

# CLAYTON HIGH SCHOOL COLLEGE PLANNER

2023-2024



## ACT VS. SAT: Key differences

ACT vs SAT: which test is a better fit for your student? Students may take whichever test they prefer (assuming there are available testing locations for both tests). If you're not sure which test your child would prefer, consider the key differences between the ACT and SAT. Some students find that the ACT caters to their strengths more so than the SAT, and vice versa.

Need a quick side-by-side comparison of the tests? Check out our ACT vs SAT Comparison Chart.

SAT	vs.	ACT
reasoning test	<b>Type of Test</b>	content-based test
Critical Reading: 2, 25-min sections and 1, 20-min section; Math: 2, 25-min sections and 1, 20-min section; Writing: 1, 25-min essay, 1, 25-min section, and 1, 10-min section	<b>Test Format</b>	English: 1, 45-min section; Math: 1, 60-min section; Reading: 1, 35-min section; Science: 1, 35-min section; Writing: 1, 30-min essay (optional)
reading, vocabulary, grammar & usage, writing, and math	<b>Content Covered</b>	grammar & usage, math, reading, science reasoning, and writing (optional)
tricky, questions can be phrased in ways that make them difficult to decipher	<b>Test Style</b>	straightforward, questions may be long but are usually less difficult to decipher
Math, Critical Reading, and Writing scores will each range between a 200-800; total SAT score ranges between 600-2400	<b>Scoring</b>	English, Math, Reading, and Science scores will each range between 1-36. Composite ACT score is the average of your scores on the four sections; ranges between 1-36
yes – you lose $\frac{1}{4}$ of a point for incorrect answers (except on the grid-in math questions)	<b>Penalty for Wrong Answers?</b>	no – you do not lose points for incorrect answers
yes – you can choose which set(s) of SAT scores to submit to colleges	<b>Score Choice?</b>	yes – you can choose which set(s) of ACT scores to submit to colleges
questions increase in difficulty level as you move through that question type in a section (except reading passage questions, which progress chronologically through the passage)	<b>Difficulty Levels</b>	difficulty level of the questions is random
arithmetic, data analysis, algebra I and II, functions, geometry; formulas are provided in the test booklet	<b>Math Levels</b>	arithmetic, algebra I and II, functions, geometry, trigonometry; no formulas are provided

private schools; schools on the east and west coasts	<b>Preferred by?</b>	public schools; schools in the Midwest and south; however, every four-year college in the US accepts ACT scores
seven times per year: January, March or April, May, June, October, November, December	<b>Offered when?</b>	six times per year: February, April, June, September, October, December (note that some states offer the ACT as part of their state testing requirements; these tests are not administered on the national test dates)
typically about four weeks before the test date	<b>Registration deadline?</b>	typically about five to six weeks before the test date
<a href="http://www.collegeboard.com">www.collegeboard.com</a>	<b>More Information</b>	<a href="http://www.act.org">www.act.org</a>

# PSAT/NMSQT 2023-2024

**Testing Window:**

**October 23-31, 2023**

**CHANGE: The PSAT/NMSQT for  
2023-2024 will be a digital test**

## ACT TESTING

**ACT.org Find Test Center  
College or High School Codes**

- [Test Center Codes \(U.S. and Canada\)](#)
- [Test Center Codes \(International\)](#)
- [College and Scholarship Codes](#)
  - [High School Codes](#)

Test Dates	Registration Deadline	Late Fee Required
September 9, 2023	August 4, 2023	August 18, 2023
October 28, 2023	September 22, 2023	October 6, 2023
December 9, 2023	November 3, 2023	November 17, 2023
February 10, 2024	January 5, 2024	January 19, 2024
April 13, 2024	March 8, 2024	March 22, 2024
June 8, 2024	May 3, 2024	May 17, 2024
July 13, 2024*	June 7, 2024	June 21, 2024

**SAT Testing**  
**November 4, 2023**  
**and May 4, 2024**  
**SAT TESTING WILL BE OFFERED**  
**AT CLAYTON HIGH SCHOOL**  
**CHANGE: The SAT test in 2024 will be a digital**  
**test.**

For more information contact Mr. Valentino, Guidance Supervisor at 856-881-8701 ext. 1010

Test Dates	Registration Deadline	Late Fee Required
August 26, 2023	July 28, 2023	August 15, 2023
October 7, 2023	September 7, 2023	September 26, 2023
November 4, 2023	October 5, 2023	October 24, 2023
December 2, 2023	November 2, 2023	November 21, 2023
March 9, 2024 (Digital)	February 23, 2024	February 27, 2024
May 4, 2024 (Digital)	April 19, 2024	April 23, 2024
June 1, 2024 (Digital)	May 16, 2024	May 21, 2024

## **NAVIANCE STUDENT SIGN-IN PROCEDURES**

1. Go to [claytonps.org](http://claytonps.org)
2. Select “District Services” drop down menu and select “Guidance Department.”
3. Select Naviance sign-in from the Guidance menu
4. Enter student school email and student created password and click “log in” button
5. NOTE: Usernames and passwords are student generated. You may be prompted to change your password upon sign-in.

YOU ARE NOW ON YOUR STUDENT HOMEPAGE!

## **WHAT CAN STUDENTS AND PARENTS DO** **USING NAVIANCE STUDENT?**

1. View guidance news bulletins
2. Create a resume
3. View college visits and sign up
4. Complete a college search
5. Develop a prospective college list
6. Provide access to scholarship search engines.
7. Maintain journal entries
8. Game Plan Survey
9. Complete school developed surveys
10. Compare colleges
11. Track deadlines
12. View scatter grams

# How to Decide Which College Is Best for You

Some students want to find the perfect college. The truth is, there's no such thing. You can find many colleges where you'll be happy and get an excellent education. The college search is about exploring who you are and what you want and then finding colleges where you can meet your goals.

Still, it's important to narrow the possibilities into a manageable list. Here are steps you can take to find colleges where you can thrive.

## What College Should You Go to?

Reflect on what's important, where you want to be, and who you want to become. With those answers, you can figure out what types of colleges will allow you to reach your goals.

Here are some aspects to consider:

- Size
- Location
- Distance from home
- Available majors and classes
- Housing options
- Makeup of the student body
- Available extracurricular activities
- Campus atmosphere

Which of these are things you must have to be comfortable at a college?  
Which can you be more flexible about?

Also, think about what you want to accomplish in college. Do you want to train for a specific job or get a wide-ranging education? Ask yourself "What do I want to go to

college for?" If you have a major in mind, are the colleges you're considering strong in that area?

## **Keep an Open Mind When Choosing Schools.**

Although it's good to have some ideas about what sorts of colleges could be right for you, stay open to all the possibilities as you begin your search. Here are some ways to keep an open mind when deciding where to go to college.

**Challenge your assumptions about what will work for you.** Luis Martinez-Fernandez, a history professor at the University of Central Florida, notes, "You may not think you're able to thrive in a large institution because you come from a small high school, but you may actually do better in that type of setting."

**Talk to people who know you well.** Tell parents, teachers, relatives, family friends, and your school counselor about your goals. Ask them if they can suggest schools that may be a great fit for you.

**Don't limit your search.** At the start of this process, you might rule out some colleges because you think they're too expensive or too hard to get into, but this may not be true. Remember that financial aid can make college more affordable, and keep in mind that colleges look at more than just grades and test scores.

## **Do Your Homework to Discover the Right College.**

Once you have a list of schools, it's time to do research. To learn more about the colleges you're considering, check out college guidebooks and the colleges' websites. Jot down your questions, and get answers by:

- Talking to your school counselor or teachers.
- Checking out colleges' student biogs, if available.
- Contacting college admissions officials.
- Asking admissions officials to recommend current students or recent graduates to talk to.

- Visiting college campuses, if possible. For more information, see the [Campus Visit Checklist](#).

## Keep Perspective During College Selection.

During your search, keep asking yourself questions about your preferences and goals. You continue to evolve throughout high school. Your answers to "What college fits me?" may change during the search process.

Remember that there are many good college matches for every student, and you can be successful at many types of schools. At College Board, we introduce test scores as one additional factor to weigh as you balance your list. Think about grouping your colleges into three categories:

- Safeties: Your SAT or ACT score is higher than the average score range of last year's first-year class.
- Matches: Your SAT or ACT score is solidly in the same score range as last year's first-year class.
- Reaches: Your SAT or ACT score is lower than the average score range of last year's first-year class.

To find this information, explore the BigFuture [College Profile](#) of every school you're interested in attending. You can view admissions data for easy comparison with your scores and high school GPA. There's also information about topics such as academics and tuition costs.

To have a balanced college list and increase your chances of acceptance, we recommend including three reach colleges, two matches, and one safety college.

## How to Decide What College to Go to

There's no easy answer to the question "What college should I go to?"

Everyone's aspirations are unique. There's a good chance you'll find several good match schools that check off every box. Consider what factors are most important to

you. Keep an open mind, explore all opportunities, and send in several applications to keep your options open.

There's no shortage of excellent schools to prepare you for your future. Learn more about them at [BigFuture](#). Narrow your options and find the perfect match.

# Campus Visits: Know Before You Go

You can only tell so much from colleges' websites and brochures. By spending time on campus, you can speak in person with an admissions officer as well as students and get a good idea of what academic and social life are like there. When it's time to choose a college to attend, you'll be better prepared to make an informed decision.

## Arrange a Campus Visit

All colleges have admissions offices that can help you plan your visit. Your high school may organize group tours of nearby colleges. And you can plan your own informal visit to a college campus. Take these important steps first:

- Visit the college's admissions website to get details about arranging for an in-person visit.
- Check with your school counselor to see if any campus tours are scheduled.
- a Set aside time to be on your own. Walk around the public area.

## What to Expect When You Get on Campus

Campus visits can range from a quick hour to an overnight stay and from a casual guided tour to a formal presentation. Be sure to ask how long the whole visit will take so that you can be prepared.

Most campus visits will include the following:

- An information session, during which an admissions representative talks to you or your group about the college before the campus tour.
- A campus tour: These are usually led by college students. You'll see the main parts of the campus and have a chance to ask questions.

At many colleges, you can also arrange to:

- Attend a class.

- Meet with a professor.
- Meet with an admissions officer.
- Meet with a financial aid officer.
- Attend a club meeting or sports practice session.
- Eat in a dining hall.
- Spend the night in a dorm to experience student life.

## Get Ready for Your Campus Tour

Before your visit, you need to prepare. It's a good idea to do these things:

- Explore the college's official website, and review any materials the college has sent you. This will help you come up with questions specific to that college.
- Make a list of questions to ask both staff and students. You can use our [Campus Visit Checklist](#) as a starting point.
- Explore the map of the college campus and make a note of where the admissions office is so you'll know where you're going. This will help ensure that you're on time for your visit.

When you're ready to go, remember to:

- Take notes in your phone or notebook so that you don't forget the details of your collegiate trips.
- Take pictures so that you can remember what the campus looks like.
- Compare the colleges that you visit by using the [Campus Visit Score Card](#).

## What to Do if You Can't Make an In-Person Campus Visit

All is not lost if you can't visit in person. You can still:

- Check the admissions website to see if they have virtual campus tours or events.
- Talk to students who currently attend the college.
- Go online to see if the college has a newspaper you can read.
- View Campus Reel videos on BigFuture.

# Facts About Applying Early Decision or Early Action

About 450 colleges offer early admission plans. Under these plans, students can apply to colleges early—well before the regular deadline—and get a decision.

Some students who apply under these plans have a better chance of getting in than they would through the regular admission process. Colleges can benefit from the plans as well because they get students who really want to attend that college to commit early.

## How to Decide If Applying Early Is Right for You

Applying early can be a good idea if you're sure about which college you want to attend. That means you've researched its programs and, if possible, visited its campus.

But think twice about applying early if:

- You want to compare admission and financial aid offers from several colleges.
- You'd benefit from having another year of high school work to show colleges.

## Early Admission Options

There are three main types of early admission plans. All three plans usually require you to apply in October or November. All the plans give you an early decision. You'll know if you've been accepted in December or January.

Other parts of the plans vary by college, so talk with a counselor or teacher ahead of time to ensure you understand the rules. Here are some details about each option.

## **Early Decision Plans:**

- You can apply early decision to only 1 college.
- If the college accepts you and offers enough financial aid, you must go to that college. That's why these plans are referred to as "binding."
- Some colleges have 2 early deadlines, called early decision deadline I and early decision deadline II. They both work the same way, but the second deadline gives you more time to decide to apply early.
- Although you may apply to additional colleges through the regular admission process, you must withdraw all other applications if this college accepts you.

## **Early Action Plans:**

- You can apply early action to multiple colleges.
- If you're accepted, you can say "yes" right away or wait until spring to decide.
- You can also decline the offer.

# Tips for Writing an Effective Application Essay

## How to Write an Effective Essay

Writing an essay for college admission gives you a chance to use your authentic voice and show your personality. It's an excellent opportunity to personalize your application beyond your academic credentials, and a well-written essay can have a positive influence come decision time.

Want to know how to draft an essay for your coJ g9 gpplication? Here are some tips to keep in mind when writing.

## Tips for Essay Writing

A typical college application essay, also known as a personal statement, is 400-600 words. Although that may seem short, writing about yourself can be challenging. It's not something you want to rush or put off at the last moment. Think of it as a critical piece of the application process. Follow these tips to write an impactful essay that can work in your favor.

### 1. Start Early.

Few people write well under pressure. Try to complete your first draft a few weeks before you have to turn it in. Many advisers recommend starting as early as the summer before your senior year in high school. That way, you have ample time to think about the prompt and craft the best personal statement possible.

You don't have to work on your essay every day, but you'll want to give yourself time to revise and edit. You may discover that you want to change your topic or think of a better way to frame it. Either way, the sooner you start, the better.

## **2. Understand the Prompt and Instructions.**

Before you begin the writing process, take time to understand what the college wants from you. The worst thing you can do is skim through the instructions and submit a piece that doesn't even fit the bare minimum requirements or address the essay topic. Look at the prompt, consider the required word count, and note any unique details each school wants.

## **3. Create a Strong Opener.**

Students seeking help for their application essays often have trouble getting things started. It's a challenging writing process. Finding the right words to start can be the hardest part.

Spending more time working on your opener is always a good idea. The opening sentence sets the stage for the rest of your piece. The introductory paragraph is what piques the interest of the reader, and it can immediately set your essay apart from the others.

## **4. Stay on Topic.**

One of the most important things to remember is to keep to the essay topic. If you're applying to 10 or more colleges, it's easy to veer off course with so many application essays.

A common mistake many students make is trying to fit previously written essays into the mold of another college's requirements. This seems like a time-saving way to avoid writing new pieces entirely, but it often backfires. The result is usually a final piece that's generic, unfocused, or confusing. Always write a new essay for every application, no matter how long it takes.

## **5. Think About Your Response.**

Don't try to guess what the admissions officials want to read. Your essay will be easier to write-and more exciting to read-if you're genuinely enthusiastic about your subject. Here's an example: If all your friends are writing application essays about covid-19, it may be a good idea to avoid that topic, unless during the pandemic you had a vivid, life-changing experience you're burning to share. Whatever topic you choose, avoid canned responses. Be creative.

## **6. Focus on You.**

Essay prompts typically give you plenty of latitude, but panel members expect you to focus on a subject that is personal (although not overly intimate) and particular to you. Admissions counselors say the best essays help them learn something about the candidate that they would never know from reading the rest of the application.

## **7. Stay True to Your Voice.**

Use your usual vocabulary. Avoid fancy language you wouldn't use in real life. Imagine yourself reading this essay aloud to a classroom full of people who have never met you. Keep a confident tone. Be wary of words and phrases that undercut that tone.

## **8. Be Specific and Factual.**

Capitalize on real-life experiences. Your essay may give you the time and space to explain why a particular achievement meant so much to you. But resist the urge to exaggerate and embellish. Admissions counselors read thousands of essays each year. They can easily spot a fake.

## **9. Edit and Proofread.**

When you finish the final draft, run it through the spell checker on your computer. Then don't read your essay for a few days. You'll be more apt to spot typos and awkward grammar when you reread it. After that, ask a teacher, parent, or college student (preferably an English or communications major) to give it a quick read. While you're at it, double-check your word count.

Writing essays for college admission can be daunting, but it doesn't have to be. A well-crafted essay could be the deciding factor in your favor. Keep these tips in mind, and you'll have no problem creating memorable pieces for every application.

# How to Get a Great Letter of Recommendation

Some colleges will ask for two or three letters of recommendation during the application process. These letters should be written by someone who can describe your skills, accomplishments, and personality.

Why do colleges ask for recommendations? Colleges value recommendations because they:

- Show your talents beyond test scores and grades.
- Describe real-life examples of your personality and character.
- Discuss your relationships in the academic community.

A recommendation letter can help your application stand out, especially when it highlights your skills, accomplishments, and positive attitude toward education.

## When Should I Ask for a Recommendation Letter?

Teachers need as much time as possible to complete a recommendation letter. They often have many recommendation letters to write, along with lesson planning and grading.

You should try to get your request to them as soon as possible, but give your references at least a month to complete and submit your letters. The start of your senior year is a good time to begin asking teachers for recommendation letters, especially if you're applying for early decision. Remember, the more time your teacher has, the more likely they'll write you a thoughtful, detailed letter.

# Who Should I Ask to Write a Letter of Recommendation?

It's up to you to find people to write academic letters of recommendation. These tips can help you through the process:

- Read each of your college applications carefully. Schools often ask for letters of rec from a specific person, such as a core subject teacher, specific subject teacher, or school counselor.
- Get advice from teachers, counselors, and family members on who would be best to write your recommendation letters.
- Be sure to select a current teacher or one from your junior year, preferably one who knows you well. Don't choose teachers you had several years ago, since colleges want to know who you are and what you are like now.
- Teachers who know you outside of the classroom are a good choice. Consider a teacher who led a club you were in.
- If requested by the college, you can also think about other adults who know you well. A coach, employer, or club adviser can say a lot about your skills and character. Ask your admissions officer if it's okay to submit recommendations beyond what is required by the college.
- Above all else, choose someone who will be enthusiastic about writing your letter.
- If you're unsure about asking someone in particular, politely ask if he or she feels comfortable recommending you. That's a good way to avoid letters that sound weak or forced.

## How to Be Sure You Get a Glowing Letter of Recommendation

Some teachers write many recommendation letters each year. While teachers don't intend to, their letters can start to seem generic after a while. Make it easy for them to give positive, detailed information about your achievements and your potential by refreshing their memory so that they can share specific details about your school career.

It can also be helpful to provide your teacher with a resume or "brag sheet." Something you might want to include on your brag sheet or in your discussion with your teacher include:

- Your class participation
- Some of your best work/projects
- What you learned in their class
- Anything they need to discuss for specific work examples

If you need to get a college letter of recommendation from a counselor, be sure to do the following:

- Make an appointment to meet with your counselor if that's an option, or follow your school's specific process for receiving a counselor recommendation.
- Discuss your skills, accomplishments, and hobbies. Also, talk about what you want to do in college and beyond.
- If you have low grades or any other issues on your transcript, talk to your counselor about what happened and what you've done to improve.

It's also a good idea to follow up with your teacher or counselor to see if they have any questions on what is listed on the brag sheet or need more information. And don't forget to say, "Thank you!"

## Final Recommendation Tips

Before asking for a letter of recommendation, remember these tips:

- Waive your right to view recommendation letters on your application forms. Admission officers will trust them more if you haven't seen them.
- Requests for recommendations are often sent via email. Make sure that they have the c01Tect email address of the recommender.
- Let teachers know the deadline for each college and ask them about their preferred turnaround time.
- You can keep track of your letter of recommendation submissions in your application portal. You can politely follow up with your teacher if the deadline is approaching but you see your letter has not been submitted yet.
- Once your letters are complete, write a thank-you note to your references. Once you decide which college to attend, you can also tell your references where you're going and let them know how much you appreciate their support.

# 20 Questions to Ask



## College Representatives

Whether you meet them at a college fair or on a campus visit, college representatives genuinely enjoy talking to high school students and -answering questions about their college. The following questions will help start a good dialogue.

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1. What makes your college unique?
2. For what academic programs is your college known?
3. How would you describe the students at your college? Where are most of them from?
4. Where do students hang out on campus?
5. What happens on weekends -are there things to do on campus or in town, or do most students go home?
6. Are fraternities and sororities a big part of campus life?
7. What are the housing options for freshmen?
8. Do many students live off campus?
9. Is there a sports complex or fitness center?
10. What are the most popular clubs and activities?
11. What's the security like on campus?
12. What's the surrounding area like? Is it easy to get around?
13. What are the most popular majors?
14. How would you describe the academic pressure and workload?
15. What support services {academic advisers, tutors, etc.} are available?
16. Do I need to bring my own computer?
17. What's the faculty like? Are they accessible outside of class?
18. Are there opportunities for internships?
19. Is there job placement help for graduates?
20. Are there any big changes in the works that I should know about?

**CLAYTON HIGH SCHOOL GUIDANCE DEPARTMENT  
TRANSCRIPT (School Record) RELEASE**

In order for official transcripts to be sent to the requesting college/university, the virtual transcript release form must be completed. To complete this request, please visit the guidance webpage at

<https://claytonps.org/clistrict-services/guidance-department/>



# ELIGIBILITY CENTER

## INITIAL ELIGIBILITY FAQ 2023-24 ACADEMIC YEAR AND BEYOND

In January 2023, NCM Divisions I and II adopted legislation to remove standardized test scores from initial-eligibility requirements for students who initially enroll full time in an NCM member school on or after August 1, 2023.

The questions and answers below have been developed to assist in understanding this new legislation and ensuring awareness regarding COVID-19 policies that may apply to students who initially enroll full time in the 2023-24 academic year and beyond.

### FAQ Topics-Quick Unks

[Submission of Academic Documents](#)

[Academic Evaluations](#)

[Prior Classes](#)

### InitialdEHgik,mtY Standards- 2023-24 Academic Year and Beyond

**QI:** What initial-eligibility standards apply to students who initially enroll full time in the 2023-24 academic year and beyond?

**AI:** The following initial-eligibility standards apply to students who initially enroll full time in the 2023-24 academic year and beyond:

INITIAL-ELIGIBILITY STANDARDS — 2023-24 ACADEMIC YEAR AND BEYOND*		
Standard	Division I	Division II
Qualifier Athleticsaid, practiceand competition.	<b>Complete Academic Record:</b> <ul style="list-style-type: none"> <li>» Core-courseprogression(10/7) beforestarting 7th semester;*</li> <li>» 16 core-course units in the requiredsubject areas;</li> <li>» 2.300 core-course GPA; and</li> <li>» Proof of graduation.</li> </ul>	<b>Complete Academic Record:</b> <ul style="list-style-type: none"> <li>» 16 corn--courseunits in the requiredsubject areas;</li> <li>» 2.200 core-courseGPA; and</li> <li>» Proof of graduation.</li> </ul>
Early Academic Qualifier** Athleticsaid, practiceand competition.	<b>Pre-7th Semester:</b> <ul style="list-style-type: none"> <li>» 14 core-course units in therequiredsubject areas;and</li> <li>» 3.000 core-courseGPA.</li> </ul>	<b>Pre-7th Semester:</b> <ul style="list-style-type: none"> <li>» 14 core-course unitsin the requiredsubject areas; and</li> <li>» 2.500 core-courseGPA.</li> </ul>
Academic Redshirt Athleticsaid {1st year) and practice{1st term).	<b>Complete Academic Record:</b> <ul style="list-style-type: none"> <li>» 16 core-course units in therequiredsubject areas;</li> <li>» 2.000 core-courseGPA; and</li> <li>» Proof of graduation.</li> </ul>	NIA***

\*Students certified based solely on international credentials are exempt from the 10/7 core-course progression requirement. \*\*Final high school transcripts are required. \*\*\*Please see linked resources for additional information regarding Division I and Division II standards.

## Submission of Academic Documents

**Q2: Will official academic documents be required for students who initially enroll full time in the 2023-24 academic year?**

**A2:** Official academic records are required for initial-eligibility certifications. If only unofficial records are available for students who initially enroll full time in the 2023-24 academic year, they may be submitted to [ec-processing@ncaa.org](mailto:ec-processing@ncaa.org) directly from the email address associated with the student's Eligibility Center account and should include the student's NCAA ID in the subject line.

Starting May 1, 2024, official academic records will be required and must be submitted via an approved channel for domestic or international students.

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## Academic Evaluations

**Q3: Will there be any flexibility in the Division I core-course time limitation for students who initially enroll full time in the 2023-24 academic year?**

**A3:** Yes. For students who initially enroll full time during the 2023-24 academic year, up to six **core-course** units completed after starting the seventh semester (and before full-time enrollment) will be used in the student's initial-eligibility certification, regardless of whether the student graduated on time or when the courses are completed (i.e., during the academic year or summer term). Also, all core courses completed before initial full-time enrollment may be used in the Division I academic-redshirt certification.

However, students who initially enroll full time in the 2024-25 academic year and beyond must complete initial-eligibility requirements within the Division I core-course time limitation (four years after initially starting year nine). Students who graduate on time may complete one additional core-course unit within one year after graduation and before initial full-time enrollment. Students who graduate on time and have an **education-impacting disability** may complete three additional core-course units after graduation and before initial full-time enrollment.

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**Q4: How will courses completed via distance, e-learning or hybrid options be evaluated for students who initially enroll full time in the 2023-24 academic year and beyond?**

**A4:** The Eligibility Center will require a program review for all courses completed via distance, e-learning or hybrid programs on or after September 1, 2023.

However, a program review will not be required for distance, e-learning or hybrid programs that were offered by schools with NCAA-approved core courses in spring/summer 2020 or during the 2020-21, 2021-22 or 2022-23 academic years.

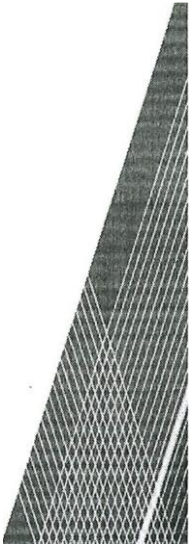
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**QS: How will pass/fail grades be evaluated for students who initially enroll full time in the 2023-24 academic year and beyond?**

**AS:** NCAA-approved core courses that receive a grade of Pass and are completed on or after September 1, 2023, may be used to meet core-course requirements and will receive the high school's lowest passing grade.

For core courses completed in spring/summer 2020 or during the 2020-21, 2021-22 or 2022-23 academic years that have been issued a grade of Pass, the Eligibility Center will apply the credit earned in these courses toward the core-course requirement. If the student's core-course GPA would increase by assigning a value of 2.300, this value will be assigned to the passed courses. However, if the student's core-course GPA would decrease by including the 2.300 value for passed courses, the student's core-course GPA will be calculated based only on courses with assigned letter grades from previous terms. (Credit from these courses will still be applied toward the student's core-course requirements.)

COVID-19 POLICIES — QUICK-REFERENCE CHART		
CbVID-19 Policy	Applies to Initial FullTime Enrollees in 20 23•24 Academic Year	Applies to Initial.Full-Time Enrollees in 2924-25 AcademicYear and Beyond
AlternativeInitial-Eligibility Standards	<b>No</b> ; new legislated <b>initial-eligibility standards</b> apply (no standardized test scores).	<b>No</b> ; new legislated <b>initial-eligibility standards</b> apply (no standardized test scores).
<b>Unofficial Documents</b> (Q2)	Yes.	<b>No</b> ; official documents required (starting May 1, 2024).
DI core-course time limitation (Q3)	Yes.	No; legislated Division I core-curriculum time limitation applies.
Nontraditional Course Reviews (Q4)	Applies to courses completed in spring/summer 2020 through 8/31/23.	Applies to courses completed in spring/summer 2020 through 8/31/23.
Pass/Fail Grades (Q5)	Applies to courses completed in spring/summer 2020 through 8/31/23.	Applies to courses completed in spring/summer 2020 through 8/31/23.



**Q6:** What if students who initially enroll full time in the 2023-24 academic year and beyond do not meet initial-eligibility standards?

**A6:** Students should contact the athletics compliance office at their NCAA college/university to discuss potential next steps.

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## Prior Classes

**Q7:** What academic standards apply to students who initially enrolled full time in the 2020-21, 2021-22 or 2022-23 academic years?

**A7:** [Click here](#) for information on the application of COVID-19 alternative standards based on initial full-time enrollment in the 2020-21, 2021-22 or 2022-23 academic years.

***Note:** For information on the Eligibility Center's COVID-19 response related to amateurism certifications, click [here](#).*

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**Q8:** What constitutes initial full-time enrollment?

**AS:** Initial full-time enrollment occurs when the individual first attends class at a collegiate institution while registered as a full-time student (after high school graduation).



# 8 STEPS

## TO APPLY FOR FEDERAL & STATE STUDENT AID



### STEP 1 - GET FREE HELP!

Get Free information and help from:

Your School Counselor, college, or career school

HESAA-[www.hesaa.org/Pages/FAFSA.aspx](http://www.hesaa.org/Pages/FAFSA.aspx) or 609-584-4480 US

Department of Education - [www.ed.gov](http://www.ed.gov)

or 1-800-4-Fed-Aid (1-800-433-3243)

Free help is available any time during the application process! Please

Note: You should never have to pay for help.

### STEP 2 - KNOW YOUR 2022-2023 DEADLINES!

New Jersey State Deadlines

First-time NJ State Grant Applicants Fall/Spring

Applicants - September 15, 2022

Spring Only- February 15, 2023 Renewal

Tuition Aid Grant Recipients April 15, 2022

#### Federal Deadlines

Complete the FAFSA between October 1st and June 30th of the following year (no exceptions to either date) BUT apply as soon as possible. To meet deadlines apply online at [www.studentaid.gov](http://www.studentaid.gov),

Your college may have deadlines too.

### STEP 3 - CREATE A FEDERAL STUDENT AID (FSA) LOGIN

Create your user ID and Password by going to

[www.studentaid.gov/tsa-id/sign-in/landing](http://www.studentaid.gov/tsa-id/sign-in/landing) and create an FSA ID. The

student and parent will need to create their own FSA ID at this website.

The student will use their login to access the FAFSA at

[www.studentaid.gov](http://www.studentaid.gov), the parent will use their ID to sign the FAFSA.

### STEP 4 - COMPLETE YOUR FAFSA

To start your FAFSA go to [www.fafsa.gov](http://www.fafsa.gov). The student will login with their FSA ID. Use IRS Data Retrieval Tool (ORT) to complete your FAFSA! If you are unable to use ORT, you will need to collect your 2020 tax returns and other records of income.

NJ Dreamers must complete the NJ Alternative Application only. Go to [www.hesaa.org/Pages/NJAlternativeApplication.aspx](http://www.hesaa.org/Pages/NJAlternativeApplication.aspx) to complete your application.

### STEP 5 - YOUR FAFSA RESULTS!

The U.S. Department of Education will send you your Student Aid Report (SAR) - the result of processing your FAFSA. Review your SAR, and if necessary, make changes or corrections and submit your SAR for reprocessing. You can submit corrections online at [www.studentaid.gov](http://www.studentaid.gov). Your complete, corrected SAR will contain your Expected Family Contribution (EFC) or Student Aid Index (SAI), which determines your federal student aid eligibility.

### STEP 6 - YOUR NJ STATE AID RESULTS!

HESAA will send an email to the email address listed on the FAFSA which will contain your NJ State/HESAA ID. You will be instructed to create a NJFAMS User ID and password to log into your NJFAMS Student Portal. You can find your "To Do List" and "Award and Eligibility" information as well as other functions to assist you with your state aid process.

### STEP 7 - VERIFY YOUR ANSWERS!

If you are selected for federal verification, your school's financial aid office will ask you to submit tax returns and other documents, as appropriate. Be sure to meet the school's deadlines.

(To request an IRS tax return transcript go to [www.irs.gov](http://www.irs.gov) - it's free) The State of New Jersey may also request documents to verify information reported on the FAFSA. HESAA will ask you to submit a tax return transcript and other documents as appropriate.

### STEP 8 - GET AWARD QUESTIONS ANSWERED!

All Students: Contact the financial aid office if you have any questions about the aid being offered.

First-Time Applicants: Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school fits your needs and (b) its affordability after all aid is taken into account.



HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

# HOW TO CREATE YOUR FSA ID



The FSA ID is a username and password for students and parent information contributors\* including undocumented parents to sign the Free Application for Federal Student Aid (FAFSA®). The FSA ID is your legal signature and shouldn't be created or used by anyone other than you - not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a Free Application for Federal Student Aid FAFSA® form and for the lifetime of your federal student loans.

## HOW TO GET STARTED

You will need to create your FSA ID at least one week prior to starting the FAFSA®Go to [www.studentaid.gov/fsa-id/sign-in/landing](http://www.studentaid.gov/fsa-id/sign-in/landing) Click the "Create Your FSA ID Now" button

Number. Users without a SSN or ITIN who enter all zeros, will complete a knowledge-based identity verification process.

Continue with contact information and complete the challenge questions and answers.

## CREATE YOUR FSA ID (USERNAME AND PASSWORD)

Email: A verified email address is required for each information contributor\* to establish their account. An email address can be associated with only one FSA ID (student and contributor\* cannot have the same email address). You must have access to this email account.

If an individual cannot verify identity through the Knowledge-based identity verification process, contact Federal Student Aid and submit documentation to verify identity. If neither process works, the student and contributor\*(s) must complete and submit a paper FAFSA®.

Username: Don't include personal info such as date of birth or name. If you see a message "The username you entered is already in use," then someone has already used that username.

## PROVIDE PROFILE INFORMATION

Confirm information you entered previously and provide additional information. Make sure your information is correct; any errors could result in a delay or problem in your receiving financial aid (or in the repayment of your federal student loans).

## PROVIDE PERSONAL IDENTIFICATION INFORMATION

Enter your name, date of birth, Social Security number (SSN), or Individual Tax Identification Number (ITIN), contact information, and challenge questions and answers. Make sure your Social Security or ITIN number, date of birth, and name match what's on your Social Security card or ITIN. Identity match is required for each contributor\* to verify FSA ID.

## YOUR FSA ID IS CREATED!

Your FSA ID was created. You'll receive a confirmation email and a one-time back up code. (keep your back up code in a secure place, used when two step verification fails at login)

A Knowledge Based Identity Verification Process will be performed for those without a Social Security Number or ITIN



Visit [www.hesaa.org](http://www.hesaa.org) for more information on applying for aid.

Revised 8/24/23

\* Contributor: any individual required to provide signature and consent on the FAFSA® form, including the student; the student's spouse; a biological or adoptive parent; or the parent's spouse (stepparent).

## Loan Features

- Flexible repayment options
- Student or parent is the borrower
- Prepay your loan without penalty
- Most repayment plans offer lower fees and

interest than Federal PLUS Loan

- Program established in 1990
- Loan is serviced right here in New Jersey
- Estimate your payment or check out your options at [www.njclass.org](http://www.njclass.org)
- Includes loan discharge for death and

total and permanent disability of student beneficiary.



# IRAPI

Repayment Assistance Program

# HIARP

Household Income Affordable Repayment Plan

## Affordable Repayment Options

HESAA recognizes that NJCLASS borrowers and their families sometimes run into financial hardship. That's why HESAA introduced two programs to help give repayment relief to families who are working to avoid default: Repayment Assistance Program (RAP) and Household Income Affordable Repayment Plan (HIARP). These two programs work in tandem by helping those who qualify for up to two years in RAP, followed by possible future assistance through HIARP. Details, eligibility, and application information can be found at [www.hesaa.org/Pages/RAPandHIARInfo.aspx](http://www.hesaa.org/Pages/RAPandHIARInfo.aspx).



# NJCLASS

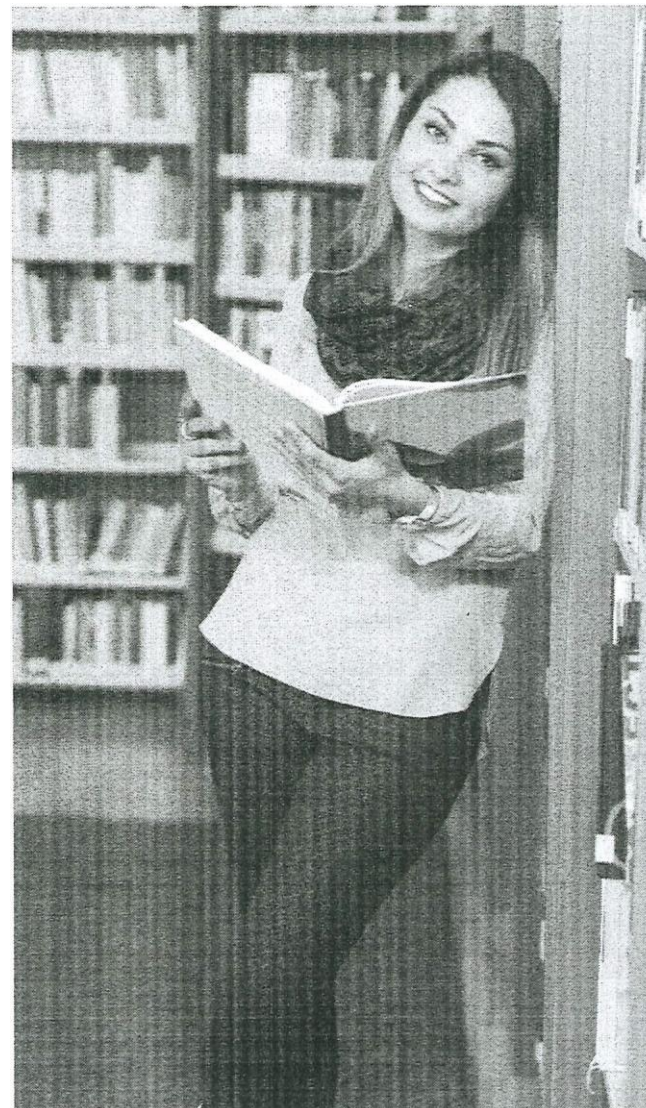
To apply call **609-584-4480** or visit our website at [www.njclass.org](http://www.njclass.org)

bridge Plaza

[www.hesaa.org](http://www.hesaa.org)



# NJCLASS



Borrowers may apply for a loan up to the cost of attendance (COA), less any eligible Federal financial assistance, including the Federal Student Subsidized and Federal Student Unsubsidized loan amount. NJCLASS can be used for school related expenses including tuition & fees, books, supplies, and room & board.

# NJCLASS

## NJCLASS Offers

- Low fixed interest rates\*
- Student or parent is the borrower
- Quick approvals - online secure application with e-Sign
- Flexible repayment options
- Repay over 10, 15, 20 years depending on the option selected
- Alternative to the Federal PLUS Loan

\* Please read the terms and conditions on our website: [www.njclass.org](http://www.njclass.org)

New Jersey HESAA encourages you to borrow responsibly and you must consider all financial aid options, including grants, scholarships and federal loans, before applying for an NJCLASS loan.

## Know Your Loan Options

If you have to borrow for your education, be sure you have the information to make an informed decision.

### 2023-24 Rates, Interest Rates and Repayment Options

Option1	Option2	Option3
<b>10 -Year</b> 5.69%APR Fixed Rate*	<b>15 -Year</b> 5.89%APR Fixed Rate	<b>20 - Year</b> 7.49%APR Fixed Rate
Payments of principal and interest while in school.	Payments of interest while in school	Full deferral until out of school

- Additional .25% interest rate reduction with an automatic recurring monthly repayment plan of principal and interest. Subject to the availability of funds. [www.njclass.org](http://www.njclass.org)

Student beneficiaries first applying for an NJCLASS loan on or after May 15, 2023 the total NJCLASS loans borrowed for each student may not exceed \$180,445. This is an aggregate per student loan limit, which will be increased annually for each academic year over the prior year by the regression-based index value of the Higher Education Price Index. The loan limit does not apply to students who have previously received NJCLASS loans or who applied for their current loans prior to August 8, 2018. All loan options are limited and subject to availability. Please be sure to visit [www.njclass.org](http://www.njclass.org) to verify current rates.

## Student Eligibility

- Any student attending an eligible New Jersey school
- New Jersey residents attending any eligible school nationwide or internationally
- U.S. citizen or eligible non-citizen
- Enrolled at least half-time in a degree program
- Making satisfactory academic progress
- Student must file a FAFSA
- Student must borrow subsidized and unsubsidized Federal Student loans, if eligible

## Approval Information

- Approvals based on satisfactory credit history and ability to repay the loan, not on financial need
- Borrower or cosigner must be credit worthy and meet the minimum income requirement
- Apply online for quick credit decision

## Repayment Information

- Deferments are available\*\*
- No prepayment penalty
- Repayment starts 60 days after the funds are disbursed or 60 days after leaving school for the full deferral on option #3 loan.

Visit [www.njclass.org](http://www.njclass.org) and use our repayment calculator to determine the best repayment

option for you

**\*\* PLEASE NOTE: Deferment must be authorized by submitting documentation to HESAA that establishes eligibility**



# Get PSAT/NMSQT Scores and Create a Plan for Life After High School



## Introducing BigFuture™ School:

A new mobile app for your teen to get their scores quickly, hear directly from colleges and scholarship organizations, explore careers, and more.

### Get Scores Quickly

Your teen will be able to get their Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT®) scores directly on their phone.

### Connect with Colleges and Scholarship Organizations

Connections is a free feature, available through the mobile app, that lets your child hear from nonprofit colleges, scholarship providers, and educational organizations interested in students like them.

**Your teen's personal information will never be shared with any of these organizations.** If they're interested in one of the colleges or programs they learn about, they can decide if and when to contact them.

### Explore Careers

In addition to articles and messages to help your teen plan and pay for college, they'll also be able to explore customized career possibilities.

### ACCESSING BIGFUTURE SCHOOL

During testing, your child will have the opportunity to share their mobile number. Their number will only be used to text them secure access to the app and to let them know when their scores are ready. It will never be shared with other organizations or used for any other reason.

For more on BigFuture School, and ways to access scores, visit  
**[satsuite.org/bigfutureschool](https://satsuite.org/bigfutureschool).**