

Myths About Financial Aid

"I'm not going to bother filling out the *Free Application for Federal Student Aid* because ..."

"... my parents make too much money, so I won't qualify for aid."

Reality: There is no income cut-off to qualify for federal student aid. Many factors besides income—from the size of your family to the age of your older parent—are taken into account. Your eligibility is determined by a mathematical formula, not by your parents' income alone. And remember: when you fill out the *Free Application for Federal Student Aid* (FAFSASM), you're also automatically applying for funds from your state, and possibly from your school as well. In fact, some schools won't even consider you for any of their scholarships (including academic scholarships) until you've submitted a FAFSA. Don't make assumptions about what you'll get—fill out the application and find out.

"... only students with good grades get financial aid."

Reality: While a high grade point average will help a student get into a good school and may help with academic scholarships, most of the federal student aid programs do not take a student's grades into consideration. Provided a student maintains satisfactory academic progress in his or her program of study, federal student aid will help a student with an average academic record complete his or her education.

"... you have to be a minority to get financial aid."

Reality: Funds from federal student aid programs are awarded on the basis of financial need, not on the basis of race. The FAFSA doesn't even collect this kind of information about an applicant.

"... the form is too hard to fill out."

Reality: The FAFSA is easier than ever, especially if you fill it out online at www.fafsa.gov. There are detailed instructions for every question, and the form walks you through step by step, asking only the questions that apply to you. If you need help, you can access real-time, private online chat with a customer service representative. If you're filling out the paper FAFSA, you can get help from a high school counselor, from the financial aid office at the school you plan to attend, or from our toll-free number: 1-800-4-FED-AID. And remember, the FAFSA and all these sources of advice are FREE.

So what do I do now?

Go to www.fafsa.gov, fill out the application, and see what you get!

For more information about federal student aid, see www.studentaid.ed.gov or contact the Federal Student Aid Information Center:

1-800-4-FED-AID (1-800-433-3243)

TTY: 1-800-730-8913

For inquirers without access to the toll-free number: **319-337-5665**

E-mail: studentaid@ed.gov



Debunking the Myths of Financial Aid: A Workshop for Students and Families

Introduction

An education beyond high school is a big investment, and often families and students think that it is out of their reach. Fortunately, there is financial aid available to help students pay for tuition, fees, books, transportation and living expenses. With the rising cost of education, it is extremely important to know and investigate all the options available.

Encourage all college-bound students to apply for financial aid, regardless of their family's income or circumstances. Even if some students think their family income is too high to receive financial aid, students may still qualify for scholarships, work-study or low-interest loans for students or for parents. According to The College Board, in 2002–03 more than \$105 billion was distributed in student financial aid.

Yes, a college education can be expensive, but next to purchasing a home, a college education is one of the best investments students can make in their lifetime. A college graduate will realize more than twice the lifetime earnings of a high school graduate. An equally powerful incentive is the personal fulfillment that comes with attaining a college degree.

And finally, applying for financial aid is easy and it is free. Simply complete the Free Application for Federal Student Aid (FAFSA) and file it by the deadline of the college or university (generally the end of February). For more information on the financial aid application process and FAFSA, see the slide presentation Applying for Financial Aid from Lesson C.2: Planning a Financial Aid Night.

Before beginning this lesson, take the time to become familiar with financial aid terminology by reviewing the publication Funding Your Education from the U.S. Department of Education. Free copies of this publication are available on the world wide web at www.studentaid.ed.gov/students/publications/FYE/index.html.

Learning Goals

- To learn about financial aid and how to apply.
- To understand the sources and various types of financial aid.

Materials Needed

- Funding Your Education handbook by the U.S. Department of Education
- Slide presentation **Debunking the Myths of Financial Aid**
- Handout: **Financial Aid Quiz**
- Handout: **10 Top Myths about Financial Aid and the Facts to Debunk Them**
- Overhead projector or LCD projector and/or overhead transparencies (the enclosed slides may be photocopied onto transparency sheets)

Target Audience

Students in grades 6 through 12 and/or their families. The workshop may also be presented to community college students or other adult learners.

Timing

60–90 minutes.

Activities

1. Welcome the workshop participants; acknowledge their interest in and desire to pursue a college education.
2. Distribute the handout **Financial Aid Quiz** and tell the participants that they will take a little test. Tell them not to worry, the test will not be graded. Give the participants five to 10 minutes to complete the quiz.
3. Lead a brief discussion about the quiz. Ask such questions as:
 - Were the questions easy?
 - Were the questions familiar? That is, have you thought or said the same thing?
4. Now give the answers to the quiz. The answers to questions 1 to 10 are all "false." In fact, all 10 statements in the quiz are some of the most common myths about financial aid.
5. Distribute the handout **10 Top Myths about Financial Aid and the Facts to Debunk Them**. Then explain that the rest of the workshop will provide detailed answers to the quiz.
6. Go through the slide presentation. The slides are self-explanatory. However, prior to the workshop become familiar with financial aid terminology by studying the Funding Your Education hand book or the websites listed below.
7. Leave 10 to 15 minutes for a question-and-answer session. (If participants raise a question that you cannot answer, don't guess. Refer them to the websites or phone numbers listed in the last slide.)

References and Websites

Funding Your Education, U.S. Department of Education. Available from school guidance counselors or at <http://studentaid.ed.gov/students/publications/FYE/index.html>

FinAid: The SmartStudent Guide to Financial Aid: www.findaid.org

FastWeb: Free Scholarship and College Searches www.fastweb.com

Fund Your Future, California Student Aid Commission and EdFund

College Cost and Financial Aid Handbook, The College Board

TheCollegePlace: thecollegeplace.com

DO YOU NEED MONEY FOR COLLEGE?

Federal Student Aid at a Glance 2011–12

More than \$150 billion available in federal aid for students who qualify

WHAT IS FEDERAL STUDENT AID?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for education expenses at a postsecondary school (e.g., college, vocational school, graduate school).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation. Aid also can help pay for a computer and for dependent care.

There are three main categories of federal student aid: grants, work-study, and loans. Check with your school to find out which programs your school participates in.

WHO GETS FEDERAL STUDENT AID?

Our most basic eligibility requirements are that you must

- demonstrate financial need,
- be a U.S. citizen or an eligible noncitizen,
- have a valid Social Security number,
- register (if you haven't already) with Selective Service, if you're a male between the ages of 18 and 25,
- maintain satisfactory academic progress in postsecondary school, and
- show you're qualified to obtain a postsecondary education by
 - ▶ having a high school diploma or General Educational Development (GED) certificate;
 - ▶ passing an approved ability-to-benefit test (if you don't have a diploma or GED, a school can administer a test to determine whether you can benefit from the education offered at that school);
 - ▶ completing six credit hours or equivalent course work toward a degree or certificate;
 - ▶ meeting other federally approved standards your state establishes; or
 - ▶ completing a high school education in a homeschool setting approved under state law.

Note: The information in this document was compiled in the summer of 2010. For updates or additional information, visit www.studentaid.ed.gov or phone 1-800-4-FED-AID.

HOW DO YOU APPLY FOR FEDERAL STUDENT AID?

1. Complete the *Free Application for Federal Student Aid* (FAFSASM).

For *FAFSA on the Web*SM, go to www.fafsa.gov. Using *FAFSA on the Web* is faster and easier than using paper.

If you need a paper FAFSA, you can get one from

- our website at www.fafsa.gov (download a PDF),
- our ED Pubs website at www.edpubs.gov, or
- our Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

You can apply beginning Jan. 1, 2011; you have until June 30, 2012, to submit your FAFSA. But you need to apply early! Schools and states often use FAFSA information to award nonfederal aid. Their deadlines are usually early in the year. You can find state deadlines at *FAFSA on the Web* or on the paper FAFSA. Check with the schools you're interested in for their deadlines.

2. Review your *Student Aid Report* (SAR).

After you apply, you'll receive a *Student Aid Report*, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC is an index used to determine your eligibility for federal student aid. Review your SAR information and make any corrections or changes, if necessary. The school(s) you list on your FAFSA will get your SAR data electronically.

3. Contact the school(s) you might attend.

Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an award letter showing the amount and types of aid (from all sources) the school will offer you. You can compare award letters from the schools to which you applied and see what aid you can receive from each school.

Have questions? Contact/visit the following:

- 1-800-4-FED-AID (1-800-433-3243)
- 1-800-730-8913 (TTY for the hearing impaired)
- studentaid@ed.gov
- www.studentaid.ed.gov
- a college financial aid office

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**START HERE
GO FURTHER.** 
FEDERAL STUDENT AID

Federal Student Aid Web Sites

What are you going to do with your life? And how are you going to get there? Our Web sites can help you decide on a career, find a school to prepare you for that career, and get funding to pay for that school.

Student Aid on the Web:

www.FederalStudentAid.ed.gov

Information about federal student aid and preparing for college:

- Fill out a questionnaire to find out what careers might be right for you
- Input your preferences (size of school, location, etc.) to search for the college or career school that fits your needs
- Look for scholarships using a free search service
- Learn about the SAT and the ACT Assessment
- Estimate your federal student aid eligibility with FAFSA4caster
- Calculate student loan repayments
- Find out about the Hope and Lifetime Learning education tax credits

PIN Web site:

www.pin.ed.gov

Apply for a Federal Student Aid PIN to help your financial aid application move faster.

FAFSA on the Web:

www.fafsa.ed.gov

Fill out the *Free Application for Federal Student Aid* (FAFSA) and look up federal school codes. This is a FREE site! If you're asked for bank account or credit card information, you're not dealing with the U.S. Department of Education.

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs



START HERE
GO FURTHER
FEDERAL STUDENT AID

What Information Do I Need When I Fill Out the FAFSASM?

Here's a checklist!

You should have the following information and documents with you as you fill out the *Free Application for Federal Student Aid* (FAFSASM):

- ☐ Your Social Security number
- ☐ Your parents' Social Security numbers if you are providing parent information*
- ☐ Your driver's license number if you have one
- ☐ Your Alien Registration Number if you are not a U.S. citizen
- ☐ Federal tax information or tax returns including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are providing parent information
 - If you have not yet filed an income tax return, complete and submit the FAFSA using estimated tax information
 - Use income records for the year prior to the academic year for which you are applying: for instance, if you are filling out the 2011–12 FAFSA, you will need 2010 tax information
- ☐ Records of your untaxed income, such as child support received, interest income, and veterans noneducation benefits, for you, and for your parents if you are providing parent information
- ☐ Information on cash; savings and checking account balances; investments, including real estate but not including the home in which you live; and business and farm assets for you, and for your parents if you are providing parent information

* Not sure whether you will need to put your parents' information on the FAFSA? Check out "Am I Dependent or Independent?" at www.studentaid.ed.gov/pubs or call 1-800-4-FED-AID (1-800-433-3243).





theWashBoard.org
Smarter Scholarship Matches

Seek Opportunity

Looking for college scholarships is tough

The web makes it quick and easy to find out just about anything... but not scholarships!

Well-known web search engines come up with an overwhelming number of national scholarship possibilities, but fail to make a legitimate scholarship match. Condensing the list down to a manageable size is just too time-consuming with all of the other demands on your time.

TheWashBoard.org is a free, web-based, nonprofit scholarship clearinghouse for Washington students seeking college scholarships. Unlike search engines, theWashBoard.org is advertising and spam free and will never sell your personal information.

TheWashBoard.org makes scholarship searching simple. In one stop, you can search and apply for verified scholarship opportunities specific to your academic interests, college or university, or other criteria.

How theWashBoard.org Works

1. Go to theWashBoard.org.
2. Complete your student profile.
3. Explore scholarships that match your profile.
4. Apply and submit your application by the due date.

To Learn More

Visit theWashBoard.org E-mail info@theWashBoard.org Call 1-888-535-0747, option 8

Our Partners

College Planning Network • College Spark Washington • College Success Foundation • Independent Colleges of Washington • Northwest Dollars for Scholars
Northwest Education Loan Association (NELA) • The Seattle Foundation • Washington Higher Education Coordinating Board (HECB)

Common Myths

- Paying for online scholarship searches will help you access billions of unused scholarships.
- You can't possibly get scholarships because of all the competition.
- Scholarships require an awesome talent.
- Scholarships only go to the top students.
- If you're a top student, scholarships will find you.
- If you apply for loans, it decreases your chances for scholarships.
- Only young people should apply for scholarships.

The Facts

- Finding scholarships can be easy with some help.
- Winning scholarships requires organization and attention to detail.
- New scholarships come out all the time.
- Many scholarships let you apply before your senior year in high school. Start building your scholarship portfolio early!
- There are many different types of scholarship providers, some in your neighborhood. They include civic organizations, local businesses, religious organizations, student and professional associations.

Top Twelve Tips on Winning a Scholarship

1. Start searching for scholarships as soon as possible. Don't wait until the spring of your senior year in high school to start searching, or you'll miss half the deadlines. There are many scholarships available to students in grades K-11, not just high school seniors. Continue searching for scholarships even after you are enrolled in college.
2. Use a free scholarship matching service like Fastweb.com. The Fastweb database is updated daily and the site will email you notifications of new scholarships that match your personal background profile.
3. Answer all of the optional questions on a scholarship matching web site for about twice as many matches.
4. Look for local scholarships on bulletin boards near the guidance counselor or financial aid offices, or the library's jobs and careers section. Also look in the coupon section of the Sunday newspaper. Improve grades for more matches.
5. To win more scholarships, apply to every scholarship for which you are eligible. It's a numbers game. Even among talented students, winning involves a bit of luck, not just skill. Pursue less competitive scholarships, such as small awards and essay contests. They are easier to win and help you win bigger scholarships. You can't win if you don't apply. It gets easier after your first 6 applications. Essays can be reused and tailored to each new application.
6. Don't miss deadlines. Use checklists to get organized.
7. Tailor your application to the sponsor's goals. Read and follow the instructions carefully.
8. If you have difficulty writing essays, record yourself as you answer the question out loud and transcribe the recording. Most people think and speak faster than they can write or type. Write an outline afterward to organize your thoughts.
9. Personalize your essay and be passionate. Write about something of interest to you. Make your application stand out from the crowd. Talk about your impact on other people. Give examples and be specific.
10. Google your name to ensure that you have a professional online presence. Use a clean email address, such as firstname.lastname@gmail.com. Review your Facebook account, removing inappropriate and immature material.
11. Proofread a printed copy of your essay and the application for spelling and grammar errors.
12. Make a photocopy of your application before mailing it. Send the application by certified mail, return receipt requested or with delivery confirmation.

Preview of Secrets to Winning a Scholarship

This quick reference guide is a preview of Fastweb's new book, *Secrets to Winning a Scholarship*. This book provides practical, clear and concise advice about how to find and win scholarships and fellowships.

Brought to you by Fastweb, the leading free scholarship matching service, *Secrets to Winning a Scholarship* gives you the insider insights and expert tips you need to improve your chances of winning a scholarship. Learn strategies for increasing the number of scholarship matches, writing more memorable scholarship essays, acing the scholarship interview and maximizing your chances of winning a scholarship. *Secrets to Winning a Scholarship* will help you go for the gold with unique information and advice about winning scholarships from one of the nation's leading experts on planning and paying for college.

Secrets to Winning a Scholarship is available through Amazon.com in both paperback and Kindle formats. Visit www.fastweb.com/scholarshipsecrets for more information.

Common Scholarship Application Mistakes

- Missing deadlines
- Failing to proofread the application
- Failing to follow directions, especially regarding essay length and the number of recommendations
- Omitting required information
- Applying for an award when you don't qualify
- Failing to apply for an award for which you are eligible
- Failing to tailor the application to the sponsor
- Writing a boring essay
- Writing an essay that may offend the reviewer
- Including exaggerations or lies on your application

Beware of Scholarship Scams

- If you have to pay money to get money, it's probably a scam.
- Never invest more than a postage stamp to get information about scholarships or to apply for a scholarship.
- Nobody can guarantee that you'll win a scholarship.
- Do not give out personal information like bank account, credit card or Social Security numbers.
- Beware of the unclaimed aid myth. The only money that goes unclaimed is money that can't be claimed.

Top Ten Most Unusual Scholarships

1. Scholarship for Left-Handed Students
2. Duck Brand Duct Tape Stuck at Prom Contest
3. David Letterman Telecommunications Scholarships
4. Zolp Scholarships
5. Patrick Kerr Skateboard Scholarships
6. Scholar Athlete Milk Mustache of the Year Award
7. National Marbles Tournament Scholarships
8. Klingon Language Institute Scholarships
9. National Beef Ambassador Program
10. Vegetarian Resource Group Scholarships

Top Ten Most Prestigious Scholarships

1. Marshall Scholarships
2. Rhodes Scholarships
3. Winston Churchill Scholarship Program
4. Harry S. Truman Scholarships
5. Henry Luce Foundation Scholarships
6. Morris K. Udall Foundation Undergraduate Scholarships
7. Robert C. Byrd Honors Scholarship Program
8. Barry M. Goldwater Scholarships
9. Elie Wiesel Prize in Ethics Essay Contest
10. National Merit Scholarship Corporation

Top Ten Most Generous Scholarships

1. Intel Science Talent Search
2. Siemens Competition in Math, Science and Technology
3. NIH Undergraduate Scholarship Program
4. Elks Nat'l Foundation Most Valuable Student Competition
5. Davidson Fellows
6. Intel International Science and Engineering Fair
7. Rotary Foundation Ambassadorial Scholarships
8. Collegiate Inventors Competition
9. Coca-Cola Scholars Program Scholarships
10. Gates Millennium Scholars

Top Ten Scholarships for Age 13 and Under

1. National Spelling Bee
2. National Geography Bee
3. National History Day Contest
4. Jif Most Creative Peanut Butter Sandwich Contest
5. Scholastic Art & Writing Awards
6. Christopher Columbus Community Service Awards
7. Dick Blick Linoleum Block Print Contest
8. Gloria Barron Prize for Your Heroes
9. Patriot's Pen
10. Prudential Spirit of Community Awards

Top Ten Scholarships for Community Service

1. Segal AmeriCorps Education Awards
2. The Do Something Awards
3. Comcast Leaders and Achievers Scholarships
4. Discover Card Tribute Awards
5. Echoing Green Fellowships
6. The Heart of America Christopher Reeve Awards
7. Kohl's Kids Who Care Program
8. Samuel Huntington Public Service Awards
9. National Caring Awards
10. Youth Action Net

Top Ten Scholarships that Don't Need an A

1. US Department of Education (Federal Student Aid)
2. AXA Achievement Scholarship Program
3. Horatio Alger Association Scholarships
4. Ayn Rand Institute
5. Girls Going Places Scholarships
6. Holocaust Remembrance Project Essay Contest
7. Americanism Essay Contest
8. AFSA National Scholarship Essay Contest
9. Red Vines Drawing Contest
10. Community Foundation Scholarships

Key Scholarship Resources

Fastweb Free Scholarship Matching Service
www.fastweb.com

FinAid's Scholarships Section
www.finaid.org/scholarships

Search for Scholarships on the Web
www.finaid.org/websearch

Beware of Scholarship Scams
www.finaid.org/scholarshipscams
www.ftc.gov/scholarshipscams

Education Tax Benefits
www.finaid.org/taxbenefits
www.irs.gov/pub/irs-pdf/p970.pdf

Federal Student Financial Aid
www.fafsa.ed.gov

Scholarships for Military Families

Reserve Officers' Training Corps (ROTC) Scholarships

These scholarships are awarded on the basis of merit rather than financial need.

Army ROTC

Army ROTC scholarships are offered at hundreds of colleges. Application packets, information about eligibility, and the telephone number of an ROTC advisor in your area are available from

College Army ROTC

Telephone: 1-800-USA-ROTC (1-800-872-7682)

Website: www.goarmy.com/rotc

Air Force ROTC

The Air Force ROTC college scholarship program targets students pursuing certain foreign language and technical degrees, although students entering a wide variety of majors may be accepted.

Information about Air Force ROTC scholarships is available from

College Scholarship Section

Telephone: 1-866-4-AFROTC (1-866-423-7682)

Website: www.afrotc.com

Navy ROTC

Navy ROTC offers both two-year and four-year scholarships. For information and applications, contact

Naval Service Training Command

Telephone: 1-800-NAV-ROTC (1-800-628-7682)

Website: <https://www.nrotc.navy.mil>

Veterans Service Organization Scholarships

The following organizations offer scholarships primarily to active duty military, veterans, and/or their families. Further information is at the websites listed.

American Legion

www.legion.org/scholarships

AMVETS

www.amvets.org/programs/scholarships.html

Disabled American Veterans

www.dav.org/volunteers/scholarship.aspx

Paralyzed Veterans of America

www.pva.org/site

/PageServer?pagename=memb_scholar

(URL is case-sensitive)

Veterans of Foreign Wars

www.vfw.org/index.cfm?fa=cmtty

.levelc&cid=1836&tok=1

Vietnam Veterans of America

www.vva.org/scholarship.html

U.S. Department of Education Grants

The U.S. Department of Education makes grant funds available to students whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11.

At the time of the parent's or guardian's death, the student must have been younger than 24 years old and/or enrolled at least part-time at an institution of higher education. Before a student can receive such grant funds, he or she must fill out the *Free Application for Federal Student Aid* (FAFSASM) at www.fafsa.gov. Additional information about the FAFSA and finding money for college is at www.studentaid.ed.gov.



What's up with the SAT?



Quick Facts:

- The SAT test is 3 hours and 45 minutes long.
- The exam is mostly multiple choice and is divided into three sections: **Quantitative (Math), Critical Reading, and Writing.**
- There is an experimental section included that is not scored.

How is the SAT scored?

You gain one point for each correct answer on the SAT and you lose $\frac{1}{4}$ of a point for each wrong answer (except for grid-in questions). To obtain your score, the questions you get right are subtracted from the incorrect responses and put into a scoring formula called a scaled score, which ranges from 200-800. The average national score for the Math section is 518, for Reading 503, and for Writing 497.

The Three Commandments

1. Learn the test
 - Learn the directions before test day
 - Become familiar with each section of the test
 - Get a sense of the range of difficulty of the questions
2. Learn test taking strategies
 - Develop a plan of attack for each subject test
 - Develop a guessing strategy that works for you
3. Learn and review the material
 - Work on weak areas
 - Find out what material the SAT covers

General Strategies for doing well on the SAT

1. After reading the question, consider these options:
 - If the question looks doable, do it right away. Use order of difficulty to your advantage.
 - If the question looks tough and time consuming, but doable, skip it, and come back to it.
2. Put the material in a form you can understand
 - Mark up your test booklet, reword things, draw pictures, underline passages, etc.
3. Don't be fooled
 - Make sure you know what the question is asking for
 - Look for hidden answers
4. Guess intelligently
 - Try to eliminate some of the potential answers
5. Always answer all the grid-in questions and write an essay
6. Keep track of time
 - Wear a watch and pay attention to timelines!

1) Quantitative (Math)

There are **three Math sections** on the SAT arranged from least to most difficult. Subjects covered range from Geometry, Algebra, Numbers and Operations, Statistics, Probability, and Data Analysis.

The Quantitative section has two types of questions: multiple choice and "grid-ins," which have an answer grid that allows you to enter any four-digit number. These questions cover four main topic areas: arithmetic, algebra, geometry, and mathematical logic. The quantitative portion contains **two 25 minute parts, and a third 20 minute section**. Most questions are multiple choice, but there will also be some questions for which you will have to generate the response.

Multiple Choice Strategies

1. Estimate the question's difficulty and either skip or do
2. Pick numbers and plug them in
3. Backsolve by putting choices into the equations

Grid-In strategies

1. Write answers in number boxes
2. In a fraction, grid the (/) in the correct column
3. Change mixed numbers to decimals or fractions

Many people are surprised to learn that the SAT does not contain much math more complicated than what is covered in a thorough eighth grade curriculum. It is not that the math is hard; it is that you have to be very familiar with it and answer the questions efficiently.

We've divided our tutorials for the quantitative sections according to content rather than question type. We review four basic skill areas: arithmetic, algebra, geometry, and data analysis.

For each content domain we've put together an [online tutorial](#) that reviews the basic concepts, as well as an adaptive session of practice questions. Take all four and you will have a great warm-up for the real test.

Arithmetic

Our arithmetic tutorial reviews the basic properties of numbers that are important for the SAT. We review prime numbers, factors, fractions, percentages and exponents. We also discuss symbols questions, where a new symbol is defined and you are asked to use it according to the definition.

Algebra

The algebra tutorial builds on the content of the arithmetic section. The new skills that we work on in algebra are **manipulating equations** and **solving for variables**.

The least familiar questions involve special symbols. For example, the question might define $x \& y$ to be $x \& y = (x + 3y) / 2$ and ask you to calculate **7&5**.

Geometry

Geometry is a little different from arithmetic and algebra. Geometry requires spatial reasoning skills - an understanding of points, lines and figures and how they relate to each other. You'll need to master some new concepts, including perimeter, area, volume and coordinate plots.

Data Analysis

Data analysis questions are the least frequent, but there are enough of them to merit a separate tutorial. The data analysis questions are very consistent. They ask you to understand a visual presentation of data. The presentation is commonly a pie chart, a bar chart, a line chart or a table. The questions ask you to identify trends, find a maximum or minimum, calculate proportions, calculate percentage change, calculate averages, etc. These calculations should all be relatively simple and familiar; the challenge is in finding the data that you need from the table or graph.

2) Critical Reading

The critical reading section (formerly known as the verbal section) has two question types: sentence completions and reading comprehension questions. Critical reading is **70 minutes long** consisting of **two 25 minutes sections and one 20 minute section** for a total of **three sections**. Within the reading comprehension section, there are both long reading passages and short (one paragraph) reading passage questions. All questions are multiple choice with five answer choices.

Sentence Completion

The questions in each of the categories tend to get harder as the section progresses. You are tested on the breadth and precision of your vocabulary and your ability to discern the relationships between words, parts of a sentence, and parts of a paragraph. This section consists of **19 questions**.

Sentence Completion Strategies

1. Read the sentence for clue words
2. Predict the answer
3. Select the best match
4. Plug answer choice into the sentence

Reading Comprehension

There are now two types of reading passage questions on the SAT. Long reading passage questions will require you to read a piece of text between three and six paragraphs long, followed by several questions on what you've just read. The second type of reading passage is a short reading passage question that will ask you to read a one or two paragraph (100 word) passage and answer related questions.

The questions will relate to the content of the passage, discerning its main points and significant details. You will also be asked to make inferences based on the information given in the passage. You might also be asked to describe the author's opinions.

In this section, you're being tested on your ability to synthesize and integrate the ideas presented in the passage. This section consists of **48 questions**.

Reading Comprehension strategies

1. Read the question stem and make sure you know exactly what is being asked
2. Locate the material you need in the passage to answer the question
3. Predict the answer and match it to one of the choices available

3) Writing

The writing section of the SAT consists of **two parts**: a student-written essay section, in which you'll be asked to write a **short essay (25 minutes)**, and multiple choice **questions (35 minutes)** that will measure your ability to identify grammatical errors and improve sentences or paragraphs. The Writing section of the SAT measures your ability to write in a clear and concise way, use appropriate word choice and sentence structure, and to identify grammatical errors.

Essay

For the Essay portion of the exam, you'll be asked to respond to an excerpt of text by writing a short essay addressing the issue(s) raised by the excerpt. You'll be graded based on how well you develop an argument or point of view, use reasoning and evidence to support your point of view, and how well you adhere to the rules of written English in your essay. The essay section is a chance for you to demonstrate that you can organize and express your ideas clearly. You have **25 minutes** to complete this portion of the test.

Our [SAT Essay tutorial](#) provides detailed instructions on how to organize and structure your essay for the student essay portion of the SAT Writing test.

The essay is graded based on the following rubric:

Score	Competence	Organization	Language
6	Clear and consistent competence, though it may have a few errors	Is well organized developed and fully developed with supporting examples	Displays consistent language facility, varied sentence structure, and a range of vocabulary
5	Reasonable competence, with occasional errors or lapses in quality	Is generally well organized and developed and with appropriate examples	Displays language facility, with syntactic variety, and a range of vocabulary
4	Adequate competence, with occasional errors and lapses in quality	Is organized and adequately developed with examples	Displays adequate but inconsistent language facility
3	Developing competence, with weaknesses throughout in quality	Inadequate organization or development	Many errors in grammar or diction, little variety
2	Some incompetence, with several weaknesses in quality throughout	Poor organization or thin development	Frequent errors in grammar and diction, no variety
1	Serious incompetence and flaws throughout entire essay	No organization, no development	Severe grammar and diction errors, obscure meaning

Essay Writing Strategies

1. High scoring essays should be between 300-400 words
2. Your essay must be readable
3. Before writing, plan and collect your ideas
 - a. Pick a stance
 - b. Choose your examples or supporting evidence
4. As you start your essay make sure it has an introduction with your opinion that you are going to argue. Then, have supporting paragraphs and a concluding paragraph
5. Proofread the essay for mistakes and to make better word choices
6. Practice prompts at school/home

Multiple Choice

The multiple choice section of the SAT Writing exam measures your ability to apply the conventions of standard written English, identify grammatical errors, and edit sentences or paragraphs. This section is **35 minutes** long.

There are two main types of multiple choice questions in the Writing portion of the SAT: sentence error questions and sentence and paragraph improvement questions.

Sentence error questions measure your ability to recognize faults in usage, while sentence improvement questions test your ability to recognize AND correct faults in usage. You can learn much more about this portion of the test in our Grammar tutorial and practice questions, which you can access once you enroll.

Our SAT Companion Writing tutorial has two sections, divided by subject matter that will help you prepare for the multiple choice part of the SAT Writing test. The tutorial and practice questions cover both types of questions that you'll see in the writing section: sentence error questions and sentence/paragraph improvement questions.

Multiple Choice Strategies

1. Read the passages carefully, sound them out and listen for mistakes
2. Review common mistakes in forming sentences such as run-ons, sentence fragments, tense, subject-verb agreement, etc...
3. Skim passages for overall idea and tone
4. Predict corrections and check for a match that doesn't introduce a new error

Number2.com's free online tutorial reviews the basic concepts and gives you sessions of practice questions that automatically adapt to your skill level.

Material taken from www.Number2.com



SAT Time Management

The key to timing the test is this: *don't get hung up too long on questions that have you stumped.*

Our advice: If you get stuck on a question for more than about 2 minutes, you should (1) guess an answer, if you can eliminate one or more of the answer choices and (2) put a small tick mark next to that question on the answer sheet so that you can come back to it later, if you have time. If you feel like the answer is on the tip of your tongue, then use a slightly bigger tick mark, so that you remember especially to come back to that one. *Be sure to use small ticks, well away from the answer ovals, and erase them all before time is up, so that they don't interfere with the machine scoring.*

There's no need to be constantly checking the time during the test. We recommend checking on the time remaining at about the 1/3 and 2/3 points through each section. For example, if you're on question eleven of a thirty-question section with about twenty of thirty minutes remaining, then you're doing fine. But if you're only on question 5, then you need to pick up the pace. Also keep in mind that the reading comprehension questions come at the end of the verbal sections, and they take a bit more time than the other question types.

That said, it's important not to rush yourself- it's better to skip a couple of the questions at the end than to rush through and make careless errors.

Are there any tricks to save time? Only one: *practice your active, critical reading skills.* The reading comprehension questions take a lot of time, and if you make a point of actively reading high-quality passages as part of your test prep, you'll be better prepared to handle the real passages.

Number2.com's [free online tutorial](#) reviews the basic concepts and gives you sessions of practice questions that automatically adapt to your skill level.

Material taken from www.Number2.com

General Strategies to Improve SAT Scores

Reading/Writing

1. Work on vocabulary development
 - a. Flash cards
 - b. Roots and prefixes
 - c. Most common SAT words
 - d. Synonyms and antonyms
2. Practice Persuasive essay writing
 - a. Structure of 4-5 paragraph essay
 - i. Intro with Thesis or opinion, followed by supporting paragraphs and conclusion
 - b. Practice with several prompts and have friends/ teachers/ parents read them and give you feedback

Quantitative (Math)

1. Review basic math concepts
 - a. Averages
 - b. Ratios
 - c. Rates
 - d. Percents
 - e. Simultaneous equations
 - f. Symbols
 - g. Triangles
2. Review advanced math concepts
 - a. Sets
 - b. Absolute value
 - c. Rational and radical equations
 - d. Integers and exponents
 - e. Domain and range
 - f. Linear and quadratic functions
 - g. Graphs and Tables
 - h. Geometry
3. In areas where you struggle, do some practice tests and go over answers with Math teacher or tutor

Frequently Asked Questions - SAT

What does the SAT cost? What about fee waivers?

The 2009-10 fee for the SAT Reasoning Test is \$45. Students who meet fee-waiver-eligibility guidelines and cannot afford test fees should see their counselor to request fee waivers. Fee waivers are not permitted with late registrations (except for the October test).

High school juniors or seniors who are eligible to receive an SAT fee waiver can order up to four additional flexible score reports at no additional charge, while they are in high school. These four additional flexible score reports for fee-waiver eligible students can be used at the time of registration to order additional score reports beyond those included with the registration fee. They can also be used to send scores after scores are reported. Only four flexible score reports for fee-waiver eligible students can be used, regardless of the number of times a student registers.

Students who have previously used a fee waiver to register for the SAT or Subject Tests automatically receive flexible score reports for fee-waiver eligible students. Students who meet our fee-waiver eligibility guidelines, but have not yet used a fee waiver to register, can still utilize the flexible score reports. Students should obtain a fee-waiver card from their counselors and use the fee-waiver code (listed on the card) to order additional reports at no cost.

How much time do I have to complete the SAT?

Unless otherwise instructed, you need to arrive at your assigned test center by 7:45 a.m. and testing should be completed between 12:30 and 1 p.m. The total testing time for the SAT is 3 hours and 45 minutes—not including breaks, check-in time, and pre-administration activities. The total time you should plan on being at the test center is approximately five hours.

May I bring something to eat or drink during the test?

Although for security reasons you cannot open or consume food or drinks during testing, you are encouraged to bring snacks in a bag on test day. These snacks must be stored under desks or chairs in the testing room. They can be consumed in designated areas during breaks.

How are SAT scores reported?

The SAT has three scores, each on the scale of 200-800. Your score includes writing (W 200-800), mathematics (M 200-800), and critical reading (CR 200-800). Two subscores are given for the writing section: a multiple-choice subscore on a scale of 20-80, and an essay subscore on a scale of 2-12.

Can I find out more detailed information about my results?

All students have access to a free, more detailed, online score report on collegeboard.com. Using the online report, you can access a copy of your essay.

In addition to providing access to your essay, the SAT online score report shows you more about how you performed on each section of the SAT Reasoning Test. It gives you the types of questions, level of difficulty, and how many in each group of questions you answered correctly, incorrectly, or omitted. Percentile information has also been enhanced to give you better comparisons with other groups of test-takers. The online score report has a link that takes you to SAT® Skills Insight™. This helpful preparation tool shows the types of skills you should focus on and gives suggestions for improvement, based on target score-range bands.

For certain test dates, the Question-and-Answer Service (QAS) is available for a fee. You can see the actual questions and correct answers, as well as whether you answered correctly, incorrectly, or omitted the question. QAS includes information on question types and levels of difficulty. You will have access to a copy of your essay via your free online score report.

For all other test dates, Student Answer Service (SAS) is available. SAS does not provide the actual questions, but it does send you a list of question types and difficulty levels, along with a description of how you answered the questions. Again, you will have access to a copy of your essay via your online score report.

Check the test calendar to determine whether your test date is eligible for QAS or SAS.

All students have access to a free, more detailed, online score report on collegeboard.com. Using the online report, you can access a copy of your essay.

What will I be asked to write about in the essay?

The essay question will ask you to develop a point of view on an issue and support it with examples from your studies and experience. You can answer the question successfully in many different ways. You won't have to have any prior knowledge about the topic to write an effective essay. However, you will have to answer the essay assignment directly. See Strategies for Success on the SAT Essay for more information on how to do your best on the SAT essay.

Will colleges see my essay? How will they use the new writing score?

A college will be able to view and print a copy of your essay only if you sent an official score report to that college.

Writing scores, which have been shown to be an excellent predictor of performance in college, may be used for admissions decisions and possibly for placement in English composition or related courses.

What about students with disabilities?

Students with disabilities, whose documentation has been validated by the College Board, will receive testing accommodations. Students with disabilities that necessitate the use of a computer for writing will be able to do so for the essay portion of the writing section.

What do the initials "SAT" mean?

Originally, SAT was an abbreviation for the Scholastic Aptitude Test. In 1993, the test was renamed the SAT I: Reasoning Test. At the same time, the former Achievement Tests were renamed the SAT II: Subject Tests. In 2004, the numerals "I" and "II" were dropped, and the tests are now named the SAT Reasoning Test (or just SAT) and SAT Subject Tests. SAT is a simple and recognizable way of referring to the SAT Reasoning Test.

What are the similarities and differences between the SAT and the PSAT/NMSQT®?

Both the SAT and the PSAT/NMSQT measure reasoning skills in critical reading, writing, and mathematics. The PSAT/NMSQT contains actual SAT questions, but it is designed to be slightly easier than the SAT. The PSAT/NMSQT is 2 hours and 10 minutes, whereas the SAT takes 3 hours and 45 minutes. The SAT is used for college admissions, but PSAT/NMSQT scores are not sent to colleges. The PSAT/NMSQT Score Report gives you personalized feedback on areas in which you could improve, along with specific advice on how to improve. Taking the PSAT/NMSQT gives you a chance to qualify for scholarship and recognition programs and is the best practice for the SAT.

Is it true that you get a 200 on the SAT just for signing your name?

The College Board does not report scores that are lower than 200. In reality, if we received a blank answer sheet, with only student identifying information filled in, it would be considered an automatic request to cancel scores and no scores would be reported.

Are some SAT tests more difficult than other ones?

All editions of the SAT are developed using the same test specifications. Even if there are tiny differences in difficulty from test to test, a statistical process called "equating" ensures that a score for a test taken on one date or at one place is equivalent to a score for a test taken on another date or in another place. The rumors that the SAT in one month, say in October, is easier, are false.

Are all SAT questions multiple-choice?

In addition to multiple-choice questions, the SAT has a 25-minute written essay and 10 student-produced response math questions. The math questions ask you to fill in, or "grid-in," your own answers using a special section of the answer sheet.

What's the difference between the SAT and Subject Tests?

The SAT measures what you have learned in school and how well you can apply that knowledge. It assesses how well you analyze and solve problems. SAT scores are used for college admissions purposes because the test predicts college success. The SAT Subject Tests are one-hour, primarily multiple-choice tests in specific subjects. Subject Tests measure knowledge or skills in a particular subject and your ability to apply that knowledge.

How many times can you take the test?

You can take the test as many times as you want. Your official mailed score report shows your current test score, in addition to scores for up to six SAT and six Subject Test administrations.

What test should I take first, the SAT or the Subject Tests?

Most students take the SAT in the spring of their junior year and again in the fall of their senior year of high school. Most students who take Subject Tests take them toward the end of their junior year or at the beginning of their senior year. Because Subject Tests are directly related to course work, it's helpful to take tests such as World History, Biology E/M, Chemistry, or Physics as soon as possible after completing the course in the subject, even as a freshman or sophomore, while the material is still fresh in your mind. You'll do better on other tests like languages after at least two years of study.

Which test should I take?

To find out which test(s) you should take, contact the colleges you are interested in attending or use our [College Search](#) to determine admissions requirements and deadlines. Most colleges require the SAT for admission and many other schools require both the SAT and Subject Tests for admission purposes or placement. Additionally, some colleges require specific Subject Tests while others allow you to choose which tests you take. It's best to check directly with the college admissions offices.

What do my SAT scores tell college admission staff about me?

Your SAT scores can tell admissions staff how well prepared you are for college-level academics. The scores also allow colleges to compare your college readiness with other students in a standardized way. That's because all scores are reported on the 200 to 800 scale. For example, if your scores are roughly 500 on each section, which is the mean (average) score, college admissions staff knows you scored about as well as half of the students who took the test.

The SAT is the best independent, standardized measure of a student's college readiness. It is standardized across all students, schools, and states, providing a common and objective scale for comparison. High school grades are a very useful indicator of how students perform in college, yet there is great variation in grading standards and course rigor within and across high schools.

Remember, too, that the SAT is only one of a number of factors that colleges consider when making admission decisions. Other factors, like your high school record, essays, recommendations, interviews, and extracurricular activities, also play a role in admission decisions.

Can the SAT really show how well I'll do in my first year of college?

No single piece of information can predict with 100 percent certainty what your grades will be in college. This is because many factors—including personal motivation—influence your college grades. Combined with your high school grades, the SAT is the best predictor of your success in college. The SAT, therefore, can be of great value to admissions officers and can help you find the right college match.

College admissions officers use SAT scores to help estimate how well students are likely to do at a particular college. For example, a college looks at the SAT scores, high school grade point average (GPA), and college grades of its freshman class. A college may find that students who scored between 450 and 550 on the SAT and maintained a B average in high school are the students who perform well at that school. Knowing your SAT scores and high school GPA helps the admissions officers make a decision about how likely it is that you'll succeed at that particular institution.

Why does the SAT have the kinds of questions that it does?

The SAT was designed so you can demonstrate your reasoning and problem-solving abilities, not just the amount of information you've accumulated during school. As an example, many math items can be answered by using complex equations, but they can also be answered correctly if you can reason through the problem. Reading passages don't just test that you can read; they require extended reasoning in order to answer the questions related to the passage. This means that you have to be able to make inferences, assumptions, and interpretations based on the passage provided, in order to understand what the author is trying to say.

Do the questions on the SAT ask about the things I'm learning in my high school courses?

The SAT Reasoning Test shows how well you can use the content you are learning in school to solve problems. It is a measure of the critical thinking skills you'll need for academic success in college. The SAT assesses how well you analyze and solve problems—skills that you develop over years of schooling and in your outside reading and study. The test is designed to allow you to demonstrate your abilities in these areas, regardless of the particular type of instruction you've received or textbooks you've used.

These important abilities—understanding and analyzing written material, drawing inferences, differentiating shades of meaning, drawing conclusions, and solving math problems—are necessary for success in college and life in general. This doesn't mean that the SAT is irrelevant to your course work, however; the SAT is closely aligned with the type of skills being taught in the classroom and necessary for college success.

Who comes up with questions on the SAT or Subject Tests?

High school teachers and college professors, along with educational assessment experts, develop the questions on the SAT and Subject Tests. Test development committees comprised of high school and college educators, as well as subject-matter experts, ensure the tests are consistent with curriculum standards. The committee members also set the test specifications and the types of questions that are asked, including topics and areas that should be covered. High school and college faculty and administrators review the test questions and make recommendations for improving them, if needed. After several rigorous reviews, test questions are then tried out with high school students (pretested) before ever being in a scored section of an actual SAT or Subject Test.

Why can't I have more time to take the SAT?

Much effort is made to ensure that most students are given enough time to attempt every question on the test. But even if more time were given, not all students would be able to answer all the questions.

Studies are done to find out whether most students have enough time to attempt to answer all the questions in each test section. These studies show that time limits are appropriate if all students taking the test answer 75 percent of the questions in each section and if 80 percent reach the last question in the section. Based on studies like these, the time limits are appropriate for the majority of students.

Students with Disabilities may request extended time for taking the SAT.

Taken from: <http://www.collegeboard.com/student/testing/sat/about/sat/FAQ.html>

The ACT vs. SAT

What's the difference?

Category	ACT	SAT
Length	2 hours and 55 minutes, with an optional 30 minutes writing section	3 hours and 45 minutes
Sections	4 Test sections (English, Math, Reading, Science) A fifth, writing, is optional	10 sections total (3 Reading, 3 Writing, and 3 Math) 1 additional section is experimental
Reading	4 Reading comprehension passages, 10 questions per passage	Reading comprehension passages and questions; and sentence completion questions
Science	Analysis, interpretation, evaluation, content, and problem solving	Science not included
Math	Arithmetic, algebra, geometry, and trigonometry	Arithmetic, geometry, algebra 1 and 2
Essay	* Not included in composite score * The topic is something of interest to a high school student	* Factored into overall score * More abstract prompt than ACT
Scoring	On a scale from 1-36	On a scale from 200-800 for each section. Total score of 2400 possible
Wrong answer penalty	No wrong answer penalty	1/4 point subtracted per wrong answer
Test contact information	www.act.org 319-337-1000	www.collegeboard.com 1-866-756-7346
Sending score history	You decide which score is sent to colleges	Your entire score history is sent automatically

The SAT Versus ACT: Which Test To Take

By: Gen Tanabe

Co-founder of SuperCollege.com and co-author of "Get Into Any College" and "Get Free Cash For College."

We are often asked which test is easier: the SAT or ACT. Unfortunately, we have a lapse in our powers of divination and can not predict on which test you will score higher. We can say that you can make an educated guess as to which test better suits you by understanding what they cover and how they are structured and scored. The main differences between the two exams are:

Content

- The SAT has a stronger emphasis on vocabulary.
- The ACT tests grammar and punctuation. The SAT does not.
- The ACT contains the Science Reasoning Test which covers the use of data representation, research summaries, and conflicting viewpoints in the natural sciences. The SAT does not.
- About 7% of the ACT math questions are based on trigonometry. The SAT does not test trigonometry.

Structure

- The test questions on the SAT get increasingly harder within each section. They do not on the ACT.
- The ACT is all multiple choice. The SAT has "Student-Produced Response" mathematics questions.
- Both tests are about three hours long. The ACT has 215 questions while the SAT has about 140, meaning that you will have less average time to spend on each question on the ACT.

Scoring

- There is a slight penalty for wrong answers on the SAT. There is none on the ACT.
- For the ACT there are scores for the four components of the test and a composite score that is the average of the four scores. The SAT is broken into the Math score and the Verbal score.

The Bottom Line

Our advice is to take the practice exams for both tests and opt for whichever makes you feel most confident. After trying both most students have a pretty strong feeling about which one suits their own test taking style.

ACT/SAT Testing Fee Waivers

The spring of your junior year is the best time to take your college admission test! If you can't afford the registration fee for the ACT or SAT, you may be eligible for a fee waiver.

To be eligible, you must meet all three of the following eligibility requirements:

1. You currently attend high school as a junior or senior.
2. You meet at least one indicator of economic need listed below (*if you are not **sure**, please check in with your Guidance Counselor or College Prep Advisor*):
 - ✓ Family receives public assistance.
 - ✓ Student is a ward of the state.
 - ✓ Student resides in a foster home.
 - ✓ Student participates in free or reduced-priced lunch program at school.
 - ✓ Student participates in a federally funded TRIO Program such as Upward Bound.
 - ✓ Family income is at or below the Annual Bureau of Labor Statistics Low Standard Budget, which can be found on the Fee Waiver Form.
3. You may register for only one ACT test with a fee waiver and one SAT test with a fee waiver in your junior year of high school. The same process is available again during your senior year in high school. The fee waiver is considered used even if you do not test.

Fee waivers cover only the basic registration fee for the ACT and SAT tests. Fee waivers do not cover test date changes, test center changes, or any other fees.

In order to obtain a fee waiver, you must work through your high school guidance office or College Prep Advisor. Fee waivers are supplied to all high schools. Schools should contact ACT or SAT to request additional fee waivers, if needed. Go online to complete the registration, following the directions to enter the fee waiver code when payment is requested. If there are questions concerning your eligibility, you may discuss this with your high school guidance office and/or the appropriate College Success Foundation staff member.

**Visit ACT's website for test preparation strategies and great tips for students:
www.actstudent.org**

**Visit SAT's website for test preparation strategies and great tips for students:
www.collegeboard.com**