

FOUR-YEAR COLLEGES

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21st Annual Edition

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PETERSON'S GUIDE TO

FOUR-YEAR COLLEGES

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TWENTY-FIRST EDITION

Peterson's Guides
Princeton, New Jersey

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Contents

PREFACE 5

THE COLLEGE ADVISER 7

- What You Need to Know About College Admissions 9**
- Understanding Financial Aid 13**
- Taking Standardized Tests 17**
- The New Measure of College Quality 19**
- The Freshman Year 25**
- For Parents Only 33**
- For Further Reference 35**
- How to Use the College Directories and Profiles 37**

COLLEGE DIRECTORIES 45

- Map of the United States 46**
- Geographical Table of Vital Statistics 49**
- Entrance Difficulty Directory 73**
- Cost Ranges Directory 80**
- Majors Directory 87**

INSTITUTIONAL CHANGES SINCE THE 1990 EDITION 257

COLLEGE PROFILES AND SPECIAL ANNOUNCEMENTS 259

IN-DEPTH DESCRIPTIONS OF THE COLLEGES 1101

THE ARMY ROTC PROGRAM 2714

INDEX TO COLLEGES AND UNIVERSITIES 2731

PETERSON'S VIDEO LIBRARY 2738

Preface

For twenty-one years, Peterson's Guides has provided students, parents, guidance counselors, and researchers with the most comprehensive, up-to-date information on undergraduate institutions in the United States and Canada. During that time, the college admissions process and undergraduate education itself have changed dramatically, and *Peterson's Guide to Four-Year Colleges* has responded to those changes. The data published in this guide, obtained directly from the colleges themselves and updated annually, are completely accurate and current. The information and guidance offered reflect trends as they emerge, from the development of less-structured curricula in the 1960s to the application and career frenzy of today.

As the 1990s begin, changes are again shaping the American college experience. Although the number of traditional college-age students is dwindling and colleges are becoming concerned that this shrinkage will affect the number of students they can attract, students seem to be getting more, not less, nervous about choosing and getting into the right college. That's where *Peterson's Guide to Four-Year Colleges* can help.

This guide gives students the information they need to make important college decisions and to approach the admissions process without fear. There are a wealth of opportunities available to students, and this guide can help readers find out about them in a number of ways:

- **If you want information about particular colleges,** turn to the section called College Profiles and Special Announcements. In this section, colleges are listed alphabetically, and profiles contain information on all aspects of college life, from admission to graduation, including information on computer facilities. In addition, for over 800 colleges, longer narrative descriptions are included in the In-Depth Descriptions of the Colleges section, which follows the College Profiles. These descriptions provide greater detail and cover more of the student life and campus atmosphere aspects of the institutions.
- **If you want to find which colleges have certain characteristics,** turn to the College Directories section in the easy-to-use blue pages. In these indexes, you can look up a particular feature—the state, entrance difficulty level, cost range, or major you're interested in—and find immediately the colleges that have that feature. (A separate list at the

back of the guide shows which colleges have Army ROTC programs.) When you've noted which colleges have the characteristics you're looking for, just flip to the College Profiles and In-Depth Descriptions for more information on these institutions.

- **If you want to know more about college admissions and planning for college,** just turn the page. Helpful articles give up-to-the-minute information on applying to college, getting financial aid, taking standardized tests (including SAT and ACT test dates), evaluating what colleges have to offer, and making the most of your freshman year PLUS a special article *for parents only*. A separate section at the back of the guide tells all about the opportunities available through Army ROTC.
- **If you want your own personalized computer search of colleges and financial aid,** use Peterson's College Quest® application form, bound in this book. If you need more copies, write Peterson's College Quest, 202 Carnegie Center, P.O. Box 2123, Princeton, New Jersey 08543-2123.

If you still have questions after you've read and thought about what you find in this guide, or if it has raised new concerns, you may want to consult other resources. Peterson's publishes a wide range of books and software on everything from SAT preparation to getting scholarships to preparing for life as a college freshman. You can find these and other reference sources at your local bookstore, library, or high school guidance office. (Some are listed in the For Further Reference section.) In addition, as you refine your list of colleges, you will want to contact the colleges directly and, if possible, visit some campuses. Admissions staff members are more than happy to answer questions, address specific problems, and help in any way they can.

Whatever your aim in looking at colleges, the staff at Peterson's hopes you will be successful and that this guide will help you get the information you need.

Susan W. Dilts
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Data Editors

The College Adviser

WHAT YOU NEED TO KNOW ABOUT COLLEGE ADMISSIONS 9

Admissions officers give advice on ten of the most frequently asked questions concerning looking at colleges, applying, and making choices.

UNDERSTANDING FINANCIAL AID 13

The five major federal programs. What other kinds of aid are there? Who is eligible? How do you establish your need? How do you get non-need aid? How do you apply? How can you help to reduce costs?

TAKING STANDARDIZED TESTS 17

Information about the most frequently used tests—the American College Testing Program's ACT and the College Board's SAT and Achievements, including the test dates for 1990–91.

THE NEW MEASURE OF COLLEGE QUALITY 19

A discussion of new criteria that can be used to evaluate what colleges have to offer.

THE FRESHMAN YEAR 25

Answers to ten tough questions.

FOR PARENTS ONLY 33

A guide to helping out while letting go.

FOR FURTHER REFERENCE 35

A list of publications and software packages that can help you throughout the college admissions process.

HOW TO USE THE COLLEGE DIRECTORIES AND PROFILES 37

An explanation of the databased sections of the book, including terminology used, as well as criteria for inclusion and research procedures used by Peterson's Guides.

What You Need to Know About College Admissions

The following section was compiled with the help of the college admissions officers listed below. These professionals and Peterson's wish to help students navigate the admissions process successfully by answering frequently asked questions about investigating colleges, applying, and deciding where to go. By providing this advice, we hope you will become much more comfortable about college admissions and more able to make informed choices. For additional information, see For Further Reference on p. 35. Enjoy the process and good luck!

Emmanuel L. Jenkins, Director of Admissions, United States Merchant Marine Academy, Kings Point, New York

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Rebecca Weilein Reding, Director of Admissions, Clarke College, Dubuque, Iowa

Aline Rivers, Executive Director of Enrollment Management, Spelman College, Atlanta, Georgia

Anthony R. Strickland, Associate Director of Admissions, University of North Carolina at Chapel Hill, Chapel Hill, North Carolina

Christine Ware, Director of Admissions, Memphis College of Art, Memphis, Tennessee

Q There are so many colleges out there, and I'm not even sure what I'm looking for. What's a good strategy to start out with?

A First, start by looking at yourself. What are your strengths and weaknesses, your goals, your strong likes and dislikes, and your needs? Only by understanding what kinds of features you want to find in a college will you be able to make judgments about which colleges would be right for you.

Once you have been able to visualize the setting and programs in which you would like to study, then it is time to get information about specific colleges. Guidebooks, such as this one, are a good place to start. You can also write to several colleges and request general information about their academic programs, residence life opportunities, financial aid, etc., using a simple form letter like the sample on this page. As you read the materials colleges send you, you will begin to fine-tune your ideas about what you want in a college. If none of the colleges you read about interests you, at least you will get a sense of which features they lack that are important to you. Continue the process of researching colleges and refining your preferences, and eventually you will find a number of institutions at which you would be happy.

September 21, 1990

Ms. Gail Pheny
Director of Admissions
Curtis College
Curtis, MA 01010

Dear Ms. Pheny:

I am a high school senior and plan to attend college next fall. I am interested in getting information about Curtis College, specifically a viewbook, a catalog, financial aid information, and any additional information you can provide on the biology and chemistry programs. My address is: Nicholas White, 24 Briar Lane, Sequoia, CA 94398.

Thank you in advance for your help. I look forward to hearing from you soon.

Sincerely,

Nicholas White

Q What are important things to look for in a college?

A If you know what academic area you would like to pursue, it is, of course, important that the colleges you are looking at offer that area of study. You will also want to consider the quality of education offered. This can be measured by any number of factors: student-faculty ratio, resources available to undergraduates, test scores and class rank of those accepted, percentage of faculty with doctoral and other advanced degrees, success of alumni in finding jobs or getting admitted to graduate schools, accessibility of faculty and whether graduate students teach any courses, accreditation (institutional and program), and, to a lesser extent, the college's reputation.

Of course, you will also want to examine any of the aspects that are of particular importance to you: size, location, athletics, extracurricular activities, and student body composition, to name but a few. Last, but certainly not least, you will want to learn how happy the students are who attend and whether you would feel comfortable on campus.

Q How can I get a good idea of what a specific college is really like?

A The best way to learn about a college is to visit the campus. Today students receive lots of mailings that are intended to attract attention and make a good impression. A visit to campus can reveal much more. Prospective students should visit with faculty members, see and get a feel for the campus, and

investigate facilities. Reputations can be deceiving. If possible, spend a night during the school week in a residence hall and attend classes with a current student. Talk with students on campus, and see how they feel about academic programs, social and cultural opportunities, residence life, food, etc. Chances are you will end up with a very balanced and accurate picture of the institution.

Q I've asked my parents, and I've asked my guidance counselor; who else can I ask for advice?

A There are a wealth of people who can help you, each with a different perspective on you and the colleges in which you are interested. Talking to friends who are currently attending college can give you insights into the college experience in general and the college they are attending in particular. Teachers are excellent resources, as they know a great deal about you and your academic strengths and weaknesses in addition to knowing about colleges. Alumni of colleges you are investigating often have a good perspective, not only on what it is like to attend the institution but also on how the education prepares students for life thereafter. Be careful, however, of alumni who attended institutions a long time ago. A lot can change in ten or twenty years. If you know what you would like to do after you graduate from college, your most important resource might be someone who is doing what you see yourself doing in a few years. If you're interested in basketball, talk to coaches and other professionals about your college plans. If you're good at art, talk to practicing artists. If you're interested in going to graduate school in a particular area, try to find out how various colleges are viewed by graduate schools in that field. Talk to employers, friends of the family, and the families of friends; anyone who is involved in the area you are interested in can provide insights.

Q My family doesn't have very much money, and some of the colleges I'm interested in are relatively expensive. Should I apply to them anyway?

A Even the most expensive colleges offer financial aid opportunities, so you should not rule out any institution simply because of cost. Aid comes from government (federal, state, and local) and private sources. Private colleges often award aid from their own funds to supplement government aid, and the final cost of attending might not be any higher for you than that of attending a public institution. On the other hand, a higher price tag does not necessarily mean a better education. Therefore, you should look at the colleges you really wish to attend, regardless of cost, and apply for financial aid if you feel you might need it. When you receive your acceptances and aid packages, then you can weigh the true cost of attending the various institutions. For more

information about financial aid, see the following section, Understanding Financial Aid, and talk with admissions and financial aid officers at the colleges to which you are applying.

Q If I have an interview, how should I act? What kinds of questions will I be asked? Is it okay for me to ask questions?

A The most important piece of advice about interviewing is to be yourself. You will be asked about your plans for the future and your performance in the past. Be prepared to talk candidly and honestly about them. Questions might include any of the following:

What are your short- and long-range goals? When did you establish them, and how are you preparing yourself to achieve them?

What do you consider to be your greatest strengths and weaknesses?

What motivates you to put forth your greatest effort?

How has your high school experience prepared you for college, and what do you think it takes to be successful in college?

Do you think your grades are a good indication of your academic achievement?

What personal accomplishments have given you the most satisfaction?

You will probably want to prepare by thinking about your interests, abilities, and aptitudes. In addition, you will want to read the institution's admissions bulletin thoroughly. Doing research before an interview not only demonstrates your interest in the college but also makes the interview more productive, since you will be able to find out the information of importance to you that is not available in printed materials.

By all means ask questions, but don't ask questions that you could easily find answers to in materials you have. You should ask sensible questions. Don't try to impress the interviewer by asking questions he or she would not be able to answer. If your parents accompany you, make sure to answer the interviewer's questions yourself. After all, you are the one going to college.

Most important, relax. The interview is an exchange of information, not a test. You should be trying to learn about the college while the college is trying to learn about you.

Q If I play an instrument or am involved in the arts, should I send a tape or portfolio with my application?

A Yes, send everything that will enable the colleges you're interested in to get to know you. Colleges today look for students with special interests, talents, and dedication, so tapes and portfolios (and sometimes auditions) are important, but make sure they're good. High-quality submissions will not only set you apart from other applicants and demonstrate your accomplishments in areas that cannot be measured by grades and test scores, but they might also place you under

consideration for scholarships earmarked for students with special talents.

Q What is a waiting list and how does it work?

A Waiting lists are handled differently at different colleges. At colleges with rolling admissions (where applications are processed as they are received), waiting lists are usually formed after the freshman class enrollment has been met. Equally qualified applicants who apply too late are put on the waiting list and admitted if enough admitted applicants decide not to enroll. At other colleges, applications are evaluated together, and waiting lists are formed with less-qualified applicants. Once again, if enough accepted students do not enroll, students on the waiting list may be accepted.

Generally, if you are placed on a waiting list at one of your preferred colleges, it is best to accept an offer of admission at another institution (and put down a deposit to reserve a place) to be safe. If you are later accepted at the preferred institution, you can make whatever decision seems best at that time.

Q If, after I've been accepted by a college, I decide to do something else for a year, can I enroll the following year without reapplying?

A If you decide to take a year off, be sure to discuss the situation with each college in which you are interested to determine their particular policy. In most cases, if you inform the college that you are

considering attending the following year, the college will retain your file for that period without requiring reapplication. Taking a year off might provide you with the opportunity to sample work in an area you are considering studying, to earn money for your education, or simply to take a breather before starting in on another four years of education.

Q Are there any last words of advice?

A Make sure all your application materials are complete and are sent to each college well in advance of the application deadline. Answers to questions should be brief and to the point. Admissions officers do not like to have to search through superfluous material to find what they're looking for, and, generally, the greater the quantity, the lower the quality.

If you ask someone (especially an alumnus of the institution) to write a recommendation for you, be sure to give him or her accurate background information. An incorrect statement in a recommendation is embarrassing to both you and the person recommending you, and it may serve to discredit the recommendation.

If you take the time and effort to prepare a well-thought-out application, your chances of being accepted at the colleges of your choice are greatly increased. More important, if you take the time and effort to research colleges carefully and to think about what you want and where you would be most comfortable, you will probably end up at the college that is right for you.

Understanding Financial Aid

As the cost of attending college continues to rise faster than most family incomes, and as government supports are covering less of a share than previously, many students will automatically look for a college with low tuition or reluctantly decide not to attend college at all. However, everyone should realize that all colleges are interested in enrolling qualified students and, as much as their finances will permit, are committed to putting together a financial aid package that will help students to meet college costs.

The following information is applicable to the 1990-91 academic year. However, all financial aid programs are subject to change, and students should check with a college's financial aid officer for the most current information.

Determining Your Need

Financial aid is not just for the poor, the star athlete, or the valedictorian. Rather, it is most often based on need, which is simply the difference between the estimated cost of an education and the amount students and their parents can contribute toward the total cost. Naturally, all college financial aid offices expect a student's parents to contribute as much as possible toward college expenses. They also expect the student to help through summer jobs or other employment, savings, veterans' benefits, gifts from relatives and friends, and scholarships from sources outside the college. If the combination of parental and student resources does not amount to enough to cover the costs of attending college, all colleges will then try to arrange for scholarships, loans, and jobs to make up the difference for any qualified student.

In order to determine fairly and carefully the ability of your parents and you to contribute to your education, college financial aid officers rely on nationwide financial need analysis services. These organizations perform the arithmetic that tells a college how much a family should be able to contribute toward college costs; they do not make any judgments whatsoever regarding a student's admissibility. The two major services are the College Scholarship Service (CSS) of Princeton, New Jersey, and the ACT Student Need Analysis Service in Iowa City, Iowa.

The colleges that require admissions test scores from the College Board Admissions Testing Program (SAT) generally use the College Scholarship Service's Financial Aid Form (FAF) for determining financial aid. On the FAF (obtainable through high school guidance counselors, college financial aid offices, or the College Scholarship Service, P.O. Box 6300, Princeton, New Jersey 08541), your parents will be asked to itemize their income and assets. You will also be required to list your own savings and earnings. Working with this information—and taking into account such factors as family size, number of family members in college, and parents' ages—CSS estimates the amount your parents should be able to contribute to your first year of college.

That figure, plus the amount CSS determines you should be able to contribute from your summer earnings and personal savings, is your "family contribution" estimate.

Self-supporting students—those living independently of their parents' income—fill out a special section of the FAF outlining their own income and assets. CSS then computes a student—rather than a family—contribution figure. Criteria for judging a student's independence are explained for federal aid programs in published guidelines, although many colleges use a more restricted definition when it comes to awarding their own money.

All this information—embodied in what is known as the FAF Need Analysis Report—is forwarded to the institutions and scholarship agencies that you designate. The initial FAF charge of \$8.75 covers the cost of sending one need report to one institution; additional reports cost \$6.75 each.

The Family Financial Statement (FFS) is the American College Testing Program's counterpart to the Financial Aid Form. Generally the FFS is used by the same colleges that require ACT scores in their admissions process. FFS forms are available from participating college financial aid offices and from: ACT Student Need Analysis Service, P.O. Box 1002, Iowa City, Iowa 52243.

The parental income and asset information required on the FFS is comparable to that required on the FAF, and, like its counterpart, the FFS computation of family contribution takes into consideration the parents' ages, family size, and number of family members attending college. Students also supply details on their own finances. Similarly, the rules for self-supporting students are the same as those on the FAF.

Once the ACT Student Need Analysis Service has determined a family contribution figure, it reports it and other data to the institutions the student has stipulated. This report, known as the Comprehensive Financial Aid Report (CFAR), cost \$7 for the first copy and \$3 for each additional copy in 1989-90.

Upon receiving either need analysis report, which serves as a guideline in making the actual determination of the expected family contribution, college financial aid officers subtract the family's (or self-supporting student's) contribution estimate from the figure they determine to be the full cost to the student of attending their school for one year. Their cost estimate takes into account tuition, room and board, special fees, books, personal expenses, and transportation costs. If the anticipated cost is greater than the projected family contribution, the student qualifies for financial aid.

For example, if the total possible family contribution is computed to be \$3000 and the full cost of attending a particular college is also \$3000, then that college judges that the student has "no need." But if the cost of attending the college were \$5000, the same student would be judged to need \$2000. It is at this point that the financial aid officers' most difficult job begins. They must try to provide accepted students who have need with enough aid to attend their college—and of course the funds they have to allot are limited, too. In order to help as many qualified students as possible, they usually

make up individual aid "packages" containing a mixture of scholarships, loans, and jobs.

Renewing Aid and Meeting Application Deadlines

Because the amount of aid for which a student is eligible can change from year to year, colleges require that a student and his or her family fill out a financial aid application and supply evidence of need before the beginning of each academic year. Once a student has been awarded financial aid for one year, most colleges try to maintain a comparable level of aid for subsequent years at the college, as long as the student continues to demonstrate eligibility. The deadline for financial aid applications can sometimes vary at a single institution depending on whether it is for first-time applications or reapplications. Be sure you know what deadline date you must meet and whether or not applications are processed early. Some institutions award aid on a first-come, first-served basis. In addition, if either the FAF or the FFS is required, the form should be completed and returned to the appropriate need analysis service as soon as possible after January 1 of the year of application in order to allow ample time for the need analysis report to be received by the college before its aid application deadline. Allow two to four weeks for the FAF or FFS to be processed and the results reported to the college.

Creating Financial Aid Packages to Meet Need

Financial aid packages consist of campus employment, student loans, and scholarships (or grants). The first two items are often referred to as the self-help part of the award. These various aid components are described below.

Employment

On-Campus Employment. Many colleges offer jobs as part of a financial aid award. Campus student employment or college placement offices, working with the financial aid office, will help you obtain employment, coordinate your work activities, and ensure that state and federal laws are being complied with. On-campus jobs are usually available in the dining halls, library, laundry, college store, computer centers, dormitories, social centers, faculty clubs, athletic facilities, and academic and administrative offices. Typically, students may work as keypunch operators, computer programmers, laboratory assistants, typists, researchers, file clerks, graders, cooks, guards, cashiers, writers, waiters and waitresses, grounds keepers, and janitors.

College Work-Study (CWS). This is a federally funded program, used by over half a million students annually, that gives money to colleges so that they can provide student jobs; the government provides 70% of the salaries, the colleges 30%. CWS enables students to

work on an hourly basis on or off campus during both the academic year and the summer. Although CWS permits students to work up to 40 hours per week, nearly all colleges have a lower limit. It is likely that the on-campus job you are assigned as part of your financial aid award will be funded under the CWS program.

Summer Jobs. High school and college career-planning offices are good sources of information about summer employment. Almost all of them provide personal assistance as well as libraries containing listings of job opportunities, job descriptions, and career publications. The federal government employs students in the summer, but application must be made by January. Write for the free pamphlet *Summer Jobs: Opportunities in the Federal Government* (see For Further Reference). No matter what resources a student might use, the best method of finding a summer job is to use initiative and work hard.

Student Loans

The provision of student loans, the second part of a self-help package, is based on the belief of most colleges that you should be willing to invest in your own future. Colleges offer loans primarily through one of the two federal loan programs—Perkins Loans and Stafford Loans. The Perkins Loan Program is financed by the federal government but administered by colleges. Intended primarily for lower-income students, the Perkins program allows loans of up to \$9000 during your four years at college. Although you must begin to repay the loan nine months after you graduate, leave college, or drop below half-time status, you are given ten years to complete the payments, and the interest rate is only 5%.

The second federal loan program, the long-term Stafford Loan Program, enables you to borrow money directly from your bank, savings and loan association, or another participating private lender willing to lend you the money. Some colleges also lend directly under this loan program. The maximum you can borrow is \$2625 for each of the first two years, then up to \$4000 for each of three additional years, up to a total of \$17,250 for a five-year program. For new borrowers, the interest rate is 8% for the first four years and 10% after that. For students who currently have a 7% or 9% Stafford Loan, the interest rate on additional Staffords will continue to be 7% or 9%. Repayment starts six months after you leave college and normally extends for ten years. All qualified borrowers are eligible for federal interest benefits through which the federal government pays the interest due annually. To be eligible for a loan, you must demonstrate financial need. Stafford is by far the largest student aid loan program, and it is likely that part of your self-help award from a college will consist of a Stafford Loan.

Grants and Scholarships

After a college assigns a student self-help in the form of campus jobs and loans, the remaining need is financed through grants and scholarships, either from outside sources or from the college's own funds. Students are expected to apply for all outside scholarships for which

they might be eligible, and this will require more searching than any other type of aid. Sources of scholarships are the federal government, state governments, and the private sector (corporations, foundations, and individuals). Outside scholarships and grants are awarded on the basis of need, scholastic achievement, merit, competition, special talent, or some special affiliation (with an ethnic or business group, for example). Most awards are paid directly to the student's college. If there is still need on the part of the student, many colleges will step in with their own scholarship funds—but only *after* all other sources have been explored.

The federal Pell Grant is the most widely known source of funds; an estimated 4 million students receive grants annually. Eligibility is based on need as derived from the income data submitted directly to the federal government on either the FAF, FFS, or a special Pell Grant application, called the Application for Federal Student Aid, obtainable from your high school guidance counselor, public library, financial aid office, or post office or by writing to Pell Grant, P.O. Box 84, Washington, D.C. 20044. It takes about six weeks to be notified of eligibility status. The amount awarded in 1990–91 depends largely on program funding. Nearly all colleges require students to apply for a Pell Grant as the initial step in asking for aid.

The federal Supplemental Educational Opportunity Grant (SEOG) is also based on need but is administered by colleges. The awards range up to \$4000 per student.

An excellent source for more information on the major federal aid programs is the pamphlet *The Student Guide: Financial Aid from the U.S. Department of Education 1990–91* (see For Further Reference). The Federal Student Aid Information Center toll-free hotline number is 800-333-INFO. All states also have grant and financial assistance programs. Your school guidance counselor can help you find out about these programs, or you can write a letter to your state department of higher education for the necessary details. Specific addresses can be obtained from your school or public library.

Non-Need Awards

Academic Scholarships

If you have at least a B average, stand in the upper quarter of your class, have an above-average ACT or SAT score, or are active in school, church, and community projects, there are numerous merit scholarship programs available through federal, state, private, and college sources that you should explore. While the awarding of most merit scholarships is not predicated on need, the amount that is given is often determined by need. Currently, more than thirty states have merit programs. Two important federal government programs are the free service academies and ROTC.

Admission to the service academies is considered the same as receiving a merit scholarship because financial need has no bearing on admission. Acceptance is

determined solely by evaluation of your credentials, an interview, and a physical examination. Students (cadets and midshipmen) not only receive pay but also have their tuition, medical care, and room and board provided free. Similarly, students who qualify academically and physically for the ROTC programs receive a number of benefits that can include tuition, the cost of textbooks, and a monthly allowance, all independent of need.

In the private sector, the National Merit Scholarship Corporation (One American Plaza, Evanston, Illinois 60201) sponsors more merit scholarships than any other source. Its two programs are the Merit Program Scholarships and the National Achievement Scholarship Program for Outstanding Negro Students. The winners of these scholarships are determined through the Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT), given early in the junior year of secondary school. Other examples of private merit awards are the National Honor Society Scholarships, the Westinghouse Science Talent Scholarships, and the National Association of Secondary School Principals awards for talent.

Awards for Special Interests and Characteristics

If you (or members of your family) are or were in the military, belong to a union, are a member of a minority group, or are of a certain national origin (for example, Japanese American), there are numerous special grants and scholarships available to you. Additional sources exist if you are handicapped. Many religious organizations provide scholarships for their members, as well. A look within your community will also reveal potential sources of financial aid. Among these are fraternal orders, civic clubs, professional clubs, garden clubs, local hospitals, and PTA groups.

If you have already decided on a career, you can tap more sources of aid. Some professional groups known to offer aid include those in the areas of accounting, agriculture, architecture, art, conservation, engineering, health, journalism, law enforcement, teaching, and transportation. (For example, future engineers can write to the National Society of Professional Engineers, Educational Foundation, 2029 K Street, NW, Washington, D.C. 20006.) You can also explore organizations associated with any interests or special talents you may have, such as those in the areas of art, music, oratory, photography, and writing. (For example, if you're a serious photographer, you can write to Scholastic Photography Awards, 50 West 44th Street, New York, New York 10036.)

Loans Unrelated to Need

Under a subsection of the Stafford Loan law, the federal government also sponsors PLUS loans, designed primarily for parents of dependent undergraduate students. Supplemental Loans for Students (SLS) are now available for graduate students and undergraduate

students who are independent of their parents. These loans, available from the same sources as the Stafford Loan, are offered at a floating interest rate (currently 12%). Repayment commences within sixty days after the loan agreement is signed and extends for a ten-year period. Parents may borrow up to \$4000 a year, up to a total of \$20,000 for each child who is a dependent undergraduate student and is enrolled at least half-time. Under SLS, graduate students and independent undergraduates may borrow up to \$4000 per year, to a total of \$20,000. This amount is in addition to Stafford Loan limits, but total borrowing may not exceed the cost of education.

A few colleges also have their own loan plan for parents with higher-than-average incomes who have a "cash flow" problem even after using other federal aid programs. Institutions use their own funds for these loans, lending directly to the parents in the 10%–12% yearly interest rate range. There are also commercial loan programs for parents at slightly higher interest rates.

Many colleges are also developing other ways to ease a family's financial burden, and students and their parents should be sure to ask for full information about all aid and payment plans from every college being considered.

Helping Yourself

Remember that there are ways in which you can influence the cost of your education, both in your choice

of college and in your life-style once you arrive on campus.

Attending an institution in a mild climate can eliminate the purchase of a winter wardrobe, one closer to home can cut transportation expenses, and one located in your community can save dormitory costs. Expenses vary widely from college to college. Some with large libraries, for example, may require the purchase of fewer books, while others have certain expenses built directly into the tuition charges. Ways that you can control expenses vary considerably, including purchasing secondhand books whenever possible, attending free or inexpensive movies on campus, and practicing moderation in your social schedule—wise for academic reasons as well!

Completing your education in less than four years or combining school and work will also cut costs. A check of the Special Programs information in the College Profiles section of this book will show which colleges offer accelerated (three-year) degree programs, summer sessions with credit, and cooperative plans, which enable students to alternate periods of employment (usually paid) and academic study. Attending college on a part-time basis is another alternative.

In short, if you really want to go to college, and you need some financial help, you ought to be able to find it. It may not be easy, it may take some digging, but it's there.