

February 2012

Welcome to **ACT Parent**, a monthly newsletter designed to help you help your children succeed in middle school and high school as they prepare for college and careers. To better serve you, please contact us to suggest topic ideas or to offer feedback. We want to hear from you. Email us at actparent@act.org.

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19 Financial Aid Questions to Ask

Here's an ideal scenario: You completed the Free Application for Federal Student Aid (FAFSA), received your SAR (Student Aid Report) and think your child's first-choice college will send a letter of acceptance! There's just one problem — you're not sure you have enough money to finance that dream education.

Understanding the financial aid process can be hard, and you may not know where to turn for answers. The financial aid section of each college's website is a good starting point. If you don't find answers there, call the financial aid office. Here are 19 questions to ask:

1. What types of financial assistance do you offer: need-based, merit-based or both?
2. Can you provide an early estimate of what our financial aid award might be?
3. If we don't qualify for need-based aid, what alternative financing options are available?
4. What percentage of your student population receives financial aid?
5. How much does an average student owe on student loans when he/she graduates?
6. What forms are needed in order to apply?
7. When are financial aid applications due?

8. What costs for my student are considered by the financial aid office? For example, does the aid just take into account tuition, room, board and transportation? What about additional expenses such as books, fees, computers and personal expenses?
9. What is included in the comprehensive fee? For example, do students have to pay extra for computer time or to attend campus events (concerts, plays, films, lectures, athletic events, etc.)?
10. When will we be notified about the amount of assistance we can expect?
11. Does the institution have an appeal process to review special circumstances?
12. Is there a commitment for financial assistance beyond the first year?
13. If not, how and when do we apply for financial assistance after the first year?
14. What grants, loans and work-study opportunities does the college offer?
15. How long does it typically take a student to graduate from this college? Four years or longer?
16. What impact do scholarships from outside sources have on other financial aid?
17. Can we apply financial aid toward an off-campus study program, either in the U.S. or another country?
18. What happens if our family's financial situation changes substantially during the school year?
19. Are there payment options available, such as monthly or quarterly?

Test Taking Tips

Your child may get good grades, may be a fantastic athlete, an avid reader, or paint beautiful pictures, but when it comes to tests, you want to make sure that test scores reflect his or her true abilities.

As a parent, you worry. Relax. Then be proactive. There *are* steps you can take to help your child — no matter what his or her age — succeed. In fact, ACT has the same message for everyone: Encourage your child to take the toughest classes offered and to work hard. For more information, check out the [Benefits of a High School Core Curriculum](#).

Unlike other tests, the ACT actually tests what's been learned in the classroom, so most students will find the questions familiar. To best prepare your student for both college and

career, here's what you can do:

1. Reinforce that it's critical to pursue a core curriculum, including four years of English, at least three years of mathematics, three years of science and three years of social studies.
2. Read to your child as much as possible and encourage your teenager to continue reading.
3. Help your teen set a benchmark score goal for each section of the ACT.
4. Tell your student to take advantage of ACT's free test preparation materials including [Preparing for the ACT](#), [Practice Test Questions](#), and [Test Descriptions](#).
5. Periodically review [Tips for Taking the ACT](#).

Finally, remember that colleges look for more than a score. They want applicants who have talents and passions and who work hard. Grades, volunteering, personal essays and extracurricular activities are important components of the college application process. Colleges want diversity in their student body — diversity of ideas, of backgrounds, of regions, and of experiences.

Who Takes the ACT?

Most students who take the ACT are juniors and seniors. Here's how the other numbers break down:

EOS: How It Can Help Your Student

When registering for the ACT, your student will be asked whether he or she would like to receive information from colleges and scholarship agencies about educational, scholarship, career, and financial aid opportunities. Checking the box for this Educational Opportunity Service (EOS) is optional. But the majority of students choose to take part. In fact, 88% of the 2011 high school graduates participated in EOS on at least one test date.

If your student checks the box, he or she authorizes ACT to send information (name, address, gender, high school, email address, date of birth, year of high school graduation, racial/ethnic background, and intended college major) to colleges, scholarship organizations, ACT, and other organizations so they may contact your student about programs that they may be interested in exploring. A student's test scores and Social Security number are not reported. All organizations that receive this information have agreed to use it only for this purpose.

Kohl's Cares Scholarship Program

Now is the time to nominate great volunteers, ages 6 to 18. Top winners receive \$10,000 each.

Nominate now through March 15; nominators must be 21 or older. For more information, please visit the [scholarship site](#).

News Your Child Can Use

ACT is offering a valuable free resource to keep your child "in the know." "News You Can Use" provides high school students with key deadlines, college planning information and valuable resources they'll really appreciate. It's also written specifically for teenagers. Your son or daughter can easily sign up for the monthly publication by clicking [here](#).

2011–2012 ACT Test Dates

Test Date	Registration Deadline	Late Registration Deadline
April 14, 2012	March 9, 2012	March 10-23, 2012
June 9, 2012	May 4, 2012	May 5-18, 2012

Thanks for reading. Please encourage other parents to [subscribe to ACT Parent!](#)

See also:

[ACT's Information for Parents](#)

[The ACT](#)

[PLAN](#)

[EXPLORE](#)

[Financial Aid](#)

[College Search](#)

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