

# College Connection

## Start **HERE!** for Tips to Get Ready for College

A Newsletter for High School Juniors  
[mystudentloanonline.nd.gov](http://mystudentloanonline.nd.gov)

Winter 2007 Vol. 4: Issue 1



## Creating a Positive Study Environment

One of the biggest challenges in beginning your study time can be getting all necessary materials together and finding a place where you can concentrate. By planning ahead your next study session will be focused totally on studying and will be more effective.

### Find a good location.

Your first instinct may be to use the kitchen table or your bed, but you may want to think about other options. Kitchens can be noisy, and you may be distracted constantly by family members entering, exiting, or preparing meals. A bedroom may be full of distractions, such as favorite magazines, music, or television. If you can, find a room that is not a high traffic area—that is quiet, comfortable, and out of the way.

### Gather the essentials—and only the essentials.

What will you absolutely need to help you study? Good lighting, a comfortable chair, a good writing surface and reference tools (dictionaries, a thesaurus, etc.) The phone is a definite no, as are video games, sports equipment, or anything else that can cause distractions.

### Set up rules and stick to them.

Decide on a consistent time of the day that you can be in study mode, and use that time every weekday to concentrate on your studies. For most students, one to two hours daily is adequate, but sometimes you may have to study longer. Pick a time when you think your concentration level is the best. Tell all your family members when you will be in studying and ask them not to disturb you unless it's absolutely necessary.

### Reward yourself for sticking to your schedule.

It can be difficult to start a standard study schedule, but the effort can pay off in better grades and preparation. Your teachers will notice your improvement, as will your parents. After a month of continual good study habits, treat yourself to spending some quality time with friends or doing something you enjoy as self-encouragement.

*Good luck!*

## College Information Service (CIS)

College Information Service (CIS) provides a centralized source of free information about various colleges, the admissions process, and understanding financial aid.

You can call CIS toll-free at 1-800-554-2717 or e-mail to [bndsl@nd.gov](mailto:bndsl@nd.gov).

*Our College Planning Made Easy Web Site* ([www.mystudentloanonline.nd.gov/collegeplanning.jsp](http://www.mystudentloanonline.nd.gov/collegeplanning.jsp)) allows you to research individual college costs and information, learn about scholarships and other opportunities, and get answers to some of your financial aid questions.

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## Department of Education Makes Significant Enhancements to FAFSA4caster

Recently, the Department of Education (DOE) unveiled the FAFSA4caster, a tool designed to assist students and their families estimate their financial aid eligibility for higher education purposes. Since its inception, significant enhancements have been added to the financial aid estimator. These upgrades make the tool even more useful as families decide how best to pay for college.

### Some of the new features include:

- Students now receive customized federal student aid award estimates. The federal student aid programs that may be awarded are the Federal Pell Grant, the Academic Competitiveness Grant, the National SMART Grant, the Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal Stafford Loans, and the Federal Perkins Loan.
- The federal student aid award estimate can be calculated for 12 different school scenarios. Options include four-year or two-year schools, public or private schools, in state or out-of-state residency and on-campus or off-campus housing.

- A PIN (Personal Identification Number) will automatically be generated to electronically sign the Free Application for Federal Student Aid (FAFSA). The FAFSA form is required to apply for federal and state grants, work-study and student loans, and,
- Students will be sent a notice in early January reminding them to complete the FAFSA.

By taking advantage of the FAFSA4caster and its new features, you will be able to make more informed decisions about your college choices and options.

Enter to **WIN**  
a Gateway  
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## Things to Remember...

- Complete, photocopy, and submit your admission and scholarship applications.
- Find out if your high school will have a financial aid program for you and your parents and attend them.
- Request a Personal Identification Number (PIN) to electronically complete the FAFSA and apply for financial aid.
- Review the form and organize the information you will need to complete it.
- Obtain any other financial aid forms that may be required by your target schools.
- Continue to research and apply for scholarships.
- Meet scholarship application deadlines.