



# Baruch College Campus High School Senior College News April 2021



## SENIOR APRIL CHECKLIST

By now you should have heard from the majority of your schools. You should make sure that you have done the following:

- ✓ **You must update your results on Naviance.**
  - ✓ If you are still waiting to hear from a school, you should contact the school to make sure that you have not missed any communication that they may have sent you.
  - ✓ For those of you who are SEEK, EOP or HEOP, you should have submitted your documents and followed up to make sure all documents have been received and that you are still under consideration, or that a decision has been made regarding your application.
  - ✓ If you have been waitlisted and have decided on the one waitlisted school that you are certain you want to attend, you should email Ms. Phillips to complete a form
- o **Here are some tips from experts on what to do when you are waitlisted from a school.** [WAITLIST TIPS](#)

- ✓ As you receive your financial aid packages, you can email your questions and concerns to assist you on clarifying your package.

### BCCHS Financial Aid package review workshop.



If you need help understanding your award letter, we will have a workshop on April 7th at 3:00



[Join Zoom Meeting](#)

ID: 87630920123

Passcode: 427965

### FILLING THE FINANCIAL GAP

For information on filling the gap of your financial aid package. Here is an outline of comparing a parent PLUS loan, private

student and private parent loan. Go to: [Options for filling the financial gap](#)

**Once you have made your final decision, you should inform the other colleges that you will not be attending, so that they can make firm decisions regarding wait listed students.**

**Check to see if there is an extension on the deadline due to COVID 19. Some colleges have extended the May 1st deadline, but most are sticking to the 5/1 deadline. Therefore, you must make a decision by MAY 1<sup>st</sup>.**

The May 1st deadline is fast approaching, the date by which most colleges require students to make a decision about whether or not they will accept an offer of admission. Some students, for financial or personal reasons, don't feel ready to make such an important decision yet. This leads many students to "double deposit." That is, they send a check and a promise to attend more than one school.

The practice has consequences other than the obvious throwing away of several hundred dollars. For one, colleges rely on deposits to predict the size of the incoming class. When double-depositors make the deposit

numbers an unreliable measure, colleges are forced to create large waitlists in case they miss their enrollment targets. In short, double-depositing is a headache for colleges, and worse yet, it keeps thousands of students around the country in waitlist limbo.

## SEPARATING YOUR SELF-WORTH FROM YOUR APPLICATION

Sometimes receiving an admissions decision is just as stressful as waiting for it. Whether a student is admitted or not, it can be hard for them to separate their self-worth from their application and their decision. The following is a link from a student from Bryn Mawr writes about this topic: [Separating Your Self Worth](#)

## 2021 STEM INCENTIVE SCHOLARSHIP APPLICATION IS NOW AVAILABLE

Students in the top 10 percent of their graduating class may be eligible for a STEM award, which provides a full tuition scholarship for pursuit of a STEM degree at a SUNY or CUNY college or university. Award recipients must agree to live in NYS and work in a STEM field in NYS for five years after graduation!

Applications for the class of 2021 can be completed now.



For more information, visit  
<https://www.hesc.ny.gov/>

## ADDITIONAL STATE SCHOLARSHIPS

Excelsior Scholarship covers the entire tuition for eligible CUNY and SUNY students

<https://www.hesc.ny.gov/>

Enhanced Tuition Awards offer up to \$3,000 to eligible students attending private colleges

[https://www.hesc.ny.gov](https://www.hesc.ny.gov/)

See the complete list of free money options available

<https://www.hesc.ny.gov/>

## SELECTIVE SERVICE: WHO, ME?



Attention, gentlemen. Did you know that within one month of your 18<sup>th</sup> birthday, you are required by law to register for the Selective Service? This can be done online or at the post office....This does NOT mean you have to join the military, but you must register even if you are not a U.S. citizen. Women are not required to register. Go to [www.sss.gov](http://www.sss.gov) for more info.

## DO YOU NEED A CREDIT CARD?



### PROS:

- They can make expensive emergencies, such as a car breakdown, easier to handle.
- Making your monthly payments on time can help you establish good credit for purchases that you will make later in life.

### CONS:

- If you cannot pay off your monthly bills on time, you will end up paying more for your purchases in the long run.
- You might be tempted to spend more money than your budget may allow.
  - Avoid bankruptcy at all costs!! Bankruptcy stays on your credit report for 10 years!

### TIPS TO CONTROL CREDIT USE:

- Select a card that does not charge an annual fee.
- Look for low annual percentage rates (APR). The higher the interest, the more you will have to pay later.
  - Ask about late payments charging over your limit, and maintaining your balance.
- Have only ONE card with a low credit limit. A card with only \$500 or \$1,000 will help control your spending.

## MANAGING CREDIT & DEBT

Below are examples of different credit card payment schedules for two different APRs (Annual Percentage Rate), or the rate of interest for your credit. \*This is assuming there are no other charges added to the balance!

This table shows why it is important to pay MORE than the minimum payment each at month.

Balance	APR	Monthly Payment	Months to Pay Off
\$2,000	15.99 %	\$40	83
\$2,000	15.99 %	\$80	31
\$2,000	18.14 %	\$40	94
\$2,000	18.14 %	\$80	32

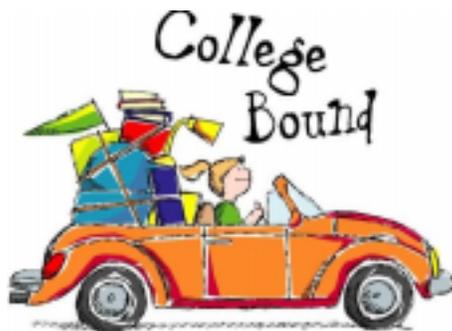
## PREVENT IDENTITY THEFT

- Shred and crosscut documents such as old bank statements, old credit cards, and pre-approved credit card

offers.

- Make sure you receive new credit or bank cards in a timely manner.
- Don't post personal information on blogging, instant messaging, and community websites.
- Password-protect all accounts with made-up words and change them frequently. Use a combination of letters and numbers.
- Memorize your social security number (SSN) and passwords so they don't need to be written down.
- Never give your SSN, credit card or bank numbers to an unsolicited email, caller, even from parties that look legitimate (ex: bank or credit card company).
- Order your free credit report three times per year. Visit [annualcreditreport.com](http://annualcreditreport.com) or call 877-322-8228 for more information.
- Do not use your SSN as an ID number. Also, do not include SSN on your driver's license or school ID.
- Notify your credit card company if you are missing a statement in the mail. It might have been stolen.
- Do not store bank or credit card account numbers on your computer.
- What To Do If You're an ID Theft Victim:
  - o Contact your bank and credit card issuers.
  - o File a report with your local law enforcement.
  - o File a report with the Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
  - o Notify the Social Security Administration [www.ssa.gov](http://www.ssa.gov) if SSN was compromised.

# PREPARING FOR COLLEGE LIFE



You are about to enter a new and exciting phase of your life! You are a big ball of nerves when you realize something – that you are about to become a freshman...again!!!!. Here are some things you should be aware of that will help ease your transition from high school to being a freshman in College:

## Roommates:

- If you're going away to college and if you know the names of your roommate(s), contact them before you leave to discuss what each of you is bringing so you don't end up with 2 or 3 of everything. College roommates often become life-long friends. However, if you do have problems talk with your residence/dorm advisor who is trained to help you work things through.

## Brings and Don't Brings!

Read the suggested list of things to bring provided by the college. Follow it. It's been compiled based on years of first year students' needs. Note in particular the items you're *not* allowed to bring.

## Home Away from Home-Get Involved!

When you get to campus, the best way to adjust to new surroundings is to get involved. Join an extracurricular sport or club or try to get a job on campus. Another way to feel comfortable at your new "home" is to get to know it well and really find out what your campus and the surrounding area offer:

- o **Campus website**=a great source of information about campus activities, academics, and schedules.
- o **Student union or campus center**=the gathering place for all students, and in particular for commuters-a great place to hang out.
- o **Bookstore**=always try to get there early to beat the crowds and before the required books you need for a course are sold out and on back order. See if you can order your books online through the campus bookstore or through an online or local discount bookseller (it may cost less). Be sure to purchase the correct editions of the required texts.
- o **Academic advisement office and/or your faculty advisor's office**=to plan and discuss your course schedule and progress toward graduation.
- o **Library**=take a tour if it's offered. Learn what services are available, the library hours, and policies for borrowing books, interlibrary loan, computer searches, online resources and collections.
- o **Bursar/Student accounts**=to pay or ask questions about your bills; on most campuses you can pay online.
- o **Financial Aid**=Visit the financial aid office to follow up on your grants, scholarships and loans.
- o **Registrar**=to register for your courses,

add/drop courses. This is done online on most campuses.

o **Student support services**=to find out about tutoring and writing assistance.

o Chapel

o Health and counseling services

o Gym and other recreational facilities

o Theater

o Lecture halls and academic buildings

o Cafeterias and

restaurants/snack bars

o Commuter student

organization office.

## CUTTING COSTS AT COLLEGE

### Budget Your Money

You should sit down and plan who is paying for what and project what

your living expenses are going to be over the next semester or year.

Develop a budget before you go.

Studies have shown that students

should try to limit their outside jobs to fewer than 15 hours per week.

### College Costs

College costs include tuition and fees, room, board, books and supplies, transportation, and personal expenses. You will receive your bill from the college for tuition and fees and room and board (if applicable) several weeks before the semester begins.

o **Tuition**=Don't forget you must apply for financial aid **every year** to be considered for it. If you would like additional information about financial aid, go to the financial aid office at your college and ask when the application process begins. Make sure to obtain all the necessary forms and note all deadlines for scholarships and aid.

o **Living on Campus**=Colleges often offer a variety of meal

plans. Eat right and get enough sleep. You'll feel better, be able to concentrate and study better.

o **Books and supplies**=You classes. Consider buying used books if they're available-you'll save a lot of money. Purchasing books through online stores may be less expensive (AMAZON!) but be sure to have them in time to start classes and will have many books to purchase for your assignments. Consider renting as well!

o **Transportation & Getting Around**=Plan your trips home carefully to take advantage of discount fares, reservations and schedules that permit lower round trip costs. Check to see if the college has a rider/ride needed board for carpooling to your hometown. Check to see if your college charters buses to certain cities at holiday times. Some students bring bicycles to campus. If you do, find out before you leave for college if and where you can store it securely when you're not using it. Many colleges have shuttle buses to different points on campus as well as occasional runs to off-campus areas such as local shopping malls or nearby cities and towns.

o **Personal Expenses Laundry**=It is not recommended to wash the red shirt with the white t-shirts



Check out the college office website for a full list of

scholarships available to both juniors and seniors! They can be found  
<http://bcchcollege.weebly.com>