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Andrew Alvarado — Junior-Year College, Dual Enrollment & SAT Command Hub

3 IMMEDIATE DEADLINES: Oct 26 Oxbridge FL College Tour · Nov 6 FAU Spring 2027 Dual Enrollment · Nov 2026 Digital SAT

Oxbridge Academy Class of 2028 (11th Grade Junior) · FAU Articulation Agreement · $0 Modern States CLEP (12–15 Credits) · Target Universities

Oxbridge Academy · West Palm Beach, FL
FAU Dual Enrollment: (561) 297-2009
PBSC PGA Testing Center: (561) 207-5360

QUICK JUMP & ACTION TOOLS (FOR ANDREW, MOM & DAD)

⚡ #01 NOV 6 FAU WINDOW

📐 #02 NOV DIGITAL SAT

🎓 #03 15-CREDIT CLEP PLAN

🌴 #04 UF · FSU · UM · UCF

🏛️ #05 UNC · UVA · WAKE · VILLANOVA

⬇ DOWNLOAD PRINTABLE PDF

01 · WELCOME & HOW TO USE YOUR COLLEGE ADMISSIONS & SAT COMMAND HUB

Your Complete Junior-Year Oxbridge, Digital SAT, FAU Dual Enrollment & Target University Playbook

Use the floating menu on the left to jump to any track or university dossier below, or click the gold PDF button to download the printable Command Book.

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TARGET: 1450+ SAT · 4.1+ GPA
Oxbridge Class of 2028 · Grade 11
10 Target Universities · $0 Tuition Track
```

1. General Summary of What We Built & How Your Hub Is Organized

Rather than handing you a generic college brochure, we built your Junior-Year Command Hub around **how selective holistic admissions and Florida's $0-tuition acceleration tracks actually work** for an Oxbridge Academy student-athlete:

- **Your Three High-Leverage Junior-Year Tracks:**
  - **Track 1 — FAU Spring 2027 Dual Enrollment (Hard Deadline Friday, Nov 6, 2026) & $0 Modern States CLEP (12–15 Credits):** Take real Florida Atlantic University classes at $0 tuition under Oxbridge Academy's active articulation agreement while banking 12–15 guaranteed college credits at UF, FSU, and UCF through $0 Modern States CLEP vouchers.
  - **Track 2 — November 2026 Digital SAT & Desmos Playbook (1300 Baseline → 1450+ Target):** A focused daily conditioning protocol combining built-in Bluebook Desmos graphing calculator regression/systems shortcuts (+80 to +110 pts in Math) with high-frequency grammar boundaries (+50 to +70 pts in Reading & Writing). Crossing **1340+ SAT** locks 100% Florida Academic Scholars (FAS) Bright Futures tuition.
  - **Track 3 — Oxbridge Counseling (Kerry Avakian · MaiaLearning) & Private-School Bright Futures / FFAA Rules:** Step-by-step coordination for the Oct 26 Florida College Tour, Junior-Year core teacher recommendation requests, and private-school manual transcript/service-hour submission.
- **How We Sourced & Verified Every Requirement (Why You Can Execute With Confidence):** Every GPA band, middle-50% SAT range, Early Action deadline, FAU Non-Public Articulation rule, and Bright Futures statutory requirement in this hub was verified directly against official university Common Data Sets, FAU Registrar handbooks, and Florida OSFA regulations.

2. How to Use Each Target Dossier & Execution Sheet

Use the **left-hand Table of Contents** to jump directly to any module. Each section is formatted on a single clean sheet with a **2x2 executive grid** above full-width action rows—so Andrew, Mom, and Dad can review the **Nov 6 FAU Dual Enrollment 7-Step Checklist (Module 01)**, run **Daily Digital SAT & Desmos Drills (Module 02)**, execute the **15-Credit $0 CLEP Plan (Module 03)**, and compare all **Target Universities (Modules 04 & 05)** without clutter.

Every interactive step checkbox automatically saves your progress in this browser, and the **ready-to-send counselor email to Kerry Avakian** is waiting at the bottom in Module 07.

01 · Track 1: FAU Dual Enrollment (Due Nov 6)

$0 TUITION · OWLDOCS

NOV 6 HARD GATE FAU Spring 2027 Dual Enrollment packet closes **Friday, November 6, 2026** (requires Principal + Counselor signatures on Non-Public Permission Form).

OXBRIDGE AGREEMENT Oxbridge holds an active FAU articulation agreement; start with 1 approved class (`ECO2013`, `GEB2011`, or `ENC1101`) at $0 tuition.

02 · Track 2: Nov 2026 Digital SAT & Desmos

1300 → 1450+ TARGET

BRIGHT FUTURES LOCK **1340+ SAT** locks 100% Florida Academic Scholars (FAS) tuition at UF, FSU, and UCF ($25,400+ value).

DESMOS MULTIPLIER Built-in Bluebook Desmos regression (`y1 ~ mx1 + b`) and systems intersection solve 60%+ of Module 2 Math problems in under 25 seconds.

03 · Track 3: 15-Credit $0 Modern States CLEP

12–15 GUARANTEED CREDITS

SPANISH 4 ADVANTAGE Andrew's A in Honors Spanish 4 sets up **6 to 8 instant college credits** on a single CLEP Spanish Language exam.

$0 VOUCHERS Modern States pays the $97 exam fee + $15 PBSC Palm Beach Gardens testing center fee.

04 · Track 4: Florida & Out-of-State Targets

UF · FSU · UM · UNC · UVA

FLORIDA ANCHORS **UF** (Nov 1 EA), **FSU** (Oct 15 EA), **UM** (Nov 1 EA), and **UCF Burnett Honors**.

UNC ALUMNI LEGACY **UNC Chapel Hill (Oct 15 EA)** — Mother **Stacey Alvarado, J.D.** is a **1996 UNC Chapel Hill alumna** (OOS alumni legacy tie), alongside **UVA, Wake Forest, Villanova, UGA & Clemson**.

Immediate Action 1 · Nov 6 FAU Spring 2027 Dual Enrollment 7-Step Checklist & Counselor Email

Jump to Module 01 (7 Steps) ↓

Copy Counselor Email to Ms. Avakian ↓

Do this first: Send the ready-to-copy email in Module 07 to **Kerry Avakian** so Oxbridge signs the FAU Non-Public Permission Form before the Friday, November 6, 2026 deadline.

Immediate Action 2 · Nov 2026 Digital SAT & Bluebook Desmos Playbook + 15-Credit $0 CLEP Plan

Jump to Module 02 (SAT & Desmos) ↓

Jump to Module 03 ($0 CLEP Plan) ↓

How to use it: Run the 4 Desmos keyboard patterns on Official Bluebook Practice Tests 5 & 6 before the November SAT, then cash in your Honors Spanish 4 A for 6–8 CLEP credits.

MODULE 01 · IMMEDIATE ACTION GATE (SEPTEMBER 21 → FRIDAY, NOVEMBER 6, 2026)

FAU Spring 2027 Dual Enrollment Window, Oxbridge Campus Tour & The 7-Step Checklist

Real Florida Atlantic University classes taken while at Oxbridge with $0 tuition—transferable by state law to UF, FSU, UCF, USF, and FAU.

HARD DEADLINE: NOV 6, 2026
FAU OwlDocs Portal Only
2 Signatures Required

01 · Oct 26 Oxbridge Florida College Tour Gate

MAIALEARNING · OCT 26

COUNSELING ALERT Sent by **Kerry Avakian** via **MaiaLearning**: the Oxbridge Academy College Counseling registration form for the **Florida College Tour** is due **October 26, 2026** ($250 deposit billed to the school account).

DEMONSTRATED INTEREST Official campus visits log demonstrated admissions interest and let Andrew compare Florida flagship campuses (**UF, FSU, UCF, USF, and University of Miami**) firsthand alongside his class peers.

02 · Nov 6 FAU Spring 2027 Application Window

11 DAYS LEFT · OWLDOCS

ONLY OPEN WINDOW FAU accepts Spring 2027 dual-enrollment packets from **September 21 to Friday, November 6, 2026**. Summer and Fall 2026 are closed; materials never roll over to a later term.

PRIVATE ARTICULATION Palm Beach State College (PBSC) dual enrollment is closed to private schools, but **Oxbridge Academy holds an active executed articulation agreement with FAU** (confirmed on FAU's Palm Beach executed-agreement list).

ZERO TUITION FAU waives tuition, registration, and lab fees—you only pay a one-time **$10 Owl Card fee** and a semester Transportation Access Fee.

03 · FAU Eligibility & Single-Test Score Rule

3.0 UNWEIGHTED GPA

ACADEMIC FLOOR Requires a **3.0 unweighted cumulative GPA** (grades 10–12), **4 completed high school credits** (including 1 English + 1 Math), and the **non-public Permission Form signed by BOTH the Oxbridge Principal and Counselor**.

SINGLE-TEST RULE Must clear all minimums on **one single exam** (no mixing across tests): **SAT** (Reading/Writing 490 · Math 480), **ACT** (Reading 19 · English 17 · Math 19), **PERT** (Reading 106 · Writing 103 · Math 114), **CLT** (Verbal 38 · Math 16), or **Accuplacer** (256 / 253 / 261).

APPROVED BUSINESS FAU approves high school dual-enrollment business students for ECO2013 (Macroeconomics), ECO2023 (Microeconomics), GEB2011 (Intro to Business), and ISM2000 (Information Systems).

04 · Permanent Transcript & 1-Class First Term Rule

FTIC PROTECTED

OXBRIDGE GPA SHIELD Oxbridge grants high school credit for FAU dual enrollment, and **excludes DE grades from Andrew's internal Oxbridge GPA**.

PERMANENT RECORD Every college Andrew applies to later will see his permanent FAU college transcript, and FAU requires a **C or better** to stay in the program (a C- or lower ends eligibility). Take **one class** in Spring 2027 (allowed up to 8 credits fall/spring, 4 summer, 60 lifetime).

FRESHMAN STATUS All credits earned *before* high school graduation preserve First-Time-In-College (FTIC) freshman scholarship eligibility.

Full-Width Execution Row 01 · Interactive 7-Step FAU Dual Enrollment Sequence (Do Steps 1–5 Before Uploading in Step 6)

↗ FAU Dual Enrollment

Non-Public Permission Form (PDF)

FAU DUAL ENROLLMENT PROGRESS TRACKER (SAVED ON YOUR DEVICE) 0 of 7 steps done

1 Email Your Oxbridge College Counselor

Tell your counselor (assigned since 9th grade) you are applying for FAU Spring 2027 dual enrollment and request the **non-public Permission Form**. Use the ready-to-send email in Module 07.

☐ Mark Step 1 Done

2 Confirm Your Unweighted Cumulative GPA

FAU requires a **3.0 unweighted** GPA (plain average before Honors weighting). Confirm the exact unweighted number with your counselor or registrar early.

☐ Mark Step 2 Done

3 Confirm 4 Completed High School Credits

Must include at least 1 English and 1 Mathematics credit clearly shown on your official Oxbridge transcript.

Mark Step 3 Done

4 Clear All Minimums on One Placement Test

Hit every threshold on a single test within 2 years of term start: **SAT 490 R&W / 480 Math**, **ACT 19 R / 17 E / 19 M**, or **PERT 106 R / 103 W / 114 M**.

Mark Step 4 Done

5 Get Both Signatures on the Permission Form

Requires **both** your Oxbridge Principal's signature and Counselor's signature on the private-school form. Start this first—FAU rejects late packets caused by signature delays.

Mark Step 5 Done

6 Apply & Upload All 4 Items Together in OwlDocs

Submit the Non-Degree Application (pick **Dual Enrollment**, not First Time in College) and upload the application, signed Permission Form, GPA proof, and test scores to **OwlDocs at the same time** (never email documents).

Mark Step 6 Done

7 Monitor FAU Email & Register for One Class

Watch your new FAU student email for clearance, then register for **one 3-credit class** (such as `ECO2013` Macroeconomics or `GEB2011` Intro to Business) for Spring 2027.

Mark Step 7 Done

MODULE 02 · NOVEMBER 2026 DIGITAL SAT TACTICAL PLAYBOOK & BRIGHT FUTURES GATE

Section-Adaptive Module 1 Rules, Built-In Desmos Calculator Shortcuts & 45-Second Grammar Laws

Why the SAT is the #1 financial & admissions lever at Oxbridge Academy—and how to pick up 60–90 points in November.

```
TARGET: 1340+ SAT / 216+ PSAT
100% Bright Futures FAS
Desmos Active 100% of Math
```

01 · Why the SAT Is the #1 Financial Lever at Oxbridge

NO AICE LOOPHOLE

CURRICULUM REALITY Oxbridge Academy runs Regular → Honors → Honors Seminar; it does **not** offer an AICE Diploma (which public schools like Palm Beach Central use to earn 100% Bright Futures without a test score).

BRIGHT FUTURES 100% Without AICE, the test score is the mandatory route: **1340+ SAT** (or **29+ ACT**) + 3.50 weighted core GPA + 100 service/work hours locks in **100% Florida Academic Scholars (FAS) tuition & fees** at UF, FSU, UCF, USF, and FAU.

BENACQUISTO ($20K+/YR) The October PSAT/NMSQT Selection Index `(2 × R&W + Math) ÷ 10` (~216–219 in Florida) is the sole path to National Merit Semifinalist and Florida's full cost-of-attendance **Benacquisto Scholarship**.

02 · Digital SAT Section-Adaptive Module 1 Gate

MODULE 1 ACCURACY

HOW ADAPTIVE WORKS Both Reading & Writing (two 32-minute modules, 54 questions total) and Math (two 35-minute modules, 44 questions total) are **section-adaptive**.

UPPER-TIER GATE Your score in **Module 1** decides whether Module 2 routes to the *Upper-Tier Hard Module* (ceiling 800) or the *Lower-Tier Module* (where your score is capped around 560–600 even if you answer every Module 2 question right).

PACING RULE Accuracy on the first 15 questions of Module 1 is everything—never rush easy/medium Module 1 questions to chase one speculative puzzle atQuestion 22.

03 · Built-In Desmos Calculator (+60–90 Math Points)

PRECALCULUS SYNERGY

100% MATH ACCESS Pairs directly with Andrew's current **A in Precalculus (Mr. Burrell)**. The built-in **Desmos Graphing Calculator** is active for 100% of Digital SAT Math.

3 MANDATORY MOVES (1) **Systems of Equations:** Type both equations straight into Desmos and click the intersection dot—never solve systems by hand. (2) **Constant *k* Sliders:** Use the Desmos slider

tool for *"for what value of constant k does the system have no solution"* until lines run parallel. (3) **Stats Functions:** Type `mean(...)` and `median(...)` directly into Desmos.

04 · Reading & Writing 45-Second Grammar Laws

START AT QUESTION 15

QUESTION 15 JUMP When the Reading & Writing clock starts, jump straight to **Question 15 (Standard English Conventions & Transitions)**, bank those 12–13 formulaic points in 8 minutes, and then loop back to Questions 1–14 with 24 minutes left.

3 PUNCTUATION LAWS (1) **Semicolon (;) = Period (.):** If both appear between the exact same words in two answer choices, **both choices are automatically wrong**. (2) Never put a single comma between a subject and its verb. (3) **Rhetorical Synthesis Bullet Questions:** Read the question goal first—do not read the bullet notes unless two choices tie.

Full-Width Execution Row 01 · 14-Day Countdown Routine Before the November 2026 Digital SAT

📐 Open SAT Desmos Calculator

💻 Open College Board Bluebook

1. Bluebook Practice Tests 5 & 6: Complete full timed sittings of Official Practice Test 5 and Practice Test 6 inside the College Board Bluebook app (the two closest mirrors of current 2026 Digital SAT difficulty). **2. Daily 20-Minute Desmos Sprint:** Practice solving quadratic systems, circle equations, and slider parameters exclusively inside the official College Board Desmos calculator without touching scratch paper. **3. Missed-Question Triage:** Tag every missed SAT prep homework question into one of three buckets: *Desmos Shortcut Missed*, *Punctuation Boundary Rule*, or *Module 1 Pacing*.

SCHOLARSHIP / CREDIT AWARD	EXACT QUALIFICATION GATE FOR ANDREW AT OXBRIDGE	FINANCIAL VALUE & COVERAGE
Benacquisto Scholarship	National Merit Finalist via October 2026 **PSAT/NMSQT Selection Index ≈ 216–219** in Florida	**100% Full In-State Cost of Attendance** (~$16,000–$25,000/yr: tuition, room, board & books)
Florida Bright Futures — Academic Scholars (FAS)	**1340+ SAT** (or **29+ ACT**) + **3.50 weighted core GPA** + 100 volunteer/paid work hours	**100% Tuition & Applicable Fees** at all Florida public universities (~$212/credit hour; $300/sem private)
Florida Bright Futures — Medallion Scholars (FMS)	**1200+ SAT** (or **25+ ACT**) + **3.00 weighted core GPA** + 75 volunteer / 100 paid work hours	**75% Tuition & Applicable Fees** at all Florida public universities

SCHOLARSHIP / CREDIT AWARD	EXACT QUALIFICATION GATE FOR ANDREW AT OXBRIDGE	FINANCIAL VALUE & COVERAGE
FAU Dual Enrollment + Modern States CLEP	**3.0 unweighted GPA** (FAU DE) + **Score 50–63 on CLEP** via $0 Modern States vouchers	**$0 Tuition & $0 Exam Fees** for 18–27 transferable university credits earned before graduation

MODULE 03 · THE 12–TO–15 CREDIT CLEP (COLLEGE-LEVEL EXAMINATION PROGRAM) ARBITRAGE PLAN

Turning Andrew's Current Oxbridge Honors Courses Into Binding Florida University Credits for $0

Oxbridge Honors Seminars teach college-level material without automatic AP credit—CLEP turns that exact studying into 12–15 university credits right after finals.

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2 WINDOWS: JAN & JUNE 2027
PBSC North Campus (5 Mins)
$0 via Modern States Vouchers
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01 · Spanish Language CLEP (Score 63 = 6 Credits)

JAN 2027 WINDOW

OXBRIDGE ANCHOR Andrew currently holds an **A in Honors Spanish 4** (Section 3.7, Ms. Rhoe).

DOUBLE-CREDIT RULE Under Florida's binding statewide Credit-by-Exam Equivalencies list, a score of 50 grants 3 credits, while a score of **63+ grants 6 full college credits** (two semesters of college Spanish) at UF, FSU, UCF, USF, and FAU.

91% PASS RATE Spanish Language has the highest pass rate of any CLEP exam nationwide (**91%**). Sit in **mid-to-late January 2027** right after Oxbridge Semester 1 ends (Jan 13, 2027).

02 · Precalculus CLEP (3 Credits — Jan Now-or-Never)

HARD EXPIRY GATE

OXBRIDGE ANCHOR Andrew currently holds an **A in Precalculus** (Section 3.8, Mr. Burrell).

JANUARY OR NEVER **Critical Florida Rule:** FAU and Florida public universities will *not* grant CLEP credit for a subject once a student has completed a more advanced course in that same subject. If Andrew takes Calculus senior year without sitting the Precalculus CLEP first, the Precalculus credit is gone for good.

DON'T OVERLAP DE Never CLEP the exact same subject you dual enroll in at FAU—point FAU Dual Enrollment at Business/Economics and CLEP at Math/Spanish/Science/Lit.

03 · Biology & Literature CLEPs (June 2027 = 6 Credits)

JUNE 2027 WINDOW

HONORS BIOLOGY Maps directly from Andrew's **A in Honors Biology (Dr. Reilly)** to the **Biology CLEP** (score 50 = 3 college science credits) right after Semester 2 ends on **Friday, May 28, 2027**.

HONORS ENGLISH 3 Maps from his **A in Honors English 3 (Ms. Jurskis)** to **American Literature** or **English Literature CLEP** (3 credits) or **College Composition** (6 credits).

FLORIDA LIT TRAP **Never take "Analyzing & Interpreting Literature"**—Florida's statewide table grants **0 credit** for that specific exam.

04 · $0 Modern States Vouchers & PBSC PGA Test Center

3160 PGA BLVD

$0 VOUCHER LOOP Complete the $0 course at ModernStates.org (75%+ on quizzes and final) and Modern States pays the **$97 College Board exam fee** (voucher valid 6 months) and reimburses the **$15 PBSC proctoring fee**.

$10 COLD TEST GATE Modern States practice questions run easy. Buy the official **$10 College Board practice test** and take it cold right after your school final: **score 65+ → book the real exam** (90-day wait required between retakes).

CLOSEST TEST CENTER **Palm Beach State College (PBSC) North Campus Testing Center**, 3160 PGA Blvd, Palm Beach Gardens (561–207–5360 · $15 proctoring fee via PBSC eMarket; open to all students). Alternative: **FAU Boca Raton** (777 Glades Rd, SU80 Rm 210 · $25.50 fee).

OXBRIDGE HONORS / HONORS SEMINAR COURSE	MATCHING COLLEGE BOARD CLEP EXAM	ANDREW'S TARGET WINDOW & CREDIT YIELD
Honors Spanish 4 / 5 (Ms. Rhoe)	**Spanish Language CLEP**	**Week of Jan 18, 2027** (after Jan 5–13 Sem 1 Finals) · **6 Credits at Score 63+** (3 at 50)
Precalculus / Calculus (Mr. Burrell)	**Precalculus CLEP** (or Calculus CLEP senior year)	**Week of Jan 18, 2027 (Mandatory before Senior Calculus)** · **3 Credits at Score 50+**
Honors Biology (Dr. Reilly)	**Biology CLEP**	**Early June 2027** (right after May 28 Sem 2 End) · **3 Credits at Score 50+**
English 2 / English 3 / Great Books (Ms. Jurskis)	**American Literature** or **English Literature CLEP**	**Early June 2027** · **3 Credits at Score 50+** *(Never take Analyzing & Interpreting Lit = 0 FL credit)*
U.S. History / U.S. Government / Economics	**U.S. History I & II · American Gov · Macro/Microeconomics**	**Optional Cleanup** (if not taken via FAU Dual Enrollment EC02013 / EC02023) · **3 Credits each**
Chemistry / British History / Forensic Psychology	**Chemistry · Western Civilization I & II · Introductory Psychology**	**Optional Cleanup** · 3 Credits each *(Note: Multivariable Calc, Diff Eq & AI Modeling sit above CLEP level)*

Full-Width Execution Row 02 · Interactive 12-Step CLEP & Modern States Checklist (Total Out-of-Pocket: $10 Practice Test)

💳 Open Modern States | 📍 PBSC PGA Testing Center | 📝 Register at College Board

CLEP 12–STEP VOUCHER & TESTING TRACKER (SAVED ON YOUR DEVICE) **0 of 12 done**

1 Create $0 Modern States Account

Go to `modernstates.org` (open to anyone 13+). Zero cost and no credit card required.

- [ ] **Done**

2 Enroll in Spanish & Precalculus (Oct–Nov)

Pick the Modern States courses matching your current Oxbridge classes (Spanish & Precalculus for Jan; Biology & Lit for Feb–Apr).

- [ ] **Done**

3 Pass Quizzes & Final at 75%+

Retakes are unlimited—completing the modules at 75%+ unlocks the $0 ($97-value) CLEP exam voucher.

- [ ] **Done**

4 Request Voucher 1 Month Before Testing

Request from the Modern States dashboard in **Late November** (for Jan exams) or **Early May** (for June exams). Code expires in 6 months.

- [ ] **Done**

5 Buy the Official $10 College Board Practice Test

Much closer to real exam difficulty than Modern States questions.

- [ ] **Done**

6 Sit Your Oxbridge Semester Final (Jan 5–13 / May 28)

Do not study separately—studying for your Oxbridge final *is* studying for the CLEP.

- [ ] **Done**

7 Take the $10 Practice Test Cold Within 3 Days

Rule: Score 65+ → book the real exam immediately. Below 65 → wait (90-day retake lock applies).

- [ ] **Done**

8 Register at College Board With Voucher ($0)

Enter your Modern States voucher code at checkout on `clep.collegeboard.org` so the $97 fee drops to **$0**.

- [ ] **Done**

9 Book Seat at PBSC North Campus (3160 PGA Blvd)

Call `561–207–5360` and pay the $15 proctoring fee via PBSC eMarket before test day.

- [ ] **Done**

10 Test Day Dress Code (Sweater, No Hoodies/Watches)

Arrive 15 mins early with government photo ID + registration ticket. Wear a crewneck sweater (no hoodies, jackets, or watches allowed inside).

- [ ] **Done**

11 Read Instant Score on Screen

Multiple-choice CLEPs score immediately: **50 passes**; on Spanish push for **63+** to double from 3 credits to 6.

- [ ] **Done**

12 Upload PBSC Receipt for $15 Reimbursement

Submit the proctoring receipt to Modern States to get the $15 fee reimbursed in full.

- [ ] **Done**

MODULE 04 · FLORIDA IN-STATE FLAGSHIP TARGET PROFILES (100% BRIGHT FUTURES & ARTICULATION ANCHORS)

Dedicated Target Profiles: University of Florida (UF), Florida State (FSU), Miami (UM) & UCF Burnett Honors

How FAU Dual Enrollment, 15 CLEP credits, and 1340+ SAT combine across Andrew's top in-state business & finance programs.

```
IN-STATE TUITION: $0 (WITH FAS)
100% DE & CLEP Transfer
32 CLEP Exams Accepted
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01 · University of Florida (UF · Gainesville, FL)

WARRINGTON BUSINESS

WHY IT FITS ANDREW #1 Florida public flagship (Warrington College of Business — Finance, Information Systems & Real Estate). Accepts **100% of FAU dual-enrollment credits** and up to **32 CLEP exams** by Florida statute.

ADMISSIONS LEVERS Evaluates Core Academic GPA, rigor of junior/senior schedule (Oxbridge Honors Seminars + FAU DE), SAT/ACT score (mandatory in FL SUS), and holistic activity leadership.

KEY DEADLINE Early Action deadline in senior fall (Nov 1, 2027); 100% tuition covered by Bright Futures FAS (1340+ SAT) or full COA via Benacquisto.

02 · Florida State University (FSU · Tallahassee, FL)

TOP-5 REAL ESTATE & FINANCE

WHY IT FITS ANDREW FSU's College of Business houses one of the nation's highest-ranked undergraduate **Real Estate, Finance, and Risk Management** programs—directly aligned with Andrew's **Financial Markets 1** coursework and family real estate background.

CREDIT & TUITION Accepts 100% of FAU Dual Enrollment (`ECO2013`, `ECO2023`, `GEB2011`) and 32 CLEP exams + 100% Bright Futures FAS tuition coverage.

EARLY ACTION EDGE FSU offers a dedicated **Florida-resident Early Action window (October 15, 2027)** with significantly higher admit and Honors acceptance rates than Regular Decision.

03 · University of Miami (UM · Coral Gables, FL)

MIAMI HERBERT BUSINESS

WHY IT FITS ANDREW Premier private South Florida university (Patti and Allan Herbert Business School — Finance, Entrepreneurship, Legal Studies & Real Estate).

EARLY ACTION / ED1 Applying by **November 1, 2027 (Early Action / Early Decision I)** automatically places applicants in consideration for UM's **Premier Scholarships** (Stamps, Singer, Weeks, and Hammond full-tuition awards) plus $28,000–$36,000/yr Presidential Merit scholarships.

FLORIDA STACKING Stacks institutional merit with Florida EASE grant + $300/semester Bright Futures private credit.

04 · UCF Burnett Honors (Orlando) & USF Honors

HONORS ANCHOR SAFETY

WHY IT FITS ANDREW High-ROI in-state Honors anchors offering priority course registration, small 15-student Honors seminars, dedicated Honors housing, and immediate undergraduate business/fintech internships.

FULL MERIT STACK Combining 100% Bright Futures FAS with UCF Provost / Pegasus Merit Awards or USF Presidential Scholarships yields a net-positive college cash flow while entering as a credit-hour sophomore.

Full-Width Execution Row · How FAU Dual Enrollment + CLEP Enters UF/FSU With Sophomore Standing While Keeping Freshman Scholarships

↗ UF Admissions | ↗ FSU Admissions | ↗ UM Admissions

Under Florida's statewide articulation law, earning **15 CLEP credits** (Spanish 6 + Precalc 3 + Biology 3 + Literature 3) plus **6 to 12 FAU Dual Enrollment credits** (`ECO2013`, `ECO2023`, `GEB2011`, `ISM2000`) gives Andrew **21 to 27 transferable university credits** before graduating from Oxbridge. That clears nearly an entire freshman year of general education requirements at UF, FSU, or UCF while keeping 100% of his First-Time-In-College (FTIC) freshman scholarships intact.

MODULE 05 · OUT-OF-STATE & SELECTIVE PRIVATE TARGET UNIVERSITY PROFILES

Dedicated Target Profiles: UNC Chapel Hill (Legacy), UVA, Wake Forest, Villanova, UGA & Clemson

How to position Andrew's Oxbridge Honors Seminars, FAU Dual Enrollment, and UNC legacy lineage for top national business schools.

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UNC LEGACY ANCHOR (1996)
EA Deadlines: Oct 15 / Nov 1
Transcript Rigor + SAT Focus
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01 · UNC Chapel Hill (Kenan-Flagler Business)

MOTHER UNC '96 LEGACY

VERIFIED LEGACY LINEAGE Mother **Stacey Alvarado, J.D. is a 1996 UNC Chapel Hill alumna (B.A. Criminal Justice)**. For out-of-state applicants to UNC, verified alumni child status is an established holistic advantage when applying by the **Early Action deadline (October 15, 2027)**.

WHAT UNC READS FOR Out-of-state admissions at UNC heavily weights transcript rigor (Oxbridge Honors & Honors Seminars + actual college courses on an FAU transcript), strong SAT scores, and authentic community/athletic leadership.

02 · University of Virginia (UVA) & UGA (Terry)

PUBLIC BUSINESS ELITES

UVA MCINTIRE COMMERCE UVA (Early Action Nov 1, 2027) and the McIntire School of Commerce look for 4 years of rigorous core subjects: Precalculus in 11th → Calculus in 12th, Foreign Language through Level 4 (Honors Spanish 4), lab sciences, and FAU Macroeconomics/Microeconomics.

UGA TERRY BUSINESS University of Georgia (Early Action Oct 15, 2027) recalculates core academic GPA and rewards high Digital SAT scores alongside varsity athletics (Oxbridge Soccer) and entrepreneurship.

03 · Wake Forest University (School of Business)

WINSTON-SALEM, NC

WHY IT FITS ANDREW Top-tier private ACC university where small seminar teaching mirrors Oxbridge Academy's Harkness/Honors Seminar model. Famous for undergraduate Finance, Mathematical Business, and Enterprise Management.

DEMONSTRATED INTEREST Wake Forest tracks demonstrated interest closely: attend the Wake Forest admissions officer visit at Oxbridge (80+ colleges visit Oxbridge annually), book the optional personal interview / video submission in summer 2027, and highlight his Financial Markets + AI digital media venture.

04 · Villanova University (VSB) & Clemson (Powers)

WALL ST & REAL ESTATE

VILLANOVA BUSINESS (VSB) Direct-admit undergraduate business school with elite Wall Street, private equity, and commercial real estate placement (Daniel M. DiLella Center for Real Estate). Early Action deadline November 1, 2027.

CLEMSON BUSINESS Strong Southeast business & real estate network, vibrant ACC campus culture, and Early Action (October 15, 2027) merit scholarship consideration.

Full-Width Execution Row · Why Dual Enrollment + Honors Seminars Drive Out-of-State Admissions While CLEP Clears Florida Gen-Eds

↗ UNC Admissions | ↗ UVA Admissions | ↗ Wake Forest | ↗ Villanova

The Strategic Split: Selective private and out-of-state universities (UNC, UVA, Wake Forest, Villanova) rarely grant credit for CLEP exams and do not view CLEP as an admissions rigor signal. Instead, they evaluate **(1) Oxbridge Honors & Honors Seminars**, **(2) graded FAU Dual Enrollment courses on an official university transcript**, and **(3) a strong November/Spring SAT score**. That is why running *both* engines in parallel is the winning play: FAU Dual Enrollment + Honors Seminars win the admissions decision everywhere, while CLEP banks 15 $0-tuition credits if he choosesUF, FSU, or UCF.

MODULE 06 · PRIVATE-SCHOOL ADMISSIONS TRAPS, TEACHER RECOMMENDATIONS & JUNIOR 'SPIKE' STRATEGY

Protecting Bright Futures Manual Filing, Locking April 2027 Teacher Letters & Packaging Andrew's Narrative

Critical rules for Mom, Dad, and Andrew that prevent private-school paperwork traps and differentiate his application.

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APRIL 2027 TEACHER LETTERS
Manual FFAA Transcript Check
Zero Summer 2028 Classes
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01 · Trap #1: No College Classes in Summer 2028

PROTECT FRESHMAN AID

BEFORE GRADUATION = SAFE Every FAU dual enrollment or CLEP credit earned *while still in high school* keeps Andrew counted as a First-Time-In-College (FTIC) freshman—even if he enters with 27 credits.

AFTER GRADUATION = TRAP Taking even **one college class in the summer after high school graduation (Summer 2028)** before fall matriculation can reclassify a student as a **transfer student**, stripping away freshman merit scholarships. Rule: **Zero college classes in Summer 2028.**

02 · Trap #2: Manual Bright Futures Transcript Filing

PRIVATE SCHOOL RULE

NO AUTO-UPLOAD Public high schools transmit transcripts to the Florida Bright Futures system automatically via FASTER. **Private schools like Oxbridge Academy must enter transcripts and service hours by hand.**

OCT 1, 2027 ACTION When the Florida Financial Aid Application (FFAA) opens **October 1, 2027**, file the FFAA and confirm directly in writing with the Oxbridge Registrar that Andrew's transcript, unweighted/weighted grades, and **100 service/paid work hours** (which count all the way back to the summer after 8th grade) were uploaded.

03 · Locking 2 Junior Teacher Letters in April 2027

4 CORE "A" ANCHORS

PRIME RECOMMENDERS Selective universities require 1–2 core 11th-grade teacher recommendations. Andrew currently holds strong A performance across ideal recommenders: **Mr. Burrell** (Precalculus & Advisor), **Dr. Reilly** (Honors Biology), **Mr. Frackelton** (Financial Markets 1), **Ms. Jurskis** (Honors English 3), and **Ms. Rhoe** (Honors Spanish 4).

APRIL 2027 ASK Ask two core teachers in **April 2027** (before the senior fall rush) and hand each a crisp 1-page summary of his class contributions and business projects.

04 · Building Andrew's Signature 'Spike' Narrative

BUSINESS · AI · SOCCER

COHERENT STORY Admissions officers at UF, FSU, UM, UNC, UVA, Wake Forest, and Villanova reward a focused *spike* over scattered club memberships.

HIS 3 PILLARS Connect (1) **Financial Markets 1 + FAU Economics/Business Dual Enrollment**, (2) **Digital Media, Content-Intel & Live Web Microsite Building** (`college.alvarado.ai`), and (3) **Oxbridge Varsity Soccer & Athletic Discipline** into one authentic young-operator portfolio.

Full-Width Execution Row (For Mom & Dad) · Do You Need to Hire a $5,000–$20,000 Private College Consultant?

🏫 Oxbridge College Counseling

Honest Answer: Mostly No. Oxbridge Academy's tuition already includes an unusually comprehensive counseling office: a dedicated college counselor assigned since 9th grade, in-house practice SAT/ACT diagnostics with test-fit advising, full dual-enrollment walk-throughs, Bright Futures and service-hour documentation, 80+ college admissions officers visiting campus each year, and 8 parent forums annually. The only two places where outside spend adds real value are (1) a targeted subject tutor if unweighted GPA ever nears 3.0, and (2) **5 to 8 hours of independent essay coaching in Summer 2027 ($500–$1,500 total)**—never a $10,000–$20,000 package.

MODULE 07 · COPY-PASTE COUNSELOR EMAIL, MASTER CALENDAR & VERIFIED PORTAL DIRECTORY

Ready-to-Send Oxbridge Counselor Email, Junior-to-Senior Timeline & All 16 Verified Links

Copy the email below to kick off FAU Dual Enrollment & CLEP alignment with your Oxbridge counselor today.

ALL 16 LINKS HTTP 200
Copy-Paste Ready Email
2026–2028 Master Timeline

Copy-Paste Email from Andrew to His Oxbridge College Counselor

Copy Counselor Email

Subject: Dual enrollment at FAU for Spring 2027

Hi [counselor's name],

I'd like to do dual enrollment at FAU for the Spring 2027 semester. I know the application window is September 21 to November 6, so I wanted to start the paperwork right away.

Could you help me with a few things?

1. The Permission Form I need for FAU — the non-public/private school version. I understand it needs both a principal's signature and a counselor's signature, which is why I'm asking now.
2. My unweighted cumulative GPA — I know FAU requires at least a 3.0 unweighted and I want to confirm where I stand.
3. Whether I can take the PERT through school, or whether I should use an SAT or ACT score instead. I understand I need to meet all the minimums on one single test.
4. Any Oxbridge-side deadlines that come before FAU's November 6 close, so I don't miss one.
5. Whether any of my Honors courses line up with a CLEP exam. I'd like to sit the CLEP right after the final in that subject so I only study it once.

I'm also interested in which FAU courses (such as Macroeconomics ECO2013 or Intro to Business GEB2011) would transfer best and fit my Oxbridge schedule, if we can look at that together.

Thanks,
Andrew

DATE / WINDOW	MILESTONE & OWNER	EXACT ACTION REQUIRED
Oct 26, 2026	**Oxbridge Florida College Tour**	Submit Florida College Tour registration form (sent by Kerry Avakian via MaiaLearning) + $250 school-account deposit.
Fri, Nov 6, 2026	**FAU Spring 2027 Dual Enrollment Closes**	Upload Non-Degree Application, signed Principal + Counselor Permission Form, GPA proof, and placement scores together to FAU OwlDocs.
Nov 2026	**Digital SAT Sitting**	Execute Module 1 accuracy gate, Desmos graphing shortcuts, and Question 15–27 grammar jump toward the 1340+ Bright Futures FAS target.
Jan 5–13, 2027	**Oxbridge Semester 1 Finals**	Semester 1 ends Wednesday, Jan 13, 2027. Finish Modern States Spanish & Precalculus vouchers beforehand.
Week of Jan 18, 2027	**Window 1 CLEP Sittings (9 Credits)**	Take $10 practice tests cold (65+ gate), then sit **Spanish Language CLEP** (aim 63 = 6 credits) and **Precalculus CLEP** (3 credits) at PBSC PGA Blvd.
Spring 2027	**First FAU Course + April Teacher Recs**	Take **one** FAU dual-enrollment course (earn A/B). In **April 2027**, ask 2 junior-year teachers (Mr. Burrell / Dr. Reilly / Mr. Frackelton / Ms. Jurskis) for recommendation letters.
May 28 & June 2027	**Window 2 CLEPs (6 Credits) + Finish SAT**	Oxbridge Sem 2 ends Friday, May 28, 2027. Sit **Biology CLEP** (3) and **Literature CLEP** (3) in early June; lock 1340+ SAT / 29+ ACT by June.
Summer 2027	**Common App Main Essay & Supplements**	Draft Common App personal statement and Early Action supplements before senior classes start (5–8 hours of targeted essay coaching if desired).
Oct 1 – Nov 1, 2027	**FFAA (Bright Futures) + Early Action**	File Florida Financial Aid Application (FFAA) on Oct 1; verify Oxbridge manually uploaded transcript & 100 service hours; submit Oct 15 / Nov 1 Early Action apps.
Summer 2028	**Post-Graduation FTIC Shield**	**Take zero college classes** between high school graduation and fall college move-in so freshman merit scholarship status is never reclassified.

01 · FAU Dual Enrollment Official Links

BOCA RATON

FAU Dual Enrollment Main Hub & OwlDocs — Term deadlines & portal login.

FAU Eligibility & Test Score Minimums — 3.0 unweighted GPA & placement chart.

Private-School Permission Form (PDF) — Needs Principal + Counselor signatures.

FAU Executed Articulation Agreement List (PDF) — Confirms Oxbridge Academy under Palm Beach.

FAU Course Registration Rules · **Fees & $10 Owl Card** · **FAQ** · **Handbook (PDF)**.

FAU Coordinator Contact: William Grossman — 561–297–2009, hsdual@fau.edu.

02 · CLEP, SAT, Bright Futures & Oxbridge Links

VERIFIED PORTALS

Modern States ($0 CLEP Vouchers) — $0 courses that pay the $97 exam fee + $15 proctoring.

PBSC North Campus Testing Center — 3160 PGA Blvd, Palm Beach Gardens (561–207–5360).

FAU Boca Raton CLEP Testing Center · **College Board CLEP Registration**.

Official College Board SAT Desmos Calculator · **Bluebook App** · **PSAT/NMSQT**.

Florida Bright Futures · **FFAA / OSFA Application** · **FAFSA**.

Oxbridge Academy College Counseling · **Common App**.