

# The Four Steps to College

**How your organization can help families KnowHow2GO to college?**

There are  
4 steps  
2 go 2  
college!



# Lost.

(How most kids feel about preparing for college)

*(And most adults)*

SPONSORED BY



**KnowHow2GO**Illinois.org



# Who do you trust?



State Government Financial Aid Agency  
(if available, such as Illinois Student Assistance Commission)

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

[www.ohe.state.mn.us](http://www.ohe.state.mn.us)

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



U.S. Department of Education

(800) 4 FED AID (433-3243)

[www.studentaid.gov](http://www.studentaid.gov)    [www.college.gov](http://www.college.gov)

**KnowHow2GO**

KnowHow2Go campaign

[www.knowhow2go.org](http://www.knowhow2go.org)

[www.knowhow2goSTATE.org](http://www.knowhow2goSTATE.org)



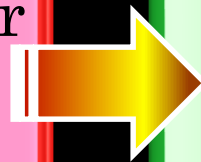
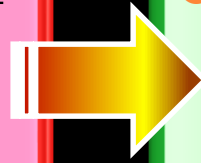
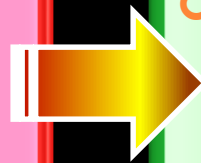
National & state College Access Networks

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

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

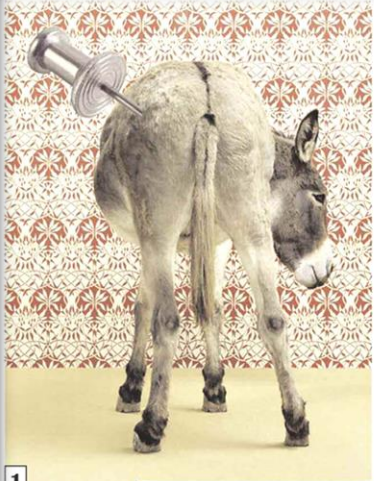
# Who do you NOT trust *(at least not right away)?*

- A .com website, especially with a very generic name
- Places that run a LOT of commercials (usually a for-profit college or service)
- Charging you to fill out the FREE Application for Federal Student Aid & other “services”



- “real” colleges have a .edu (though they might use a .com website) (\*also .gov)
- Community colleges to Ivy Leagues have their own commercials, but aren’t run as often
- There are many places that will help for free

# The 4 Steps to College

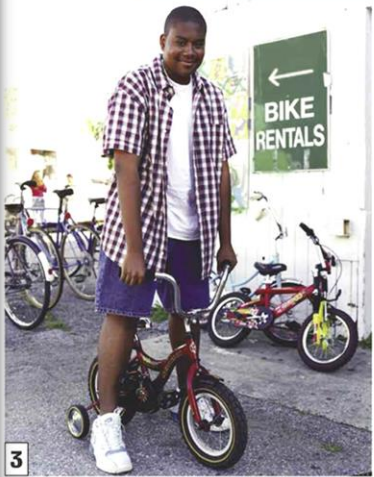


1



2

## HOW TO GO TO COLLEGE



3



4

Step 1

- Be a Pain (in a good way)

Step 2

- Push Yourself

Step 3

- Find the Right Fit

Step 4

- Put Your Hands on Some Cash

KnowHow2GOIllinois

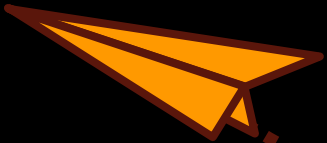
Answers : 1. Be a pain in the behind 2. Push yourself 3. Find the right fit 4. Get your hands on some \$\$\$



Step 1

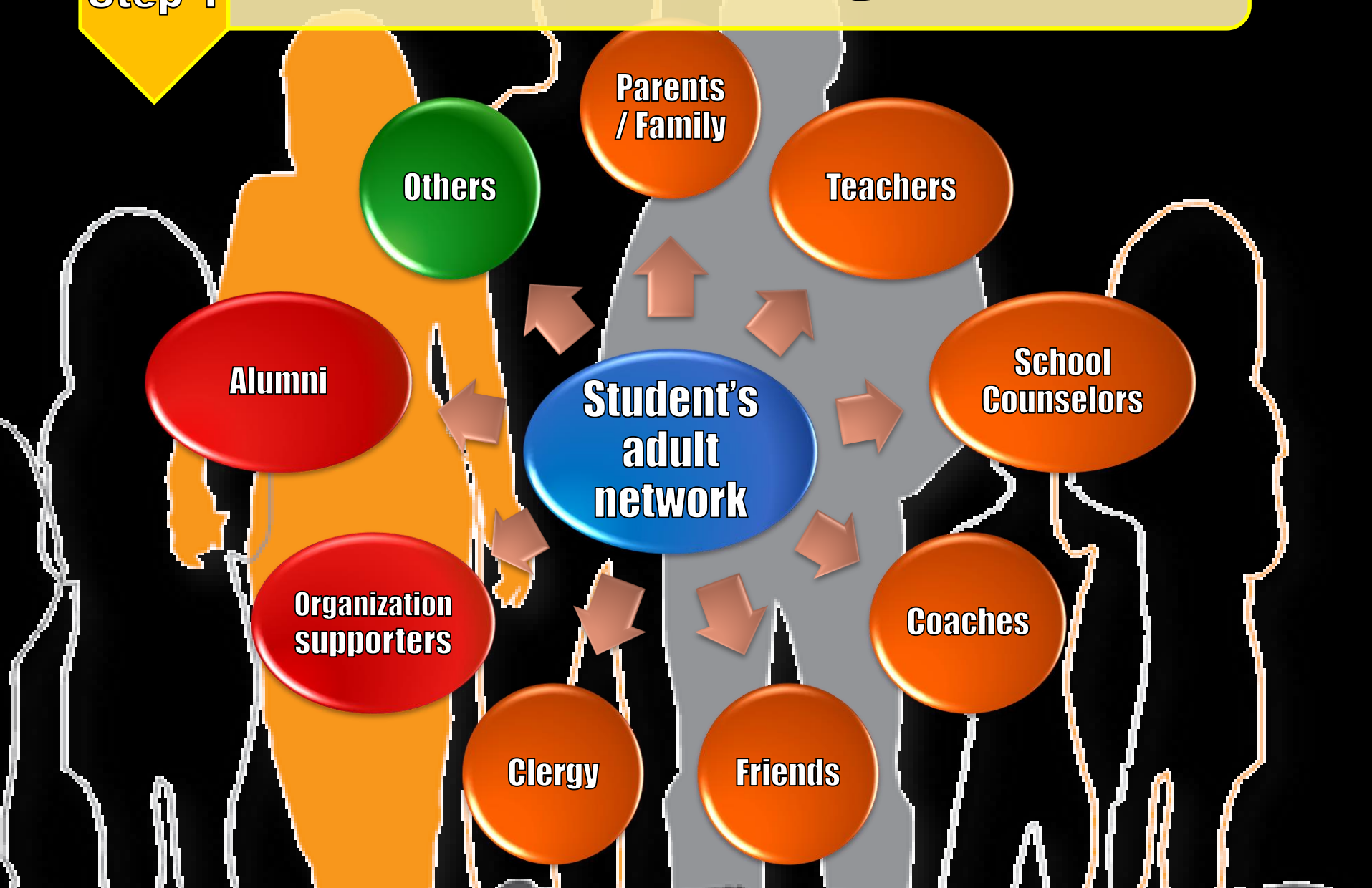
• **Be a Pain *(in a good way)***

- Let everyone know that you are going to college.
- Speak up. Ask for help.
- Find a caring adult to help you along the way.
- YOUR ORGANIZATION/ROLE – can help young people connect with professionals in their desired field of study



Step 1

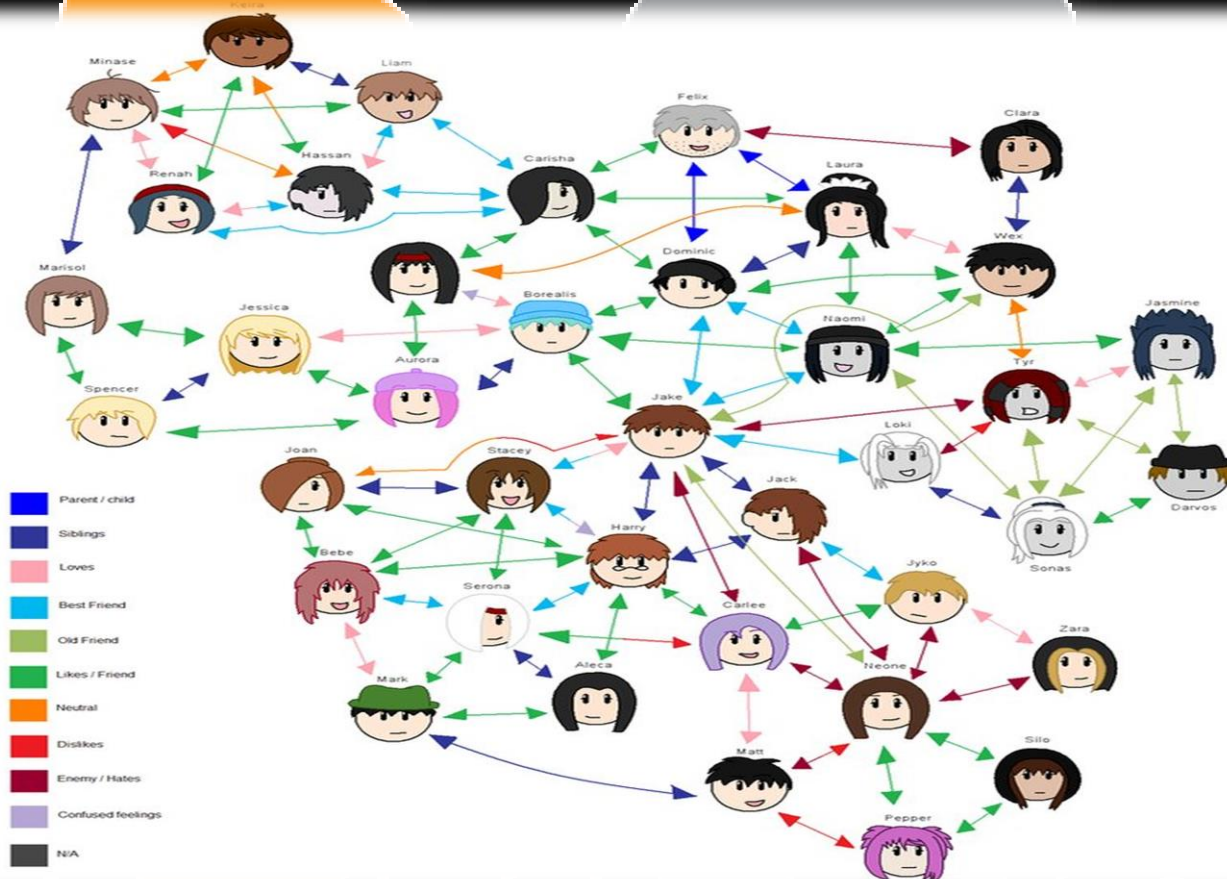
# • Be a Pain *(in a good way)*



Step 1

• Be a Pain *(in a good way)*

Have the Adults Coordinate





Step 2

# Push Yourself



Working a little harder today will make getting into college even easier.

- Make a plan
- Take the right classes
- Take the tests

**Step 2**

# **Push Yourself**

- **Talk with a counselor before Freshman year to help choose the best classes**
- **You CAN come back from a bad year**
- **Take and Re-take tests if needed (like ACT/SAT)**
- **Take AP tests if available**
- **Apply for a “tough” college that is still a good fit**
- **VISIT colleges and do interviews (informational and admission)**
- **Don't give up on grades (Senioritis is not a disease)**

Step 2

# Push Yourself

## Take the Tough Courses in High School

- English
- Math, Algebra & Geometry
- Science, Biology, Chemistry & Physics
- Social Studies
- Foreign Languages
- Electives
- Honors/AP



[\(Click on subject to view video.\)](#)

Step 2

# Push Yourself

## Get Ready for the Test

It's time to get serious about tests.



ACT  
(Plan)

- English
- Math
- Reading
- Science

SAT  
(PSAT)

- Reading
- Math
- Writing

PSAE

- Reading
- Math
- Science
- Writing

Free Test Preparation is available at [WhatsNextIllinois.org](http://WhatsNextIllinois.org)

### Step 3

## Find the Right Fit

- **What was good for others might not be a good fit for you**
- **You need to settle on the fit before you reject a college based on financial aid (which you won't truly know until you have been accepted & complete the FAFSA)**
- **Use [WhatsNextIllinois.org](https://www.whatsnextillinois.org) (or Naviance, in the suburbs) to help you find which careers/majors to consider**

## Step 3

# Find the Right Fit

Learn About Yourself!



what's next  
**ILLINOIS**

MAKING COLLEGE ACCESSIBLE & AFFORDABLE, ONE CLICK AT A TIME.

You can learn about yourself in many different ways. Explore how who you are matches with careers by using one or all of the career assessments listed below.

### INTEREST PROFILER

Figure out what interests you have and match them to careers.

Duration:  10-20 minute  
[Interest Profiler](#)

### CAREER CLUSTER SURVEY

Find out which career cluster is right for you with this quick survey.

Duration:  15-25 minute  
You've completed the Career Cluster Survey  
[Career Cluster Survey](#)

### BASIC SKILLS SURVEY

Find out what careers require your basic skills.

Duration:  10-15 minute  
[Basic Skills Survey](#)

### TRANSFERABLE SKILLS CHECKLIST

See how the skills you've learned can lead to new opportunities.

Duration:  30 minute  
[Transferable Skills Checklist](#)

### WORK VALUES SORTER

Find your work values and match them to career options.

Duration:  5-15 minute  
[Work Values Sorter](#)

### THE CAREER KEY

Discover your career interest areas in a few quick steps.

Duration:  10-15 minute  
[The Career Key](#)

The challenge for you is to find the institution that best matches your talents, interests and personality.

- Is it a big or small school?
- Is it near home or far away?
- Does it offer the program of study your that you're thinking about pursuing?

Take a career interest survey.

- What do you like to do?
- What are your talents?
- How do you see your future?

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

Step 3

# Find the Right Fit

## ***What is most important for YOU?***

- **Type of Institution & Degree**
  - *community / junior (2 year)*
  - *public 4 year*
  - *private 4 year*
  - *HBCU / Hispanic Serving Institutions*
  - *religious*
  - *for-profit*
- **Location**
  - *residential vs. commuter*
  - *In-state vs. out of state*
- **Financial Aid Options**
- **Size**
  - *Is a large school OK?*
- **Majors & Types of degrees**
  - *Associate vs. Bachelor*
  - *What do EMPLOYERS respect*
- **Ranking & Reputation**
  - *University vs. Department*
  - *What do EMPLOYERS say?*
- **Student Life**
- **Family Life**

Step 3

# Find the Right Fit



## Visit a College. Tour a Campus.

Virtual Tour

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

KnowHow2GO University—  
Take the Tour

[www.KnowHow2GO.org](http://www.KnowHow2GO.org)

Where students live, work, and hang out...





## Step 4

# Put Your Hands on Some Cash

If you think you can't afford college – think again.

- What is financial aid?
- Where does it come from?
- How and when can a student apply?
- Is your COLLEGE eligible for financial aid?



Step 4

## Put Your Hands on Some Cash

### What is the Cost of Attendance?

*Tuition & Fees*

Room & Board

Transportation

Books & Supplies

Miscellaneous Living Expenses

**Cost of Attendance (COA)**

**Step 4**

# Put Your Hands on Some Cash

## Financial Aid Sources

Financial aid comes from a variety of sources.

**Federal government**

**State government**

**College  
(Institutional aid)**

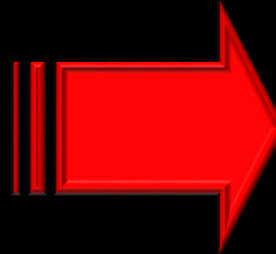
**Private Sources**

Step 4

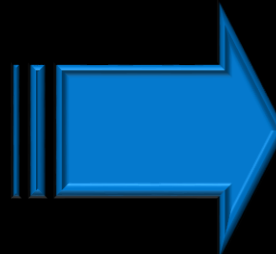
# Put Your Hands on Some Cash

## Types of Financial Aid

*There are many types of financial aid.*



- Grants
- Scholarships



- Work-study
- Loans

# **Grants and Scholarships**

## ***Grants – need based***

- Usually financial need of the student
- May be based on needs of the community (such as teachers for high need schools)
- Usually from the federal or state governments
- Usually need to fill out FAFSA first
- Start applying January of high school's senior year

## ***Scholarships – based on who you are***

- Criteria differ: anything from ethnic background to activities and associations to contests
- Can come from anywhere, but most often, from private sources
- Often need a separate form other than the FAFSA
- Application times & age requirements vary

**Step 4**

# **Put Your Hands on Some Cash**

## **Federal Work-Study**

**Need-based employment**

**Limited funding**

**Does NOT count  
against next year's  
financial aid**

**At least  
minimum  
wage**

**Works  
around your  
class  
schedule**

**On or off  
campus,  
variety**

**Paid by  
college**

\* FAFSA Required \*\* Program Application Required

# Loan Programs

When evaluating loan options, consider...

**Source  
of  
Loan**

**Subsidized  
vs.  
Unsubsidized**

**Interest  
Rate**

**Repayment  
~  
Grace  
Period**

**Federal**

**Institutional**

**Private**

**Credit  
Cards**

**Payday**

Know your rights and responsibilities



# U. S. Department of Education

## Federal Loan Programs, 2014-15

	Type	Rate	Amount	Grace
<b>Perkins</b>	Subsidized	5% Fixed	\$5,500 per year	9 Months
<b>Stafford*</b> (2014-2015)	Subsidized	4.66% Fixed	\$3,500 first year	6 Months
	Unsubsidized	4.66% Fixed	\$2,000 first year for dependents, \$6,000 first year for independents	6 Months
<b>PLUS</b> <b>Graduate PLUS</b>	Credit-based Unsubsidized	7.21% fixed	Depends on remaining financial need.	Within first 60 days

**\*Note:** Undergraduate rates are tied to the U.S. Treasury rate for the 2014-2015 academic year.

**\*\*Note:** New Stafford Loans (both subsidized and unsubsidized) for Graduate students have a fixed interest rate of 6.21% through the 2014-2015 academic year.



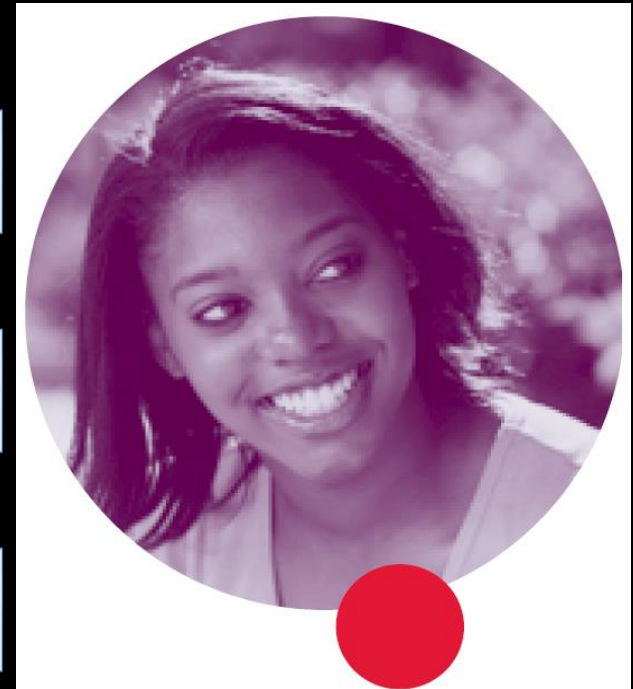
# How to Apply for Financial Aid

Submit All Forms Required by the College

FAFSA

Institutional Forms

Other



**Note:** Communicate with each college to inquire about steps to a complete application.

# Free Application for Federal Student Aid

## 3 Ways to Access

**FAFSA** FREE APPLICATION FOR FEDERAL STUDENT AID July 1, 2010 - June 30, 2011

Use this form to apply free for federal and state student grants, work study and loans. Or apply free online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**Applying by the Deadlines**  
For federal aid, submit your application as early as possible, but no earlier than January 1, 2010. We must receive your application on or before June 30, 2011. Your college must have your correct, complete information by that last day of enrollment in the 2009-2010 school year.

**Filling Out the FAFSA**  
Your answers on this form will be read electronically. Therefore:  
• use black ink and fill in circles completely  
• print clearly in CAPITAL letters and skip a line between words  
• report dollar amounts (such as \$14,236.41) like this: 14236.41

**Waiting Your FAFSA**  
After you complete this application, make a copy of page 3 through 9 for your records. Then mail the original of page 3 through 9 in the attached envelope or by air to:

**Let's Get Started!**  
Now go to page 3 of the application form and begin filling it out. Refer to the notes in the instructions.

**STATE AID DEADLINES**  
Check with your financial aid administrator for these dates and websites:  
AL, AS, AZ, CO, HI, IL, IN, IA, KS, KY, LA, MD, MI, MN, MO, MS, MT, NE, NH, NJ, NY, OH, OK, PA, RI, SC, TN, TX, UT, VA, WI, WV, WA, WY and DC.

**Pay attention to the symbols that may be listed after your state deadline:**  
AK April 15, 2010 (state received)  
AL Arkansas Challenge - June 1, 2010 (state received)  
AR April 15, 2010 (state received)  
AZ Arizona - Contact your financial aid administrator  
CA California - Contact your financial aid administrator  
CO Colorado - September 1, 2010 (state received)  
DC District of Columbia - Contact your financial aid administrator  
DE Delaware - March 2, 2010 (state received)  
FL Florida - September 1, 2010 (state received)  
GA Georgia - February 1, 2010 (state received)  
HI Hawaii - February 1, 2010 (state received)  
IA Iowa - April 15, 2010 (state received)  
IL Illinois - April 15, 2010 (state received)  
IN Indiana - July 1, 2010 (state received)  
KS Kansas - September 15, 2010 (state received)  
LA Louisiana - First round applicants - September 30, 2010 (state received)  
MA Massachusetts - August 15, 2010 (state received)  
MD Maryland - June 15, 2010 (state received)  
MI Michigan - April 1, 2010 (state received)  
MN Minnesota - May 1, 2010 (state received)  
MO Missouri - April 15, 2010 (state received)  
MS Mississippi - August 15, 2010 (state received)  
MT Montana - HELP Scholarship - March 31, 2010 (state received)  
NC North Carolina - March 15, 2010 (state received)  
ND North Dakota - March 15, 2010 (state received)  
NY New York - State University of New York - June 1, 2010 (state received)  
OH Ohio - June 1, 2010 (state received)  
PA All PA 2010 State Govt recipients at all schools - October 1, 2010 (state received)  
RI Rhode Island - August 1, 2010 (state received)  
SC South Carolina - August 1, 2010 (state received)  
TN Tennessee - September 1, 2010 (state received)  
TX Texas - State Government recipients at all schools - August 1, 2010 (state received)  
UT Utah - April 15, 2010 (state received)  
VA Virginia - April 15, 2010 (state received)  
WI Wisconsin - April 15, 2010 (state received)  
WV West Virginia - April 15, 2010 (state received)  
WY Wyoming - April 15, 2010 (state received)

**START HERE GO FURTHER** FEDERAL STUDENT AID

**FAFSA** Free Application for Federal Student Aid

FAFSA Home Student Aid on the Web Application Deadlines PIN Site Help Contact Us FAQs Site Map About Us

**Before Beginning a FAFSA**  
**Filling Out a FAFSA**  
**FAFSA Follow-Up**

**Special Announcements**  
**Alert! Important changes that may affect your eligibility for student aid.**

**1 Before Beginning a FAFSA**  
Get organized! To simplify filling out the FAFSA, gather the required documents and other information.  
**FAFSA on the Web Worksheet**  
Find my school codes  
Students & Parents apply for a PIN  
Check FAFSA Deadline Dates

**2 Filling Out a FAFSA**  
Fill out the FAFSA! It has seven steps that ask about you, your school plans, financial information and more.  
**Fill out a FAFSA**  
Fill out a Renewal FAFSA  
Llenar a FAFSA de español  
Llenar a FAFSA de Renovación en español  
Continue working on saved FAFSA  
Sign Electronically with your PIN

**3 FAFSA Follow-up**  
Find your FAFSA online! You can go back to your FAFSA to check status, make corrections to a processed FAFSA and get other information.  
**Check Status of a submitted FAFSA or print Signature Page**  
**Make Corrections to a processed FAFSA**  
**Aid or Delete a School Code**  
**View and print your Student Aid Report**

**FAFSA ALERTS:**  
**FAFSA Deadlines:** Submit 2009-2010 Corrections on the Web forms by **midnight Central Daylight Time**, September 17, 2007.  
Submit 2007-2008 FAFSA on the Web Applications by

**Scheduled Maintenance:** FAFSA on the Web will be unavailable on every Sunday from 5 a.m. to 11 a.m. (Eastern Time). We apologize for any inconvenience this may cause.

**FAFSA** FREE APPLICATION FOR FEDERAL STUDENT AID July 1, 2009 - June 30, 2010

Use this form to apply free for federal and state student grants, work study and loans. Or apply free online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**Applying by the Deadlines**  
For federal aid, submit your application as early as possible, but no earlier than January 1, 2009. We must receive your application on or before June 30, 2010. Your college must have your correct, complete information by your last day of enrollment in the 2008-2009 school year.

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VA Virginia - April 15, 2009 (state received)  
WI Wisconsin - April 15, 2009 (state received)  
WV West Virginia - April 15, 2009 (state received)  
WY Wyoming - April 15, 2009 (state received)

Paper FAFSA



FAFSA on the Web

PDF FAFSA

1-800-4-FED-AID

[www.FAFSA.gov](http://www.FAFSA.gov)

[www.FSA.ed.gov](http://www.FSA.ed.gov)

**Note: You can get a PIN at [www.PIN.gov](http://www.PIN.gov) ANYTIME, but can only start the FAFSA after January 1 \*\* churches & orgs**  
**ALSO NOTE: PIN system will change to username/password starting April 2015**

Step 4

# Put Your Hands on Some Cash

## Username/ID

***NEW!***  
**Starting**  
**April 2014**

***The PIN will be phased out in the next calendar year.***

- **The idea is to go from a simple 4 digit PIN to a more secure username/password security feature**
- **This username ID will allow you access to not only the FAFSA, but grant & loan information...basically anything that has to do with you and the federal system of financial aid**
- **It IS necessary for students filling out the FAFSA from January – March of 2015 (for the 2015-2016 School Year.**
- **This includes NEW students as well as returning students.**
- **More information will be available approximately the 1<sup>st</sup> week of February, with an expected start date of April 2015**
- **Do NOT wait until April to fill out your FAFSA!**

## Step 4

# Put Your Hands on Some Cash

## FAFSA & EFC Is Not (and Is)

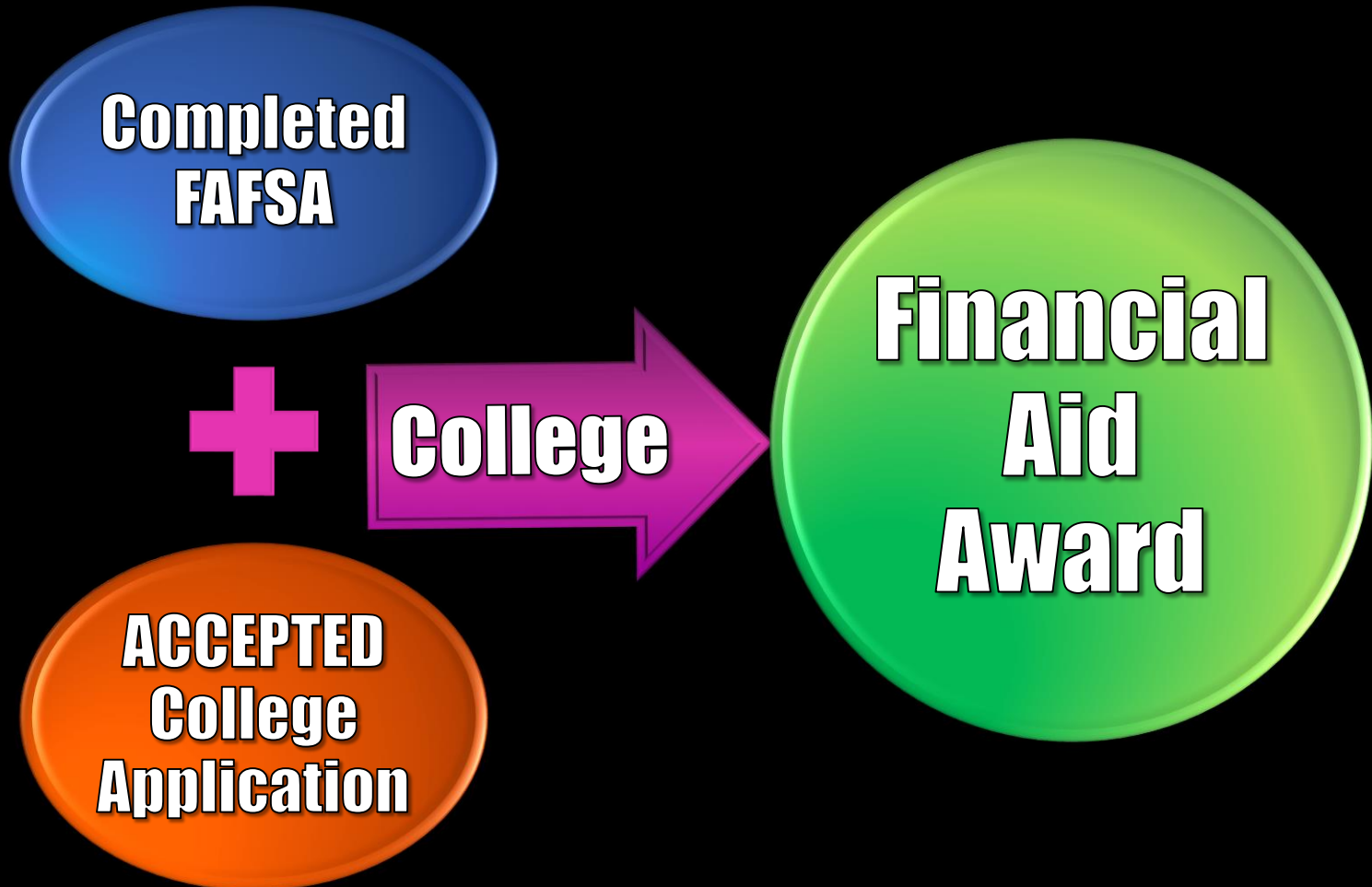
- FAFSA IS NOT the system
- EFC does not tell **EXACTLY** what you should expect to pay
- Your EFC is always the same, so it's not worth doing it again, or early
- EFC does NOT necessarily affect **PRIVATE** scholarships,

- FAFSA is like the 1040 (a form), not the IRS (the organization that runs it)
- EFC is a score, like a credit score, that gives an *estimate* of what the family might pay
- A lot of factors change (even the fact that parents age), so fill out the FAFSA *every* year, and as close to Jan 1

**Step 4**

# Put Your Hands on Some Cash

## How to know how much aid you will get



## Step 4

# Put Your Hands on Some Cash

## Other Types of Financial Aid

### 529 plans

- Pre-paid tuition (“college on law-a-way”)
- College Savings plan

*State governments offer these in addition to private sources*

### Public Service

- Military
- Peace Corps
- Americorps

*This service is usually done before entering college*

### Employer reimbursement

- Sometimes just for employee
- Possibly for family (such as teachers)

### Payment plans

- Spread semester payment into monthly installments

### Deferred Admission

- Waiting 1 year before entering
- Gives time to raise funds but keep place at college)

### Dual Credit programs

- Going to high school and college at the same time
- A partnership with community college

### CrowdFunding

- Varying success
- Still must be reported for taxes and FAFSA

### Other Options

- Programs (such as Posse Foundation)

Step 4

# Put Your Hands on Some Cash

## Money, Money, Money, Money, Money

Start Searching:



- 
- Fastweb.com
- High School Counselor
- Colleges
- Your Community
- FAFSA4Caster.ed.gov
- Complete the FAFSA soon after January 1 in your senior year at [fafsa.GOV](http://fafsa.GOV) (NOT .com)



# Timeline



## Right Now

- **BELIEVE** that your students' lives have a future, and that will include higher education
- **Commit to a long term plan to help you find their future**

## Middle School

- **They ARE going to college**
- **At age 13, sign them up for What's Next Illinois (or its equivalent, such as Naviance)**
- **Consider hard courses, activities & tests to take in high school**

## Freshman

- **Take Career Quizzes**
- **Look for Scholarships**
- **Set up a resume**
- **Plan/consider extracurricular activities**
- **Fun visit to college**



# Timeline



## Sophomore

- Prep for tests
- Use the major match-up to find which colleges may be a good match
- Talk with professionals in potential field of work
- Start brainstorming & even visiting colleges
- Research & apply for scholarships (*and research for others*)
- Visit to colleges
- Assess activities, grades, mentors, etc.

## Junior

- Take ACT & SAT
- Serious visit to colleges (including interview with admissions)
- Finalize choices
- Gather names for recommendation letters
- Begin applications (when possible)
- Continue to apply for scholarships

## Senior *(fall)*

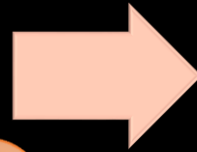
- Senior Year (fall)
- Complete applications for college
- Apply for Scholarships
- CollegeWeek Live.com



# Timeline



## Senior *(Spring)*



## In College

- **Fill out estimated FAFSA (start January 1)**
- **Review SAR (Student Aid Report) A.S.A.P.**
- **Finish taxes and then update FAFSA (you can use IRS retrieval tool Feb. 1)**
- **Compare all Financial Aid offers (follow-up if not received)**
- **Respond to all offers & accepted college requests**
- **Find out about supportive/ interest groups/mentors on campus & contact them**
- **Have a real talk about what to expect, and how to avoid the “bad” stuff and experience the good**

- **STILL research & apply for scholarships**
- **Check-in with the youth ministry**
- **Renew FAFSA \*on\* January 1**
- **Re-assess goals and opportunities**
- **Plan Internships**
- **Solidify networks (with students, professors and others)**
- **Have a mission team from the student’s college**

# 4 Steps 2 College

*Are you ready to take the next step?*

## Find an Adult

- = Find a mentor(s)
- = Have mentors connect & coordinate

**Start:** *Elementary/Middle School*

**Focus:** *Freshman/Sophomore*

## Push Yourself

- = Take the tests (ACT **\*and\*** SAT, as well as AP where available)
- = Take tough classes
- = Get involved with activities that mean something to you

**Start:** *Middle School/Freshman*

## Find the Right Fit

- = Consider what factors are important
- = What's a good fit for **others** may not be good for **you**
- = What do people you respect say?
- = Communicate your fit to colleges via essays & interviews

**Start:** *Freshman/Sophomore*

**Focus:** *Junior*

## Get Your Hands on Some Cash

- = Apply with the FAFSA as soon after Jan 1
- = Don't turn down a school until you get the financial aid package
- = You can start collecting scholarships **before** senior year

**Start:** *Freshman/Sophomore*

**Focus:** *Senior Year*

**Do-Gooder Consulting**

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# **Helpful Websites**

- [www.WhatsNextIllinois.org](http://www.WhatsNextIllinois.org)
- [www.StudentAid.gov](http://www.StudentAid.gov)
- [www.FAFSA.gov](http://www.FAFSA.gov)
- [www.Fastweb.com](http://www.Fastweb.com)
- [www.KnowHow2Go.org](http://www.KnowHow2Go.org)
- [www.collegeweeklive.org](http://www.collegeweeklive.org)
- [www.commonapp.org](http://www.commonapp.org)
- [www.porcelina.net/freeapps](http://www.porcelina.net/freeapps)
- [www.collegeboard.com](http://www.collegeboard.com)
  - [www.collegeboard.com/student/apply/the-application/922.html](http://www.collegeboard.com/student/apply/the-application/922.html)
- [www.collegeconfidential.com/college\\_search](http://www.collegeconfidential.com/college_search)

# **THANKS**

## **to...**

- ***Daniel Bassill and the Tutor Mentor Institute!***
  - [www.TutorMentorConference.org](http://www.TutorMentorConference.org) **#tmconf\_chi**
- Illinois Student Assistance Commission and their KnowHow2GoIllinois campaign
  - [www.knowhow2goillinois.org](http://www.knowhow2goillinois.org)
- Lumina Foundation, Ad Council and American Council for Education of the KnowHow2Go national campaign
  - [www.KnowHow2Go.org](http://www.KnowHow2Go.org)

**Thanks**  
**from**

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***Helping you help others.***

