices but student must transfer their answers to the grid-in box on the separate answer sheet. There are a lot of common mistakes that need to be avoided in this section. For example, an improper fraction must be converted or it will count as wrong. Mainly there are only four spaces so longer answers will have to be reduced, mixed numbers must be converted and

there will never be a negative answer. There is also no zero in the first column and all four boxes must be filled up when it comes to a continual decimal answer.

But just like every other section, the SAT must follow the same patterns, rules and standards--even in the math section. The test-makers repeat similar concepts in which answers can be derived at by using logic and critical thinking to find quick answers. There is a long, tedious and foible way to answer the math questions and then there is an easy, clear and fast way to achieve the right answer.

The section is really a logic test using math as the medium. Often learning to work a problem backwards, thinking small or looking for the hint in the question that points to the answer is all that is needed to work an otherwise scary looking math problem. The test-makers are not necessarily testing how smart a student is in math but rather testing their critical thinking skills on a math problem.

The creators of the test make sure there is a long way and a short way to work out each math problem. Each one can be answered in 30 seconds or less once a students understand the shortcuts and strategies and then practice the correct way with actual test questions from The College Board.

Approaching these tests with a very critical eye is essential for doing well on the math section. It doesn't take a genius to get the high math scores but it does take knowing the hidden, recurring patterns that the test-makers always use. Once a student masters this, they will find themselves doing very little math and this will make 100% of students happy.

## DECODING THE SAT: PART 3- WRITING (3 Part Series)

In 2005, the SAT test-makers added a Writing section to an already stressful test. The other three parts are the same type of grammar problems that were already on the PSAT/NMSQT test. Although many schools are still not considering this section for college admission and scholarships, this doesn't mean that students should forget this section altogether. Often admissions counselors will use the writing portion as the determining factor if they are on the fence about a student's application and there is a good chance that many schools will start counting it in the future. Moreover, it should be the objective of every student to get the highest possible score in all three sections of the test.

Most students are not excited about the semi-new essay section found on the test. After all, they have twenty-five minutes to write an essay on an unknown topic that will count as 30% of their Writing grade. This is a lot of pressure on students, but there are lots of students who have received perfect essay scores and it is really a matter of knowing what the judges are looking for.

As a matter of fact, the essay judges are not looking for perfect papers but just a few key points that they can pick out in the short amount of time that they spend reading it. Ten days following the test, the essays are scanned into the computer and dispersed to the judges. There will be two judges who will grade each paper on a scale of 1-6. A perfect score of 12 can be obtained when both scores are combined. If there is more than a one-point difference between the two scores, a third judge will read the paper and their score will be doubled for the final score.

The essay does need to be insightful, persuasive and make logical sense. It should express a wide range of knowledge and experience since the judges will be grading it on their overall impression. They will grade the paper very holistically and they will read it one time through quickly and write down their first impression. After that, the judge will go back through the paper and determine if the paper has the key ingredients for a great essay. Each judge will spend around 30 seconds grading the paper.

There is no need to cram material for the essay because there are so many topics available that this would end up being a fruitless effort. Take heart, the topics are usually very broad and general in nature which gives the student an endless amount of information to write on. The question prompt will usually ask the student to choose one side or the other, so the key is just to pick one of the sides. It doesn't matter which side is picked and the student doesn't even have to agree with it.

The test-makers grade to a simple formula and students who follow it consistently receive raves from the judges and in return receive high essay scores. For example, five paragraphs is optimal for a high score.

Students need not veer off this guideline and become creative but stick with what works. Two major keys to a good SAT essay is knowing how to write good sentences and follow a proven blueprint.

The other three parts of the Writing section are multiple-choice and require students to understand basic grammar. But even though the problems may be grammatical errors, it is still a logic test and the questions are standardized with standardized answers. Again, it is learning to find the recurring patterns on the test and finding the answer that corresponds with that pattern.

The first part is Sentence Error. This section contains sentences with four underlined parts - "A-D". Students need to determine if there is an error with one of the parts. If so, that is the correct answer. If not, the students would simply pick E which is no error. In this section the key to doing well is to know the limited concepts that the test-makers duplicate over and over again. For example, subject and verb must agree for the sentence to be correct. Also, learning to find the awkward part can yield a quick answer.

The next part is Improving Sentences. This section contains sentences with all or part of it that is underlined. The objective is to find the answer that is both grammatically correct and the best restatement of the underlined portion. Students should never read answer "A" since it is the same sentence that is in the prompt. This section has recurring patterns found in the beginning of each sentence that help students eliminate several wrong answers immediately. For example, look at the first words of each answer choice once you determine what the subject should be and this usually eliminates 2-3 answers.

The last section is Improving Paragraphs. This section contains a short passage with each sentence numbered. There will be four question types and students will mainly need to revise certain sentences by combining the strategies from Critical Reading section and the Improving Sentence section. For example, students may be asked to insert a sentence into the correct place. Every answer is objective and wrong answer tricks still apply in this section.

So don't fear or forget about the Writing section. It is a necessary evil that is now on the SAT and has always been on the PSAT/NMSQT. By learning how the test is set-up and how answers are derived, students can stop wasting time and start easily identifying the patterns that point them to the correct answer.

Learning how the test-makers write the questions and answers is pivotal for test success. All three sections: Critical Reading, Math and Writing are found on both the SAT and the PSAT/NMSQT. With knowledge and preparation, students can learn to understand the recurring hidden patterns and fast ways to answer each question type found in each section. This can ultimately give students confidence, lessens test anxiety and students ace these dreaded tests.



## GO FOR THE GOLD IN THE SCHOLARSHIP OLYMPICS

Let the games begin! Looking for scholarships can seem like a marathon. The competition is fierce, but hard work can pay off in scholarship gold. With the right knowledge and some persistence, students can put themselves ahead of the game and bring home the prize in the way of college money.

Finding college scholarships is not as hard as you may think. Begin looking at your local high school guidance counselor's office as well as in your own community. Local organizations often have contests for area students who will represent their companies well. And the fastest growing scholarship resource is the internet with sites such as [www.fastweb.com](http://www.fastweb.com) and [www.collegeNET.com](http://www.collegeNET.com). Many are offered at the beginning of the school year and generally have a deadline. Make sure you only apply for the scholarships that you are qualified for.

On your contest application, be sure to convey who you are, where you are going, and what you have to offer them (i.e., the contest giver, the college). Make a good first impression with a concise and memorable description of yourself. The judges may never meet you so it will be your writing that will win the contest. Do not be afraid to brag a little on yourself.

You should also enclose the following items in your scholarship letter: a list of your volunteer work, extracurricular activities, leadership positions, and awards received. Add several letters of recommendation from teachers and employers. Attach a cheerful picture of yourself so the judges can connect your face with your application.

Most scholarship contests require an essay. Make sure to keep the topic positive and upbeat. Put yourself in the place of the judges and ask yourself how they might feel after reading your paper. Read some previous winning essays to help find clues to the judges' preferences. Be as specific as possible when asked about your accomplishments. Somewhere in your essay, interject how you are a world-changer and a future leader who will represent the contest well if chosen as the winner.

Winning scholarships can be within your reach. Finding known and little-known contests and creating a stand-out application can make a great team to help you triumph in your college financial goals. Victory can be yours so good luck and go for the gold.

## IS COLLEGE RIGHT FOR YOU

College can be the most significant academic experience of a person's lifetime. It can also be the wrong choice. One could easily spend anywhere from \$15,000 to \$40,000 per year on the endeavor, and that price tag continues to increase. Although there are many reasons students should choose to go to college, a university education is not the only pathway to success. Many students do not need a Bachelor's degree to achieve their dreams. Educated homeschool graduates should weigh their options according to their future goals and desires.

The most obvious reason to pursue a college education is career advancement, yet the diploma should be end result of an incredible educational experience. Students can study in foreign countries, gain access to cutting-edge research, and meet people in the heights of their chosen professions. College also gives students the freedom to explore their interests and dabble in a variety of fields. Before declaring a major, many students explore a variety of introductory courses to whet their appetites to new fields of study.

Higher education also allows young adults to slowly ease themselves into the real world, and for the most part, college allows students a gradual introduction to real-world responsibilities. Classes often require students to work independently and develop self-discipline. For a homeschool student, projects can provide opportunities to learn team work and problem-solving skills—maybe for the first time-- opening opportunities to discuss ideas with a variety of people from diverse backgrounds.

Even with all the advantages of a university education, many students should still refrain from going. If a student is not motivated enough to do the work, he or she should not go. Otherwise it would be a disastrous waste of time and money. College students have to balance many different factors (work, study, extracurricular), and if a student isn't prepared or willing to handle this task, college may be a terrible option.

Similarly, students who have career aspirations in technical or artistic fields probably should think twice before committing to a four-year degree. There are many ways to pursue a passion that do not require an advanced degree. Nonetheless, many students find the overarching experience of college rewarding and beneficial to a well-balanced adult life. In making the decision to whether to go or not, students do not need to know exactly what they want to do as a career, but they need to at least know that they are willing to put in the time, money, and effort to explore what higher education has for them.

Please note: There are some inane excuses that keep some people from choosing a higher education, even when it is the right choice for them. Some students believe that college is too expensive. While earning a degree can be costly, there is an assortment of options for financing it. Scholarships, grants, loans, work-study programs, and military stipends—all can be used to drop the cost significantly. There's also the possibility of transferring from a bargain-priced community college into a four-year school.

Some students worry that college would be too hard. With the increased difficulty level of classes, they may not be able to keep up. This fear is especially prevalent with students who struggled academically in high school. However, there's nothing to worry about. Most universities offer free tutoring and remedial courses for students having a hard time. College professors do not want their students to fail, and many will go the extra mile to help their students clearly understand the information.

Timing is another factor to consider. Students do not have to go to college directly after high school. Some students choose to delay college because they are not ready for the pressures of higher education at 18 years old. That's okay. If students are undecided about college, they should apply to their favorite schools and consider asking for a deferral if they need to take more time. Students who choose to wait a year before going to college can participate in a "gap year." This gap of time between high school and college can be spent earning money, traveling abroad, or teaching English in a foreign country.

All-in-all, college is a fantastic place to learn and grow. Students should give some serious thought about what they would gain or lose by pursuing a higher education. Every high school senior should consider their post-graduation plans carefully. If they choose it, a college degree can be a reality for anyone who really wants it.

## NAILING THE COLLEGE INTERVIEW

A student's entire future can hinge upon the success of the college interview. Those thirty minutes could be the difference between Harvard and a community college, or scholarships and student loans. An applicant's potential can be determined by just this one meeting. Preparation is of the utmost importance. Students can lessen the stress and heighten the success of their college interview by knowing some simple guidelines.

Appearance is key. Attire, neatness, and attitude are the first things noticed by an interviewer. Dress modestly. Shower, iron your clothes, and use light cologne. Be confident and greet the interviewer with a firm handshake. Always look him or her directly in the eye. Be in control. If a question throws you off-guard, never lose your cool.

At the interview, have your personal file with you, even if the school already has access to these important documents. Bring any finished projects relating to your proposed field of study. If you are interested in journalism, bring published articles from your school newspaper or writing samples. Include a smiling picture of yourself with these documents; this keeps your face on the mind of the interviewer long after you have left.

Be ready to answer a range of questions. Topics may include current events, literary works, and influential people in your life. Be descriptive. Answer with a paragraph, not just a single sentence. Always be honest, even if that means admitting ignorance. You may be asked you to describe your favorite ice cream flavor and how it represents you. Don't let the interview become a one-sided conversation. Have questions prepared for the interviewer. Most importantly, hold a mock interview beforehand and practice with possible questions.

Prepare by researching the school's campus life, classes and atmosphere. During the meeting, speak as if you are already planning to attend their college (E.g., "When I go here, I'm going to join the newspaper and run for student government."). If the interviewer fails to notice some of your best assets, feel free to bring them up. These might include your SAT score, your G.P.A., community service, and leadership skills.

Hopefully, at the end of the interview you will hear, "I think you are a good match for this school." Don't be surprised if the interviewer keeps silent. Most colleges follow-up the interview by sending their answer in the mail. Be sure to send a thank you note to the person who interviewed you. He or she will probably keep it next to the picture of your smiling face.

## PATHS AFTER HIGH SCHOOL

Every high school senior --at some point-- secretly dreads graduation. As much uncertainty surrounds that day as does excitement. It's a bitter-sweet ending that does not necessarily mark the beginning of bigger and better things. High school, with all its faults and failures, is easy, predictable, and safe. It's the final place where students can ignore that nagging question: What do you want to do with the rest of your life?

Sadly, many students pick the wrong path after graduation simply out of indecisiveness or ignorance. Often eighteen year olds do not understand either themselves or their post-high school options well enough to make an informed decision. Fortunately, with a little self-awareness and research students can discover the right direction.

Before deciding on post-high school plans, students must honestly assess their likes and dislikes. Students who do not like spending long hours studying probably should not enter fields that require years of education. Likewise students who really enjoy working with people should look into jobs that allow them to interact with other individuals on daily basis. Being authentic to oneself is the first big step to finding a fulfilling career.

Students do not necessarily have to decide on a specific career path before they can pick their next stage in life. All they need is a general idea of what they want to do and decide what route will allow them to do it. Although the most common post-graduation plan is going to college, students should evaluate their own personal goals before making that commitment. There are many options beyond a four-year university, e.g., community college, technical/vocation school, the armed forces, or the work force. Each post-graduation plan has its own advantages and disadvantages and will take students down a different route. While choosing one direction does not eliminate the other possibilities, it does get more difficult to switch courses later on in life.

Students who choose to go to a traditional college or university will spend an average of four years studying for their Bachelor's Degrees. College students will declare a major or majors in a particular field, but have the opportunity to take a variety of classes unrelated to their chosen field of study. Schools also offer a variety of both on and off campus activities. The best way for university students to get "real world" experience is through summer internships and semester practicums.

Community colleges offer students an inexpensive means of receiving their Associate Degrees, which usually allows students to enter the work-force in half the time as it takes traditional college students.

This educational path allows students to focus mainly on their chosen fields and spend less time gaining a broader education. Sometimes high school students will go first to a community college then later transfer to a four-year university.

Technical and vocational schools teach students do to very specific jobs, like plumbing or electrical work. Students do not earn degrees at these types of schools, but usually receive licenses or certifications. These types of schools offer a practical means of pursuing hands-on career paths.

Students who are interested a dynamic career choice should consider the military. The United States Armed Forces are made up of the Army, Navy, Marines, Air Force and Coast Guard. Each service is unique and offers diverse opportunities for those involved. Every branch is made up of both officers and enlisted men and women. The length of a student's military contract is different for each branch and anyone interested should discuss opportunities available with local branch recruiters.

Many people choose to go straight into the work-force. Students who have an entrepreneurial spirit can start their own businesses or join start-up companies from the ground floor. Those who are less adventurous can simply apply for jobs in any of the fields that interest them. Students can become bank tellers, construction workers, secretaries, and personal assistants with only a high school degree.

Every student is different and there are many roads to success. High school students should decide for themselves where to go after graduation. Following the crowd or simply doing what is expected is often a poor choice. Life after graduation doesn't have to be scary. In fact, with some honesty and open-mindedness, it can be positively exciting.

## DON'T JUST BANK ON A GOOD SAT SCORE

“We’re not just looking for smart kids. There are plenty of those around, but we’re looking for well-rounded students,” the Harvard recruiter responded when answering a question by a parent about the school’s SAT requirements. When this prestigious university looks for new students, a good test score is just the beginning of the selection criteria. What exactly does this mean for students who want scholarships from good schools—maybe even Harvard?

Many colleges give the big scholarships to the students who will best represent their school well while attending college and continuing into post-graduation life. Usually, each college department has several big scholarships to give to well-deserving students. How do they select these world-changers? By seeking students that have a proven background of abilities and ambitions long before they ever entered a college classroom, college administrators choose students that start their own portfolio of accomplishments in their early days of high school or before. The “well-rounded” idea encompasses a five-fold program that speaks volumes about a student.

Academics are important to colleges, but they understand there is more to a student’s life than studying. Maintaining a strong high school G.P.A. while being involved in other areas shows potential for college success. The student’s SAT score generally solidifies his or her academic achievements. An SAT math and critical reading score of 1200 shows excellent preparation; a score around 1300 shows remarkable preparation; and a score of 1400 and above is evidence of an extraordinary student.

The second part of the portfolio is the student’s extracurricular activities. These show the college what a student has been involved in along with his or her academics. Participation in sports, music, dance, or a part-time job would all be considered extracurricular activities. Students have so many opportunities to get involved and should start as early as possible.

Volunteer work is equal to extracurricular activities in importance. This displays how the student is a valuable asset in his or her own community. Some volunteer work ideas are Meals-on-Wheels, Habitat for Humanity, tutoring others, food banks, teen court, nursing homes, and library assistance. Look around; there are always openings for volunteers to help out in the community. Start volunteering early in order to log as many hours as possible. To really stand out amid other college candidates, consider starting your own organization—one that fills an important need for others.

Club involvement is another important part of being a well-rounded student. Some club ideas are Drama Club, Boy Scouts, 4-H, Debate Teams, Student Government, and the YMCA. Also in this fourth part of the five-fold program, it is noteworthy to become leaders in these clubs. Most clubs have offices to be held. This is not only a good experience but also will show evidence of your leadership abilities.

Last of all, you will want to keep a record of all awards you have received. This is the fruit of your labor and it is where you are rewarded openly for all your hard work. To name a few awards, there are sports recognitions, Piano Guild, Honor Society Awards, Who's Who Among High School Students, writing contests, art contests, and community service awards.

Every student should start at least in the ninth grade working on this five-fold program. Good records should be kept, pictures taken and letters of recommendation solicited. Get the whole family involved; this can be very challenging as well as life changing. By focusing on the needs of others and the world around them, the student's life can be not only be enriched personally now but also financially later during the college years.



# CONQUERING THE COLLEGE APPLICATION

The college application process can be a lengthy endeavor. Many high school students become anxious over the amount of work required for applying for the colleges of their choices. To make matters more difficult, students are advised to apply to several different colleges to ensure acceptance into at least one of their school choices. This means as a high school senior you will have to navigate the college application process for not just one, but for many different universities. While applying to schools may seem like an overwhelming task, with proper planning and adherence to application deadlines the process can go rather smoothly.

Before you start your applications, it is important to familiarize yourself with the application lingo. Different colleges and universities offer different programs and use various application procedures. Understanding some key terms will help you evaluate certain programs and navigate the application process. Schools vary on their admissions policies therefore you will want to know which colleges, if any, that you are applying for offer early action (a request by students for an early admissions decision) or early decision (a contract between a student and school that promises a student will attend that university if accepted). Along with regular admissions, some colleges offer what is known as open admissions (where all students who apply are accepted) or rolling admissions (where there is no set deadline to apply). Different application processes have both costs and benefits, as well as different deadlines, so don't miss out on the right opportunity for you because you don't understand the college language. You will also want to understand the different types of admissions decisions. Admitted, deferred acceptance, denied, and waitlisted are all key admissions decisions that you can encounter. Each decision requires a different response and will affect which school you will ultimately attend.

After you have narrowed down your top school choices, taken your required standardized tests, and familiarizing yourself with the application lingo, you can create your own application checklist. Sit down and write out all the application requirements for each school you want to apply to. Be sure to include all financial aid information, as paying for school is just as important as getting in. Make a note of all important deadlines, usual as well as unusual application criterions. Do not just assume that if one school asks for two letters of recommendations, another school will not ask for three or four. Some schools also require additional standardized tests (such as the SAT II subject matter tests) or classes for particular majors. Once you understand what is needed for each application check out to see if your school accepts a common application (a standard college application which is accepted by almost 400 different colleges. See [www.commonapp.org](http://www.commonapp.org)), or a school specific application (which can either be filled out online or submitted by mail).

Personal references, otherwise known as letters of recommendations, are essential elements to your college application. These letters give college admissions boards a chance to get to know you better by giving them a chance to see you through the eyes of your teachers, employers, or family friends. Luckily for you, asking for personal references is one of the easiest steps in the college application progress. This is because the only real work you need to do is ask your recommenders to write a letter for you. Just remember to give the people who are writing letters all the necessary information for writing and sending the letters and do not forget to send handwritten thank you cards to anyone who wrote letters for you.

Another important element to your college application is your personal statement, also known as your college essay. This essay should be a representation of you and should convey who you are, where you are going, and what you have to offer the college or university. Before you sit down to write your personal statement check each school's application requirements, either online or with your admissions counselor. Some schools have a generic essay topic while other asks you to write on a specific idea or concept. You can save yourself a lot of time and frustration by understanding what each institution wants before writing your essays. If a couple or all of the schools you are applying to ask the same type of question, feel free to write just one essay and tweak it for each particular school. Make sure you completely answer any and all elements of the given questions. Sometimes your essay is the only chance you have to introduce yourself to the admissions committee, so make sure you make a good impression and fully answer the questions that you are being asked. With that said, once you have answered the specific questions it is okay to add some additional information about yourself as long as it logically fits with the rest of the essay, and does not put you over any specific word count requirements. If you are unsure about anything, feel free to speak with your admissions counselor about any questions or concerns.

The college interview is often a very important part of the admissions process. Colleges and universities use this time to get to know prospective students and decide whether or not they are a good fit for the institution, and sometimes whether or not they want to offer the students financial aid. Even if your school does not require an interview, you can usually request one. This is especially beneficial if your application is not as competitive as other applications, i.e. you are lower in your GRA, ranking, or tests scores. Your college interview can help set you apart from other prospective students. Here are some tips on conquering the college interview and making the best first impression. Also check to see if your major requires an audition instead of an interview.

When filling out your applications the main thing the admissions boards are looking for is how well-rounded you are. Generally, when making their decisions they focus on your transcript, GPA, class rank, standardized test scores, extracurricular activities, volunteer work, and letters of recommendation. You don't need to be an all-star in every aspect, just make sure if you are lacking in some areas that you show

improvement in others. While these things are the typical elements considered, colleges also keep an eye out for those students who set themselves apart from the rest. Students with mediocre credentials, e.g. grades, tests scores, ect, can make themselves stick out through exhibiting extraordinary qualities. Remember colleges are not only looking for smart students, but also for students who will diversify and enrich their campuses. Another way to stand out is by breaking the mode of normal applicants. Try applying to schools where you are the minority. For example, if you are from the west coast look into schools on the east coast. Colleges are always looking for students who will make them look good; those who will get involved, make good grades, and become successful alumni in the future. So increase your chances of getting into the college of your choice by doing the usual and the unusual.

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## SAT vs. ACT

Years ago, deciding whether to take the SAT or ACT wasn't even an issue. Back then, the ACT was traditionally required by colleges in the Midwest, and the SAT was the test of choice for the South and both east and west coasts. Now 100% of all universities in the United States widely accept both SAT and ACT results. Even if a school prefers one over the other, admissions officers will usually convert the scores interchangeably.

Thanks to grade inflation, differences in curriculum difficulty and teaching quality, a 4.0 at one school can vary greatly from a 4.0 at a different school. Colleges rely on standardized tests to help compensate for these differences. In addition, these scores serve as a reliable predictor of how a student will perform academically in their first year of college.

The SAT and the ACT are both intended to test a student's knowledge of the fundamentals. However, the two test makers are guided by very different philosophies. The SAT and ACT are significantly different tests, and in many ways, they measure different skills in different formats and test different subject matters.

The SAT is a logic-based test and is designed to showcase a student's ability to use critical thinking and problem solving skills. The ACT is content-based and documents more of what was learned during high school. Nonetheless, this contrast isn't exactly airtight. Many questions on the ACT test critical thinking, and the range of material on the SAT is based on basic high school knowledge.

Out of the two, the SAT is the most widely taken entrance examination. It is designed to test a student's skill level in math, vocabulary, and reading comprehension. The SAT tries to assess the "innate ability" of students. It does so by using tricky and confusing phrasing to determine skill level (i.e. the student's performance under pressure and the ability to identify what's being asked). It isn't necessary measuring comprehension on a specific subject, but rather how well a student can critically think through a problem. Although the SAT has shorter sections and is scored on a three digit system. Improving an SAT score requires a student to understand basic test-taking tricks.

The ACT is designed to test skill levels in English, math, reading, and science reasoning. The ACT focuses on the knowledge acquired during high school, meaning that the test assesses subjects and skills found in a typical student's curriculum. It does contain trigonometry and an optional longer writing section. The ACT has only a two digit scoring system and sometimes a single point can be the difference between getting into college and not. To do well, students must study actual subject matter.

Both the ACT and the SAT ultimately test your ability to think, and both cover the basics of a high school education. Therefore, learning critical thinking skills can benefit both tests and can also help on other standardized exams such as AP, CLEP, LSAT, ISEE, etc. More than that, the skills used in preparing for the SAT will also be extremely helpful in preparing for the PSAT/NMSQT. This is a test taken in a student's junior year that could yield incredible scholarships like full tuition, free room and board, graduate school money, study abroad stipends, and more.

Even though the SAT and ACT are very different tests, they both fulfill the same role in the admissions process of getting into college. However, each test rewards different aspects of a student's ability, so performing well on a certain test may boil down to the type of student that takes it. Depending on their particular strengths and weaknesses, some students may perform much better on one test than the other. As a result, many students are now considering both the SAT and ACT--to figure out which test provides a better showcase for their abilities.

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## To CLEP or Not to CLEP

Should my child use the CLEP tests to get credit for college courses? This question resonates with many homeschooling families as the CLEP program has increased in popularity over the last few years. Stay at home, save money, and get college credit. Sounds like a win-win situation, but you need to consider all the facts before you jump head first into this new endeavor.

The College-Level Examination Program<sup>®</sup> or CLEP is a program that allows students of any age the chance to gain college credit through a series of exams in undergraduate college courses. Like AP courses, there are several advantages to doing well on CLEP tests. The CLEP program is not necessarily a substitution for taking college courses, but it can help you prepare and enhance your college experience.

- **Take fewer classes in college.** You can get college credit for information you already know. If you have already studied a particular subject, you can channel that knowledge into college hours and get credit for your high school knowledge.
- **Spend less money on education.** CLEP exams coast roughly \$65, which is marginal when compared to the cost of dollars in tuition. CLEP exams are also free to those who are serving in the military.
- **Skip the stuff you already know.** Why waste time and money learning something you already know? CLEPping out of beginner classes can help you jump into the more advanced and interesting courses college has to offer. You can have time to take on a second degree or graduate early.
- **Finish your Degree.** Adults who lack certain courses to be eligible for graduation, CLEP exams are a great way to help you get those last few college hours.

There can also be disadvantages of CLEP tests that you need to be aware of as well. Remember that this is still new territory especially when it comes to CLEPping out more than a few classes.

- **Credibility of your degree.** Although correspondence courses have grown in acceptance, many employers and institutes of high learning are reluctant to accept these degrees as legitimate so check first with the college to make sure.

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- **Scholarships nullified.** Imagine spending a lot of time working on CLEP tests to then find out that you have too many college hours to qualify for scholarships at the university of your choice. Many students are considered transfer students because of their “earned college credit” and can miss out on scholarships reserved for new students and incoming freshmen.

The decision about when and how many CLEP tests should be administered is a personal choice. CLEPing certain classes can actually benefit students in several ways. Too much CLEPing could be more of a hindrance. Make sure you base your decisions on facts and research and what will best fit the needs of your family. If your goal is to attend a four year university, then a happy medium might be to enter college with some credits, get scholarships and then CLEP out of as many classes as you want. Ask a local school advisor or go to [www.collegeboard.com](http://www.collegeboard.com) for more information on the CLEP program.

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## Yikes! An Essay on the SAT!

Did The College Board go crazy? In 2005, they added an essay to the already stressful SAT. What were they thinking? What is expected of students in this new section? What will be the subject of the essay? Are there keys to write an essay that will get raves? Will a computer grade it? So many questions; but fear not, we have answers.

The essay was added to the SAT because universities were finding that entering freshmen could not write on the college level. Colleges can now use the SAT's essay to measure a student's ability to express ideas, develop a point of view, and use language effectively. Although adding an essay to the SAT will not make a student a better writer, it will eventually force high schools to teach better writing.

The essay will generally introduce a topic question in a short paragraph. Students are given twenty-five minutes to complete the essay. In writing, it is important to show a wide range of experience and sophisticated knowledge. Always remember to write in the active voice, keep on topic, write in the given lines, and make sure all words are legible. The judges are looking for good organization, specific examples, and a smooth presentation. However, they also understand it is only a rough draft and will not expect a perfect paper.

The essay topic will be given at the time of the test. It is usually the first section administered. Question topics can range from persuading the reader, supporting an idea, defending a view, or solving a moral dilemma. Unfortunately, students will not have foreknowledge of the topic in advance, so it is important to be familiar with the steps involved in writing a good essay; this will help to reap higher scores from the judges.

Some keys to getting a high score on your paper will be based on the structure of the essay. This includes the opening and closing sentences, paragraph and sentence length, and the use of transition words to help the flow of the thesis. It will need to be structurally sound, effective, persuasive and make logical sense. Creating five paragraphs that include three detailed examples is the standard for a great essay.

Grading will not be done by a computer, but by two people. The essay judges will have a college degree, several years of writing experience, and they will be very familiar with the rules of Standard Written English. The College Board will scan the essay papers into a computer and send them to the respective judges. The judges will then grade the papers during a ten day period following the SAT. The paper will be graded on a score of 1-6 (A combined score of 12 is the highest possible score.). If there is more than a one



point difference between the two scores, a third judge will then grade the paper. Their score will then be doubled and that will be the final score.

Judging will be done on the overall impression of the paper, so it must sound smart. The judges are looking for key items that will make your paper stand out among all the papers they will be reading. Start off with a great hook to grab their attention and end with an amazing statement that sums up your thesis. The judges will first read your paper quickly and then write down their first impression. Adding a couple of big vocabulary words can also raise your score. Writing intelligently throughout your paper can yield amazing results.

With colleges now measuring writing ability based on the SAT essay, students should also make this section a top priority. Take the fear out of writing an essay by following some proven, simple steps. Walk in confidence. You can then be on the right track to producing an outstanding essay that gets raves.

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## CONQUERING THE SCHOLARSHIP SEARCH

Applying to colleges can sometimes seem like climbing Mount Everest; the process is long, hard, and there's always the chance of mortal danger. When you finally reach the top, you realize your journey is only the beginning. Now that you've made it in, you've got to figure out how to pay for it, which can often seem harder.

Continuing education beyond high school can be an expensive endeavor; however there are several different resources that can help with your particular financial situation. Educational funding can come from resources such as loans, which make up approximately 50 percent of college funding, grants, which make up approximately 40 percent, and scholarships, which make up approximately 10 percent. Like standing atop a mountain, a college degree can give students a broad perspective on the world and open up amazing opportunities for graduates, both financially and personally. Although it may seem scary, finding financial assistance does not have to be a daunting task. Unlike loans which have to be repaid or grants which are solely based on need, scholarships are the easiest path down the "paying for school" mountain. It will take some effort to search for scholarships to fund this journey, but getting free money for college is certainly worth the time spent.

The scholarship search should begin early, even in the freshman year. Before you begin your hunt for scholarships, open up a separate email account exclusively for college information and scholarship websites. This way you can keep track of all of your specific college information. Then, you will want to write a profile about yourself. Therefore when you fill out the forms, you will already have a framework to help you write your essays or answers specific application questions. Many organizations put aside money to help certain students pay for college. Your profile can range from your ethnicity to the type of cereal you eat in the morning. Consider what defines you, your family and your personal interests. You can include clubs, sports, employers, etc. Think about places you and your family shop, musical instruments you play, and hobbies you enjoy doing. It may seem like a lot of work, but searching for scholarships now can save you from a hard and tortuous road in the future. Once you write down your profile, start searching the internet for scholarships that fit. Next, set personal goals on how much time you will spend daily or weekly searching for scholarship opportunities. It is also a good idea to make an excel spreadsheet of all the appropriate scholarship applications you find. Make sure the list contains the name, money to be awarded, requirements, and deadlines for the individual scholarships. Finally, search the internet for previous winners to get an idea of what the judges may be looking for.

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Scholarship opportunities are abundant and one of the greatest resources today for scholarships is the Internet. Start your college scholarship search by going to sites like [www.fastweb.com](http://www.fastweb.com), [www.grantsnet.org](http://www.grantsnet.org), and [www.collegeboard.com/student/pay](http://www.collegeboard.com/student/pay). Many scholarship websites have numerous contests and scholarship offers available. Different offers have diverse criteria, so make sure that you only apply to those that you are eligible for. Other places to look for scholarships are at the local high school guidance counselor's office, libraries, colleges, parent's alma mater, parent's employer, your employer, local businesses or community organizations. Do not only search for large scholarship and overlook the small ones. Smaller scholarships often have less competition and winning several ones can really add up.

Apply to as many scholarships as you can. The contests can be like a numbers game in the sense that you may have to apply for a lot just to receive one—but that one might be exactly what you need to help pay for your school. Make it your job to search for them frequently because many are offered year-round. Keep yourself organized by updating your spreadsheet of contest searches and the application status of each one. When filling out scholarship applications don't leave out any necessary documents and don't forget to pay attention to the deadlines. If you leave college debt-free, all the tedium of scholarship applications will be nothing more than small rocks on a glorious open path.

Scholarship searches are not the only way to get free money to pay for school. Preparing for the standardized tests may be the most beneficial part of this journey because high test scores can yield big scholarship money. Students who make studying for the PSAT, SAT, and ACT a priority can be rewarded with insanely large scholarships. A substantial portion of all financial aid is awarded based on academic merit. The higher the test scores, the more money you can receive from a college. Students who receive high test scores can generally expect anywhere from a couple thousand dollars in scholarship money to full-rides to the colleges of their dreams. Success, however, on college entrance exams does not happen overnight. Some of the brightest and most determined students do poorly on these tests because they do not understand how to properly study for them. The best way to help your student prepare for college entrance exams is to find a test prep program that teaches the formula of the tests. Standardized tests such as the PSAT and the SAT are reasoning-based and can be figured out if the students can understand the recurring patterns and strategies. On the other hand, tests like the ACT are knowledge-based and require students to have a firm grasp on mathematical and scientific concepts. Spending extra time on studying for these tests can help reduce the financial burden of college, making the college financial journey easy and carefree. Some colleges even allow students to raise their test scores after admission to receive more money.

The last important element of your financial aid journey is filling out the FAFSA. Every student going to college will need to apply for the FAFSA as this application allows you to see how much federal financial aid you are eligible to obtain. The process is free, and the earliest date to apply

for the FAFSA is January 1st of your senior year. It is imperative that you complete your FAFSA applications early, as money is awarded on a first come, first served basis. So you should apply as soon as you can. Before you start the application process, you will need to set up a PIN number by going to [www.PIN.ed.gov](http://www.PIN.ed.gov). You cannot submit a FAFSA without a PIN number, and you will have to use the same number every year that you are in college. Filling out the form can take an hour, so be prepared before you start by gathering all important documents beforehand. Remember, the FAFSA opens up doors to scholarships, grants and all forms of federal financial aid. For more information, call (800) 433-3243 or go to the website [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

A college journey free of financial worry supported by merit and need-based assistance is ideal. Imagine not incurring long-lasting debt or having to pay back any money. College can be an adventure within reach for just about anyone, regardless of his or her financial situation. There are many ways students can receive funding for higher education as well as even receive a college education for almost nothing. You simply need to spend time equipping yourself for this trek by understanding all the available resources. With enough time and preparation, by the time you reach the mountain of college entrance, you can stand at the peak and see the wonder and beauty of opportunities before you instead of gazing upon the terror that accompanies the great depth of a bottomless debt.

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## FREE COLLEGE CAN HAPPEN TO YOU

**Full Scholarship** – two words that could change your life. Getting free college can be like winning the lottery. Imagine throwing away several trash bags full of college scholarships that come in the mail. This is what happened to us. But for some families, getting just one scholarship offer could be the difference between junior college and the perfect university.

You have spent the last nine to twelve years dedicating your time, money and energy into your child learning at school, so don't stop there! Higher education should still be your goal. Even if you haven't had a lot of extra money to save for college, scholarships can still come your way. And just because you haven't spent a lot of time at the guidance counselor's office doesn't mean that you have to be out of the loop when it comes to finding the scholarship opportunities.

Here are five successful secrets to scholarships and free college that many public and private schools students are not aware of:

Realize that full scholarships can be obtained by students who receive certain scores on their PSAT/NMSQT or SAT. There are usually several full-ride scholarships available in each department of most colleges and they love to give them to kids with good test scores. The best scores have colleges begging students to enroll that will gladly pay their way.

Understand that the PSAT/NMSQT and the SAT are tests of logic. They are not about exclusive knowledge or curriculum only learned at public or private schools. Many smart kids (from all academic backgrounds) do poorly on these tests because they don't understand the test or how to look at the questions logically.

Discover that succeeding on these tests can be just a matter of learning the test-taking techniques and recurring patterns found on these standardized tests. The questions very often point you to the answers and students can learn to answer them quickly once they discover the secret methods that many others successful test-takers have.

Create a successful game plan. After learning the secret strategies of decoding these tests, incorporate this information into your academics. Spend twenty minutes a day or an hour or two a week practicing these techniques on actual tests from the College Board. This will also keep students from cramming at test time.

Prepare your freshman and sophomores to take the PSAT/NMSQT for practice in October and definitely have them take it in their junior year. This is when it counts for all the big scholarship money. Students should take the real SAT test when their practice scores are above 1500 (the national average) or if they are a senior. The SAT is offered seven times a year and there is no penalty for taking it many times. Colleges usually drop the lowest scores (they don't average them) and some schools will even take the highest score from each section from different tests.

Higher education can be is a life-changing experience and students who get the high test scores are usually the ones who get the incredible scholarships. For us, learning the test secrets was more than worth it. Besides, we got free college and so can you.

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## GRADUATE DEBT FREE

In the current economy, one word is on everybody's mind: debt. To date, the current U.S. national debt is \$15,243,747,957.85, and this substantial financial burden has taken its toll on every aspect of the government's ability to effectively run this country. While you are unlikely to accrue a personal debt anywhere close to that of the national deficit, owing large amounts of money can cripple your future. The weight of significant financial obligations brings not only stress, but can also hamper your ability to obtain your dreams. It is often said that educational debt is the best kind of debt a person can have. Even if that is true, being free from any kind of debt is always preferable. College is meant to open doors to a brighter future. Don't let the financial strain of getting an education turn the college dream into a monetary nightmare. With the right amount of planning and hard work, you can graduate college debt free.

The best way to graduate college without any debt is to have someone else pay for your schooling altogether. Scholarships and grants are the most effective means of accomplishing this goal. Students who work hard during high school on their academic, athletic, or artistic abilities are the most likely students to receive great scholarships for college. Doing well on standardized tests are another key to getting excellent academic scholarships. Students who have stellar PSAT, SAT, or ACT scores are eligible for numerous intuitional scholarships offered by the various universities. To do well on these tests, students will have to study and practice for the individuals tests. There is no quick success to acing standardized tests, but with the right preparation and practice you can achieve your desired score. Doing well on tests are not the only way to achieve scholarships, you can also research contests and scholarships on the internet to help you find the right ones for you. Applying to different contests is a great way to get extra cash for the college endeavor. Do not only apply for the large scholarships (those that are \$5,000 to \$10,000) but also try for smaller ones (\$500 to \$1,500). Remember every little bit of extra cash helps.

While scholarships are ideal for paying for college, you can do other things to help cut down the cost of your secondary education. Making college affordable is another great way to assist you in your debt-free endeavor. One idea is to limit the amount of time and money you actually spend on your education. You can accomplish this by graduating early from college. Students who work hard can graduate with their BA in only three years instead of four by getting college credit through AP exams or CLEP tests. Cutting down on the time you are in school can limit the amount of money you spend on tuition, fees, and room and board. You can also take dual enrollment classes in high school where you get high school and college credit. It is also a good idea to research colleges with a three-year bachelor's degree programs.

Another tip to help you graduate college without any debt is to find a college that you can actually afford. Many students think that just because a school has a big price tag means the education is better than a school with a reasonable price tag. While some schools might be worth the expensive money you pay for them, depending what the college offers, the truth is majority of colleges are similar despite the disparity in cost. Many community colleges offer quality education for a fraction of the cost of attending a four-year university. When making your plans for college, think realistically about the cost-benefit ratio of going to an Ivy League school versus going to your local community college.

Working during college is another option for helping you ease the financial burden of your education. It is possible to work part-time while in school and to pay for school on a monthly basis. Treating the cost of college like a tuition bill can help you budget accordingly and pay-off school while you are in it. It will take some personal sacrifice to use your money to pay for school and not late-night fast food runs, but the short time sacrifice will be worth it in the long run.

If working during school is not a good option for you, you can always research the possibility of loan repayment programs. Students who join the armed forces after high school have the option of having their college paid for after serving time in the military. Other government jobs also offer loan repayment options for high demand careers. Do your research and look for employers who will pay you to get an education.

College can be an expensive, but there are several options to help you ease the financial burden of gaining a secondary education. With the right amount of preparation, research, and diligence the dream of getting a college education without accruing debt can be a reality.

Higher education can be is a life-changing experience and students who get the high test scores are usually the ones who get the incredible scholarships. For us, learning the test secrets was more than worth it. Besides, we got free college and so can you.



## HOW SOON SHOULD TEST PREP START

Most students wait until they are in their junior or senior year before they start preparing for the SAT. After all, graduation and college are around the corner. Unfortunately, this can actually be a BIG mistake! The longer students wait to start preparing, the less time they have to improve. The SAT is too important to put off. Scoring high on this test could mean both acceptance into the perfect college and the scholarships to pay for it.

The key to doing well on the SAT is learning the recurring patterns, hidden strategies and the test-taking techniques that are universally effective on every test. Then PRACTICING is the key. It's one thing to have a toolbox, and another to know how to use the tools. As students continue to make practicing a priority, they will be able to answer questions faster and solve problems more accurately.

The SAT and PSAT/NMSQT are tests of logic and critical thinking. They are not IQ tests. This means they are not fact-based, content-intensive exams that require students to regurgitate what they learned in school. These tests must be approached with a logical foundation; otherwise when students attempt to tackle them like normal tests, they fail. Even really smart students with high GPAs who take AP and honors classes bomb these tests! Test-makers design these tests to trick the "Average Joe" and reward the student with a critical eye. It's all the more reason students need extra time to start preparing.

Ideally, ALL 9th graders should learn how to take the PSAT/NMSQT and SAT (7th grade if they are doing the DUKE TIP Letter or other talent searches). The PSAT/NMSQT qualifies students for scholarships during their junior year. It is created by the ETS (The same division of The College Board that writes the SAT). The two tests are almost identical, so as students study for the PSAT/NMSQT, in turn they will be preparing for the SAT.

Don't worry if your student doesn't have "all" the math down. The mere fact that they are learning how to take the test is the most important factor. The math will eventually come, so in the meantime they can be working on the others sections: Critical Reading and Writing. It is like a marathon- no one starts out running 26 miles the first day. Runners start out slow and build up to the entire distance. In the same manner, students need only spend about 30 minutes to an hour a week as a ninth grader on these tests. Eventually they will build up to more hours and then full-length tests.

Keep in mind there is a wrong way and a right way to practice for the SAT and PSAT/NMSQT. Start by learning to find the recurring patterns on the test, and then continue by practicing using only materials

from the test-makers themselves (The College Board). Then, as students practice, it is imperative that they go back over the questions they miss and identify their weaknesses and common mistakes so they can avoid these bad habits in the future.

Any coach will tell you that concentrated energy and numerous hours of practice is the only way to improve at a sport. The same approach applies to the SAT. Incorporating quality study patterns on a daily basis can give students the skills they need to succeed.

By making the PSAT/NMSQT and SAT a priority in the early high school years, students can avoid cramming at the last minute on a test that has very little to do with content. Learning the logical approach to test-taking as soon as possible is the key to doing well. **Proper Preparation Prevent Poor Performance!** An early start to test preparation will lessen test anxiety and put time back on the side of the student.

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## POST COLLEGE SUCCESS

Four years in the college bubble may not be enough to prepare you for the challenges of the “real-world.” While your diploma may be the key to getting the job of your dreams, it will take more than a good education to thrive in your post-college life. Adulthood is often difficult, and life is not about avoiding the struggles but knowing how to tackle them and overcome them. You have to work hard, pay bills, and set realistic expectations. It is important to realize that you cannot have everything at once, and you will have to sacrifice some things in order to have others. Many young adults make the crucial mistake of striving for the type of lifestyle it took their parents several decades to obtain. Life is a marathon not a sprint, so keep a long term perspective to help you make the most of your post-college years.

### Financial foundation

Before you spend a dime of your new paycheck, make a budget. Budgets are the best way to map out your finances and allow you to make wise purchases. Be sure to use your total monthly income after taxes to account for the actual amount of money you will bring home every month. Also, when adding up your monthly expenses keep in mind both big and small obligations. Do not only include your rent, utilities, and groceries but also any monthly subscriptions and expected donations. Always pay your bills first and consider using automatic online payments for any reoccurring bill. Keep an eye on your credit report to make sure you have a good score. Good credit is critical for making big purchases such as a house or car. You are entitled to a free credit check every year. To access your free credit report: go to <https://www.annualcreditreport.com/cra/index.jsp>.

### Landing Your First Job

If you are like most students out of college, you don't have tons of job offers lined up after graduation. Today's economy is making it harder for college graduates to find their first job in the field they want to work in. Sure you can get a job at any restaurant to help pay back your student loans, but unless you want to be a professional chef that is not why you got a degree. If you do not have a lot of experience in your chosen profession, consider taking an internship to build up your resume. Many companies are more than happy to offer both paid and unpaid internships to new graduates. If the internship is unpaid, realize you will either need to take one where you can have limited expenses (just as near your parents' house if they will let you come back home) or where you can live cheaply. Some industries, such as acting or politics, require that you move to certain cities in order to find work. If you really

want to work in certain fields, you may have to make the jump and move out to where the jobs are located. Ultimately, the best way to find a job is to network. People like to hire people that they know, or that they have solid recommendations of. Always put yourself out there and meet people in your chosen field. Ask for advice and even help in finding jobs. Fortune favors the bold, so do not be afraid to try. If you are having trouble finding a job or making enough to payback student loans, check into loan deferments. Not paying your loans back will severely damage your credit, but if you are struggling to find a job, there are options for you. For more information go to <http://studentaid.ed.gov/PORTALSWebApp/students/english/difficulty.jsp>.

## Find the Perfect Pad

You have the job or the internship, now what? Life on your own is as sweet as it sounds, that is as long as you make the right choices for your living arrangements. Your place should be somewhere that you love to be, not dread coming home to. Living by yourself has its advantages, but it can also be costly. Before you put your deposit down on that gorgeous penthouse in the middle of downtown, stop and think if it's the right place for you. Primarily, your rent should never cost more than a third of your monthly income. Anything more and you will not have enough money for groceries or gas. Apartment hunting takes time, and there are many factors that can influence your decision. Decide what things are important to you, like difficulty in parking, pet policies, and whether laundry on-sight or off. You also want to get a place that is both close to your work and in a neighborhood you want to live in. Make sure you find a place you feel safe in and be sure to check out the crime rates before you ever sign a lease, one such website is <http://www.neighborhoodscout.com/neighborhoods/crime-rates/>. The internet is a great place to do research, however nothing beats an actual visit to either the city or apartment building. Taking time to research, explore, and talk to others who live your prospective area can save you from committing six months or more to a place that you hate.

## Impress Your Boss

No matter where you work you can set yourself apart from your peers. Companies are all about results so be ambitious. Show up early, stay late, and when appropriate take work home with you. You do not have to work yourself to death, but showing your boss that you are committed to going beyond what is expected of you will get you noticed. Strive to create a friendly work environment and never talk bad about anyone while on the job. Gossip kills morale, and your comments can come back to haunt you. Be friendly to your entire office and do not forget to say hi to the doormen or the janitors. Cheerfully participate in all group work, even when you have to partner with someone you do not like. Always

keep a record of your accomplishments, this way when it comes time for promotion you can have tangible evidence of your value to the company.

Not even the best university can completely prepare you for life after college. Adulthood is a rollercoaster ride filled with ups and downs. Make the most of the highs, and prepare yourself for the lows. Do not be discouraged if your post-college life does not work or comes as easily as you expected it to. Life might not always be easy or fair, but it's worth doing right.

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# PREPARE YOUR HIGH SCHOOL STUDENT FOR COLLEGE

Before you know it, college will be knocking at your door. As the parent of a high school student, it's your job to make sure the transition is as easy as possible. Don't wait until senior year before you start thinking about preparation. Right now you can begin helping your child put their best foot forward by this instructional guide for conquering the inevitable college entrance test known as the SAT. For the student:

**Freshman** – Read some good classic books and incorporate some logic curriculum into your studies (especially if your school doesn't provide it). Take the PSAT/NMSQT in October for practice. This will help you get familiar with the test and allow you to assess your strengths and weaknesses. Practice test-taking techniques about an hour a week with actual College Board practice tests. Only take an actual SAT if you are scoring around the national average of 1500.

**Sophomore** – Continue with logic and reading good books, which are usually full of great vocabulary words. Again, take the PSAT/NMSQT for practice in October. Practice test-taking techniques about two hours a week. Take a couple of SAT's in the fall since you will already be studying for the PSAT/NMSQT. The tests are basically the same except for the essay.

**Junior** – Absolutely take the PSAT/NMSQT in October. This is when it counts for all the big scholarship opportunities, which could include full tuition, room and board, honors dorms, study-abroad stipends, graduate money, etc. Practice test-taking tips several hours a week leading up to the PSAT/NMSQT. Take a couple of SAT's in the fall and a couple more in the spring if you want a higher score.

**Senior** – Check to see if the college you are interested in wants an early decision. If so, you'll need to take the October and possibly the November SAT test. If not, go ahead and take the December SAT as well. Student's scores should improve each time and there are no penalties for taking it many times since colleges generally drop the lowest scores and sometimes will take the highest scores in each section from different tests. If you want a higher SAT score, go ahead and schedule 2-3 more in the spring. There is still a January, March, May and June test. After all, this is your last chance while you are in school.

**Parents** – make sure that each year your student is adding more community service to their transcript. Also, make sure they get good grades because sometimes the student's GPA can mean the difference in acceptance for certain state schools that only take the top 10 percent. Start doing college searches

and campus visiting as early as ninth grade. Many colleges have weekends designed just for potential students to visit. Have your child start applying for scholarships as soon as possible. There are many that are designed for the younger high school-aged student, so don't wait.

The longer your student waits to prepare for the SAT, the less time he or she will have to improve and the less money they can receive. Good SAT scores not only will help with college entrance, but also can provide scholarships. College is just around the corner and can sneak up on you fast. Armed with a little bit of knowledge and some preparation, the pathway to college can be made easier when you start early.

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## SECRETS TO THE SCHOLARSHIPS SEARCH

A college degree opens up great opportunities for a student—financially and personally. There is a greater likelihood of making more money—and double in many cases—compared to those who do not hold a college degree. Another benefit is the security of retaining your job or getting another one if needed. Health benefits as well as retirement plans often come with higher-skilled jobs. College is a great discovery zone to explore passions and new things, even if a student doesn't know what he or she wants to major in at the start.

Unfortunately, going to college today can be extremely expensive and can incur long-lasting debt that can follow a person for many years. The truth is, 50% of college is paid for by loans, 40% by grants and about 10% actually comes from scholarships. The good news is that college can be within the reach for just about everyone. There are many ways students can receive scholarships as well as FREE college!

Start your scholarship search engine! Begin at [www.fastweb.com](http://www.fastweb.com) [www.grantsnet.org](http://www.grantsnet.org) and [www.collegeboard.com/student/pay](http://www.collegeboard.com/student/pay) Many scholarship websites have numerous contest/scholarship offers available. Make sure that you only apply to those that you are eligible for. Don't forget the small scholarships, because they can really add up, and there is probably less competition for them. Set up a separate email account only for college information as well as scholarship websites.

Scholarship contests are a numbers game in the sense that you may have to apply for a lot just to receive one—but it can be worth it if you leave college debt-free, so start applying early. They are also offered year-round, so make it your job to search for them daily or weekly. Keep a notebook of your scholarship search and status of each one—and, when filling out the application, don't leave anything out or miss the deadline.

Use Big words! If you really want to find some little-known scholarships, use words that most people don't think about when searching on the Web. Being more detailed and using specific words can pull up scholarship information that isn't readily found. Try adding these words in with your search: Endowment, Foundation, Honorarium, Trust, Fellowship, Donors.

Ace the SAT! One of the best ways for students to get scholarships is through receiving a high test score on college entrance exams. Students who receive high test scores can generally expect anywhere from a couple thousand dollars in scholarship money to full-rides to the colleges of their dreams. Success, however, on college entrance exams does not happen overnight. Some of the brightest and most determined students do poorly on these tests because they do not understand how to properly study for these tests. The best



way to help your student prepare for college entrance exams is to find a test prep program that teaches the formula of the tests. Standardized tests such as the PSAT and the SAT are logic tests that can be figured out if the students can understand the recurring patterns and strategies. Spending extra time on studying for these tests can help reduce the financial burden of college through high test scores and scholarships. Some colleges even allow students to raise their test scores after admission to receive more money.

Pay for college with milk money! Imagine getting back 1-25% for college on everyday purchases such as buying groceries, filling up your gas tank, eating out, booking travel, shopping online and more. Upromise is a free service with over 12 million members. To start receive rewards, go to [www.upromise.com](http://www.upromise.com) You can shop with 600 participating retailers and get up to 25% back. Eat out using a participating credit card or debit card and get up to **8% back from more than 8,000 restaurants**. Grocery and drug stores have thousands of eligible items, and when you scan a Upromise registered card at the checkout, you could get up to 3% back. Make it a family affair. When your family and friends join, their purchases can also go toward your Upromise account.

Be low-income! Not making a lot of money can work to your advantage when it comes to paying for college. There are 72 colleges and universities who have replaced loans with grants and scholarships for low- or lower-income families. *(In some cases, colleges are counting lower income as less than \$100,000.)* Visit <http://www.finaid.org/questions/noloansforlowincome.phtml>. Some of these are Ivy Leagues, and to qualify you just have to have earned that amount the year PRIOR to your student applying to college. Here is another list of colleges who are capping their loans, some for as low as \$5000 total for four years ([http://projectonstudentdebt.org/pc\\_institution.php](http://projectonstudentdebt.org/pc_institution.php)).

Get in the Re-awards Pot! Many colleges have scholarship money that was previously awarded to a student who later decided to attend another college. Check with the college to see their policy on this matter. After a student has enrolled, they should ask to be considered for this money and have it re-awarded to them instead.

Appeal for more money! Students generally interview for college with an admissions counselor or the dean of their department. Sometimes they will inform students of the scholarships they will offer them, and sometimes they will send the student a letter. After receiving the news of how much money they were awarded, families can send a letter to the school and appeal for more money than what was originally offered. Check to see if they allow this and what forms you may need, such as income tax returns or outstanding medical bills. A formal letter may be the only documentation they require. Don't sound desperate, just keep with the facts and display your desire to attend their school. Meet in person with the financial aid officer and discuss the idea of receiving more money.

Fill out the FAFSA ASAP! Every student going to college will need to apply for the FAFSA to see how much free money they can get. It is free to fill it out, and the earliest date to apply for the FAFSA is January 1st of the student's senior year. This is first come, so apply early. For more information, call (800) 433-3243 or go to the website [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The FAFSA opens up doors to scholarships, grants and financial aid. Filling out the form can take an hour, so be prepared before you start. Use the worksheet to gather important documents and don't forget to set up a PIN number as soon as possible at [www.PIN.ed.gov](http://www.PIN.ed.gov).

Continuing education beyond high school can be an expenses endeavor and searching for college money can be a daunting task; however, families who are equipped and prepared can take advantage of available resources that many others haven't discovered yet and unlock secrets to paying for college.

To download the "15 Secrets to FREE College" for a penny, go to [www.collegeprepgenius.com](http://www.collegeprepgenius.com) and use the code: article

College Prep Genius has been featured on NBC, Fox, WE, CBS, ABC, ION, Forbes Living TV, TXA21 & The Homeschool Channel. To find out more information, contact Jean Burk at 81-SAT-2-PREP, [info@collegeprepgenius.com](mailto:info@collegeprepgenius.com). To read testimonials of students who raised their tests scores from 300-600 points and received incredible scholarships, visit [www.collegeprepgenius.com](http://www.collegeprepgenius.com)

# TEN TERRIFIC TIPS TO A HIGH SAT SCORE

Waiting to take your first SAT in your senior year is a mistake! But sadly, many students start thinking about this important test in their last year of high school. Preparation is the key to conquering this right-of-passage for college applicants, and it needs to be treated with respect. Delaying the inevitable can add enormous stress to an already taxed final year—full of college searches, career decisions, and graduation. More than that, a good SAT score can have several great benefits, so it should not be put off or trivialized, but made a priority long before a student becomes a senior.

Here are ten tips that can help students prepare for the SAT:

## **1.) Make the SAT a priority; the right score not only means college entrance, but also could result in substantial scholarships to college.**

At many universities, each department offers several full scholarships based on students' abilities and their SAT scores. Colleges go up on their rankings based on their test scores so the higher the score—the more money you get! Many of these scholarships start with a score of around 1400 (math and verbal). So, make a game plan on how much time you will spend daily or weekly working on practice SAT questions and then stick to it.

## **2.) Learn the hidden patterns and tricks that the College Board likes to use on their tests.**

The SAT has profiles of recurring patterns and hidden strategies in its problems that can be decoded. Students who learn these secrets will usually score higher on their SAT tests. Even smart students can do poorly on this test because they don't understand how to take it. Every SAT tests the same basic concepts so it is a learnable test.

## **3.) Practice only with the SAT prep books that contain real SAT problems.**

The prep books that will give students the best SAT results are those books created by the test makers themselves—The College Board. Many of the prep books found in local bookstores are filled with made-up problems that can be irrelevant to the actual test. If students have discovered the patterns of the real SAT, then working other prep book problems may be fruitless.

## **4.) Start working on the SAT in your ninth grade year.**

Starting early will familiarize you with the test and give you time for lots of practice. The later you wait, the less time to improve. Most colleges drop a student's lowest score and keep the highest one. By getting

a jump start on the SAT, this will also help prepare for the PSAT/NMSQT test. As of March 2005, the two tests are now very similar.

### **5.) Schedule two to three real SAT tests in a row.**

Since you should be practicing tests at home before the real test, it makes sense to schedule more than one real test in a row instead of spreading them out over several months. This is easily done since the SAT is offered seven times a year, starting in October and ending in June. Scores can be viewed on The College Board web site in about two weeks following the test.

### **6.) Read a lot of good classic books.**

Reading a lot of classic books over the years will help in several ways. They are usually filled with great vocabulary words that may be found on the SAT. Also, storing up knowledge about these books can come in handy when writing the SAT essay; The College Board seems to like it when you recall famous works. And of course, having a storehouse of great literary works won't hurt when you interview for college.

### **7.) Work some logic curriculum.**

The SAT is not a test about knowledge; rather, it is a reasoning and logic test. This is why the same test can be administered all over the nation to students with different curriculum backgrounds. By being aware of this, students can prepare early by taking some logic classes that can help them with their critical thinking and reasoning skills.

### **8.) Practice at home as if you were taking the actual SAT test.**

Creating a testing environment at home that mimics the real test environment can help with success on the SAT. Students should take practice tests around 9:00 in the morning with only a five minute break between sections. Pace yourself by keeping a watch or timer nearby and be sure to have several sharpened pencils ready. Use the same calculator you will use on the real test. Since the real test is over three hours long, practicing like this can help your endurance.

### **9.) Take the required math before your senior year.**

Make sure you are up to date on the required math of the SAT. If at all possible, take Algebra 1 and Geometry before eleventh grade. This will cover the math on the PSAT/NMSQT which only counts in your junior year. The new SAT has some Algebra 2 which should be taken as soon as possible.

### **10.) On test day, be prepared, rested and confident. Remember, your SAT score is not the sole representation of your abilities.**

If you have done your “homework,” taking the SAT should not feel like the end of the world. Make sure you rest the day before the test, go to be early, and have all your supplies ready before you wake. Arrive early, take some deep breaths and start in.

If you have prepared for the SAT before your senior year, taking the test should be old hat to you. Remember, everyone else there is taking the same test, so relax. The main difference in scores between you and them can be determined by your preparedness beforehand.

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## THE ADVENTURE OF PAYING FOR COLLEGE

Applying to colleges can sometimes seem like climbing Mount Everest; the process is long, hard, and there's always the chance of mortal danger. When you finally reach the top, you realize your journey is only beginning. Now that you've made it in, you've got to figure out how to pay for it, which can often seem harder.

Continuing education beyond high school can be an expensive endeavor; however there are many different options that can help with your particular financial situation. Educational funding can come from resources such as scholarships, grants and loans. Like standing atop a mountain, a college degree can give students a broad perspective on the world and open up amazing opportunities for a student, both financially and personally. It is certainly worth the effort to find ways to pay for the journey. Although it may seem scary, finding financial assistance does not have to be a daunting task.

Money should not be the hindrance that keeps a student from the college experience and the chance to encounter this great discovery zone to explore his or her interests and passions. Before you can fully understand all of the different aspects of financial aid, you must first learn the terminology. Grants are non-repayable financial assistance that are based solely on need. Loans must be repaid and are available through lending facilities, colleges or the government. Scholarships are non-repayable financial assistance that are awarded based on merit or merit plus need. Merit-based finances are usually awarded to a student because of their abilities: academic, athletic or artistic skill. The need-based grants or loans are based on financial need.

The first step of your journey is the FAFSA! Every student going to college will need to apply for the FAFSA to see how much free money they can get. The process is free, and the earliest date to apply for the FAFSA is January 1st of the student's senior year. Apply as soon as you can. Money is awarded on a first come, first served basis, so apply early! For more information, call (800) 433-3243 or go to the website [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The FAFSA opens up doors to scholarships, grants and all forms of financial aid. Filling out the form can take an hour, so be prepared before you start. Gather all important documents beforehand, and don't forget to set up a PIN number as soon as possible at [www.PIN.ed.gov](http://www.PIN.ed.gov).

The FAFSA will determine which need-based loans or grants are available to each student. Need-based aid can come from the government, state agencies, service organizations, private foundations, etc. Need-based grants include the Federal Pell Grant, the Federal Supplemental Education

Opportunity Grant, the Academic Competitive Grant and the National Smart Grant. Some need-based loans that may be available include the Federal Perkins Loan, the Stafford Loan, Direct Loans and PLUS Loans.

Scholarships are the easiest path down the mountain. Unlike loans which have to be repaid or grants which are solely based on need, scholarships are simply free money. The scholarship search should begin early, even in the freshman year. Scholarship opportunities can be found at your local high school guidance counselor's office and also at libraries, colleges, parent's alma mater, parent's employer, your employer, local businesses or community organizations. One of the greatest resources today for scholarships is the web. Go to sites like [www.fastweb.com](http://www.fastweb.com), [www.grantsnet.org](http://www.grantsnet.org), and [www.collegeboard.com/student/pay](http://www.collegeboard.com/student/pay) to start your search. Many scholarship websites have numerous contest/scholarship offers available. Make sure that you only apply to those that you are eligible for. Don't overlook the small scholarships, because they can really add up, and there is probably less competition for them. It may be a good idea to set up a separate email account exclusively for college information and scholarship websites.

Apply to as many scholarships as you can. The contests can be like a numbers game in the sense that you may have to apply for a lot just to receive one—but it can be worth it. If you leave college debt-free, all the tedium of scholarship applications will be nothing more than small rocks on a glorious open path. Make it your job to search for them frequently because many are offered year-round. Stay organized by creating a scholarship notebook of your contest searches and the application status of each one—and, when filling out the application, don't leave out any necessary documents. Don't miss deadlines!

Some scholarships award the adventurer for having the guts to take on the journey. Many organizations put aside money to help certain students pay for college. Write out a scholarship profile about yourself and then start searching the internet for ones that fit your profile. This can range from your ethnicity to the type of cereal you eat in the morning. Consider what defines you, your family, and your personal interests. This can include clubs, sports, employers, etc. Where do you shop? What instruments do you play? These questions are a great place to start. It may seem like a lot of work, but searching for scholarships now can save you from a hard and tortuous road in the future.

Preparing for the SAT may be the most important part of this journey because high test scores can yield big scholarship money! Students who make studying for the PSAT and SAT a priority can be rewarded with insanely large scholarships. A substantial portion of all financial aid is awarded based on academic merit. The higher the test scores, the more money a student can receive from a college. Students who receive high test scores can generally expect anywhere from a couple thousand dollars in scholarship money to full-rides to the colleges of their dreams. Success, however, on college entrance exams does not happen

overnight. Some of the brightest and most determined students do poorly on these tests because they do not understand how to properly study for them. The best way to help your student prepare for college entrance exams is to find a test prep program that teaches the formula of the tests. Standardized tests such as the PSAT and the SAT are reasoning-based and can be figured out if the students can understand the recurring patterns and strategies. Spending extra time on studying for these tests can help reduce the financial burden of college making the college financial journey easy and carefree. Some colleges even allow students to raise their test scores after admission to receive more money.

A journey free of financial worry supported by merit and need-based assistance is ideal. Imagine not incurring long-lasting debt or having to pay back any money. College can be an adventure within reach for just about anyone regardless of their financial situation. There are many ways students can receive funding for higher education as well as even receive FREE college! Families simply need to spend time equipping for the trek by understanding all the available resources. With enough time and preparation by the time a student reaches the mountain of college entrance, students will reach the peak and see the wonder and beauty of opportunities instead of the terror that accompanies the great depth of a bottomless debt.

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## THE DIFFERENCES BETWEEN THE SAT AND PSAT

What are the differences between SAT and PSAT, and which one should I take? You should take both tests, but each test plays an important and different role for any student who is college-bound. They are both created by The College Board and the questions on both tests follow the same patterns and rules. There are a couple of differences in the content, but basically if a student is studying for one test, he or she is studying for both.

The ETS (Educational Testing Service), a division of The College Board, creates the questions for the SAT and the PSAT. When they write the problems, they use a standardized profile and pattern that they must follow. These same patterns are used again and again—this is why the test is standardized. By learning the mindset of The College Board and the way the questions are designed, students can learn to recognize similar patterns and answer the questions more quickly and correctly.

The SAT (i.e. Standardized Assessment Test) is a test that most colleges use for an entrance exam. Students must have a minimum score just to get into the school of their choice. (These scores will vary depending on the college.) The SAT score can also determine eligibility for scholarships. The higher the scores—the bigger the scholarship money!

The SAT is also offered seven times a year. The first one is in October and the last one is in June. Students will need to schedule the test ahead of time because there are deadlines and late fees to contend with. Signing up for the test can be done through the mail or at [www.collegeboard.com](http://www.collegeboard.com). There are no penalties for taking the SAT many times. Colleges usually just want the student's highest score and many schools will even take the highest scores from different sections of different tests to give the student their best combined score.

The PSAT/NMSQT is a “preliminary” SAT test that is used only for determining the students who qualify for the National Merit Scholarship program. It is only offered once a year in the third week of October. This test only counts in a student's junior year of high school but should be taken in their freshman and sophomore years for practice. The National Merit Corporation will take the top one percent of the nation to be entered in the contest. Scores that qualify for scholarships will vary year to year and depending on where a student lives. The scores are based on state population as well as student performance. For example, qualifying scores in Texas have been around a 216 out of a 240 the last few years; in Arkansas, the students only need about a 201 to reach semi-finalist level. Scholarships could include: full tuition, free room and board, honors dorms, study-abroad stipends, graduate money, etc.

Both tests contain the same three sections: Critical Reading, Math and Writing. The difference in content between the two tests is that there is no essay or Algebra 2 on the PSAT. The SAT is about three hours and forty-five minutes (not including breaks) and the PSAT is about two hours and ten minutes long.

The SAT has ten sections: three Critical Reading sections that total seventy minutes; three Math sections that also total seventy minutes; and three Writing sections that total sixty minutes (this includes a twenty-five minute essay). The tenth section is called the Equating section—an experimental section that doesn't count. The College Board uses it to determine questions that they may use on future tests. This section can be found in the math, critical reading or writing section but students will not know which one it is.

The PSAT has five sections: two Critical Reading sections that total fifty minutes; two Math sections that also total fifty minutes; and one Writing section that totals thirty minutes.

Since these tests are standardized, it means the recurring patterns that they use can be figured out. Students should start preparing for these tests at least in ninth grade. Time will be on their side and they will have plenty of it to work on the question types by getting familiar with them. Learning strategies and shortcuts on these tests and then practice taking tests is the key to doing well and receiving the high test scores.

Both tests play a significant role in a student's life when it comes to college preparation. The PSAT can yield incredible scholarship offers when a student is a junior and the SAT is the first step to get a student into college as well as it can be the springboard for scholarships from the college. Students should not pick one test over the other – make both tests a priority!

## THE KEYS TO PAYING FOR COLLEGE

Getting into college may seem easier than paying for it. Continuing education beyond high school can be an expensive endeavor; however there are many different options that can help with any or all of your particular financial needs. Educational funding can come from resources such as: scholarships, grants and loans. Finding financial assistance does not need to be a daunting task. Since a college degree can open up amazing opportunities for a student, both financially and personally, it is certainly worth the effort to find ways to pay for college. Money should not be the hindrance that keeps a student from the college experience and the chance to encounter this great discovery zone and avenue to explore his or her interests and passions.

Before you can fully understand all of the different aspects of financial aid, you must first learn the terminology: A grant is non-repayable and based solely on need. A loan must be paid back and is available through lending facilities, colleges or the government. A scholarship is non-repayable and awarded based on merit or merit plus need. Merit-based finances are usually awarded to a student because of their ability: academic, athletic or artistic skill. The need-based grants or loans are based on a financial need.

Start by filling out the FAFSA! Every student going to college will need to apply for the FAFSA to see how much free money they can get. It is free to fill it out, and the earliest date to apply for the FAFSA is January 1st of the student's senior year. This is first come, so apply early. For more information, call (800) 433-3243 or go to the website [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The FAFSA opens up doors to scholarships, grants and financial aid. Filling out the form can take an hour, so be prepared before you start. Use the worksheet to gather important documents and don't forget to set up a PIN number as soon as possible at [www.PIN.ed.gov](http://www.PIN.ed.gov).

Financial aid sources can come from the government, state agencies, service organizations, private foundations, postsecondary schools and contests. Types of grants to search for are: Federal Pell Grant, Federal Supplemental Education Opportunity Grant, Academic Competitive Grant and the National Smart Grant. Types of loans are: Federal Perkins Loan, Stafford Loan, Direct Loans and PLUS Loans.

The scholarship search should begin early, even in the freshman year. Scholarships opportunities can be found not only at the local high school guidance counselor's office but also at libraries, colleges, parent's alma mater, parent's employer, your employer, local businesses or community organizations. One of the greatest resources today for scholarships is the web. Go to sites like [www.fastweb.com](http://www.fastweb.com) [www.grantsnet.org](http://www.grantsnet.org) and [www.collegeboard.com/student/pay](http://www.collegeboard.com/student/pay) to start your search. Many scholarship websites have numerous contest/scholarship offers available. Make sure that you only apply to those that you are eligible for. Don't

forget the small scholarships, because they can really add up, and there is probably less competition for them. Set up a separate email account only for college information as well as scholarship websites.

Apply to as many scholarships that you are eligible for since most contests are a numbers game in the sense that you may have to apply for a lot just to receive one—but it can be worth it if you leave college debt-free, so start applying early. They are also offered year-round, so make it your job to search for them daily or weekly. Stay organized by creating a scholarship notebook of your contest searches and status of each one—and, when filling out the application, don't leave out any necessary documents or miss the deadline.

There are also scholarships awarded for you just being you. Many organizations put aside money to help certain students pay for college. Write out a scholarship profile about yourself and then start searching the internet for ones that you may be eligible for. This can range from your ethnicity to the type of cereal you eat in the mornings. Consider what makes up you and your family and what are your involvements or personal interests. This can include: clubs, sports, employers, etc. Where do you shop, what instruments do you play or what is your heritage are some questions to start with. It may seem like a lot of work but searching for scholarships can save you from working in college or paying back a lot of debt.

High test scores can yield big scholarship money! Students who make studying for the PSAT and SAT a priority can be rewarded with great scholarships. A substantial portion of money is usually awarded based on academic merit. The higher the test score—the more money a student can receive from a college based on entrance exams. Students who receive high test scores can generally expect anywhere from a couple thousand dollars in scholarship money to full-rides to the colleges of their dreams. Success, however, on college entrance exams does not happen overnight. Some of the brightest and most determined students do poorly on these tests because they do not understand how to properly study for these tests. The best way to help your student prepare for college entrance exams is to find a test prep program that teaches the formula of the tests. Standardized tests such as the PSAT and the SAT are logic tests that can be figured out if the students can understand the recurring patterns and strategies. Spending extra time on studying for these tests can help reduce the financial burden of college through high test scores and scholarships. Some colleges even allow students to raise their test scores after admission to receive more money.

The thought of not incurring long-lasting debt or having to pay back any money is ideal. College can be within reach for just about anyone regardless of their financial situation. There are many ways students can receive funding for higher education as well as even receive FREE college! Families simply need to be equipped and prepared by understanding all the available resources. This can not only help a student get into college but also help them find the keys to paying for it.

# THE TEN TOP SECRETS TO A DEBT FREE EDUCATION

The majority of careers today require a college degree. Unfortunately, higher education is often extremely expensive. For most students, 50 percent of their college experience is paid for by loans and for some that debt can follow them into retirement. The answer to avoiding college debt is through scholarships. Although scholarships are not always easily obtained, college-bound students can increase their chances of procurement by knowing the secrets to a debt-free education.

**Start early:** The scholarship search should begin early, even in the freshman year. Before you begin your hunt for scholarships, open up a separate email account exclusively for college information and scholarship websites. Starting early gives you the most amount of time to find and perfect your scholarship search.

**Create a scholarship profile:** Scholarship profiles help you understand what scholarships you are and are not eligible for applying to. Your profile can range from your ethnicity to the type of cereal you eat in the morning. Consider what defines you, your family and your personal interests. You can include clubs, sports, employers, etc. Think about places you and your family shop, musical instruments you play, and hobbies you enjoy doing. It may seem like a lot of work, but it will help you in your searches

**Research, Research, Research:** Start with scholarship search engines Many scholarship websites have numerous contest/scholarship offers available. Begin at websites like [www.fastweb.com](http://www.fastweb.com), [www.grantsnet.org](http://www.grantsnet.org), [www.collegeNET.com](http://www.collegeNET.com), and [www.collegeboard.com/student/pay](http://www.collegeboard.com/student/pay). Other places to look for scholarships are at the local high school guidance counselor's office, libraries, colleges, parent's alma mater, parent's employer, your employer, local businesses or community organizations.

**Little scholarships add up:** Many people make the mistake of only applying for large awards but don't forget the small scholarships. Obviously it will be more work to apply for several small scholarships as opposed to one big one but little awards can really add up, and they are often are less competitive. However, to save yourself time and energy, make sure you only apply for the scholarships that you are qualified for.

**Use Big words:** If you really want to find some little-known scholarships, use words that most people don't think about when searching on the Web. Being more detailed and using specific words can pull up scholarship information that isn't readily found. Try adding these words in with your search: Endowment, Foundation, Honorarium, Trust, Fellowship, Donors.

**Follow the prompts:** Most scholarship contests require an essay. Make sure you keep to the topic and use an upbeat voice. Read some previous winning essays to help find clues to the judges' preferences. Be as specific as possible when asked about your accomplishments.

**Sell yourself:** On your contest application, be sure to convey who you are, where you are going, and what you have to offer them (i.e., the contest giver, the college). Make a good first impression with a concise and memorable description of yourself. The judges may never meet you so it will be your writing that will win the contest. Do not be afraid to brag a little on yourself. You should also enclose the following items in your scholarship letter: a list of your volunteer work, extracurricular activities, leadership positions, and awards received. If applicable, add several letters of recommendation from teachers and employers.

**Do the FAFSA ASAP:** Almost every student going to college needs to fill out the Free Application for Federal Student Aid (FAFSA). The FAFSA is used to determine a student's eligibility for scholarships, grants and other forms of financial aid. It is free to fill it out, and the earliest date to apply for the FAFSA is January 1st of the student's senior year. This is first come, so apply early. For more information, call (800) 433-3243 or go to the website [www.fafsa.ed.gov](http://www.fafsa.ed.gov) Filling out the form can take an hour, so be prepared before you start. Use the worksheet to gather important documents and don't forget to set up a PIN number as soon as possible at [www.PIN.ed.gov](http://www.PIN.ed.gov)

**Get more from your school:** If you've already been offered a school scholarship you can always appeal for more money. After receiving the news of how much money they were awarded, families can send a letter to the school and appeal for more money than what was originally offered. Check to see if they allow this and what forms you may need, such as income tax returns or outstanding medical bills. A formal letter may be the only documentation they require. Don't sound desperate, just keep with the facts and display your desire to attend their school. Meet in person with the financial aid officer and discuss the idea of receiving more money. Don't forget to ask about rewards. Many colleges have scholarship money that was previously awarded to a student who later decided to attend another college. Check with the college to see their policy on this matter.

**Lastly, Ace the Exams:** One of the best ways for students to get scholarships is through receiving a high test score on college entrance exams. Students who receive high test scores can generally expect anywhere from a couple thousand dollars in scholarship money to full-rides to the colleges of their dreams. Success, however, on college entrance exams does not happen overnight. Some of the brightest and most determined students do poorly on these tests because they do not understand how to properly study for these tests. The best way to help your student prepare for college entrance exams is to find a test prep program that teaches the formula of the tests. Standardized tests such as the PSAT and the SAT are logic tests that can

be figured out if the students can understand the recurring patterns and strategies. Spending extra time on studying for these tests can help reduce the financial burden of college through high test scores and scholarships. Some colleges even allow students to raise their test scores after admission to receive more money. Scholarship searches are not the only way to get free money to pay for school. Preparing for the standardized tests may be the most beneficial part of this journey because high test scores can yield big scholarship money. Students who make studying for the PSAT, SAT, and ACT a priority can be rewarded with insanely large scholarships. A substantial portion of all financial aid is awarded based on academic merit. The higher the test scores, the more money you can receive from a college because they go up nationally on their rankings based on test scores.

Continuing education beyond high school can be an expenses endeavor and searching for college money can be a daunting task; however, families who are equipped and prepared can take advantage of available resources that many others haven't discovered yet and unlock secrets to paying for college through scholarships.

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Adding an SAT prep class for your student is one of the best things you can do if your child is planning on going to college. The SAT is not only used for college entrance but also for scholarships. The higher the score-the more money they get because colleges go up on their rankings based on their test scores. Cost of prep classes can vary from a couple of hundred dollars to thousands. If you are of the belief that a test prep class is worth more because it costs more, then here are some considerations to think about when looking for a class:

### **1. What is the reputation of the company?**

Have you investigated their background and read independent reviews about their claims as well as the overall satisfaction from those who attended. Does the company refer students to a real diagnostic test and real test questions? Have they won awards or been featured favorably in the media? Numerous studies have shown that overall, most students do not raise their test scores because they do not attend all the labs and/or finish all the work that is assigned for many programs that give a lot of busy work.

### **2. Who are the teachers?**

Don't just believe what they advertise, be willing to ask them what college they attended and what test score did they receive? (Some companies boast of their teachers coming from top colleges when in fact, this may be very untrue.)

### **3. What materials are they using for the students to practice with?**

Most prep classes use fake tests that are irrelevant to the real SAT and PSAT/NMSQT. These make-believe tests are not like the real test and students will not be able to learn the logic and recurring patterns that can only be found on actual College Board (the real test-maker) materials.

### **4. Have you read their guarantee in detail?**

Many of the expensive courses may give a money-back guarantee if a student doesn't raise his or her score by a certain point range. While this sounds like you can't lose, read the fine print because it is designed so they don't lose money. It may say that the student must attend every single class and turn in every single bit of homework (which is usually so much that most students are unable to complete because of their busy schedules). There are also prep schools that give the student an initial diagnostic test and then have them retake another test when they are finished with the course. Again, be aware because these are often their own tests and they may grade on a curve to reflect an increased score. Also, some high schools that contract with these schools are given special versions of the course and often don't offer a guarantee.



## 5. Why do some students receive free classes while most parents pay the big bucks for the class?

Some expensive schools will purchase the PSAT/NMSQT scores of certain zip codes to find the students who are already scoring high as sophomores on this test. They will then offer them free classes at their school. While this is great for those students, it leaves out a lot of students who will have to pay the full price for the class. Besides, if those students score high on their next tests, it is difficult to tell if they did so based on the school or if they would have scored high anyway. This can inflate the overall statistics of the prep course. Some high schools will partner with some prep schools and will pay a portion of the tuition to them. Where is that money coming from and why are they only offering it to an elite group of students?

If you are considering spending a lot of money on a test prep course, just be informed and keep in mind that even if you have the money to invest in one, it is like a gym membership; if it is not used—it is money wasted! The SAT and PSAT are tests of logic and critical thinking not content so students cannot study for it but must study the test itself. If a student isn't taught to practice the correct way, it will be difficult for them to succeed. To excel in sports, an athlete must practice to win a game. The SAT and PSAT/NMSQT are really games, and if a student learns to play the College Board way—they can win!

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