

College Compass

You're in: What Happens Next?

If you are accepted to the school that is without question your top choice, make sure you send in your acceptance, pay your enrollment fee, and return any other forms as soon as you can. Make plans to attend a summer orientation, if possible, and remember that you can continue to ask for help from the admissions office if you have questions.

If you are accepted by more than one college and need to make a choice, figure out which school is truly the best fit for you. While you must make the final selection, your parents, school advisers, and counselors can help you. Consider the location and size of the school as well as what academic majors and extracurricular activities are offered.

Compare financial aid packages and estimate annual costs. Visit the schools if you have not had a chance to do so or make a return trip to see if the college still feels like the right place for you. Let the other schools know you have chosen elsewhere so the place they are holding for you can be offered to another student.

What is a College Major?

In college, the subject that you will take the most courses in is your primary area of study and is called your "major." For example, a person who wants to teach elementary school would major in education, and a person who wants to work as a curator in an art museum would major in art history. In addition to choosing a major, college students also sometimes have a secondary area of interest or study called a "minor." The combination of majors and minors allows students to prepare themselves for careers that match their interests. For example, a student who wants to work for an international company could major in business and minor in Spanish.

To find out what majors and minors are offered at different schools, visit CFNC.org. You can also use Matching Assistant or Major Finder to search for schools that offer a specific major.

Locate a Mentor in Your Career Field

As you explore careers that interest you, talking with someone who currently has the job you are investigating can provide valuable information. A mentor is an adult who can help you learn more about a career, offer guidance about the type of education and training you will need, and help you identify academic programs and potential employers. To identify women and men who are potential mentors, begin by talking with adults in your community. You can start with your parents, your friends' parents, teachers, coaches, and adults you know through church or other activities. Even if the adults you know are not in a career that interests you, they may be able to help you find a person in the career you are investigating.

Another way to find mentors is to contact professional organizations associated with specific careers. Professional Engineers of North Carolina (PENC) and North Carolina Association of Realtors are examples of professional organizations. Members of these groups can help you find prospective mentors. The Internet is a good resource for identifying and contacting professional organizations. If you are invited to observe in a mentor's workplace, be sure to be on time and dress appropriately. Today's mentor maybe tomorrow's reference or even an employer.



Start a College Savings Program today!
Visit CFNC.org to learn how.

College
Foundation
of North Carolina

Scholarships, Grants, & Loans: What's the Difference?

Scholarships, grants, and loans are financial aid that you can use to pay for college. The biggest difference between the three is that loans must be paid back while grants and scholarships do not. In addition to scholarships, grants, and loans, students may also work part-time on their college campuses to help pay college expenses. On-campus employment is often called work-study.

Scholarships

Scholarships are money that is awarded based on accomplishments such as academic achievement, artistic talents, athletic abilities, or community service. Unlike loans, scholarship money does not have to be paid back. Scholarships are awarded by many different organizations, including colleges and universities, civic groups, and private foundations. The process of applying for scholarships is varied. Some scholarships have an application form, and some require an essay or other evidence of your qualifications. You can research the availability of scholarships in your library or using CFNC.org. Your school counselor is also a good resource person for scholarship information.

Grants

Like scholarships, grants are money that you use for college that you do not have to repay. Grants are awarded by the federal and state government based on your financial need. Financial need is the difference between the cost of attending college and the amount of money that you and your family can afford to pay for college. Some grants also consider academic achievement or talent. To apply for grants, you must complete the "Free Application for Federal Student Aid" (FAFSA) during your senior year in high school.

Loans

Borrowing money is also a way to pay college expenses. You or your parents can take out a loan from the federal government, state government, or a banking institution. When you finish your education, you pay back the loan plus interest. Federal and state student loans are based on financial need. To apply, you will complete the FAFSA form during your senior year. Loans from banks and other institutions are also available, but their higher interest rates often make them more expensive than loans offered through federal and state programs.

For more information about scholarships, loans, and grants, please visit CFNC.org or call 866-866-CFNC.



Don't Forget the Present! Avoiding Senioritis

Congratulations! You've been accepted into several colleges, and some are offering you nice financial aid packages. It feels great to have options available to you, doesn't it? Now that your future is starting to look clearer, you may feel like you can slack off on your studies at high school. After all, you've already submitted your applications. Those colleges already know who is coming to them, so there is no need to worry about failing a class or two now, right?

Wrong. Your last semester is important to maintaining your financial aid packages and even your admissions status at the colleges that have already accepted you. When you graduate from high school, your counselor will send a final transcript to the college you have chosen to attend, and that final transcript will have a record of every class you have taken and your average in those classes. If you have a failing grade in any of those classes, that could jeopardize everything you have worked hard to achieve.

Our advice to you is simply this: keep your study habits that have gotten you this far. In fact, push yourself to work harder than ever before so you can finish strong and be mentally prepared for the rigors of a college education. Study at a constant pace; do not procrastinate on homework and projects. Make schedules for yourself and stick with them. These simple ideas can go a long way in keeping you engaged with your schoolwork, helping you make good grades, and even giving you time to do the things you enjoy with friends you care about!