

HACKENSACK HIGH SCHOOL SENIOR GUIDE

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Post High School Options

There are several options after graduating. Below, you will find a brief description of some of the most popular options. Your guidance counselor can help you to decide which option is best for you.

Four-Year College

Any institution of higher education offering a Bachelor's Degree in a chosen field. A four-year college usually emphasizes a liberal arts education, allowing students to major in a field, but also take a series of core requirements and electives. Students often have the choice to double major or minor in an additional field of study. The four-year college may be an independent private institution or state/public university.

Two-Year College/Community College

Any institution of higher education characterized by a two-year curriculum that leads to either the associate degree or transfer to a four-year college. The transfer program parallels the first two years of a four-year college. The degree program generally prepares students for direct entrance into an occupation. Because of their low tuition, local setting, and relatively easy entrance requirements, community colleges have been a major force in the expansion of educational opportunities in the United States. They are also sometimes referred to as junior colleges.

Vocational/Trade Schools

Any institution of higher education offering classes in highly specific careers where hands-on training is the predominant part of the curriculum. Examples include cosmetology, automotive technology and culinary industries. Vocational/trade schools offer students licensure and/or certification, but not a degree. The requirements for admission and completion of course requirements vary

Military

Students can enlist in the Army, Navy, Air Force, Marines or Coast Guard upon finishing high school. The military offers students the opportunity to gain military experience, managerial experience, and technical opportunities. The military allows students the opportunity to earn money towards college tuition. Enlistment contracts usually require several years of service.

Junior Year Calendar

September

- Your counselor will play a big role in helping you get into college, so keep him or her informed. Meet individually with your counselor to talk about your college plans and review your transcript.
- Get started on your applications right away if you plan to apply through an Early Decision or Early Action program. Deadlines for early applications tend to fall in October or November.
- Update your resume—your list of accomplishments, involvements, and work experiences—with your senior year activities. Your resume will help you complete your applications and essays.

October

- Take PSAT test
- Attend the HHS College Fair

November

- Take SAT tests. Make sure your scores are sent to each one of your colleges.
- Attend Junior Class Meeting

December

January

- Attend Hackensack High School Financial Aid Night

February

- Visit the HHS Scholarship page and begin to apply for scholarships.

March

- Take the HSPA

April

May

- AP Exams are administered. Make sure your AP Grade Report is sent to your college.
- Take SAT

- Study hard for final exams. Final grades will determine your GPA and rank on your transcript which will be sent to colleges during your senior year.

June

- Ask your counselor, teachers, and coaches or employers for letters of recommendation. Give them plenty of time to meet your deadlines and make sure to provide them with stamped and addressed envelopes.
- Take SAT
- If you plan on competing in Division I or Division II college sports, have your counselor review your final transcript for NCAA Eligibility.

Summer Before Senior Year

- Visit colleges that interest you. Call ahead for the campus tour schedule. Schedule an on-campus interview with an admissions representative.
- Finalize your list of colleges. Be sure your list includes "safe" schools, as well as "reach" and "realistic" schools. Request college applications and informational packets. Organize materials into separate files by college.
- Keep a college calendar of all admission deadlines.
- If you plan on competing in Division I or Division II college sports and want to be eligible to be recruited by colleges, you must register with the NCAA Initial Eligibility Clearinghouse.
- If you took AP Exams in May, you will receive your AP Grade Reports in July.
- Register early for fall SAT tests.

This calendar is only a general guide and will not apply to all colleges. Consult application materials, admission offices, and institution websites for the specific requirements and deadlines for each of your colleges.

Glossary of College Terms

Accelerated study — This program allows you to graduate in less time than is usually required. For instance, by taking summer terms and extra courses during the academic year, you could finish a bachelor's degree in three years instead of four.

Admissions decisions

Admit — You're in! You are being offered admissions to the college to which you applied. Your high school will receive notification, too.

Admit/deny — You have been admitted but denied any financial aid. It is up to you to figure out how you are going to pay for school.

Deny — You are not in. The decision is made by the college or university admissions committee and is forwarded to you and your high school.

Wait list — You are not in yet but have been placed on a waiting list in case an opening becomes available. Schools rank their wait list in order of priority, and unfortunately, the more competitive schools have years when they never draw from their wait lists. After a certain time, a rejection notice is sent.

Advanced Placement (AP) courses — High-level, quality courses in any of twenty subjects. The program is administered through the College Board to offer high school course descriptions equated to college courses and correlated to AP examinations in those subjects. High schools provide the courses as part of their curriculum to eligible students. Based on the composite score on an AP test, which ranges from 0 to 5, a college may award college credit or advanced placement to a participating student. A score of a 4 or 5 on the AP test is usually required by colleges for credit or advanced placement in college courses. A 3 is sometimes acceptable in foreign languages and some other subject areas. Some colleges limit the number of AP credits that they will recognize. Check schools' policies on AP credits.

American College Testing (ACT) Program Assessment — An alternative to the SAT, this test has gained wide acceptance by a broad range of institutions in recent years and is given during the school year at test centers. The ACT tests English, mathematics, reading, and science reasoning. These subject test scores can be used in lieu of SAT II subject tests, which are required for admission to some of the more competitive colleges. The score is the average of all four tests; the maximum score is 36.

Associate degree — A degree granted by a college or university after the satisfactory completion of a two-year full-time program of study or its part-time equivalent. Types of degrees include the Associate of Arts (A.A.) or Associate of Science (A.S.), usually granted after the equivalent of the first two years of a

four-year college curriculum, and the Associate in Applied Science (A.A.S.), awarded upon completion of a technical or vocational program of study.

Award package — This is the way colleges and universities deliver their news about student eligibility for financial aid or grants. The most common packages include Pell Grants, Stafford Loans, and Work Study (see below).

Bachelor's or baccalaureate degree — The degree received after the satisfactory completion of a full-time program of study or its part-time equivalent at a college or university. The Bachelor of Arts (B.A) and the Bachelor of Science (B.S.) are the most common baccalaureates.

Candidates Reply Date Agreement (CRDA) — If admitted to a college, a student does not have to reply until May 1. This allows time to hear from all the colleges to which the student applied before having to make a commitment to any of them. This is especially important because financial aid packages vary from one school to another, and the CRDA allows time to compare packages before deciding.

College Scholarship Service (CSS) — When the federal government changed the FAFSA form several years ago, the College Board created this program to assist postsecondary institutions, state scholarship programs, and other organizations in measuring a family's financial strength and analyzing its ability to contribute to college costs. CSS processes the PROFILE financial form that students may use to apply for nonfederal aid. This form is submitted to some 300 private colleges and universities along with the FAFSA when seeking financial aid from these institutions. Participating colleges and universities indicate whether they require this form.

Common and Universal Applications — These college application forms can save students hours of work. The Common Application is presently accepted by about 190 independent colleges, while the Universal is used by about 1,000 schools. The colleges and universities that accept these standardized forms give them equal weight with their own application forms. Students complete the information on the standardized form and then submit it to any of the schools listed as accepting it. Some schools will return a supplementary form to be completed by the applicant, but most schools base their decisions on these documents alone. The Common Application is available on disk or as a hard copy and can be obtained from your guidance department. The Universal Application is available on the Web.

Cooperative education — A college program that alternates between periods of full-time study and full-time employment in a related field. Students are paid for their work and gain practical experience in their major, which helps them apply for positions after graduation. It can take five years to obtain a baccalaureate degree through a co-op program.

Cost of education — This includes tuition and fees, room and board, books and supplies, transportation, and miscellaneous expenses. A student's financial aid eligibility is the difference between the cost of education and the Expected Family Contribution as computed by the federal government using the FAFSA.

Course load — The number of course credit hours a student takes in each semester. Twelve credit hours is the minimum to be considered a full-time student. The average course load per semester is 16 credit hours.

Credit hours — The number of hours per week that courses meet are counted as equivalent credits for financial aid and used to determine you status as a full- or part-time student.

Deferred acceptance — the admissions decision is being moved to a later date.

Double major — Available at most schools, the double major allows a student to complete all the requirements to simultaneously earn a major in two fields.

Early Action (EA) — A student applies to a school early in the senior year, between October 30 and January 15, and requests an early application review and notification of admission. The answer usually takes three to four weeks after application. If accepted, the student is not obligated to attend that institution but can bank this admission and still apply to other colleges during the regular admission cycle.

Early admission — Some colleges will admit certain students who have not completed high school, usually exceptional juniors. The students are enrolled full-time and do not complete their senior year of high school. Colleges usually award high school diplomas to these students after they have completed a certain number of college-level courses.

Early Decision (ED) — Sometimes confused with Early Action, the Early Decision plan allows students to apply to an institution early in the senior year, also between October 30 and January 15, and request an early notification of admission. The student and guidance counselor sign a contract with the school at the time of application that indicates that if accepted, the student is obligated to attend that institution. Some colleges and universities offer both ED and EA options.

Expected Family Contribution (EFC) — The amount of financial support a family is expected to contribute toward a child's college education. This amount is part of the formula used by the federal government to determine financial aid eligibility using the FAFSA form.

Federal Pell Grant Program — This is a federally sponsored and administered program that provides grants based on need to undergraduate students.

Congress annually sets the appropriation; amounts range from \$400 to \$3,000 annually. This is “free” money because it does not need to be repaid.

Federal Perkins Loan Program — This is a federally run program based on need and administered by a college’s financial aid office. This program offers low-interest loans for undergraduate study. Repayment does not begin until a student graduates. The maximum loan amount is \$3,000 per year.

Federal Stafford Loan — Another federal program based on need that allows a student to borrow money for educational expenses directly from banks and other lending institutions (sometimes from the colleges themselves). These loans may be either subsidized or unsubsidized. Repayment begins six months after a student’s course load drops to less than halftime. Currently the interest rate is 0 percent while in school and then is variable up to 8.25 percent. The loan must be repaid within ten years.

Federal Work-Study Program (FSW) — A federally financed program that arranges for students to combine employment and college study; the employment may be an integral part of the academic program (as in cooperative education or internships) or simply a means of paying for college.

Free Application for Federal Student Aid (FAFSA) — This is the federal government’s instrument for calculating need-based aid. It is available from high school guidance departments, college financial aid offices, and the Internet (www.fafsa.ed.gov). The form should be completed and mailed as soon after January 2 as possible.

Gap — The difference between the amount of a financial aid package and the cost of attending a college or university. The student and his/her family are expected to fill the gap.

Grants/scholarships — These are financial awards that are usually dispensed by the financial aid offices of colleges and universities. The awards may be need- or merit-based. Most are need-based. Merit-based awards may be awarded on the basis of excellence in academics, leadership, volunteerism, athletic ability, or special talent.

Honors program — Honors programs offer an enriched, top-quality educational experience that often includes small class size, custom-designed courses, mentoring, enriched individualized learning, hands-on research, and publishing opportunities. A handpicked faculty guides students through the program. Honors programs are a great way to attend a large school that offers enhanced social and recreational opportunities while receiving an Ivy League-like education at a reduced cost.

Major — The concentration of a number of credit hours in a specific subject. Colleges and universities often specify the number of credits needed to receive a major, the sequence of courses, and the level of course necessary to complete the requirements.

Merit awards, merit-based scholarships — More “free” money, these awards are based on excellence in academics, leadership, volunteerism, athletic ability, and other areas determined by the granting organization, which can be a college or university, an organization, or an individual. They are not based on financial need.

Minor — An area of concentration with fewer credits than a major. The minor can be related to the major area of concentration or not; for example, an English major may have a minor in theater.

Nonmatriculated — A student who has either not been admitted yet but is taking classes or has been academically dismissed. Under this category, a student may neither receive financial aid nor participate in an athletic program at that school.

Open admissions — A policy of admission that does not subject applicants to a review of their academic qualifications. Many public junior/community colleges admit students under this guideline, that is, any student with a high school diploma or its equivalent is admitted.

Preliminary Scholastic Assessment Test (PSAT)/National Merit Scholarship Qualifying Test — This test, given in October, duplicates the kinds of questions asked on the SAT but is shorter and takes less time. Usually taken in the junior year, the test also acts as a qualifying instrument for the National Merit Scholarship Awards Program and is helpful for early college guidance.

Reserve Officers’ Training Corps (ROTC) — Each branch of the military sponsors an ROTC program. In exchange for a certain number of years on active duty, students can have their college education paid for up to a certain amount by the armed forces.

Residency requirement — The term has more than one meaning. It can refer to the fact that a college may require a specific number of course to be taken on campus to receive a degree from the school, or the phrase can mean the time, by law, that is required for a person to reside in the state to be considered eligible for in-state tuition at one of its public colleges or universities.

Rolling admissions — There is no deadline for filing a college application. This concept is used most often by state universities. Responses are received within three to four weeks. If admitted, a student is not required to confirm, in most cases, until May 1. Out-of-state residents applying to state universities should apply as early as possible.

Scholastic Assessment Test (SAT) I: Reasoning Test — Also known as “board scores” because the test was developed by the College Board. This test concentrates on critical reading, mathematical reasoning and writing and is given throughout the academic year at test centers. The maximum combined score for all three sections is 2400.

SAT II Subject Tests — These subject-specific exams are given on the same test dates and in the same centers as the SAT I. More emphasis has been placed on these tests in recent years, not only because they are used for admission purposes, but also for placement and exemption decisions.

Student Aid Report (SAR) — Report of the government’s review of a student’s FAFSA. The SAR is sent to the student and released electronically to the schools that the student listed. The SAR does not supply a real money figure for aid but indicates whether the student is eligible.

Transfer program — This program is usually found in a two-year college or in a four-year college that offers associate degrees. It allows a student to continue his or her studies in a four-year college by maintaining designated criteria set down at acceptance to the two-year program. It is not necessary to earn an associate degree to transfer.

Transfer student — A student who transfers from one college or university to another. Credits applied toward the transfer will be evaluated by the receiving school to determine the number it will accept. Each school sets different policies for transfers, so anyone considering this option should seek guidance.

Waiver to view recommendations — The form many high schools ask their students to sign by which they agree not to review their teachers’ recommendation letters before they are sent to the colleges or universities to which they are applying.

Historically Black Colleges and Universities

Institutions established prior to 1964 whose principal mission was, and is, the education of black Americans. These institutions must be accredited by a nationally recognized accrediting agency or association determined by the Secretary of Education. Listed below is a partial list of institutions.

Alabama A&M Univ Normal, AL	Hampton Univ Hampton, VA
Alabama State U Montgomery, AL	Howard Univ Washington, DC
Albany State Univ Albany, GA	JF Drake State Tech Coll Huntsville, AL
Alcorn State Univ Alcorn State, MS	Johnson C Smith Univ Charlotte, NC
Barber-Scotia Coll Concord, NC	Lane Coll Jackson, TN
Benedict Coll Columbia, SC	Lawson State CC Birmingham, AL
Bennett Coll Greensboro, NC	Lincoln Univ Lincoln University, PA
Bishop State CC Mobile, AL	Livingstone Coll Salisbury, NC
Bowie State Univ Bowie, MD	Mary Holmes Coll West Point, MS
Cheyney Univ of PA Cheyney, PA	Miles Coll Birmingham, AL
Clafin U Orangeburg, SC	Mississippi Valley State U Itta Bena, MS
Clark Atlanta Univ Atlanta, GA	Morehouse Coll Atlanta, GA
Coahoma CC Clarksdale, MS	Morgan State Univ Baltimore, MD
Concordia Coll Selma, AL	Morris Brown Coll Atlanta, GA
Coppin State Univ Baltimore, MD	Morris Coll Sumter, SC
Delaware State Univ Dover, DE	Norfolk State Univ Norfolk, VA
Denmark Tech Coll Denmark, SC	NC A&T State Univ Greensboro, NC
Dillard Univ New Orleans, LA	NC Central Univ Durham, NC
U of the District of Columbia	Oakwood Coll Huntsville, AL
Washington, DC	Paine Coll Augusta, GA
Edward Waters Coll Jacksonville, FL	
Fisk Univ Nashville, TN	
Florida A&M Univ Tallahassee, FL	
Fort Valley State Univ Fort Valley, GA	
Grambling State Univ Grambling, LA	

Hispanic College Programs

Fairleigh Dickinson Dos Mundos –Two Worlds (four-year degree program)

The program, Dos Mundos Unidos, is open to all qualified high school graduates and offers students the opportunity to earn a Bachelor of Arts in Individualized Studies from Fairleigh Dickinson, with half the course work done at FDU and half in the Dominican Republic. During the freshman and senior years, students study at Fairleigh Dickinson's Metropolitan Campus in Teaneck, NJ. The sophomore and junior years will be spent at PUCMM.

As part of the degree program, students earn a concentration in Latin American studies, complementing their chosen area of study and providing them with the global perspective needed to be successful. Academic areas include: business, hotel, restaurant and tourism management, electrical engineering, information technology and business, communications and technology.

Students must be:

- Completely fluent in Spanish
- US citizens holding a US passport
- Able to complete a FAFSA form

Fairleigh Dickinson Latino Promise—Gateway to the Future

Fairleigh Dickinson University's Puerta al Futuro (Gateway to the Future) offers a liberal arts education in two phases: for those who would not meet FDU's regular admissions criteria, the Latino Promise Program offers a two year, 60-credit associate's degree program with an opportunity to transfer into a bachelor's degree program upon successful completion of the AA degree. For those who meet admissions standards at the outset, the Latino Promise Program offers direct enrollment in the four year, 120-credit bachelor's degree program in math, science, technology.

The Latino Promise Program overcomes traditional barriers to higher education for Latino students by providing encouragement, inspiration, and access to college – and then ensuring student success through a variety of innovative support tools unique to FDU.

In order to apply for financial aid (FAFSA), students must be permanent residents.

Kean University Spanish Speaking Program

The Spanish Speaking Program (SSP) was established in 1972 as an initiative to provide access to higher education to Limited English Proficient (LEP) students. Through this program the students are offered college courses in Spanish during the first two years of their curriculum. Each semester the program offers subjects equivalent to the General Education component. These courses allow the students to make progress in their studies while they acquire the necessary knowledge of English through the English as a Second Language Program

(ESL). During the Junior and Senior years the students continue their academic major in English becoming mainstream students.

Testing

ACT

The ACT is a college entrance achievement test used for college entrance and placement. The ACT is divided into four subject tests: English, reading, mathematics and science. Subject test scores range from 1 to 36. An additional optional writing section is available and scored on a range of 2 to 12. The test is approximately 3 hours long and the writing test is 30 minutes long.

AP Exams

AP exams are administered in May of each year to students who are taking AP classes. Students need to register for this exam in January with the Director of Guidance. Exams are scored on a scale of 1-5. Many colleges and universities will give students college credit for scores of 3, 4, or 5. Students must check with individual schools regarding credit.

HSPA

The High School Proficiency Assessment is given to all students during March of their junior year. Students are tested in mathematics, language arts, and science. Students are graded on a scale of 300 points and a rating of Partially Proficient, Proficient, and Advanced Proficient. A passing score of 200 points (Proficient) is required for graduation. Students who do not pass the HSPA are required to take the Senior Review Assessment (SRA). This assessment requires a student to take a series of tests in order to show proficiency in the area. In addition, students who did not pass the HSPA must retake the HSPA in October of their senior year.

PSAT

The Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT) is a standardized test that provides firsthand practice for the SAT[®]. It also gives you a chance to enter NMSC scholarship programs and gain access to college and career planning tools. You will receive feedback on your strengths and weaknesses on skills necessary for college study. You can then focus your preparation on those areas that could most benefit from additional study or practice. The PSAT/NMSQT measures critical reading skills, math problem-solving skills, and writing skills.

*Special Education/504 students may take an extended time SAT if stated in their IEP. These students may see their counselor or case manager for registration forms.

SAT Reasoning Test

The SAT is given in October, November, December, January, March, May and June of every year. The October, November and May tests are given at Hackensack High School. Students are tested in critical reading, mathematics and writing. Students register online with collegeboard.com or by sending in a paper registration form. Registration forms are available in the guidance office. Juniors are encouraged to take the test in May and June. Seniors may take the test in October, November, December, January, or March. Students who miss the registration deadline may still register by paying a late fee. Students who miss the late registration deadline may take the test as a standby, but they must arrive to the testing site on the day of the test by 7:30 with a completed application form, fee and standby fee. If there is room, the student will be allowed to take the test. Counselors may volunteer to proctor for the Saturday test and will be paid by The College Board.

*Special Education/504 students may take an extended time SAT if stated in their IEP. These students may see their counselor or case manager for registration forms.

SAT Subject Test

Some competitive colleges and universities require the SAT Subject Tests. These tests are offered in literature, mathematics (levels 1&2), biology, chemistry, physics, US history, world history, French, German, Modern Hebrew, Italian, Latin, and Spanish. Language tests (with listening) are only offered during the November test date for Chinese, French, German, Japanese, Korean, and Spanish and are not available through late or standby registration. Students may take up to three subject tests on any one test date. Registration is the same as SAT reasoning test.

TOEFL

The Test of English as a Foreign Language evaluates the potential success of an individual to use and understand English at a college level. It is required for non-native applicants at some colleges and universities. The TOEFL is administered by Educational Testing Service (ETS). Application forms are available in the guidance office and students may register directly with ETS online.

Financial Aid/Scholarships

Financial Aid provides assistance in financing college to families who demonstrate “need”. “Need” is defined as the difference between what it costs to attend a particular college and what a family can afford to pay towards those costs.

There are three basic types of financial aid.

- Grants/Scholarships do not have to be repaid and are awarded based on need, academic merit, talents, ethnicity etc.
- Loans must be repaid. Student loans do not have to be repaid until student completes college or stops attending.
- Work study gives students an opportunity to fund college through on-campus employment

FAFSA

In order to qualify for financial aid, students are required to file a **FAFSA (Free Application for Federal Student Aid)** as soon as possible after January 1st of the senior year. Forms can be obtained in guidance after December 1st or online at www.fafsa.ed.gov. Approximately 2-6 weeks after the FAFSA is submitted, you will receive an official summary of the application called a Student Aid Report (SAR). Review the SAR carefully and make any changes to the report or online if needed. Once you have made the changes, sign the “certification” section on the last page and send it back. Colleges will use the information on the SAR to create your financial aid package. Once you receive notification from individual colleges, you can narrow down college choices based on the amount of aid offered.

Scholarships

Each year the graduates of Hackensack High School are awarded scholarships in excess of \$350,000. Scholarship applications are available on the Hackensack High School website.

Completed applications should be handed into your counselor.

Additional scholarship opportunities are available at the following websites:

www.fastweb.com

www.scholarshipsforhispanics.org

www.latincollegedollars.org

www.

College Quicklist

New Jersey Four-year Colleges

Berkeley College	Montclair State University
Bloomfield College	New Jersey Institute of Technology
Caldwell College	Princeton University
Centenary College	Ramapo College
College of New Jersey	Richard Stockton College of New Jersey
College of St. Elizabeth	Rider University
Drew University	Rowan University
Fairleigh Dickinson University	Rutgers University
Georgian Court University	Seton Hall University
Kean University	Stevens Institute of Technology
Monmouth University	

New Jersey Two-Year Community Colleges

Atlantic Cape Community College	Middlesex County College
Bergen Community College	County College of Morris
Brookdale Community College	Ocean County College
Burlington County College	Passaic County Community College
Camden County College	Raritan Valley Community College
Cumberland County College	Salem Community College
Essex County College	Sussex County Community College
Gloucester County College	Union County College
Hudson County Community College	Warren County Community College
Mercer County Community College	

New Jersey Technical/Vocational Schools

Berkeley College	Gibbs College
PC Age Career Institute	Helma Institute
Connecticut School of Broadcasting	Everest Institute
Sanford Brown Institute	Harris School
Anthem Institute	National Massage Therapy Institute
DeVry University	Lincoln Technical Institute
Dover Business College	Berdan Institute
Centenary College	CDM Institute

Ivy League Universities

Brown University - Providence, Rhode Island Bears
Columbia University - New York City, New York
Cornell University - Ithaca, New York
Dartmouth College- Hanover, New Hampshire
Harvard University -Cambridge, Massachusetts
Princeton University- Princeton, New Jersey
University of Pennsylvania- Philadelphia, Pennsylvania
Yale University-New Haven, Connecticut