

# **Bridging the Gap:** **A Simple Guide to College**

by Chelsea L. Dixon, M.S., M.A.T.



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# Contents

Overview .....	1
Introduction .....	3
<b>PART I: DOLLARS AND SENSE</b>	
CHAPTER 1: Financial Aid and Other Sources of Funding .....	7
CHAPTER 2: Standardized Tests .....	15
CHAPTER 3: Self-preparation and life skills .....	20
<b>PART II: QUESTIONS, APPLICATIONS AND CONSIDERATIONS</b>	
CHAPTER 4: The Applications and Admissions Process .....	24
CHAPTER 5: Things to Consider When Thinking About College .....	30
CHAPTER 6: The College Visit .....	38
<b>PART III: STUDENT-ATHLETES</b>	
CHAPTER 7: Student-Athletes—The Recruiting Process.....	42
CHAPTER 8: College Athletics' Three Major Sports Organizations .....	47
<b>PART IV: PREPARING FOR SUCCESS</b>	
CHAPTER 9: Timelines—Preparing for Success.....	56
Conclusion .....	81
<b>PART V: TOOLS AND RESOURCES</b>	
Sample Thank You Letter .....	84
Sample Student-Athlete Resume .....	85
Financial Aid Determining Net Cost Worksheet .....	86
College Criteria Worksheet.....	87
Application Organizer Worksheet .....	90
Helpful Websites.....	92
Glossary of Terms .....	93
Notes .....	101
Index .....	109
Acknowledgements.....	114
About the Author.....	115

## Overview

You're probably looking at this book and asking yourself, how is this book different from all the others and why should I read it?

Well, most college preparation books for students and student-athletes write about the planning process from the ninth grade on, and assume that readers already know the basics about college and the preparation that will be required to get into it before they get to high school. This book takes a different approach. It is written for those who are unfamiliar with the college application process: the underrepresented, first generation students, student-athletes, their families, mentors and anyone else looking for an introduction to the pathway to college. It will also provide basic terminology to help familiarize you with common terms, and will also help you learn more about the college planning process.

Preparation and planning begin at home when you are in elementary school, but really starts to become important when you're in middle school. This is where *Bridging the Gap: A Simple Guide to College* begins instructing you about the college planning and preparation process.

In middle school you begin to develop the skills that you will need to succeed in high school, college and beyond. Remember when you first discovered the sport or activity that you love—whether it was basketball, tennis, soccer, acting or something else—you had to learn the terminology and the plays needed in order to be successful and start getting into condition. Look at this book as the starting point to getting in condition for college.

**There are four main goals and objectives of this book. Upon completion, the reader should:**

1. Have an understanding of the general academic and athletic planning and preparation process from middle school through high school as it pertains to prospective college students and student-athletes.
2. Establish a comprehension of common college and

Chelsea L. Dixon, MS, MAT

- recruiting terminology.
3. Recognize the additional steps prospective college student-athletes must take in order to be eligible to play sports in college.
  4. Have an awareness of the college application and admissions process.

Please note that this book contains sections where words are emboldened. This indicates that definitions for these words can be found in the glossary at the back of the book.

This easy-to-read, informational book takes a grassroots approach to providing you with a broad overview of the academic and athletic college planning and preparation process for prospective college students and student-athletes. If you or anyone you know is looking for a basic, fundamental starting point to understanding the steps it takes to get to college and/or play a sport on a college team, this book is for you. You will be better prepared if you know what's ahead.

Did you hear the starting whistle? Let's get to work!

## Introduction

My mother always told me, “A college degree is something that No ONE or No THING can ever take away from you. Once you earn that degree, it’s yours for life!”

By going to college, you will gain knowledge and have experiences that you won’t receive in high school. You’ll also meet new people and begin to increase and expand your networking pool, in other words the people that you will need to know to get a job and to get ahead in your career. A college degree will open doors to possibilities that wouldn’t exist with a high school diploma alone. Studies have shown that college graduates have greater earning potential and more opportunities to achieve financial success than those with a high school diploma alone.

In this increasingly technological world, more and more jobs require applicants to have diverse skill sets that are not available solely with a high school diploma. A college degree will afford you greater opportunities and positions to choose from.

In a study conducted by the Pew Research Center, *college graduates ages 25 to 32 who work full-time earn \$17,500 more per year than their counterparts with just a high school diploma*. High school graduates earn only 62% of what college graduates earn.<sup>1</sup>

Therefore, access to college advice is critically important for students as they prepare to apply to college. Your guidance counselor is someone who should be available to provide you with such advice. However, average guidance counselors have an unmanageable number of students they are expected to provide advice to. According to the National Center for Education Statistics, the national student to guidance counselor ratio for K-12 public school students for the 2010-2011 school year was 471:1 even though the American School Counselor Association recommends a ratio of 250:1.<sup>2</sup>

The situation is often worse for students from low income families and/or disadvantaged backgrounds who sometimes have fewer experts or mentors to turn to for support and advice. For minority and predominantly low-income students the ratio of guidance counselors to students is often three times more than

Chelsea L. Dixon, MS, MAT

what is recommended. Students are often lacking the counsel and support that they need from their counselors in school.

Low income students are often at a triple disadvantage when it comes to college advising and mentorship. Their schools often have fewer counselors, have access to fewer resources to afford extra advising or test prep and they often cannot turn to their parents or peers for college insight.<sup>3</sup>

With results such as these, it is even more paramount to establish a relationship with your guidance counselor so that you can stand out from the crowd—therefore, start building this relationship early. How do you do that? During your middle school and high school years, get to know your guidance counselor. The sooner you do this, the more time your guidance counselor will have to provide assistance and help you to plan your “bridge” to college.

What if you only have minimal access to your guidance counselor? What if you still feel that college is out of reach for you due to statistics and reports such as those above? You still need to make sure that you are taking advantage of every opportunity presented to you. *Bridging the Gap: A Simple Guide to College* fills the void for this triple disadvantage by providing you with information, tools, resources and checklists to assist you with planning and preparing for college.

You don't have to be rich or come from a rich family in order to go to college. Nor do you have to come from a family of college graduates in order to go to college. You also don't have to come from a family of doctors, lawyers, or accountants in order to go to college...so what do you need? *You need to make a commitment to yourself that you will do whatever it takes to make your dream of going to college a reality.* Make a promise to yourself that you will go.

You may believe that going to college is an unrealistic possibility, especially if your family is only able to provide you with minimal assistance. If you are the first person in your family to go to college, you may even feel intimidated and unnerved by the idea. This book will provide you with a starting point to begin preparing and planning for college.

No matter what your circumstances, you can go to college.

## Bridging the Gap: A Simple Guide to College

You may have to work harder than some to get there, but you can still go, regardless of your situation or circumstance. There are various academic and athletic options that exist, and there are also financial aid options that are available to help you pay for college. The key is determining what options are right for you as you select the college that best suits you. How do you do this? You begin planning and preparing, according to those options. You don't want to wait until your senior year in high school to do this. You want to begin as early as possible in your education. You are your biggest asset.

# Chapter 1: Financial Aid and Other Sources of Funding

## What is Financial Aid?

Financial aid is monetary assistance that helps students and their families pay for college expenses. It is distributed based on a family's **financial need** and is calculated based on the difference between the cost of attendance and what the family is expected to pay (also referred to as the Expected Family Contribution (EFC)). Financial aid is based on the concept that students and their families are responsible for funding the student's educational costs, and thus is intended to supplement contributions. In other words, *financial aid helps cover the costs of a college education by closing the gap between what students and their families can afford to pay and the total cost of attending the college.* The **cost of attendance** (COA) includes tuition and fees, room and board, books and other expenses. It refers to the *total yearly amount* it costs to go to college. There are basic requirements<sup>1</sup> that must be met in order to qualify for financial aid. These conditions include:

- Demonstrate financial need
- Must be a United States citizen or eligible non-citizen
- Must have a valid social security number
- If you are a male between the ages of 18-25 years old you must be registered with Selective Service
- Must not have been convicted of the sale or possession of drugs
- Submission of signed statements on the Free Application for Federal Student Aid (FAFSA)
- Demonstrate that you're qualified to obtain a college or career school education by having a high school diploma, GED or home-schooled high school education approved under state law
- Must be enrolled or accepted as a regular student in an eligible degree or certificate program
- Must maintain satisfactory academic progress once you are

Chelsea L. Dixon, MS, MAT

in college

The first year you apply for financial aid you may receive multiple award letters from colleges. It will be up to you to compare them and decide which works best for you. Also, be aware that if you are interested in receiving financial aid once you are in college, you will have to apply for it each year. *Awards are distributed on a yearly basis only so you must go through the process of filling out financial aid forms (FAFSA, CSS/Financial Aid PROFILE) each year.*

## **Expected Family Contribution**

When applying for financial aid your **Expected Family Contribution** (EFC) will be determined. The EFC is the monetary amount that a family is expected to pay for college. Financial need is determined by subtracting a family's EFC from a college's total cost of attendance. A college's total cost of attendance includes tuition, fees, room and board, books and other expenses. If a college's cost of attendance is greater than a family's EFC, then the student will qualify for need-based aid and will receive an "aid package."

### **Example: Financial Need Based Calculation**

\$50,000.00 Total Cost of Attendance  
(\$36,000.00 tuition, \$7,000.00 room, \$4,000.00 board, \$1,000.00 for books and supplies, \$2,000.00 for expenses)  
-\$16,000.00 Expected Family Contribution  
=\$34,000.00 Financial Need

## **Need-Based versus Merit-Based Aid**

**Need-based aid** (based on financial need) and **merit-based aid** (based on skill or ability) are two types of aid that students and their families can apply for when looking to pay for college. Financial aid is considered need-based, while academic scholarships are considered merit-based aid. *There are instances, however, when merit scholarships are awarded based on athletic achievement. For the sake of this book, we will refer to athletic scholarships as grants.*

## **The Free Application for Federal Student Aid**

If you want to apply for federal and state aid you must complete and submit the **Free Application for Federal Student Aid** (FAFSA) form, which is a free application for federal student aid. You can complete your FAFSA online or by paper. However, completing your form online will get your application processed faster.

The FAFSA will require you to provide demographic (name, address, date of birth, social security number, etc.) information, financial and other information and documentation. It should be completed and submitted the same year you want financial aid and as soon after January 1 as possible, since some aid is allocated on a first-come first-served basis.

After submitting your FAFSA, you will receive a **Student Aid Report** (SAR) which is a summary of the information you put on the FAFSA. It will not contain information on the amount of financial aid you will be eligible to receive. However, this will provide you with an opportunity to review the information that you submitted to make sure you didn't make any mistakes. If you discover that mistakes were made, make the necessary changes or corrections to update your form and mail it back as soon as possible. If you provided an email address on your FAFSA, you will receive instructions on how to access your SAR online.

You can use the **FAFSA4caster** to get an estimate on the amount of federal aid you may be eligible to receive. FAFSA4caster helps you to understand the options available to help you pay for college.<sup>2</sup>

## **CSS Financial Aid PROFILE**

If you would like to apply for **institutional aid** you may be required to complete and submit the **College Scholarship Service (CSS) Financial Aid PROFILE**.<sup>3</sup> The PROFILE, which gives eligible students non-federal institutional aid, is used and required by a number of private college and universities. While the FAFSA is free, there is a fee for the PROFILE, which must be completed online and can be submitted as early as October 1. For the 2014-

Chelsea L. Dixon, MS, MAT

2015 school year, there is a \$25.00 fee for the initial application and one college or program report. Each additional report that you send will cost \$16.00. However, fee waivers can be granted for first time college applicants from low income families.

The PROFILE is more complex, asks additional questions that are specific to the institution and takes longer to complete than the FAFSA. However, some private colleges and universities have billions of dollars in financial aid to distribute to its students, making it worth the time and effort to fill out.

Once you submit your PROFILE, you will receive a PROFILE Acknowledgement which will verify payment as well as provide further application information. The acknowledgement also gives you a chance to update your PROFILE by making any necessary changes to it.

Be sure that you complete the FAFSA or PROFILE every year in order to remain eligible for federal and institutional aid.

The largest source of financial aid comes from the federal government, which awarded \$137.6 billion of federal financial student aid to approximately 14 million students in fiscal year 2013.<sup>4</sup>

There are three types of federal student aid that are awarded:

1. **Grants and Scholarships**—Also known as “gift aid” are funds that do not have to be repaid unless you withdraw from college. The federal student aid offers the Pell Grant, the Supplemental Educational Opportunity Grant (SEOG), the Teachers Education Assistance for College and Higher Education (TEACH) Grant and Iraq and Afghanistan Service Grants.
2. **Loans**—Funding that must be paid back (with interest) upon graduation or leaving college. The federal student aid offers Direct Subsidized and Unsubsidized Loans, the Perkins Loan, PLUS Loans and Direct Consolidation Loans.
3. **Work Study**—Part time jobs provided to students allowing them to earn money to help pay for college.

## **Federal Student Grant and Loan Programs**

### **Federal Pell Grant**

Pell Grants are federal need-based aid and are primarily given to low-income undergraduate students and occasionally postgraduate students. The amount of aid you receive is based on your college's cost of attendance, your Expected Family Contribution, if you are a full-time or part-time student and if you are attending for the full academic year or less.

Everyone who qualifies and is eligible to receive a Pell Grant from the government will receive all of the money through their college. If you are eligible for a Pell Grant, chances are you will be eligible for other federal grants as well.

### **Federal Supplemental Educational Opportunity Grant (SEOG)**

The Federal SEOG is also federal need-based aid that is given to low income undergraduate students. Any student who is also a Pell Grant recipient, will be given priority over other students. The amount of aid you receive is based on your Expected Family Contribution.

Unlike the Pell Grant where everyone who is eligible will receive the full amount of money they qualify for, the SEOG has a limited, set amount of funds. These grants are distributed annually on a first come, first served basis (with Pell recipients being first) by each individual college and not the government. Therefore, it is extremely important that you fill out your Free Application for Federal Student Aid (FAFSA) as soon after January 1 as possible.

### **Teachers Education Assistance for College and Higher Education (TEACH)**

In order to receive a TEACH grant, you must agree and meet certain requirements. You must sign a contract, the TEACH Grant Agreement To Serve, and agree to teach for four years in a high need elementary or secondary school that serves low-income students. You must also meet the general eligibility requirements

Chelsea L. Dixon, MS, MAT

for federal student aid and complete the FAFSA, be enrolled in a college that participates in the TEACH Grant Program and meet certain academic requirements. If, after you receive the TEACH Grant you do not adhere to the requirements, the grant becomes a loan that you must pay back with interest.

### **Iraq and Afghanistan Service Grant**

These grants are awarded to any student whose parent performed U.S. military service in Iraq or Afghanistan after 9/11 and lost his or her life as a result. Students who are not eligible for a Pell Grant due to their Expected Family Contribution, but meet the rest of the Pell Grant requirements are eligible. However, at the time of their parent's death, the student must be enrolled at least part-time in college and be under the age of 24.

### **Federal Perkins Loan**

The Federal Perkins Loan is a low-interest loan that is given by colleges to undergraduate and graduate students with exceptional financial need. In addition to financial need, eligibility for the loan is based on availability. Therefore, it is important that you submit your FAFSA as soon after Jan. 1 as possible because even if you qualify for a Perkins Loan, you may not receive one. However, if you do receive the loan, payment is owed to the college since you are borrowing from them.

### **Federal Direct Loans**

Unlike the Federal Perkins Loan which is given by the college, Federal Direct Loans are low interest loans given by the U.S. Department of Education. Thus, payment is owed to them.

There are four types of Direct Loans:

1. Direct Subsidized Loans – Loans that are given to eligible undergraduate students who demonstrate financial need. As long as the student attends college at least half time, is in a grace or deferment period there will be no interest charged.
2. Direct Unsubsidized Loans – Loans that are given to eligible undergraduate and graduate students which are not based on financial need. Interest must be paid while the student is in school, in a grace or deferment period.

## Bridging the Gap: A Simple Guide to College

3. Direct PLUS Loans - Unsubsidized Loans that are taken out by the parents of dependent undergraduate students and graduate or professional students. Financial need is not a requirement. Eligibility requires that the student meet the general eligibility requirements for federal student aid and be enrolled in school at least half time and interest must be paid (by the parent for the dependent undergraduate) while the student is in school, in a grace or deferment period. The Department of Education will also conduct a credit check to make sure the parent or borrower does not have an adverse credit history.
4. Direct Consolidation Loans - Allow all eligible federal student loans to be combined into one loan.

### **Federal Work-Study**

Federal Work-Study (FWS) helps undergraduate and graduate students pay college expenses by providing them with part-time paying jobs. Eligible students must demonstrate financial need and can only earn up to the amount of their total work-study award. Federal Work-Study is offered on a first come, first served basis.

Since these are all Federal Student Aid Programs<sup>5</sup> you must first fill out your Free Application for Federal Student Aid in order to be considered. Again, it is extremely important that you complete your FAFSA form as soon after January 1 as possible.

### **Athletic Scholarships**

Athletic scholarships, also called grant-in-aid, are determined by each college and university and can be awarded as full or partial awards. A **full grant-in-aid** covers tuition, fees, room and board, and books. A **partial grant-in-aid** covers a portion of tuition, fees, room and board, and books.

The **National Collegiate Athletic Association** (NCAA), which is the largest college athletic sport organization, annually awards more than \$2.7 billion in athletic scholarships to over 150,000 student-athletes in Division I and II schools.<sup>6</sup> Division III schools do not offer athletic scholarships. Most of the NCAA's

Chelsea L. Dixon, MS, MAT

athletic scholarships are determined by the head coach of a particular sport and are offered on an annual basis. However, there are schools that offer multi-year scholarships, which give student-athletes a greater sense of security. If a college or university plans to reduce or not renew an athletic scholarship, it must notify the student-athlete in a timely manner and give him/her an opportunity to appeal the decision.

The **National Association of Intercollegiate Athletics** (NAIA) offers more than \$450 million in athletic scholarships to over 60,000 student-athletes.<sup>7</sup> Division I colleges within the **National Junior College Athletic Association** (NJCAA) can offer full athletic scholarships, while Division II schools can only offer partial athletic scholarships. Division III colleges within the NJCAA cannot offer any athletic scholarships.<sup>8</sup>

*Be aware that a full athletic scholarship may not cover the total cost of attendance.* There may be some expenses that you will be responsible for. So, be sure to ask about any expenses that won't be covered so that you don't have any surprises.

Each college and university will offer their own, individualized financial aid award that will contain all the aid that it is prepared to offer each student. The institution will send an **award letter** each year explaining how much aid you are eligible to receive. This will include the combination of federal grants, loans, work-study and any state or institutional aid (including scholarships and merit aid) that they are offering you.

The first year you apply for financial aid, you may receive multiple award letters from colleges. It will be up to you to compare them and decide which works best for you. Be aware that if you are interested in receiving financial aid once you are in college, you will have to apply each year. Awards are distributed on an annual basis.