

Homeschooling 

DOESN'T HAVE TO BE HARD

**CONFIDENTLY
COLLEGE
BOUND**



A Homeschool Parent's Guide
to Preparing Teens for
Higher Education

PAT WESOLOWSKI

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If the cost of this publication is a hardship, I'm more than happy to provide it **free of charge**—simply send me a message explaining the financial need. I also offer this resource **at no cost** to anyone willing to help spread the word by sharing the link on their social media platforms. Your support makes it possible for more families to access the guidance they need, and I'm grateful for every share and every connection it creates.

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CONFIDENTALLY COLLEGE BOUND

A Homeschool Parent's Guide to Preparing Teens for Higher Education

INTRODUCTION

Are you feeling overwhelmed by the college prep process? You're not alone—and you don't have to figure it out alone either. *Confidently College-Bound* is a practical, encouraging guide created by veteran homeschool counselor Pat Wesolowski to help parents navigate every step of preparing their teens for college.

Whether your student is aiming for dual enrollment, scholarships, early graduation, or simply exploring options, this guide walks you through it all with clarity and grace. From transcripts and testing to financial aid and emotional readiness, you'll find actionable advice, real-life examples, and faith-filled encouragement to help your family move forward with confidence.

Inside, you'll find:

- A clear timeline for high school planning and college applications
- Tips for building strong transcripts, course descriptions, and portfolios
- Advice on choosing colleges that fit your student's goals and values
- Sample recommendation letters and essay prompts
- Insights into FAFSA, scholarships, and financial aid
- Encouragement for parents walking this path with faith, flexibility, and joy

Pat's bio: Pat homeschooled her nine children for more than three decades, and during those years she also established herself as an author and speaker. She has written numerous unit studies that are especially well-suited for co-ops. Pat spent over ten years working in the admissions department at Bryan College, a small Christian college in Tennessee, and now—despite being old enough to retire—she continues to write, speak, and counsel homeschooling families. Her resources can be found at the back of this book.

FEEDBACK AND ENDORSEMENTS

Ashley Allen Ms. Pat was a wonderful asset and key player in the successful enrollment of our daughter in Bryan's dual enrollment program. She was readily available and engaged parents on every front. We even ran into her at a homeschool conference, where she informed us of additional resources for our daughter just by us mentioning her name. Ms. Pat is an asset to navigating resources, and I continue to refer families to her.

Christy Hendrickson Pat has been a valuable and trusted resource for homeschooling parents navigating high school and college. Your monthly emails were timely reminders of important steps and tips to consider. I've recommended you to all my homeschooling friends with students entering high school. Her wealth of knowledge and wisdom has been a blessing.

Cheryl Kischuk Pat has a wealth of information and resources after serving the students and parents of Bryan College for many years and homeschooling her own family. She has blessed our family with peace while we navigate the more complicated process of tracking transcripts and applying for college. She clearly communicates the necessary steps to prepare students for an advanced academic future. We are grateful for her assistance.

Cindy Wagner New Song Christian Academy has been fortunate to have Pat speak to our Juniors and Seniors each year. She has been invaluable to our parents and students, supplying important details for the transition from high school to college. Her depth of knowledge on the college process and TN scholarships is extremely helpful so families are prepared and ready for each deadline.

Cassie Fenoseff Pat has been a wealth of information during our homeschooling journey. The resources she provided were instrumental in graduating our oldest child, who is now enrolled in his first-choice college—with scholarships! Pat has a heart for helping the homeschooling community, and she does so with compassion, professionalism, and enthusiasm. Everyone can benefit from her wisdom!

SMHEA Pat has been a featured workshop speaker at several of our SMHEA (Smokey Mountain Home Educator Association) events. Attendees are thankful for her sage advice and vast knowledge of the college arena. What classes to take in preparation, AP, CLEP, DE, scholarships, application timing, how to save money: she has covered it all. We highly recommend Pat's guide to college preparation.

COLLEGE PREP TERMS AND DEFINITIONS

- **Dual Enrollment:** A program that allows high school students to take college courses and earn credit for both high school and college simultaneously.
- **ACT:** A standardized test used for college admissions in the U.S. It measures English, math, reading, and science reasoning, with an optional writing section. Scores range from 1–36.
- **SAT:** Another standardized test widely used for college admissions. It assesses reading, writing, and math, with scores ranging from 400–1600.
- **CLT (Classic Learning Test):** A newer college entrance exam emphasizing reading passages from classic literature, philosophy, and historical texts. Accepted by over 300 colleges, especially liberal arts and faith-based institutions.
- **CLEP (College-Level Examination Program):** Exams offered by the College Board that allow students to earn college credit by demonstrating knowledge in specific subjects.
- **Transcript:** The official record of a student’s coursework and grades.
- **Recommendation Letter:** Written by teachers, counselors, or mentors to support a student’s college application.
- **Common App (Common Application):** An online platform that lets students apply to multiple colleges with one application. Over 1,000 colleges and universities participate.
- **Early Action (EA):** A non-binding admissions option where students apply early (usually by November) and receive decisions earlier (December–January). Students can still apply to other schools and don’t have to commit until May 1.
- **Regular Decision (RD):** The standard admissions process with deadlines typically in January and decisions released in March or April. It is non-binding, giving students time to compare offers and financial aid before committing.
- **Wait List:** A status where a student is not admitted immediately but may be offered admission later if space becomes available. Colleges use waitlists to manage enrollment numbers.
- **Early Decision (ED):** A binding admissions option where students apply early to one school and must attend if accepted.
- **Rolling Admissions:** Colleges review applications as they are received and notify students continuously rather than on a set date.
- **Deferral:** When an early applicant’s decision is postponed and reconsidered during the regular decision cycle.
- **Financial Aid Package:** The combination of grants, scholarships, loans, and work-study offered to help cover college costs.
- **FAFSA (Free Application for Federal Student Aid):** The form students complete to apply for federal financial aid.
- **Scholarships:** Financial awards based on merit, need, or other criteria that do not need to be repaid.
- **Gap Year:** A year taken between high school and college for work, travel, service, or personal growth.

DOES YOUR STUDENT NEED A COLLEGE DEGREE?

Why College Prep Still Matters—Even If Your Teen Isn't Sure

With the rise of AI and the growing cost of higher education, many families are rethinking the traditional college path. For some careers—like engineering, medicine, law, or nursing—a college degree is still essential. But for others, especially in tech, trades, or creative fields, alternative routes like certifications, apprenticeships, and targeted coursework may be more practical and affordable.

Entrepreneurial students may thrive outside the college system, building skills through internships, online learning, or launching their own ventures. However, it's wise to prepare your teen academically for college *just in case*. It's far better for a student to be ready and choose not to go, than to be unprepared and later realize their chosen path requires a degree.

College prep doesn't mean locking your student into one future—it means keeping doors open. If they change course, you don't want them facing unnecessary academic or financial hurdles simply because they weren't equipped.

Many families are relieved to learn that earning a college degree doesn't have to mean sending a student to a traditional four year campus and taking on overwhelming expenses. Today's students have far more options, including flexible, affordable, and creative pathways that allow them to earn credits—and even full degrees—without the high cost of living on campus. Throughout this publication, and especially in **Chapter 22**, you will find a detailed look at non traditional ways to earn college credit, from alternative credit providers to testing options and accelerated programs. These approaches can dramatically reduce both the time and money required for a degree, giving students a smarter, more sustainable path forward.

MAKING COLLEGE AFFORDABLE

Paying for college can feel overwhelming, but families have more options than they often realize. With careful planning and a willingness to explore creative pathways, students can significantly reduce the cost of higher education. From earning credits early through dual enrollment and CLEP exams, to securing scholarships, grants, and work-study opportunities, there are practical strategies that make college more accessible without sacrificing quality.

Apprenticeships & Trade Programs – Affordable alternatives that lead to high-paying careers without traditional college debt.

CLEP Credits – Earn college credit by passing College-Level Examination Program tests, reducing the number of courses needed.

Community College Pathway – Complete general education requirements at a community college, then transfer to a four year institution.

Dual Enrollment – Take college classes during high school to earn credits at a fraction of the cost.

Employer Tuition Assistance – Some companies offer tuition reimbursement or scholarships for employees and their dependents.

Good Grades – Strong academic performance can open doors to merit based scholarships and honors programs.

High Test Scores – Competitive ACT, SAT, or CLT scores often qualify students for scholarships and admissions advantages.

Living at Home – Save on room and board by commuting to a local college.

Military Service & ROTC – Programs that cover tuition in exchange for service commitments.

Negotiating Aid Packages – Appeal to colleges for better financial aid offers if circumstances change.

Online Courses & MOOCs – Low cost or free courses that may transfer for credit.

Private Grants & Foundations – Seek funding from local organizations, nonprofits, and community groups.

Scholarships – Awards based on merit, need, athletics, community service, or special talents.

State Grants – Many states offer financial aid programs for residents attending in state colleges.

Summer & Winter Courses – Take accelerated classes at lower rates to graduate sooner.

Textbook Savings – Rent, buy used, or use open source materials to cut costs.

Work Study Programs – Federal or campus-based jobs that help cover expenses while providing valuable experience.

COLLEGE PREP TIMELINE

A Flexible Guide for Homeschool Families

The timeline I'm sharing is meant to be a helpful guide—not a rigid checklist. Every student's journey is unique, and homeschool families often have the freedom to adjust pacing based on readiness, interests, and life circumstances. Use this as a framework to spark conversations, set goals, and stay organized—knowing that flexibility is part of the beauty of homeschooling.

Planning for high school **before** 9th grade gives families a tremendous advantage. Laying out a clear path early helps students step into high school with confidence, knowing what courses, credits, and opportunities will matter most. Colleges primarily evaluate a student's academic record from **9th through 11th grade**, since those are the years reflected on transcripts when applications are submitted. Senior year still matters—it can strengthen or weaken a student's overall profile—but thoughtful planning allows teens to use 12th grade strategically. With a solid foundation already in place, seniors can lighten their academic load, work to earn money for college, focus on dual enrollment or CLEP exams, raise test scores for scholarships, and make time for campus visits and scholarship events. Early preparation creates flexibility, reduces pressure, and opens more opportunities for students as they approach graduation. Early planning doesn't just reduce stress; it opens doors and gives students the freedom to finish high school strong.

Middle School (Grades 6–8)

- ◆ Begin exploring interests and strengths
- ◆ Introduce basic study skills and time management
- ◆ Start building a reading and writing foundation
- ◆ Plan ahead for the high school years

Freshman Year (9th Grade)

- ◆ Create (or review and/or adjust) a 4-year high school plan
- ◆ Choose courses that align with college goals (including core subjects)
- ◆ Begin transcript documentation
- ◆ Explore career paths and college options
- ◆ Start a simple activities log or portfolio
- ◆ Keep records of extracurriculars, volunteer work, and achievements
- ◆ Consider taking the CLT10 (use code HCT25 to save 25%)

Sophomore Year (10th Grade)

- ◆ Continue building academic rigor
- ◆ Take PSAT (if desired) for practice
- ◆ Take CLT10 for scholarship potential (use code HCT25 to save 25%)
- ◆ Begin exploring dual enrollment or CLEP options
- ◆ Attend local college fairs or virtual tours
- ◆ Encourage deeper involvement in extracurriculars

- ◆ Attend on-campus event at top college choice, especially summer camps

Junior Year (11th Grade)

- ◆ Take SAT/ACT/CLT (spring or fall)
- ◆ Begin dual enrollment and/or vocational classes
- ◆ Earn CLEP credits if colleges of choice will accept CLEP credits
- ◆ Use a test prep program such as 36University (HCT code to save 20%)
- ◆ Take PSAT (National Merit Scholarship is determined by this test and it's only offered in October)
- ◆ Narrow down college list
- ◆ Request recommendation letters early
- ◆ Begin drafting personal statement and essays
- ◆ Research scholarships and financial aid
- ◆ Visit campuses (in person or virtually)
- ◆ Update transcript and course descriptions
- ◆ Find out from admission counselors what is required on transcripts and if there are additional scholarship events for seniors and, if so, what requirements need to be met to attend the event
- ◆ Attend camps, workshops, and specific visit days at the top choice colleges when possible

Senior Year (12th Grade)

- ◆ Continue taking college exams if needed for institutional or state grants
- ◆ Finalize college list and application strategy (Early Action, Regular Decision, etc.)
- ◆ Submit FAFSA (opens October 1)
- ◆ Complete applications and essays
- ◆ Send transcripts and test scores
- ◆ Apply for scholarships (monthly deadlines!)
- ◆ Attend scholarship events
- ◆ Use financial aid offers to request more from top choice college
- ◆ Make final college decision by May 1
- ◆ Celebrate and prepare for transition

Remember, this journey isn't about checking every box perfectly—it's about walking alongside your teen with wisdom, flexibility, and faith. Whether your student is college-bound, career-focused, or still figuring things out, your steady presence and thoughtful planning make all the difference. Use this timeline as a guide, not a rulebook, and trust that the seeds you're planting now will grow in just the right season. You've got this—and your student does too.

CHOOSING A COLLEGE

Finding the Right Fit for Your Student

Choosing a college isn't just about rankings or prestige—it's about finding a place where your student can grow academically, emotionally, and spiritually. For homeschool families, this decision often comes with extra layers of consideration: values, learning style, financial stewardship, and long-term goals. The good news? You don't have to find the "perfect" school—you just need to find a good fit. Here are the key factors to explore together:

Size: Large or Small?

- **Large universities** offer diverse majors, bustling campuses, and more extracurriculars—but may feel overwhelming.
- **Smaller colleges** often provide close-knit communities, personalized attention, and stronger relationships with faculty.
- Consider your student's personality: Do they thrive in crowds or prefer quieter spaces?

Secular or Christian?

- **Christian colleges** may integrate faith into academics, offer chapel services, and foster spiritual growth.
- **Secular institutions** can still support faith-based students, but may require more intentional community-building.
- Ask: What kind of worldview and campus culture will support your student's values?

Location: In-State or Out-of-State?

- **In-state schools** often come with lower tuition, state grants, and easier access to family support.
- **Out-of-state options** may offer specialized programs or new experiences—but consider travel costs and emotional readiness.
- Explore the surrounding area: Is it safe, vibrant, and full of opportunities?

Academic Fit: Does It Offer Your Student's Degree?

- Make sure the college offers majors or programs aligned with your student's interests—even if they are still exploring.
- Look for flexibility: Can they change majors easily? Are there interdisciplinary options?

Homeschool Friendly?

- Some colleges actively welcome homeschoolers with clear admissions policies and transcript guidelines.
- Look for schools that accept parent-generated transcripts, portfolios, or alternative documentation.
- Bonus: Ask if they offer homeschool-specific scholarships or outreach events.

Accreditation

- Accreditation ensures the school meets academic standards and that credits will transfer or be recognized by employers and graduate programs.
- Regional accreditation is generally preferred over national accreditation.

Student-to-Teacher Ratio

- A lower ratio often means more personalized instruction and better access to professors.
- Ask about class sizes in your student's intended major—not just the overall average.

Campus Life and Surroundings

- What's there to do outside of class? Look for clubs, ministries, arts, sports, and local attractions. Is there a strong sense of community? Are students engaged and supported?

Dual Enrollment Opportunities

- Some colleges allow high school students to take college courses for credit.
- This can be a great way to ease into college-level work and reduce future tuition costs.
- Ask about eligibility, cost, and how credits apply toward a degree.

Support for Students with ADD and Learning Differences

If your student has ADD, ADHD, or other learning differences, it's important to explore what accommodations a college offers. Many schools have dedicated disability services offices that provide academic adjustments like extended test time, note-taking support, quiet testing environments, and access to assistive technology. Some colleges go further, offering coaching, executive function support, or specialized programs for neurodiverse learners. Don't hesitate to reach out directly—ask how they work with homeschool transcripts, how accommodations are requested, and what ongoing support looks like. A well-matched school can make all the difference in helping your student thrive.

Student Support: Tutoring, Counseling, and More

College is more than academics—it's a season of growth, challenge, and transition. Look for schools that offer robust student support services, including free tutoring centers, writing labs, and peer mentoring programs. Emotional wellness matters too: access to counseling services, mental health resources, and pastoral care (at faith-based schools) can help your student navigate stress and build resilience. Ask how support is accessed, whether services are included in tuition, and what kind of outreach the school provides to help students stay connected and cared for.

Closing Thoughts

Choosing a college is a journey of discernment—not a race. Your student doesn't need to have every answer right now. What matters most is that you walk this path together, asking good questions, exploring options, and trusting that the right doors will open in time. Whether your teen ends up at a large university, a small Christian college, or a local community campus, your preparation and prayerful guidance will help them step into the next season with confidence and purpose.

QUESTIONS FOR AN ADMISSIONS COUNSELOR

A Homeschool Parent's Guide

Visiting a college campus or attending a virtual admissions event is a golden opportunity to gather real answers—not just glossy brochure promises. Whether your student is just exploring or ready to apply, asking thoughtful questions can reveal whether a school is truly a good fit. Admissions counselors are there to help, and they appreciate families who come prepared. Here's a list of key questions to consider, especially for homeschoolers:

Application Logistics

- What is your application deadline for Early Action, Regular Decision, and scholarships?
- Is there an application fee? If so, is there a waiver code available for homeschool families or financial hardship?
- Do you accept the Common App, or do you have your own application portal?

Homeschool-Specific Requirements

- What do you require from homeschool applicants?
- Parent-generated transcripts?
- Course descriptions?
- Grading scale explanation?
- Do you prefer weighted or unweighted GPAs?
- Are portfolios or writing samples encouraged?
- Do you offer dual enrollment or early college options for high school students?
- If you offer dual enrollment is it offered both online and on campus? Is it live or asynchronous?

Scholarships and Financial Aid

- Are there additional scholarship events or competitions?
- What qualifies a student to attend?
- Are homeschoolers eligible?
- Do you offer merit-based scholarships automatically, or must they be applied for separately?
- How is the merit based scholarship determined?
- If using test scores for merit, which tests do you accept and do you super score?
- What non-academic scholarships do you offer?
- What's the timeline for submitting the FAFSA and other financial aid forms?
- Do you plan on offering deposit incentives and, if so, when?

Athletics and Extracurriculars

- Do you offer athletic scholarships and, if so, do they stack with merit scholarships?
- Is your school part of an athletic conference and, if so, which one?
- What does a homeschool athlete need to qualify (NCAA eligibility, transcripts, test scores)?
- Are there camps, tournaments, or clinics that prospective students can attend?
- What is your athletic recruitment process?

Academic and Campus Life

- What's the student-to-teacher ratio in core classes and major-specific courses?
- What kind of tutoring, writing support, or academic coaching is available?
- Do you offer counseling services or pastoral care for emotional and spiritual support?
- What's the surrounding area like—are there things to do, places to explore, and opportunities for internships or service?

Campus Visits and Events

- When are your official visit days, open houses, or preview weekends?
- Are there homeschool-specific events or info sessions?
- Can we sit in on a class or meet with a professor in our student's area of interest?

Closing Encouragement

Asking these questions isn't just about gathering facts—it's about advocating for your student and making sure their unique homeschool journey is understood and valued. Don't be afraid to take notes, follow up by email, or ask for clarification. The right college will welcome your curiosity and respect your role in your student's education. You're not just preparing them for college—you're helping them find a place to belong and grow.

COLLEGE VISITS

Starting Early and Making the Most of Every Opportunity

College visits are one of the most powerful tools in your student’s decision-making journey. While virtual tours are a great place to start—especially for exploring multiple campuses quickly—there’s no substitute for an in-person visit. Walking the campus, meeting faculty, and observing student life can help your teen imagine themselves there and ask deeper questions.

You can begin visiting campuses as early as **9th grade**, and some colleges even welcome **middle school groups**. Starting early gives your student time to explore different environments—large vs. small, urban vs. rural, Christian vs. secular—and begin to notice what feels like a good fit.

Types of Campus Visits to Consider

- **Personal visits:** Schedule a day that works for your family and choose your preferences—tour, class sit-in, meeting with admissions, financial aid, faculty, coaches, etc.
- **Special visit days:** These may focus on specific majors, athletics, homeschool students, or scholarship opportunities.
- **Overnight/weekend visits:** Some schools offer immersive experiences where students stay in dorms and attend campus events.
- **Auditions or interviews:** If your student is interested in music, theater, or athletics, ask about opportunities to audition or meet with coaches or department heads.

Timing Tips

- **Summer visits** are convenient, but if the campus does not hold classes in the summer, your visit will give you a limited experience.
- **Avoid finals week** if possible; classroom visits and faculty meetings may be limited.
- **Call ahead** if you want to meet with a specific person (coach, professor, admissions rep)—visit coordinators can help tailor your experience. Some colleges have visit registration links on their web site, making it easy to set up your visit.
- **Watch for time zone differences**, even within your own state. Plan travel accordingly.
- Your tour guide will likely be an enthusiastic student who genuinely loves their college—and that’s wonderful. But also make time to connect with other students you encounter on campus. If someone seems open to conversation, ask about their experience. Hearing a variety of perspectives can give you a more balanced, honest view of campus life.

Scholarship Opportunities

Some colleges offer **scholarship events** tied to campus visits. These may include interviews, competitions, or special sessions for homeschoolers. Ask admissions if your student qualifies and how to register.

Closing Encouragement

College visits aren’t just about choosing a school—they’re about helping your student envision their future. Whether you’re walking a quiet campus in summer or attending a bustling preview weekend, each visit builds clarity and confidence. Start early, ask good questions, and enjoy the process. You’re not just scouting campuses—you’re investing in your student’s next chapter.

College Visit Checklist

Use this checklist to guide your conversation and gather the information that matters most for your student's journey.

Cost and Financial Planning

- What is the current **tuition** for in-state and out-of-state students?
- What are the costs for **room and board, meal plans, and required fees** (tech, lab, orientation, etc.)?
- Are there **hidden or additional expenses** (books, parking, laundry, health insurance)?
- Do you offer a **net price calculator** or estimated financial aid package?
- How often do tuition and fees increase?

Scholarship Opportunities

- How does one qualify for a merit scholarship?
- Are there homeschool scholarships available?
- What other scholarships are available and how does one qualify?
- Which scholarships stack?

Application Details

- What are the application deadlines (Early Action, Regular Decision, scholarship)?
- Is there an application fee?
- Is there a fee waiver code available?
- Do you accept the Common App or have your own portal?

Homeschool Requirements

- What documents do you require from homeschool applicants?
- If your institution belongs to an athletic conference, please specify which one and outline the participation requirements for homeschool students.

Additional notes:

APPLICATIONS

Application Fees: Don't Be Afraid to Ask

Most college applications require a fee—but that doesn't mean you always have to pay it. Many colleges offer **fee waivers**, especially for homeschool families, first-generation students, or those applying during special promotional periods.

What You Can Do

- **Ask the admissions counselor** if there's a **fee waiver code** available.
- Inquire whether the college offers **free application periods**—some schools waive fees during open house events or specific weeks.
- If your student qualifies for **financial need**, they may be eligible for a waiver through the **Common App** or **Coalition App**, so find that out.
- Some colleges automatically waive fees for students who **visit campus**, attend a **virtual info session**, or apply early.

Application Logistics & Deadlines

Understanding the timeline and process helps avoid last-minute stress.

Early Action vs. Early Decision vs. Regular Decision

- *Early Action* is non-binding and lets students apply early and hear back sooner.
- *Early Decision* is binding—students commit to attend if accepted.
- *Regular Decision* is the standard timeline, often with January deadlines.
- Homeschool families should track these carefully, especially if applying to multiple schools.

Common App vs. Individual Applications

- The Common App allows students to apply to multiple colleges with one application.
- Some colleges (especially Christian or smaller private schools) may require their own application.
- Homeschoolers should be prepared to upload transcripts, course descriptions, and school profiles.

Letters of Recommendation

- Homeschool students can ask co-op teachers, tutors, pastors, coaches, or community leaders.
- Give recommenders plenty of time and provide a resume or list of accomplishments to help them write a strong letter.

Portfolio & Extracurriculars

Homeschoolers can shine by documenting their unique experiences.

What to Include

- Volunteer work, leadership roles, creative projects, internships, and travel.
- Use photos, writing samples, and certificates.

Digital Portfolio

- Create a simple website or PDF showcasing accomplishments.
- Include transcript, resume, and highlights of key experiences.

Extracurriculars Matter

- Colleges want to see initiative, passion, and community involvement.
- Even informal activities (like starting a podcast or tutoring siblings) count!

FINANCIAL AID

Understanding the True Cost of College

When exploring colleges, it's important to look beyond tuition alone. Ask for a full breakdown of costs—including **room and board, meal plans, books and supplies, lab or tech fees, and transportation**. Some schools also charge orientation fees or require health insurance. If your student is considering out-of-state or private colleges, compare costs carefully and ask about scholarships, grants, and work-study options. A school may look expensive at first glance, but generous aid packages or merit scholarships can make it surprisingly affordable. Always ask for a net price calculator or financial aid estimate to get a clearer picture of what your family might actually pay.

Most colleges require families to submit the FAFSA (Free Application for Federal Student Aid), and if your state offers educational grants, it may be a requirement there as well. The FAFSA is a federal form used to assess a family's financial situation and determine eligibility for various types of aid—including **Pell Grants** (which do not need to be repaid), **subsidized and unsubsidized student loans**, and **work-study opportunities**. This guide also walks you through how to set up your FAFSA account and complete it with confidence.

While most institutions rely on FAFSA data to award aid, a few colleges do not participate in federal aid programs and therefore do not require the form. In some cases, families may choose to waive the FAFSA, but doing so can limit access to both federal and institutional financial aid. It's always wise to check each college's policy and weigh the potential impact before opting out.

If you meet with a financial aid counselor before your student has been accepted and before their FAFSA has been processed, they'll likely only be able to provide a ballpark estimate of your potential costs. That's still helpful—but keep in mind that financial aid packages can shift throughout senior year and even into the summer, depending on eligibility for institutional scholarships, federal aid, and state grants (if available). The final award amount may change based on updated qualifications, deadlines, and available funding.

Unfortunately, the FAFSA doesn't always reflect a family's true financial situation. For example, a family might own a high-value farm or property but still live month to month with limited cash flow. In such cases, the student may not qualify for much—if any—federal need-based aid. Recognizing this gap, some colleges offer their own supplemental financial aid forms that allow families to provide a clearer picture of their circumstances. These forms can help demonstrate that a student is deserving of institutional need-based assistance, even if they don't meet federal eligibility requirements.

Ask About State Grants

A college's financial aid counselor should be able to explain the **requirements and qualifications for any state-based grants** available to in-state students. These grants can significantly reduce the cost of attendance, but eligibility often depends on factors like residency, academic performance, or financial need. Be sure to ask whether your student might qualify, what paperwork is required, and how state aid interacts with federal and institutional scholarships. Some grants are automatic with FAFSA submission, while others may require separate applications—so it's worth getting clarity early.

The **FAFSA** is a free form provided by the U.S. Department of Education that collects financial information from students and their families. Colleges and universities use this data to determine **eligibility for financial aid**, including:

- **Federal grants** (like the Pell Grant)
- **Subsidized and unsubsidized student loans**
- **Work-study programs**
- **State and institutional aid** (many states and colleges use FAFSA data to award their own scholarships and grants)

Why It's Important

- **It's the starting point for financial aid.** Without submitting the FAFSA, students are ineligible for most forms of federal and state aid—even if they qualify.
- **It's free to complete.** There's no cost to apply, and many families mistakenly assume they won't qualify. But most students receive *some* form of aid.
- **It's required annually.** Students must submit a new FAFSA each academic year to continue receiving aid.
- **It can unlock thousands in funding.** In 2024 alone, the federal government awarded over **\$120 billion** in aid to nearly **10 million students**.

What You'll Need to Fill It Out

- Social Security numbers (for student and parents)
- Federal tax returns and W-2s
- Records of untaxed income
- FSA ID (to sign electronically)

Pro Tips for Homeschool Families

- Submit as soon as possible when it comes available —some aid is first-come, first-served.
- Even if your student isn't sure about college, completing the FAFSA keeps options open.
- Some states now **require FAFSA completion for high school graduation**.

Don't Miss the FAFSA Deadline—It Matters More Than You Think

Filing the FAFSA on time isn't just a box to check—it can directly impact your student's financial aid. While working as an admissions counselor at Bryan College, I saw several students miss out on the **Tennessee Student Assistance Award (TSAA)** simply because they didn't submit their FAFSA early enough. In 2024, that meant losing **\$4,000 per year** in need-based aid—money that could have made college far more affordable. Some state grants are awarded on a first-come, first-served basis, so even if your student qualifies, missing the deadline can mean missing the opportunity. Mark your calendar, set reminders, and file early. It's one of the simplest ways to protect your student's financial future.

FAFSA is just the beginning—many colleges require additional forms.

CSS Profile

- Used by many private colleges to award institutional aid.
- Requires more detailed financial information than FAFSA.
- Submit early—deadlines often align with application deadlines.

Net Price Calculators

- Found on most college websites.
- Helps estimate what your family will actually pay after aid.
- Great for comparing affordability between schools.

Merit vs. Need-Based Aid

- *Merit aid* is based on academics, leadership, or talent.
- *Need-based aid* is based on family income and assets.
- Homeschoolers should highlight achievements and test scores to maximize merit aid.

Understanding Financial Aid Award Letters

Financial aid award letters outline the grants, scholarships, loans, and work-study opportunities a college is offering your student. But they don't arrive until **after acceptance** and after the college has received all necessary documents—like the **FAFSA**, **transcripts**, and **test scores**.

Timing & Flexibility

- Award letters are typically sent **after acceptance** and may change throughout the year based on:
 - Updated **GPA or test scores**
 - Meeting specific **program requirements**
 - Changes in **financial need or enrollment status**

Strategic Tip: Share & Compare

- If your student's **top-choice college** offers less aid than another school, you can **share the more generous award letter** and ask if they're willing to **match or improve their offer**.
- Some colleges may adjust aid packages—especially if they're trying to recruit your student.
- There's no guarantee, but **it never hurts to ask**.

FILLING OUT THE FAFSA

1. Start Together (Even if the Student Fills It Out)

FAFSA is the student's application, but for dependent students it heavily relies on parent information.

Best practice: Sit down together the first time. Many errors happen when families split it up.

2. Create Separate FSA IDs First

Before touching the FAFSA form: Student creates an FSA ID and one parent creates an FSA ID (the parent who will provide financial info) Do this at studentaid.gov. Write down usernames, passwords, and recovery info

Important: Student and parent must have different emails Do not create multiple parent IDs

3. Know Who Is the "Parent" for FAFSA This trips people up. Use: The biological or adoptive parent the student lived with more in the past 12 months. If time was equal → use the parent who provided more financial support

If remarried → include stepparent info, even if they don't plan to pay for college

Do NOT include grandparents unless they legally adopted the student.

4. Use the IRS Data Tool (If Offered) FAFSA often allows income info to be pulled directly from the IRS. This reduces mistakes. prevents verification delays and enables faster processing. If not available, use tax returns from the required year (FAFSA tells you which year).

5. Answer the Dependency Questions Carefully FAFSA will ask questions like:

- Are you married?
- Are you a veteran?
- Do you have dependents?
- Were you in foster care?

Answer honestly—don't assume independence because parents don't help financially.

Most students under 24 are dependent, even if they pay their own bills.

6. List Colleges Strategically You can list multiple schools. List every school the student might attend. Order does not affect aid (for federal aid). You can add/remove schools later

7. Don't Guess or Leave Things Blank If unsure: use FAFSA help bubbles and look up the document It's better to pause and verify than guess.

Common errors:

- Rounding income incorrectly
- Mixing student vs parent assets
- Entering retirement accounts (not required)

UNUSUAL SCHOLARSHIP OPPORTUNITIES

Thinking Outside the Box

When it comes to college scholarships, many families focus on academics, athletics, or financial need—but there's a whole world of **unique and unexpected opportunities** waiting to be discovered. Some scholarships are tied to family history, personal interests, or special campus programs, and they can make a meaningful difference in your student's college experience.

For example, when one of my sons applied to Florida State University (FSU), I came across a scholarship that was only available to students whose **male heir attended FSU in 1945**. My father had attended that year, which meant my son would have qualified for this rare opportunity—had he chosen to enroll. It was a reminder that sometimes, scholarships are tucked away in the fine print, waiting for the right student to uncover them.

At Bryan College, where I served as the homeschool admissions counselor, there's a **Martial Arts Academy** that offers scholarship funds to accepted students—**regardless of prior experience**. Those with more training may receive higher awards, but all participants benefit from the program. What's remarkable is that this academy isn't tied to a student's major (though it complements Criminal Justice well); instead, it's a **leadership development program**. Over four years, students work toward earning a **black belt in Isshinryu karate**, with the option to pursue **1st and 2nd degree ranks**. They receive college credit for their training and have the chance to compete in **forms and sparring competitions**.

Another example is the **Florida State University (FSU) Flying High Circus**. Established in 1947 to help integrate men and women at the newly co-ed university, it remains one of the only collegiate circuses in the country with its own **big-top tent**. What makes it even more remarkable is that it's **entirely student-run**—from rigging and production to performance, makeup, and costumes. I have a personal connection to this legacy: my dad helped coach the very first circus, and we even had trapezes in our yard growing up! Programs like this remind us that college is more than a degree—it's a place where students can discover unexpected passions, build lifelong friendships, and grow in ways they never imagined.

These kinds of scholarships reflect a college's values and creativity—and they're often **hidden gems** for homeschool families willing to ask questions and explore. Whether it's legacy-based aid, niche programs, or leadership opportunities, don't overlook the possibilities that fall outside the traditional scholarship box.

TYPES OF SCHOLARSHIPS TO EXPLORE

Although mentioned throughout this guide, it's worth repeating: **each college offers its own scholarships**, and they're usually listed in detail on the school's website. Be sure to explore all available options—some may surprise you! Here are a few common types to look for: **Merit Scholarships** – Based on GPA, test scores, leadership, and other academic achievements

- **Merit Scholarships** – Determined by academic achievement, possibly including GPA, test scores, leadership, and extracurriculars
- **Need-Based Aid** – Determined by financial need, often tied to FAFSA submission
- **Athletic Scholarships** – May or may not stack with academic awards; eligibility varies by sport and division
- **Honors Scholarships** – For top-achieving students; may require a separate application or interview
- **Theater Scholarships** – Audition required; a theater major may or may not be necessary
- **Music Scholarships** – Often require an audition; may be open to non-majors who participate in ensembles
- **Art and Design Scholarships** – Portfolio submission usually required; may be tied to specific majors
- **Leadership Scholarships** – For students with strong community involvement, service, or leadership experience
- **Ministry or Faith-Based Scholarships** – Offered by Christian colleges or religious organizations
- **Legacy Scholarships** – For students with family members who attended the institution
- **Departmental Scholarships** – Awarded by specific academic departments (e.g., STEM, business, education)
- **Career-Specific Scholarships** – For students pursuing fields like nursing, teaching, or criminal justice
- **Diversity and Inclusion Scholarships** – Designed to support underrepresented or first-generation students
- **Campus Visit Scholarships** – Some colleges offer scholarships for attending preview days or interview weekends
- **Unique Program Scholarships** – For participation in special programs like martial arts academies, circus arts, or ROTC

Understanding Non-Stacking Scholarships

- Some colleges have a **non-stacking policy**, meaning students must choose between certain scholarships—often **athletic vs. academic**—rather than combining them. If your student qualifies for both and the award amounts are similar, it may be wiser to accept the **academic scholarship**. Academic aid is typically more stable, while athletic scholarships can be reduced or revoked if a student is injured, cut from the team, or chooses to stop competing. Always ask the financial aid office how scholarships interact and what happens if circumstances change. Planning ahead can protect your student's funding and peace of mind.

INDEPENDENT SCHOLARSHIPS

Start Early, Stay Organized

There are **many independent scholarships** available to students—and they come in all shapes and sizes. Some are quick and simple to apply for, while others require essays, references, or detailed applications. But every bit counts, and some awards are surprisingly generous.

Tips for Getting Started

- **Create a dedicated email address** just for scholarship applications. This keeps things organized and ensures you don't miss important deadlines or follow-ups.
- **Start early.** Many scholarships are open to high school students, and others are available once your student is enrolled in college.
- **Apply widely.** Some scholarships offer just \$250–\$500, while others award thousands. Small ones add up—and often have fewer applicants.
- **Stay organized.** Track deadlines, requirements, and submissions in a spreadsheet or planner.

What to Expect

Some applications are as simple as filling out a form.

Others may require:

- **Essays**
- **Letters of recommendation**
- **Transcripts or test scores**
- **Proof of community service or extracurriculars**

Encourage your student to treat scholarship applications like a part-time job—it can pay off in a big way.

Top Scholarship Search Websites for Students

These platforms are designed to help students—especially homeschoolers—find scholarships based on interests, academics, demographics, and more. Most are free to use and offer personalized matching tools.

1. [Scholarships.com](https://www.scholarships.com)

- Offers thousands of scholarships sorted by GPA, major, ethnicity, and more
- Easy to filter and save opportunities
- Known for its thorough vetting and updated listings

2. [Fastweb](https://www.fastweb.com)

- Requires a free profile to get started
- Matches students with scholarships based on academic and personal data
- Sends alerts for new opportunities and approaching deadlines

3. [Going Merry](https://www.goingmerry.com)

- Streamlines the application process—students can apply to multiple scholarships from one dashboard
- Offers a clean, intuitive interface
- Includes local and national scholarships

4. [College Board Scholarship Search](https://collegeboard.org/scholarship-search)

- Trusted source for students already using College Board for SAT/AP
- Offers scholarships from over 2,200 programs
- Filters by academic interests, location, and financial need

5. [Cappex](https://www.cappex.com)

- Combines college search with scholarship matching

- Offers reviews and insights on colleges and financial aid
- Great for students planning their full college journey

6. [Niche](#)

- Includes easy-entry scholarships and sweepstakes
- Offers school-specific awards and user reviews
- Good for quick applications and browsing

7. [Road2College](#)

- Offers curated scholarship lists and financial aid advice
- Great for families navigating FAFSA, merit aid, and college affordability
- Includes tools like the **College Insights** platform to compare costs and aid

INSTITUTIONAL SCHOLARSHIPS

Institutional scholarships are the awards that come **directly from the college itself**, and they're often the most generous and reliable source of aid a student will receive. Colleges use these scholarships to recognize academic achievement, artistic or athletic talent, leadership, service, or a student's intended major. Many schools offer **merit-based scholarships** for strong GPAs or test scores, **departmental awards** tied to specific programs, and **talent-based scholarships** in areas like music, theater, or athletics. Others provide **need-based institutional grants, honors program scholarships, or specialty awards** for first-generation students, community service, or campus involvement.

A crucial part of understanding institutional aid is learning **whether scholarships stack**. Some colleges allow students to combine multiple awards, while others have **non-stacking policies**, meaning the student receives only the highest scholarship or a limited combination. Families should always ask how awards interact, especially when a student qualifies for both academic and athletic scholarships.

It's also important to know that most institutional scholarships come with **renewal requirements**. Colleges may expect students to maintain a certain GPA, stay enrolled full-time, participate in a specific program, or continue in an activity like athletics or music. As long as the student meets those expectations, these scholarships typically renew for all four years—making them a major part of an affordable college plan. Families who understand stacking rules and renewal requirements early on are better prepared to compare offers and make confident decisions.

Many colleges also offer **special, time-sensitive scholarship opportunities** that are only available to seniors and often tied to specific events or deadlines. These might include **scholarship interview days, audition weekends, honors college competitions, department-specific scholarship days, or priority application deadlines** that unlock additional awards. Some schools even host **invitation-only scholarship weekends** where students participate in interviews, group activities, or academic challenges to compete for top-tier awards. Because these opportunities are limited to certain months—often fall and early spring—students need to know about them well in advance so they can register, prepare materials, and meet all eligibility requirements. Missing a date can mean missing out on thousands of dollars in potential aid, so staying aware of each college's scholarship timeline is an essential part of the planning process.

STATE GRANTS

State grants are one of the most valuable—and often overlooked—sources of financial aid available to college bound students in the United States. Unlike loans, state grants do **not** need to be repaid, and they are typically awarded based on a student’s financial need, academic performance, or residency status. Every state administers its own programs, which means the types of grants, award amounts, and eligibility requirements can vary widely. Some states offer broad need based grants for any in-state college, while others provide targeted funding for high-demand fields such as teaching, nursing, or STEM. Many states also have grants specifically for low-income students, first-generation students, or adults returning to college. Because these programs are funded annually, they often have **strict deadlines** and may award funds on a first-come, first-served basis—making early FAFSA completion essential.

In addition to need-based aid, several states offer merit-based grants or scholarships tied to GPA, test scores, or high school coursework. Some states even provide dual-enrollment or early college grants that help high school students earn college credit at reduced or no cost. With so much variation from state to state, it’s important for families to research the programs available where they live and understand the requirements well before senior year. If you’re in Tennessee, feel free to reach out to me—I’m happy to walk you through the specific grants our state offers and how to qualify for them.

JOB OPPORTUNITIES

Working While in College: Flexible Options for Earning

Many students choose to work during college to help cover expenses and gain valuable experience. If your student qualifies for **Federal Work-Study** through the FAFSA, they'll be eligible to apply for on-campus jobs that are designed to fit around class schedules. Even without work-study eligibility, some colleges have **institutional funds** that allow them to hire students directly. Cafeterias and campus bookstores are often run by **private contractors** who hire students independently. Students also frequently find **part-time jobs in the local community**, working in retail, food service, or other nearby businesses. Some even continue working for employers they connected with before college—companies like **Publix, Chick-fil-A, Home Depot, UPS**, and others often offer tuition assistance or flexible scheduling for student employees. Encourage your student to explore all available options, both on and off campus, to find a work setup that supports their academic and financial goals.

Incoming freshmen as well as current students who qualify for work-study have the unique opportunity to live on campus at certain colleges during the summer and work up to 30 or 40 hours per week. This arrangement not only provides an affordable housing option and a chance to earn income, but for incoming freshmen it also helps build familiarity with the campus and staff—making the transition into college life smoother and significantly reducing first-year anxiety.

Student On-Campus Work Checklist

FAFSA & Work-Study Eligibility

- Submit the **FAFSA** as early as possible (opens October 1)
- Check if your student qualifies for **Federal Work-Study**
- Review the college's **work-study policies and earnings limits**
- Ask if work-study funds are **applied to tuition** or paid directly to the student
- Ask if there are summer jobs with housing available

Non-Work-Study Campus Jobs

- Find out if the college offers **campus jobs for students not eligible for work-study**
- Ask which departments hire students (e.g., cafeteria, library, admissions, maintenance)
- Confirm if students can work **during their first semester** or must wait until later
- Ask about **hourly pay rates** and **maximum hours per week**

Scheduling & Academic Balance

- Make sure job hours won't interfere with **class schedules or study time**
- Ask if students can adjust hours during **exam weeks or busy seasons**
- Consider starting with **fewer hours** and increasing if manageable

Application & Hiring Process

- Ask if there's a **student employment portal** or job board
- Find out if a **resume or interview** is required
- Check if students need to bring **ID or documentation** (e.g., for I-9 verification)

Extra Tips

- Use earnings for **books, transportation, or personal expenses** to reduce financial stress
- Ask about **summer campus jobs** or **remote work options**
- Encourage your student to choose jobs that build **skills or align with career interests**

TESTING

Unfortunately, I did my older kids a disservice by telling them not to worry about college entrance exams. I didn't believe those tests were reliable indicators of college success—and I still don't. I told them their portfolios would speak for themselves, and they did. Colleges were interested. But when it came to financial aid, those same colleges wanted test scores before offering money. That was a hard lesson, and I adjusted course with my younger ones.

Thankfully, things are shifting. Some colleges are now fully test-optional—not just for admission, but also for awarding merit scholarships. That's encouraging. Still, many schools and athletic conferences continue to rely on test scores for admission, eligibility, and financial awards. So it's important to know which tests are required, when to take them, and how to prepare—because earning the right scores can open doors that talent and transcripts alone might not.

Understanding College Entrance Exams: What Parents Need to Know

When it comes to college admissions and scholarships, testing still plays a key role—especially for home-school families. Here's what you need to know about the major college exams and the tests that come before them.

The Big Three: ACT, SAT, and CLT

- **ACT** and **SAT** are accepted by *all* U.S. colleges.
- **CLT (Classic Learning Test)** is accepted by *most Christian colleges* and by the **state of Florida**, where it can be used to qualify for state educational grants.
- The **ACT recently removed the science section** from its composite score, making it more similar to the SAT.
- All three tests are now available in **virtual formats**.
- Students can take these exams **multiple times**.
- Many colleges offer "**superscoring**"—they'll combine a student's highest section scores across multiple test dates to create the best possible composite.

Tests to Take Before the Big Three

CLT10

- Designed for **9th and 10th graders**
- Offered **several times a year**
- Taken **at home** with a **parent proctor**
- **10th graders** can qualify for a **\$2,500 scholarship** to use at the college of their choice
- Great early exposure to college-level testing
- Helps reduce anxiety and improve scores over time

PSAT (Preliminary SAT)

- The **PSAT** taken in **11th grade** is the one that counts for **National Merit Scholarship** consideration
- Offered **only once a year in October**
- Must be taken at a **public or private school** that allows homeschoolers to join
- If a student can't find a testing location, the **College Board allows students to take the SAT and code it as a PSAT**—but this must be done **before February of junior year**

- **National Merit Scholars** can earn significant scholarships, including full rides
- The difference between a **semi-finalist** and a **finalist** isn't just score-based—it includes completing additional steps like submitting an application and essay
- Scores that qualify in one state may not qualify in another, since winners are selected **state by state**
- **9th and 10th graders** can take the PSAT for **practice**—it's affordable and a smart way to prepare

Registration & Planning Tips

- **Register early**—especially for the ACT and SAT
- To avoid late fees, students often need to register **two months before the test date**
- **Registration typically closes one month before** the test
- Testing early and often helps students become familiar with the format, which can lead to **higher scores and lower anxiety**

ADA Accommodations for College Entrance Exams

Students with disabilities are eligible for **ADA accommodations** on major college entrance exams—including the **ACT, SAT, and CLT (Classic Learning Test)**. These accommodations can include extended time, alternate formats, breaks, or assistive technology.

A friend of mine whose son has cerebral palsy avoided college exams by having her son start out at a community college. She says, “We actually avoided all testing by enrolling as a freshman at the community college, starting from the bottom and working his way up. He had to take a of couple remedial classes for no credit, and started with only 2 classes at a time, but he’s only a year behind and set to transfer to a four year college in the fall with a 3.8 GPA and thriving! This is an option I always share for those whose student isn’t testing well or has special needs. They still can get a degree if they want one!”

What to Know

All three tests offer accommodations, but the process varies:

- **CLT** is known for being **more flexible and responsive**—many families find it easier to work directly with their team.

ACT and SAT require **advance planning** and **extensive documentation**, often including:

- A formal diagnosis
- A history of accommodations in school
- Recent evaluations or IEP/504 plans

Plan Ahead

- For the **ACT and SAT**, start the process **months in advance**—approval can take time.
- Reach out to the testing organization early and follow their specific guidelines for submitting documentation.
- The CLT team is often able to work with families more quickly and personally.

College Exam Prep: Study Materials That Work

There’s no shortage of tools to help students prepare for the ACT, SAT, and CLT. The key isn’t just mastering content—it’s learning how to take the test with confidence. Here are some tried-and-true resources:

Free & Accessible Options

- [Khan Academy](#) offers a **free prep course** with personalized practice and video lessons.
- **YouTube** has countless walkthroughs, tips, and subject reviews for all three exams.

- CLT provides a [study guide](#) that can be purchased, tailored to their test format.

Trusted Books

- **Princeton Review’s Cracking the ACT** and **Cracking the SAT** are excellent for strategy and practice.
- These books walk students through test structure, timing, and common traps—great for building test-taking confidence.

Online Courses

- [36University](#), partners with the **Homeschool Counseling Team**, offers a **budget-friendly online prep program**.
- It’s designed for students who are serious about improving their scores.
- Use the code **HCT** to save **20%** on this already affordable resource.
- Students have increased their scores dramatically using this program.

Pro Tip

Much of testing success comes from **familiarity and strategy**. The more students practice, the more confident and less anxious they become. Encourage early and repeated exposure to test formats—especially for homeschoolers who may not encounter standardized testing as often.

College Exam Timeline for High School Students

9th Grade

Fall–Spring

- Take the **CLT10** for early practice (offered multiple times a year, taken at home with a parent proctor)
- Consider taking the **PSAT** for exposure (score doesn’t count yet)
- Begin exploring test formats and building familiarity

10th Grade

Fall

- Take the **PSAT** for practice (still not eligible for National Merit)
- Register early—PSAT is only offered in **October** at participating schools

Fall–Spring

- Take the **CLT10** again for scholarship eligibility
- **10th graders** can earn **\$2,500** toward college
- Continue building test-taking confidence

11th Grade

Summer Before

- Research colleges and their **testing requirements** (ACT, SAT, CLT)
- Note which schools offer **superscoring** or are **test-optional**

Fall

- Take the **PSAT** in **October**—this is the score that counts for **National Merit Scholarship**
- If no school allows homeschoolers to take the PSAT, register for the **SAT** and code it as a PSAT before **February**

Fall–Spring

- Take the **ACT, SAT, or CLT** (all are now offered virtually)
- Plan ahead—register **2 months before** test dates to avoid late fees
- Retake tests as needed—scores often improve with familiarity
- Track deadlines for **merit scholarships** and **athletic eligibility**

12th Grade

Summer Before / Early Fall

- Take or retake ACT/SAT/CLT for improved scores
- Confirm which colleges accept **CLT** (especially Christian colleges and Florida schools)

Fall

- Submit college applications
- Take or retake ACT/SAT/CLT for improved scores
- Fill out the **FAFSA** (opens October 1)
- Apply for scholarships—some require test scores

Winter–Spring

- Take or retake ACT/SAT/CLT for improved scores
- Watch for scholarship notifications and financial aid packages
- Make final college decisions

Taking Tests After High School Graduation

In Tennessee, graduates can continue taking the ACT or SAT after high school to qualify for the HOPE scholarship, as long as they earn the required score and begin using the scholarship within 16 months of graduation. In addition, some majors at certain colleges require minimum test scores for admission into the program, and students are often allowed to keep retaking these exams even after they've enrolled in college to meet those benchmarks.

Because policies vary widely, it's essential to research both your state's grant opportunities and the specific testing requirements and deadlines of the colleges you're considering.

DUAL ENROLLMENT

A Smart Strategy for Homeschoolers

Students who take college classes while still in high school are dual enrolled students, earning both high school and college credit at the same time. Dual enrollment is a fantastic opportunity for homeschooled students to earn **college credit and high school credit simultaneously**. Many colleges offer dual enrollment courses either **on campus** or **online**, giving families flexibility in how they participate. Some states offer grants for dual enrollment, paying in part or in full for tuition and/or books. Check with your State Department of Education to find out what, if anything, is offered to your students.

Online options vary:

- **Live online classes** follow a set schedule and allow for real-time interaction.
- **Asynchronous online classes** (not live) offer a more flexible pace, which can be especially helpful for homeschoolers managing unique routines or travel.
- Programs that **combine** online and live opportunities, such as [True North Academy](#)

Whether your student prefers structure or flexibility, dual enrollment can help them build confidence, save money, and get a head start on college—all while still in high school.

DE Classes Can Boost Grant Eligibility

- Some states **reward academic rigor**—meaning they look favorably on students who take challenging courses like dual enrollment.
- In these cases, DE classes may **increase a student's chances** of receiving state-funded scholarships or grants.

DE as a Grant Prerequisite

- Certain states require students to **complete dual enrollment courses** before they can qualify for specific grants.
- This makes DE not just a smart academic move, but a **strategic financial one**.

Finish College Faster, Save More

- If a student completes **a year or more of college credit** while in high school:
- They may **graduate earlier**, reducing tuition costs
- In some states, they may still be eligible to **use state grants for graduate school**

What to Do

- Research your state's **dual enrollment grant policies**
- Ask your top college choices how DE credits affect **financial aid and scholarship eligibility**
- Plan your student's DE classes with both **academic goals and financial strategy** in mind

Dual Enrollment & Affordability: What Families Should Know

Dual enrollment is often a cost-effective way to earn college credit while still in high school—even without scholarships or grants. But there are important financial considerations to keep in mind:

Lower Cost by Default

- Dual enrollment classes typically cost **far less** than traditional college courses.

- Many states offer **grants** that cover tuition entirely or reduce it significantly.

State Grants & Requirements

- States that offer dual enrollment funding often require:
 - Minimum **GPA**
 - Specific **grade level or age**
 - Qualifying **test scores**
 - To **keep the grant**, students must maintain a certain GPA in their dual enrollment classes.

What Happens If a Student Fails

In some states, if a student's GPA drops below the required threshold:

- The grant is **revoked permanently**
- The student must **pay out-of-pocket** to retake the class
- A failed grade will appear on the student's **college transcript**, which could impact future admissions or scholarships.

What to Consider

- Choose classes carefully based on your student's readiness and schedule.
- Monitor grades and stay involved—especially during the first semester.
- If your student struggles, consider **withdrawing** before the drop deadline to avoid a permanent transcript impact.

Dual Enrollment & Scholarship Risk: Know Before You Load Up

While dual enrollment can save time and money, earning **too many college credits** before high school graduation can backfire. Here's why:

- Some colleges have strict definitions for **incoming freshmen** vs. **transfer students**.
- If your student earns **too many DE credits**, they may be classified as a **transfer student**.
- Transfer students often **don't qualify** for the same scholarships and financial aid packages offered to incoming freshmen.

What You Should Do

- Before stacking up dual enrollment credits, **check with your top college choices**.
- Ask the admissions or financial aid office:
 - "How many credits can a student earn before they're considered a transfer?"
 - "Will dual enrollment affect freshman scholarship eligibility?"

Academic Pressure

- **Failing grades** in dual enrollment courses can affect both high school and college transcripts.
- College-level expectations may be higher than students are used to, especially in writing and deadlines.
- A poor grade could impact future admissions or scholarship opportunities.
- State grants can be lost if the student fails to maintain a passing grade

Exposure to Unwanted Content

- College courses may include **mature themes, language, or perspectives** that don't align with your family's values.
- Students may encounter **worldviews or classroom dynamics** that feel unfamiliar or uncomfortable.

Peer Influences

- Dual enrollment often places younger students in classes with older peers.
- This can lead to exposure to **social situations or influences** that aren't developmentally appropriate.
- Students may feel pressure to fit in or engage in conversations beyond their maturity level.

What You Can Do

- Choose colleges and instructors carefully—ask about **syllabus content** and **class format**.
- Consider **asynchronous online options** for more control over pace and environment.
- Stay involved—check in regularly and encourage open conversations about what your student is experiencing.
- Have your student sign a **FERPA**, allowing you to discuss the class with the professor or the staff at the college

What FERPA Does

- Gives **parents** the right to access and request conversations relating to their child's education records **until the student turns 18** or enters college.
- Once a student is in college or turns 18, **those rights transfer to the student**.
- Colleges **cannot share grades, schedules, disciplinary records, or financial info** with parents unless the student gives written permission, even though they are minors.

What Parents Should Know

- If your student is in college and you want access to their records, they'll need to **sign a FERPA release form**.
- Some colleges include this form during orientation or in the student portal.
- Without it, you may be **blocked from seeing grades, tuition bills, or academic progress**—even if you are footing the bill!
- Tip for Homeschool Families
- Talk with your student ahead of time about signing a FERPA release. It's not about control—it's about staying informed and supporting them well.

Accreditation Matters in Dual Enrollment

When choosing dual enrollment courses, **accreditation is key**. Colleges with **regional accreditation** offer the highest likelihood that credits will transfer smoothly to other institutions. This type of accreditation is widely recognized and respected across the country.

If the college offering dual enrollment isn't regionally accredited, it's important to do your homework:

- Research the school's **accreditation status**
- Contact the **registrars at your top college choices**
- Ask whether credits from that institution will be accepted
- Taking time to verify accreditation now can save your student from retaking courses later—and ensure their hard work counts toward their degree.

Choosing Dual Enrollment Classes: What to Take and Why

Dual enrollment can be a smart way to earn college credit while fulfilling high school requirements. Choosing the right classes for your student is important.

English (College Writing)

- Builds essential writing skills for college-level coursework
- Teaches proper citation and how to avoid plagiarism
- Prepares students for research papers and academic communication across all majors

Math

- Important for **STEM majors** like engineering, computer science, or business
- Some students take it to **get it out of the way** or stay sharp for college entrance exams
- Keeps formulas fresh and builds confidence for ACT/SAT/CLT testing

Core High School Subjects

Many students use dual enrollment to complete required high school credits:

- Biology
- Chemistry
- U.S. History or World History
- Government or Economics

These classes often transfer easily and help lighten the college load later.

Major Exploration

Some students take dual enrollment courses in subjects they're considering as a major:

- Psychology
- Business
- Criminal Justice
- Education
- Biology or Environmental Science

Heads-up: If your student takes a major-specific class (like biology) at one college and later attends a different college, that credit may only count as an **elective**. The new college may still require their own version of the course for the major.

Dual Enrollment for Engineering & Nursing Majors

If your student is planning to pursue **engineering** or **nursing**, it's important to know that these majors come with **rigid course requirements** and **very few electives**. That means every class counts—and choosing dual enrollment courses that align with the four-year track can save both **time and money**.

Final Dual Enrollment Tips

- Choose classes that **fit your student's goals, schedule, and maturity level**
- Ask colleges about **credit transfer policies** before enrolling
- Consider starting with **asynchronous online classes** for flexibility
- Keep an eye on **grade impact**—dual enrollment grades go on the college transcript

NON-TRADITIONAL WAYS TO EARN COLLEGE CREDIT

For homeschool families looking to save time and money—or simply take a more flexible path—there are several non-traditional ways to earn college credit outside the typical classroom. These options can be especially helpful for motivated students who want to get ahead or explore college-level work early.

Sophia Learning <https://www.sophia.org/>

- Online college courses for \$99 per month
- Offers **self-paced, online courses** in core subjects like math, English, and social sciences
- Courses are **ACE-accredited**, meaning they're eligible for transfer to over 2,000 colleges
- Great for students who want flexibility and affordability while earning both **high school and college credit**

Smarter by One Degree <https://www.smarterby1degree.com/>

- A structured program designed to help students **graduate high school with a bachelor's degree**
- Courses are **self-paced**, with no deadlines or entrance exams
- Each class costs **\$249**, and students can earn **dual credit** that transfers directly to partner universities
- Especially helpful for homeschoolers who want a clear, supported path through college

CLEP (College-Level Examination Program)

- Students can earn college credit by passing a **single exam** in subjects like U.S. History, Biology, or College Algebra
- Accepted by over **2,900 colleges and universities**
- A great option for students who are **self-taught** or have mastered a subject through life experience or independent study
- Check with your top college choices to find out if CLEP credit is accepted, if there is a limit, and what is required score wise to earn the credit

Modern States <https://modernstates.org/>

- A nonprofit that offers [free online prep courses](#) for CLEP exams
- Covers the cost of the CLEP exam through a **voucher program**, making it a **completely free path to credit**
- Ideal for students who want to test out of general education classes without spending a dime

AP (Advanced Placement) Classes & Exams

- AP courses are college-level classes offered in high school or through online providers
- Students can earn college credit by scoring well on the **AP exam** in May
- Credit policies vary by college, so check with your target schools to see which AP scores they accept

These non-traditional options can be powerful tools in your student's college journey—just be sure to check with your top college choices to confirm **credit transfer policies** and **scholarship eligibility**.

ASU Universal Learner Courses: Affordable, Flexible College Credit <https://ulc.asu.edu/>

Arizona State University (ASU) offers a unique program called [Universal Learner Courses \(ULC\)](#), designed to make college more accessible and low-risk—especially for homeschoolers and independent learners.

How It Works:

- **\$25 enrollment fee** gives you access to the full course.

- You can **complete the course at your own pace**—no application, no transcript impact unless you choose.
- If you're happy with your final grade, you can pay **\$400** to convert the course into **official ASU college credit**.
- If not, you can **retake the course or walk away**—no penalty, no transcript record.

Course Options

Over **75 courses** available in subjects like:

- STEM (math, biology, computer science)
- Humanities (history, writing, philosophy)
- Business and leadership
- Courses are designed by **ASU faculty** and align with real college expectations.

Who It's For

- High school students (including homeschoolers) looking for **dual enrollment alternatives**
- Adults returning to school or exploring new career paths
- Anyone wanting **college credit without financial risk**

Key Benefits

- **No risk to GPA or transcript** unless you opt to convert the credit
- **No entrance exams or prerequisites**
- **Flexible scheduling**—great for homeschool families managing unique routines
- Credits earned can be used toward **ASU degrees** or transferred to **hundreds of other colleges**, depending on their policies

You can explore the program and course catalog directly on ASU's Universal Learner site

What Parents Should Consider Before Choosing Non-Traditional College Credit Paths

These options can be powerful tools—but they're not one-size-fits-all. Here's what to weigh before jumping in:

Credit Transferability

- Not all colleges accept all types of credit.
- **CLEP and Sophia** credits are often ACE-accredited, but **must be confirmed** with your target colleges.
- **Smarter by One Degree** partners directly with specific universities—great if your student plans to attend one of them, but less flexible if they change direction.
- **AP scores** are widely accepted, but each college sets its own minimum score for credit.

Action Step: Contact the **registrar or admissions office** at your top college choices and ask: "Will you accept CLEP/AP/Sophia credits for general education or major requirements?"

Academic Readiness

- These courses and exams are **college-level**—they require strong reading, writing, and study skills.
- Students need to be **self-motivated**, especially with self-paced platforms like Sophia or Modern States.
- If your student struggles with executive function, look for programs with **built-in support** (Smarter by One Degree is designed with this in mind).

Cost vs. Value

- Many options are **low-cost or free** (e.g., Modern States + CLEP).
- Others, like Smarter by One Degree, are affordable compared to traditional college tuition but still require upfront investment.
- Consider whether the credits will **actually transfer** before spending money.

Transcript Impact

- CLEP and AP scores are **exam-based** and don't affect GPA.
- Sophia and Smarter by One Degree courses may appear on a **college transcript**—so poor performance could follow your student.
- Be cautious about overloading your student with credits too early.

Scholarship Eligibility

- Earning too many credits before high school graduation could shift your student's status from **incoming freshman to transfer student**—which may reduce scholarship options. Check with your top college choices.
- Some state grants **require or reward** dual enrollment or CLEP/AP participation, while others penalize low grades or failed attempts.

Action Step: Check with your state's education department and your target colleges to understand how these credits affect **financial aid and scholarship eligibility**.

True North Academy Dual Degree and Vocational Options

Dual Degree Program True North Academy is delighted to introduce their new [Dual Degree Program](#), an innovative educational opportunity that allows students to earn both an **accredited high school diploma** and an **accredited bachelor's degree** simultaneously. This program is designed to empower students to fast-track their education and career goals, all while receiving the high-quality, flexible education you've come to expect from True North Academy. Listen to the [video](#) to understand more about this program. This program is not for everyone, but for those who will benefit from this option, it is a great opportunity. <https://truenorthhomeschool.academy/dual-degree-at-true-north-homeschool-academy/>

Associate in Arts – [Leadership & Skilled Enterprise Pathway](#) Most students graduate with a diploma. True North students graduate with a diploma, a degree, and proof they can work, lead, and earn. The True North Academy's Accelerated Associates Degree is an accredited pathway that allows students to finish high school with both a diploma and an associate's degree while gaining real-world career skills. Designed for students who want direction, not just credits, this flexible program blends hands-on trades, in-demand technology, and practical business training within a graduation track that meets state requirements.

TRANSCRIPTS

Building a Strong Academic Record for Your Homeschooler

A high school transcript is one of the most important documents your student will carry into their next chapter—whether that’s college, military service, or a career. As a homeschool parent, you have the freedom to design a high school experience that prepares your student well, and now more than ever, creating a transcript is simple and doable.

What to Include on a Transcript

At minimum, your transcript should feature:

- The **name of your homeschool** (e.g., *Smith Family Academy*)
- **Graduation date**
- **Cumulative GPA**
- **Course list** (organized by year or by subject, alphabetically)
- **Credits earned per course**
- **Signature** of the homeschool administrator (that’s you!) on the final transcript

Key Decisions to Make

Weighted vs. Unweighted GPA:

- *Unweighted GPA* treats all classes equally (A = 4.0).
- *Weighted GPA* gives extra value to advanced courses (e.g., honors, AP, DE).
- Choose based on your student’s course rigor and your target colleges’ preferences.

Dual Enrollment (DE) Classes:

- Yes, include them! List them with the college name and clearly mark them as DE.
- These classes often carry extra weight and show academic initiative.
- Most homeschoolers assign one high school credit to a one semester college class.

Test Scores:

- You may include ACT, SAT, CLT, or AP scores, especially if they strengthen the transcript.
- Some families prefer to submit scores separately—check with your target colleges.

Course Codes:

- Not always required, but some institutions or online platforms may ask for them.
- Use simple codes or check with your state’s homeschool guidelines.

What Makes a Transcript “Official?”

- It’s signed and dated by the homeschool administrator.
- It’s printed or saved as a PDF and submitted directly to institutions by someone other than the student.
- If you’re enrolled in an **umbrella organization**, they may provide or certify your transcript.
- Students cannot submit their transcripts to colleges. They must be submitted by a parent or by the umbrella organization that prepared the transcript.

NCAA Transcripts for Homeschoolers: What You Need to Know

If your student is pursuing college athletics, preparing a transcript that meets **NCAA eligibility guidelines** can be one of the most challenging tasks for homeschool families. The NCAA has **strict documentation requirements**, and they scrutinize homeschool transcripts more closely than traditional school records.

Why It's Challenging

- The NCAA requires **detailed course descriptions, proof of instructional materials, and grading policies**.
- Transcripts must align with **core course requirements** and be backed by **credible documentation**.
- Missing or vague information can lead to delays—or even disqualification from athletic eligibility.

Help for NCAA-Approved Homeschool Transcripts

If your student is aiming to play college sports, preparing a transcript that meets **NCAA eligibility standards** is essential—and often more complex than a standard homeschool transcript. The NCAA requires detailed documentation, specific course formatting, and proof of academic rigor. Thankfully, there are trusted resources to help:

1. The Homeschool Counseling Team (HCT)

- A team of four experienced homeschool moms who've guided families for years
- One of the counselors, Lani Carey, specializes in crafting **NCAA-compliant transcripts**
- Affordable, annual membership that includes: One-on-one counseling, record keeping, transcript preparation and diplomas

Learn more at homeschoolcounselingteam.com

2. Facebook Group: Homeschool and NCAA Academic Eligibility

- A supportive community of parents navigating NCAA requirements
- Ask questions, share experiences, and get real-time advice
- Join the group [here](#)

3. Umbrella Organizations

- Some umbrella programs offer **transcript services** that meet NCAA standards
- Be sure to verify that the organization understands **NCAA documentation requirements** before enrolling

School logo here (if available)
Change colors of form to be school colors.

SCHOOL NAME

School Address and Phone Number

OFFICIAL HIGH SCHOOL TRANSCRIPT

Name: Student name Birthdate: birthdate
 Address: Student street address SSN: ssn
 Student city/state/zip Graduation Date: (expected) grad. date

Grade	Subject	Credits Earned	Grade	Subject	Credits Earned
LANGUAGE ARTS: 4 credits earned			MATHEMATICS: 4 credits earned		
()	Language Arts 1	1	()	Algebra I	1
()	Composition 1	1	()	Geometry	1
()	Literature	1	()	Algebra II	1
()	Composition 2	1	()	Trigonometry	1
SOCIAL STUDIES: 4 credits earned			FOREIGN LANGUAGE: 2 credits earned		
()	World Geography	1	()	Spanish 1	1
()	U.S. History	1	()	Spanish 2	1
()	Economics & American Government	1			
()	World History	1	ELECTIVES: 4.25 credits earned		
SCIENCE: 4 credits earned			()	Biblical Foundations of Faith	1
()	Physical Science with Lab	1	()	Study Skills	0.5
()	Biology with Lab	1	()	Occupational Education	1
()	Advanced Biology	1	()	Driver's Education	0.5
()	Physics	1	()	Health	0.5
			()	Personal Finance	0.25
			()	Drama	0.5
PHYSICAL EDUCATION: 2 credits earned			FINE ARTS: 2 credits earned		
()	Strength Training	2	()	Music: (name of instrument)	2

Volunteer Hours: (total number)

Leadership Positions, Achievements, and Awards:

(Description here)

Grade Scale:	Total Credits Earned: (total)
A = 90-100	GPA: _____
B = 80-89	
C = 70-79	Courses with grades in () are in progress.
D = 60-69	

ACT/SAT TEST DATA

(Date of test: total score, section scores)

(Date of test: total score, section scores)

(Date of test: total score, section scores)

(Calculated superscore)

Official Signature: _____
 Principal, (School Name)

Date: _____

High School Transcript

School Information		Student Information	
THE HOMESCHOOL COUNSELING TEAM		Name Address	
		Gender: Birthday: Parent(s):	
Eighth Grade Year (2021 / 2022)			
Course	Grade	Credits	
FOREIGN LANGUAGE - SPANISH	4.000 (A)	1	
Freshman Year (2022 / 2023)			
Course	Grade	Credits	
BIBLE	4.000 (A)	0.5	
ECONOMICS-HONORS	4.500 (A)	0.5	
ENG. 9 AMER LIT/COMP I-HONORS	4.500 (A)	1	
LATIN 1 - HONORS	4.500 (A)	1	
PE - GOLF, HIKING, WEIGHT LIFTING	4.000 (A)	1	
PHYSICAL SCILAB-HONORS	4.500 (A)	1	
SPEECH & DEBATE	4.000 (A)	0.5	
U.S. GOVERNMENT - HONORS	4.500 (A)	0.5	
MATH - ALGEBRA 1	3.000 (B)	1	
MATH - LOGIC	4.000 (A)	1	
PERFORMING ARTS - DRAMA	4.000 (A)	0.5	
PERSONAL FINANCE	4.000 (A)	0.5	
Sophomore Year (2023 / 2024)			
Course	Grade	Credits	
ACADEMIC/ CAREER SUCCESS	4.000 (A)	0.5	
COMPUTER APPLICATIONS	4.000 (A)	0.5	
GOLF - SCHS GOLF VARSITY TEAM	4.000 (A)	1	
HEALTH / PE	4.000 (A)	1	
SURVEY OF THE BIBLE	4.000 (A)	1	
ENGLISH 10	4.000 (A)	1	
HISTORY - WORLD	4.000 (A)	1	
MATH - GEOMETRY	3.000 (B)	1	
SCIENCE - BIOLOGY W/LAB	4.000 (A)	1	
Junior Year (2024 / 2025)			
Course	Grade	Credits	
ADV ALGEBRA/COLLEGE PREP MATH	4.000 (A)	1	
BIBLE	4.000 (A)	0.5	
ENGLISH 11 - LITERATURE / COMPOSITION	4.000 (A)	1	
EQUINE SCIENCE W/LAB	4.000 (A)	1	
GOLF - SCHS GOLF VARSITY TEAM	4.000 (A)	1	
U.S. HISTORY	4.000 (A)	1	
WOOD STAINING /PAINTING	4.000 (A)	0.5	
FOREIGN LANGUAGE - SPANISH 2	4.000 (A)	1	
HOME ECONOMICS - COOKING	4.000 (A)	0.5	
Senior Year (2025 / 2026)			
Course	Grade	Credits	
ARTS - PHOTOGRAPHY	N/A (IP)	0	
BIBLE	N/A (IP)	0	
CULINARY ARTS	4.000 (A)	0.5	
DE - EARLY UNITED STATES HISTORY (HIST 2010)	4.000 (A)	1	
DE - ENGLISH COMP I (ENGL 1010)	4.000 (A)	1	
DE - ENGLISH COMP II	N/A (IP)	0	
DE - MATH-INTRO STATISTICS (MATH 1530)	4.000 (A)	1	
DE - PRINCIPLES OF MACRO ECONOMICS	N/A (IP)	0	
PE - GOLF	N/A (IP)	0	
MUSIC - GUITAR	N/A (IP)	0	
A=100-90, B=89-80, C=79-70, D=69-60, F=59 and below			
Cumulative Summary			
Total Credits	ACT / SAT	Cumulative GPA	Wed. GPA
35	N/A	3.944	4.000

Lani Carey
Counselor - Lani Carey

December 19, 2025
Date

HOMESCHOOL HIGH SCHOOL TRANSCRIPT BY SUBJECT

OFFICIAL TRANSCRIPT

Student:

Gender:

Date:

Parent:

Address:

Graduation date:

TYPE	COURSE TITLE	COMPLETED	GRADE		CREDIT
ENGLISH	Composition and Lit. I	May 2022	A	4	1
	Composition and Lit II	May 2023	A	4	1
	American Lit.	May 2024	B	3	1
	Shakespearian Lit.	May 2025	B	3	1
MATH	Algebra I	May 2022	A	4	1
	Algebra II	May 2023	A	4	1
	Geometry	May 2024	B	3	1
	Pre-Calculus	May 2025	C	2	1
SCIENCE	Geology	May 2022	A	4	1
	Biology	May 2023	B	3	1
	Chemistry	May 2024	B	3	1
	Computer Science	May 2025	A	4	.5
HISTORY	US History	May 2022	A	4	1
	State History	May 2023	A	4	1
	World History	May 2024	B	3	1
FOREIGN LANG.	Spanish I	May 2022	B	3	1
	Spanish II	May 2023	B	3	1
ELECTIVES	Speech and Debate	May 2024	A	4	.5
	Personal Finance	May 2022	A	4	.5
	Bible	May 2024	A	4	.5
	Philosophy	May 2025	B	3	1
	Physical Education	May 2023	B	3	1
	Psychology	May 2025	B	3	1

Academic Summary**Total Credits 21****Cumulative GPA 3.38**

GRADING SCALE: 100-90 = A 89-80 = B 79-70 = C 69-60 = D Below 60 = F

NATIONAL TEST SCORE	DATE TAKE	SECTION 1	SECTION 2	SECTION 3	COMPOSIT SCORE
ACT	9/20/25	25	20	24	23

SIGNATURE

TITLE

DATE

DIPLOMAS

A student’s **transcript** is the document colleges care about most—it shows courses, credits, grades, and academic readiness—while the **diploma** is simply the certificate that marks graduation. Homeschool families can absolutely provide both. If you’re not using an umbrella school or covering, you can easily create a professional looking diploma yourself using tools like Canva or other online design apps. And if you are a member of the [Homeschool Counseling Team](#), you don’t have to navigate any of this alone. Membership includes full record keeping support, transcript creation, one-on-one counseling, and a customized diploma for your graduate, giving your student everything they need for a confident transition into their next step.

Below is a copy of a relatively simple diploma template as well as a copy of one of my son’s diplomas that I made for him 19 years ago (way before I worked in college admissions).

High School Diploma



Name Here

has satisfactorily completed the necessary courses
of study prescribed for graduation by

School Here

City, State

Date

Academic Supervisor



Student

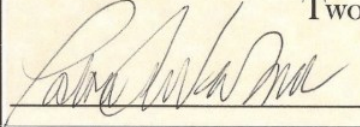
High Road Academy

Whereas

Jonathan P. Wesolowski

Has satisfactorily completed requirements of study as prescribed
by school administrators for graduation from high school,
he is hereby granted this high school diploma and
is entitled to all the rights and privileges which pertain thereto.

Dated this Sixth day June
Two Thousand Seven

 (Seal) Date: June 6, 2007

Gap year programs can offer more than personal growth—they often include **college credit**, making them a smart option for students who want to explore their faith, leadership, or calling before jumping into a traditional college track. This list is not exhaustive. There are **many more excellent opportunities** out there for families to explore. Gap year opportunities come in many forms—some are paid, others require a participation fee, and some are completely free. The programs listed first are Christian opportunities I am familiar with personally, but I've also included additional options—and there are many more you can discover online. If you're aware of a gap year program you recommend that isn't mentioned here, I'd love for you to share it with me.

Impact 360 Fellows Program

- A **nine-month residential program** for students ages 18–20
- Combines **academic learning, spiritual formation, and global service**
- Students earn **18 hours of college credit** through **Union University**, a fully accredited Christian college in Tennessee
- Credits are awarded for coursework in **Christian worldview, leadership, and cultural engagement**
- Includes **domestic and international travel**, such as mission trips to **South Africa or Brazil**
- Students engage in **gospel conversations**, community service, and spiritual rhythms
- The program is designed to prepare students to **live faithfully and lead courageously** in college and beyond

Cost & Support

- Tuition includes housing, meals, travel, and program fees
- **Scholarships are available** through Lifeshape Inc., based on financial need
- Students graduate from the program with **college credit, leadership experience, and spiritual maturity**

Gap year programs like Impact 360 offer a unique blend of **academic credit and personal development**, making them a meaningful option for homeschool families seeking purpose-driven education.

TeenPact Internship + College Credit: A Win-Win Opportunity

TeenPact interns now have the opportunity to earn **15 hours of college credit** through **Bryan College** during their year of service. This partnership allows students to combine **hands-on leadership experience** with **academic progress**, making their internship even more valuable.

What's Included

- Interns earn **15 fully accredited college credits** from Bryan College
- Courses are designed to complement the **leadership, discipleship, and civic engagement** focus of the TeenPact internship
- Credits may apply toward general education or elective requirements, depending on the student's future college path

Why It Matters

- Students gain **real-world experience** while earning college credit
- It's a great option for homeschoolers looking to **bridge the gap year** with meaningful growth
- Bryan College is a **Christian institution**, making the partnership a strong fit for families seeking faith-based academic options

Summit Ministries Gap Year

A **nine-month residential program** focused on building a biblical worldview, critical thinking, and leadership

- Students can earn **up to 12 college credits** through **Bryan College**, a fully accredited Christian liberal arts college in Tennessee
- Courses include: *Biblical Foundations, History of Christian Thought, English Literature, and Christian Apologetics*

Summit's program blends classroom learning with small-group discipleship, outdoor adventure, and urban engagement—ideal for students who want to start college with clarity and purpose.

Worldview Crux

While Worldview Academy is best known for its **summer leadership camps**, they also offer **Worldview Gap Year**, a program designed to deepen students' understanding of Christian philosophy, apologetics, and cultural engagement

- Students participate in **intensive seminars**, mentorship, and service opportunities
- College credit options may vary depending on the year and partnerships—families should **contact the program directly** to confirm current credit offerings

Worldview Academy's emphasis is on preparing students to think biblically and lead effectively in college, career, and culture.

The Joshua Program at St. Dunstan's Academy

The Joshua Program at St. Dunstan's Academy offers high school graduates (ages 17-20) an immersive eight months (September through May) of residential living with hands-on experiences and a curated reading curriculum. All men are called to serve their families faithfully, their communities productively, and the Church devotedly. The Joshua Program exists to equip young men to embrace and fulfill these vocations.

The Gap Year at the Center for Western Studies

Their primary program, the Gap Year explores the Christian view of the world and the history of Western ideas as seen through the Humanities. In lectures, discussions, and tutorials, students will study a selection of the great books, art, and music of the Western world. In addition, students will attend concerts and plays, visit museums, and culminate their year in the spring with studies in Paris and London. The students' work will be guided by professors whose diverse academic careers have been dedicated to the unity of Faith and Reason.

Capenwray (England) *(I have a friend who had her 3 children attend this program the year after high school.)*

This Bible School offers a time out from the noise to be with Jesus, learn His Word and discover how to live it.

It's not just a course.

It's not a tick-box gap year.

This is space to stop, listen and build a stronger Christian foundation in Him.

ASCEND by Unbound

Take action toward your future by developing marketable skills, gaining professional experience, and building a network for life.

Turning Point Prep Year This nine-month, in-residence growing program is taking place on both the campuses of Southwestern Baptist Theological Seminary in Fort Worth, Texas and Judson University in Elgin, Illinois. Prep Year combines a foundational Christian, classical, and civic curriculum with immersive, skill-based experiences designed to foster holistic personal growth and virtue development.

Vox School of Discipleship Vox School of Discipleship in Greenville, SC, exists to develop young adults into capable followers of Christ through intentional discipleship, authentic community, and great adventure.

Project Path Project Path in Dayton, Iowa, is a gap year program for college-age students interested in living, learning, working, and growing at Hidden Acres. The program is based on four pillars of growth: academic, spiritual, vocational, and personal.

YWAM's Discipleship Training School (DTS) is packed with powerful teaching and in-depth discipleship. It is a five-month long program where you'll learn all about who Jesus is and how to be more like Him as you grow with others in a Christ-centered community.

LIFT Lift is a year-long discipleship program designed for you to know God, experience authentic biblical community, and develop as a Christian leader to impact the world.

The Mennonite Central Committee offers several adult programs.

Torchbearers These Bible school programs provide foundational teaching and practical training to live the authentic Christian life. You can spend a gap year at Bible school or choose from several shorter-term options.

Wheaton College's Vanguard Program Start your college years in a way set apart from the rest in the Northwoods of Wisconsin. Honey Rock's Gap Year program offers emerging college students a year dedicated to spiritual formation, community building, leadership development, and vocational discernment.

Greek Bible College The ISP in Greece is a semester- or year-long course in Bible and theology, designed to deepen students' love for the Lord and to stir their passion for his mission in the world.]

THE SUPER SENIOR YEAR

Why Some Homeschool Families Choose a Fifth Year

Many homeschool families opt to keep their high school student enrolled for a **fifth year**, often called a “**super senior**” year. This extra time can be a strategic and compassionate choice, tailored to the student’s unique needs and goals.

Common Reasons for a Fifth Year

- **Age and maturity:** Some students graduate at 16 or 17 and simply aren’t ready to jump into college or adult life.
- **Health setbacks:** Illness or personal challenges may have interrupted learning, and families want to ensure the student is truly prepared.
- **Academic enrichment:** Students may want to take additional **dual enrollment courses**, explore electives, or strengthen their transcript.
- **College readiness:** A fifth year can allow time to improve test scores, build a stronger portfolio, or clarify post-high school plans.
- **Emotional and social growth:** Some students benefit from an extra year to grow in confidence, independence, and leadership.

Before Choosing a Fifth Year: What to Consider

If you're thinking about keeping your student in high school for a fifth year, take time to explore how that decision might impact their future—especially when it comes to **college admissions, scholarships, and finances**.

Check with Your Top Colleges

Some colleges may view a fifth year as a **gap year**, while others may treat it as a continuation of high school. Ask whether this choice could affect:

- **Freshman status**
- **Merit-based scholarships**
- **Application timelines or eligibility**

Dual Enrollment Limitations

- If your goal is to take more **dual enrollment courses**, confirm that your chosen colleges:
- Accepts those credits
- Doesn't cap the number of DE credits
- Still considers your student a **first-time freshman** (important for scholarships)

Consider Online College Options

- If your student is academically ready but **not quite ready to live on campus**, consider having them **graduate and begin college online**.
- This allows them to move forward while staying in a familiar environment.

Do a Cost Comparison

Compare the cost of:

- A fifth year of high school (including DE fees, curriculum, testing)
- Starting college early (especially online or part-time)

If finances are a key factor, this analysis can help you make a **wise, informed decision**

GRADUATING EARLY

Is It the Right Move?

Many homeschooled students earn enough credits to graduate after 11th grade. But just because they *can* graduate early doesn't mean they *should*. The decision depends on academic readiness, emotional maturity, and long-term goals.

When It's Better to Stay Another Year

- **Age matters.** Starting college at 16 or 17—especially on campus—can be overwhelming.
- **Dual enrollment is still an option.** Staying in high school allows students to earn more college credit while remaining eligible for freshman scholarships.
- **Extra time can strengthen transcripts, test scores, and college applications.**

When Early Graduation Makes Sense

- The student has completed all necessary **dual enrollment courses** for their intended major.
- They're **mature enough** to handle college—whether online, commuting, or living on campus.
- They've confirmed that early graduation won't affect **scholarship eligibility** or **admissions status**.
- They have a fast-track plan that is enhanced by early graduation

Real-Life Example

One year at Bryan College, a homeschooled student and **National Merit Scholar** had completed all his 100- and 200-level courses by the end of his 11th grade year. After checking with the National Merit Scholarship Corporation, he confirmed he could still receive his award if he graduated early. With Bryan College's support, he skipped 12th grade and started college that fall.

Final Tip

Before making the decision, check with:

- Your top college choices (admissions and financial aid offices)
- Scholarship providers (especially if your student is a National Merit finalist)
- Dual enrollment policies at your local institutions

COLLEGE SUPPORT SERVICES

Set Your Student Up for Success

Colleges are deeply invested in helping students thrive—academically, emotionally, and socially. **Retention matters**, and schools offer a wide range of services to support students from enrollment through graduation.

ADA Accommodations

- **Every college offers ADA accommodations** for students with documented disabilities.
- These may include support with:
 - **Housing arrangements**
 - **Meal plans**
 - **Classroom access**
 - **Testing accommodations**
 - **Assistive technology**

Ask the **admissions counselor** for the contact information of the **ADA Director** at each college your student is considering. They can explain the process and help you understand what documentation is needed.

Student Support Centers

These services are designed to help students **persist and succeed** semester after semester. Most colleges have dedicated **student success centers** offering:

- Tutoring and academic coaching
- Time management and study skills workshops
- Peer mentoring and advising

Counseling Services: Many colleges offer **free or low-cost counseling** to support students' mental health

and emotional well-being. Services may include:

- Individual therapy
- Group sessions
- Crisis support
- Referrals to outside providers

Encourage Your Student Make sure your student knows these resources exist—and that it's **okay to ask for help**. Using support services isn't a sign of weakness; it's a smart strategy for thriving in college.

Life Skills & Transition Prep

College readiness isn't just academic—it's practical and emotional.

Essential Life Skills

- Time management, budgeting, laundry, cooking, and self-advocacy. (Practice these at home before launch.)

Encourage Independence

- Let students manage their own schedules, email professors, and handle responsibilities.
- Build confidence gradually.

Create a Launch Plan

- Discuss expectations, boundaries, and support systems.

EMPLOYMENT WITH EDUCATIONAL BENEFITS

High school students today have more opportunities than ever to earn money **and** build an education fund at the same time. Many national companies now offer tuition assistance, scholarships, or direct contributions to an employee's college costs as part of their benefits package. These programs are designed to help students work part-time while also making real progress toward paying for higher education. For teens who want to graduate with less debt—or none at all—choosing an employer with an education benefit can make a tremendous difference.

Several well known companies hire high school students and offer meaningful educational support. **Chick-fil-A** provides competitive scholarships for team members, including leadership based awards and access to partner school tuition discounts. **Publix** offers tuition reimbursement for part time and full-time employees after a short period of employment. **Home Depot** provides tuition assistance for job related programs, and **UPS** is famous for its Earn & Learn program, which helps part-time employees pay for college while working flexible shifts. Other companies with strong education benefits include **Target, Starbucks, Amazon, Walmart, Chipotle, FedEx, and Lowe's**—all of which offer tuition assistance or reimbursement programs that can significantly reduce the cost of a degree.

For motivated high school students, these jobs do more than provide a paycheck—they open doors to affordable education, valuable work experience, and long-term financial stability.

INTERNSHIPS

Internship opportunities can be a powerful way for high school students to explore potential careers, build real world skills, and even begin earning money or educational benefits long before they step onto a college campus. Many organizations—ranging from hospitals and engineering firms to local businesses, nonprofits, and government agencies—offer structured high school internship programs. These experiences allow students to shadow professionals, contribute to meaningful projects, and discover whether a particular field truly fits their interests. Some internships are paid, while others offer stipends, certifications, or early access to training programs that can later translate into scholarships or tuition support. For students pursuing specialized fields like healthcare, technology, business, or the arts, early internships can provide a competitive edge when applying to colleges or future jobs.

Once students reach college, internship opportunities expand even further and often become directly tied to their major. Many degree programs require internships for graduation, and colleges frequently partner with companies that offer **paid internships, co-op programs, or tuition supported work experiences**. In fields such as engineering, computer science, accounting, education, and healthcare, these internships can significantly offset the cost of college by providing steady income, housing stipends, or employer funded tuition assistance. Some companies even use internships as a pipeline for future full time employees, offering scholarships or guaranteed job offers to students who complete their programs. By taking advantage of internships both in high school and college, students can gain clarity about their career path, build a strong résumé, and reduce the financial burden of higher education—all while developing confidence and direction for their future.

ESSAYS, PORTFOLIOS, AND INTERVIEWS

Essays, portfolios, and interviews are often the places where a student's application finally comes to life, which is why they deserve thoughtful attention and genuine effort. Grades and test scores show what a student can do academically, but essays and portfolios reveal **who they are**, what they value, and how they think. Colleges use these pieces to understand a student's voice, creativity, character, and potential contribution to campus life. Interviews add another layer, giving admissions teams a chance to see confidence, communication skills, curiosity, and authenticity in real time. When students take these components seriously, they stand out—not because they try to impress, but because they present a clear, honest, and compelling picture of themselves.

Doing this well starts with time and intention. Essays should be drafted early, revised thoughtfully, and read aloud to catch awkward phrasing or unclear ideas. Students should choose topics that genuinely matter to them rather than what they think colleges want to hear. Portfolios should be curated, not cluttered—showing growth, skill, and passion through a small number of strong, polished pieces.

For interviews, preparation is key: practicing answers to common questions, researching the college or program, and preparing a few thoughtful questions to ask the interviewer. Most importantly, students should aim to be themselves—confident, prepared, and sincere. When they approach essays, portfolios, and interviews with care, they not only strengthen their applications but also gain clarity about their own goals and strengths, which is invaluable as they step into the next chapter of their education.

CLEP CREDITS

CLEP credit can be an excellent way for motivated students to earn college credit before ever stepping onto a campus, but it's important to understand how differently colleges treat these exams. **Not all colleges accept CLEP**, and among those that do, the policies can vary widely. Some schools accept a broad range of CLEP exams, while others only allow a few specific subjects—or limit how many CLEP credits a student may apply toward a degree. Even when a college accepts CLEP, they may require a **higher passing score** than the standard recommendation in order to award credit. Because of this, families should always check each college's CLEP policy early in the planning process so they know exactly which exams will count and how those credits can be applied.

One of the biggest advantages of CLEP is its affordability, especially when paired with **Modern States**, a nonprofit program that offers **free online prep courses** for every CLEP exam. After completing a Modern States course, students can request a **voucher** that covers the CLEP exam fee, making the entire process essentially free. This opens the door for students to earn multiple college credits at little to no cost—an enormous benefit for families looking to reduce tuition expenses. When used strategically and with a clear understanding of each college's policies, CLEP can save time, money, and stress while helping students move confidently toward their degree.

THE TUITION HACK MANY PARENTS HAVE NOT HEARD ABOUT

One of the most overlooked strategies for making college dramatically more affordable is something many parents don't realize is a possibility: tuition remission. At numerous colleges across the country, employees—sometimes even part-time or entry level staff—receive significant tuition discounts for their children. These benefits often apply regardless of the department a parent works in. Admissions, maintenance, dining services, security, housekeeping, IT, and administrative roles may all qualify. For families with multiple children heading to college, this single benefit can be life changing.

Tuition remission can be so generous that it's worth considering a lower paying job if it comes with strong educational benefits. I've experienced this firsthand. At one point, I had three children enrolled at the college where I worked, and the school provided 90% tuition remission—on top of my regular salary. That single benefit saved our family tens of thousands of dollars and made college possible without incurring debt. Many parents assume these opportunities are reserved for faculty, but that's simply not true. Colleges rely on a wide range of staff positions, and many extend tuition benefits to all employees as part of their compensation package.

For families willing to think creatively, tuition remission can be one of the most powerful, little known tools for reducing college costs. It's a strategy that requires planning and sometimes a willingness to step into a new role, but the payoff can be extraordinary.

HOMESCHOOL FRIENDLY CHRISTIAN COLLEGES

Not every college that identifies as Christian actively reflects Christian values in practice. To help narrow your search, there are websites, guides, and college fairs that provide valuable insight. Below is a collection of Christian colleges that parents have shared across the internet. These colleges are known for being supportive of homeschooled students. The college names that are bold are colleges I am familiar with personally. While some of these colleges have admissions counselors dedicated to homeschool applicants, that is not true of all of them. It can also be helpful to connect with families on Facebook who have firsthand experience with specific colleges, giving you a clearer sense of whether a school is genuinely Christ-centered or simply Christian in name. This [link](#) takes you to an online edition of The Guide to Christian colleges and universities.

Many secular colleges and universities employ Christian professors, and their campuses often host a variety of organizations that support and strengthen the faith of Christian students. While I have not included secular schools in this list, the same advice applies as when considering Christian colleges: connecting with families firsthand or on social media who have personal experience with specific universities can provide valuable insight into how well a campus supports Christian life.

Answers in Genesis hosts a free [college fair](#) the first weekend of November at the Ark in Kentucky. Students receive a swag bag and a free ticket to the Ark. Colleges are personally invited by Ken Ham and he usually speaks at these events. Families attending receive discounted rates during this event.

Anderson University	Grove City	Palm Beach Atlantic
Baylor	Harding University i	Patrick Henry College
Belhaven University	Houston Christian University	Providence Christian College
Blue Mountain Christian University	Lee University	Samford College
Bob Jones University	Lindenwood University	Southeastern Bible College
Boyce @Southern Seminary	LeTourneau University	Southwest Baptist University
Bryan College	Liberty University	Spurgeon College
California Baptist	Lipscomb	Sterling College
Cedarville College	Maranatha Baptist University	Taylor University
Charleston Southern University	Masters University	Toccoa Falls College
College of the Ozarks	Milligan University	Trevecca Nazarene University
Collin College	Millsaps College	Truett McConnell University
Concordia University	Mississippi College	Union University in TN
Cornerstone University	Mission University	University of the Cumberlands
Covenant College	Missouri Baptist	Welch College
Dallas Baptist	Montreat College	Wheaton College
Emmaus University	Moody Bible College	William Carey
Gardner Webb University	Murray State University	Wisconsin Lutheran College
Grace College Indiana	North Greenville University	
Gordon College	Ouachita Baptist University	

YOU ARE NOT ALONE

College Prep Support for Homeschool Families

Preparing your student for college can feel overwhelming—especially if you’ve homeschooled all the way through. But you’re not alone. There are **trusted resources** available to help you plan confidently and successfully for your student’s future.

Meet the Homeschool Counseling Team

We’re a group of experienced homeschool moms who’ve walked this journey ourselves. We’ve homeschooled our own children and have spent years counseling families through high school, college prep, and beyond.

Our mission is simple: **To ease parents’ minds and help students reach their goals.**

We’ve seen countless success stories—and we’re here to help you write yours.

We serve families across the U.S. and around the world, helping them educate each child in the way that’s best for them. Our heart is to equip students to become all that **God created them to be**, and to support parents with wisdom, encouragement, and practical tools.

We humbly ask God to allow us to serve homeschool families with the experience He’s given us—as moms, mentors, and counselors. We’re here to **encourage, empower, and equip** this generation and the next.

What We Offer: For an affordable, annual fee, you receive:

- One-on-one counseling
- Record keeping
- Transcript preparation
- Diplomas
- And more

We also offer a discount for missionary and military families. And your **first phone call is free.**

Let us walk alongside you. Visit homeschoolcounselingteam.com to learn more or schedule your free call.

FINAL THOUGHTS

Preparing your student for college—especially as a homeschool family—can feel like navigating a maze of deadlines, decisions, and unknowns. But take heart: you’ve already laid a strong foundation by investing in your child’s education with intention and love. This journey isn’t about perfection—it’s about equipping your student to step into adulthood with confidence, clarity, and purpose. Whether your path includes dual enrollment, gap years, scholarships, or early graduation, remember that you’re not alone. With prayer, planning, and the support of trusted resources like the [Homeschool Counseling Team](#), you can guide your student toward a future that reflects who they are and all they’re becoming. You’ve got this—and we’re here to help every step of the way.

Homeschooling Doesn’t Have to Be Hard Resources

[Website](#)

<https://homeschoolingdoesnthavetobehard.com/>

[Substack](#)

<https://substack.com/@helpforhomeschoolers>

[Instagram](#)

<https://www.instagram.com/stories/doesnthavetobehard/>

[TikTok](#)

<https://www.tiktok.com/@homeschool.counselor>

[Youtube](#)

<https://www.youtube.com/@PatWesolowski>

[Facebook](#)

<https://www.facebook.com/groups/788661360392093>

[Podcast](#)

<https://pat3m.podbean.com/>

Feel free to email me with corrections, suggestions or questions. pat@homeschoolcounselingteam.com

Equip Your Teen Empower Their Journey Enter the College Years with Confidence

Preparing a homeschooled student for college doesn't have to feel overwhelming. With clarity, encouragement, and decades of experience, Pat Wesolowski guides families step by step through high school planning, dual enrollment, scholarships, applications, and everything in between. This book distills years of practical wisdom into a friendly, faith-rooted resource that helps parents make informed decisions, avoid common pitfalls, and open doors of opportunity for their students. Whether your teen is aiming for a competitive scholarship, exploring dual enrollment, or simply trying to understand the next step, this guide brings peace, direction, and confidence to the journey.

ENDORSEMENTS

"Generous and gentle—that is how we would describe Pat Wesolowski. Her support helped our event go very well. We are grateful for how she allows God to use her to help others."

— *The Clark Family*

"Pat provided the most helpful information of anyone I have spoken to. Her emails helped me stay on top of deadlines and scholarship opportunities." — *Autym Vire*

"Pat has helped our family and many others for years with great ideas, scholarship links, and practical advice. She's always keeping up with the latest information."

— *April Shepherd*

"As a homeschooling mom trying to figure out the college process, I don't know what I would've done without Pat. Her kindness, wisdom, and encouragement made everything feel possible." — *Christy Simpson*