

SPECIAL ISSUE!

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for parents

The Parents' Guide to
**COLLEGE
ADMISSIONS**

Paying for
College: Finding
the Best Deals

The Scoop on
Admissions
Testing

Writing a
Great Essay

The Role of
Extracurriculars

Campus Visits

Dos & Don'ts of Filling Out
the Application

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EDITOR'S LETTER



Where should my teenager apply to college? Can our family afford those schools? Can my teenager get a scholarship? How much debt is too much? What makes a compelling essay? Should my teenager interview? Do we really need to visit colleges? What are colleges looking for anyway!

When my daughter was applying to college, my husband and I had a million questions. The process felt overwhelming—and oh so stressful.

I'm guessing that right about now, you may also be feeling overwhelmed by the college admissions process. But the bottom line is that there are thousands of colleges and universities in the United States and, believe it or not, your teenager can be successful—and happy—at many of them.

In fact, my daughter was recently admitted to a college that she's excited to attend and that our middle-class family can actually afford.

Welcome to *The Parents' Guide to College Admissions*, which we created to help guide families like yours through the college admissions process. Inside these pages, you'll learn how to make a list of schools that are the “right” fit for your teenager—academically, socially, and financially. You'll find expert advice about every step of the admissions process, from studying for the ACT or SAT and visiting campuses to writing a great essay and applying for financial aid (and scholarships). We'll show you what admissions officers care about (and what they don't). And we'll reveal what experts told us about making sure college is affordable for your teenager.

Above all, I hope *The Parents' Guide to College Admissions* makes the college process less stressful for you and your teenager. It worked out for my daughter and our family. Trust that it will also work out for yours.

Good luck!

A handwritten signature in black ink, appearing to read 'Beth Segal', with a long, sweeping horizontal line extending to the right.

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How to Start a Bachelor's Degree at Community College

Starting a bachelor's degree at community college is a great way to save money, but students must stay focused to be successful.

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Paying for College

Why Teenagers Should Help

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Just for Parents

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LAUNCH SKILLS

10 things
to teach
teens before
they head
out on their
own

**Before you know it,
your teenager will
be leaving the nest.**

So, take the opportunity now to teach your teenager some critical life skills—like laundry, how to shop for groceries, and some basic first aid. Here are our top 10 life skills for teens.



1

ASKING FOR WHAT YOU NEED

Before teens launch from home, they should learn to start being their own advocates. In fact, when it comes to life skills for teens, self advocacy is at the top of our list. If your teen can understand his own needs and emotions, learn to speak up for himself, and act to ensure that his needs are met, he will have more of a sense of control over his circumstances and gain self-confidence in his ability to make good decisions for himself. Here's an easy way to help your teenager develop this skill: When she needs to interact with an adult—a teacher, health-care provider, etc.—encourage her to take the lead.

2

BASIC FIRST AID

Your teenager should know a few health basics so she doesn't have to call you for every sniffle. Now is the time to teach her how to deal with a minor burn, fever, or common cold. Discuss with them more serious symptoms and when it may be appropriate to seek medical assistance. These include, but are not limited to, a fever that does not respond to medication (like Tylenol or Motrin); a fever that spikes above 103° F; or a sudden onset of fever and severe pain when bending your neck forward.



3

GETTING AROUND

Your college student will need to fly alone for the first time, navigate a city subway system, get an Uber, or find a building on an unfamiliar campus. Set your teen loose in high school, and have them learn to get places on their own. Ask them to give you directions describing how to get somewhere. Ask your teen to drive when you go out. Show him how to use an app (like Google Maps or Transit).



4

PHONE SKILLS

Picking up the phone and making an appointment instead of relying on your mom to do it is a necessary skill. By the time your teenager is a junior or senior in high school, she should do the important stuff for herself—doctor's appointments, haircuts, oil changes—the kinds of appointments she'll need to make at college and beyond. Teens don't like talking on the phone, but it's a vital skill. Go over basics such as identifying yourself, speaking slowly and clearly, using proper phone etiquette, and being an attentive listener.

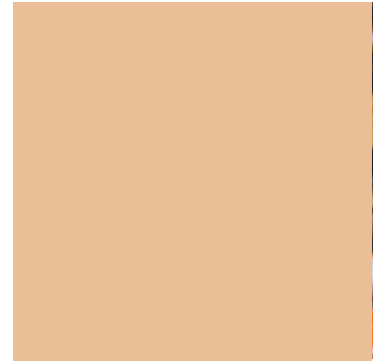


5

LAUNDRY

It's time to roll up your sleeves and make sure your son can do laundry before he's on his own. Help your teenager out a few times, then step back and—here's the hard part—don't step back in.





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6

WHAT TO DO IN AN EMERGENCY

Did you hear about the college roommates who called their parents, not 911, when their house caught on fire? We need to help our teenagers understand what to do in a life-threatening emergency. This one's easy: Call 911. But teenagers should also know how to handle more mundane home emergencies, which, while not life threatening, could cause serious damage (for example, how to shut off the water).

7

COMMUNICATIONS ETIQUETTE

Your teen needs to know how to write an appropriate email, with correct grammar, spelling, and punctuation. Teens should also be able to write a formal letter, including a cover letter. Teenagers also need to know how and when to write a thank you note. In addition, they should remember that human contact still matters, and that there are some situations where people still need to discuss things face-to-face (like an apology).



8

DRESSING PROFESSIONALLY

With limited experience in professional settings, many teens don't understand the importance of dressing appropriately for certain adult-world interactions. In these kinds of situations, teenagers should dress like they believe the adults will be dressed. When in doubt, err on the conservative side. If business casual is the designated dress code, for guys that means an ironed, button-down shirt, dark pants, and polished dress shoes. Young women should go with a tailored dress, a skirt (not too short) and blouse, or tailored pants and a button-down shirt.



9

COOKING AND GROCERY SHOPPING

Before he leaves home, show your teenager a few cooking basics to help him save money and prepare healthy meals for himself. Teach him how to shop, compare prices, and read labels. Make up a list of a few simple meals, and cook them together. Go over food safety basics, such as how to handle raw meat and clean utensils and counters.

10

BASIC PERSONAL SAFETY

Teach teenagers how to be savvy of their surroundings and start preparing them now for campus safety. Remind your teenager not to walk around campus or a big city texting or with earbuds in; teenagers should also walk with others at night, including to and from the library or wherever else. At many colleges, students can ask campus security for an escort late at night. Teenagers should understand "safe" party rules, including asking friends to look out for each other (and each other's drinks). Last, but hardly least, remember cyber-security is also important: tell your teenager never to share passwords and also not to check bank and other financial accounts on public Wi-Fi (unless you use an app like *Anonymizer.com*, which prevents others nearby from easily stealing financial data over the public Wi-Fi system).

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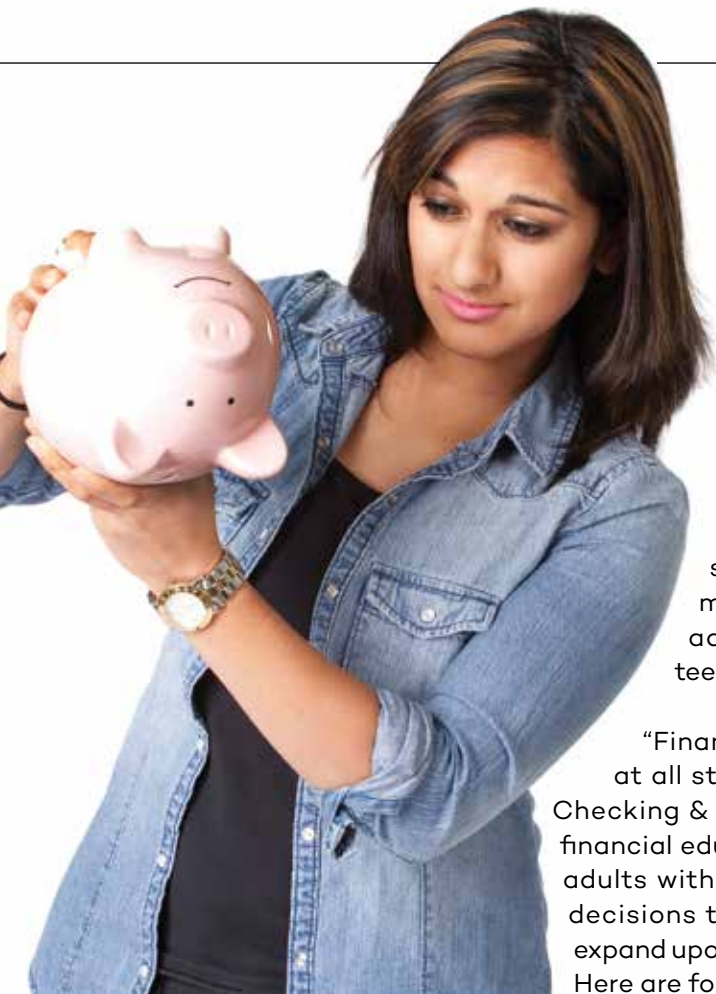
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Making Better Financial Decisions Today

Sure, it's helpful for your teenager to know how to do laundry, shop for groceries and take care of a cold. But being able to manage money is not just helpful; it's a cornerstone of responsible adulthood. That means it's important for parents to teach teenagers financial literacy skills before college.

"Financial literacy is something most Americans can benefit from at all stages of life," says Jeff Taraba, Vice President of Consumer Checking & Prepaid Product Management with PNC Bank. "By starting financial education early in the teenage years, we are empowering young adults with core financial knowledge to begin making better financial decisions today, and giving them the foundational building blocks to expand upon that core knowledge as their financial needs evolve over time." Here are four ways to get started:

► Set the example.

You are an important role model, and your teenagers learn a lot just by watching you manage your own finances. If you want your soon-to-be college student to develop good habits, keep a close eye on how you yourself spend, borrow, save, invest and share. Think about what your own habits show your teenagers.

► Embrace opportunities to talk about money.

Some families never discuss money in front of children, let alone with them. While you may choose to keep certain financial details to yourself, talking openly about general money matters is key to developing your teenagers' financial literacy skills. Teenagers should be familiar with the big expenses their family has, such as rent or mortgage payments, food, car payments, vacations and (soon) college. But also talk about the less visible expenses, such as insurance, medical costs and utilities like gas and electricity. This can open up your teens' eyes to the cost of things they may not know about.

► Give your teenagers hands-on experience with saving and spending.

It's important for teens to have hands-on experience managing money before they leave home. Many earn money from a part-time job; others may get an allowance. You should expect teenagers to save some of that money, and to use some of it to pay for expenses like gas for the car or going out to movies and restaurants. You may also elect to give teenagers a budget for bigger-ticket items—for example, clothing. Stick to that budget, even if your teenager makes a mistake, and with time, your teenager will learn to stick with it, too.

► Help your teenager open a checking account.

Your teenager may already have a savings account, but teens also need to learn to manage a checking account. Using a debit card, making deposits, monitoring balances—these are all key skills your teenager will need once off at college. Don't wait to get to campus to open a checking account. Opening one now, while your child is still at home, gives you plenty of opportunity to teach those skills.

28 GRADUATION GIFT IDEAS

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approved by parents!**



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Life is Good: The Book—How to Live With Purpose and Enjoy the Ride

From Life is Good founders and brothers Bert and John Jacobs, this inspiring book of wisdom celebrates the power of optimism. Their story, illustrated with the company's iconic artwork, shows how to overcome obstacles and embrace opportunities—whether it's growing stronger from rejection, letting your imagination loose, or simplifying your life to focus on what matters most. lifeisgood.com, \$25

"It was a very fun and inspiring book with lots of great pictures. I loved reading it!" —Karissa



WAFF Memento Silicone Cover Journal

Journal with 210 lined pages and a soft silicone cover available in over ten colors and two sizes. Cover has a clip on the side that securely closes the book and can hold a pen. waffstore.myshopify.com, \$17

"The journal is the perfect size and has a nice cover that is flexible and smoothly textured. There are plenty of pages for writing, as well as a strap to keep the journal closed so that others cannot read it." —Madeline



Pro-Tec Classic Helmet

From bowls to half pipes, from skate parks to backyards, Pro-Tec creates the best protection available with all the latest technology. The Classic is equipped with EPS foam and is CPSC/CE certified to keep your precious dome safe when you slam. protectbrand.com, \$49.95

"The Protect Brand helmet will make a great gift for anyone attending a large campus. It would make biking around campus safe, while having some stylish protection! It would make me feel great knowing someone is looking out for my safety and convenience on campus." —Brooke



Hydroflask 16 oz. Coffee Flask

Professional-grade stainless steel and double wall insulation to keep water ice cold for up to 24 hours and coffee hot for up to 6 hours. Guaranteed not to sweat even during big swings in outside air temperature.

hydroflask.com, \$24.95

"I would love to receive this durable and seamless mug as a graduation gift! It can be used for hot or cold drinks, it is small and concealable, and it keeps everything at a perfect temperature. It is perfect for walking to class in the summer or chugging along in the winter." —Brooke



Sydney Paige Guidi Laptop Rucksack Back Pack

The Guidi laptop rucksack oozes class with its relaxed style, upscale metal zippers and chic leather details. Whether you're a student, world traveler, hip professional or stylish mom on the go, this is the bag for you! sydneypaigeinc.com, \$90

"This backpack works for both school and other activities. It's light and easy to take with me, so I can use it on a hike or for class." —Nora

Crane & Canopy's Noe Blue Duvet Cover

Luxe, modern style for your bedroom. This patterned duvet cover is made from premium 100% long-staple cotton and woven in a luxurious 300 thread-count and features a chic geometric pattern and a beautiful dusk blue hue. Pairs beautifully with luxury sheets and throw pillows. craneandcanopy.com, \$119.

"I love this duvet cover and pillow sham. The design is really pretty, the material is really comfortable, and it will look really awesome in my dorm room!" —Nora





Saje Natural Wellness Aromabreeze Ultrasonic Diffuser

Infuse your air with the vitality of nature and create a soothing atmosphere with the power of 100% natural essential oils. saje.com, \$74.95

"The diffuser fills any room with an amazing scent, which will help keep me relaxed and my dorm room fresh." —Kate

Ten Thousand Villages Arrow's End Earrings

Handcrafted in Cambodia of brass from bomb casings collected from the fields of Cambodia and transformed by the artisans of the Rajana group into these stylish chevron-shaped earrings. tenthousandvillages.com, \$29.99

"These stylish and flashy earrings will make dressing up and going out in college fun! They are a simple, yet thoughtful gift for any girl who likes to dress up her outfits." —Brooke



STATE Bags Lee Parkville Cinch Tote

A chic leather, reversible cinch sack for the fashion girl. The Lee features a sturdy top handle, leather pull straps, interior pocket, and reverses from black to mauve. For each Lee bag sold, a STATE bag packed with essentials is delivered to an American child in need. statebags.com, \$225

"I love the bag because it's stylish, yet so convenient for carrying my books in college." —Hannah

Laura Ashley Twin Reversible Quilt

This simple, yet unique comforter will make an amazing, personal gift. The simple design makes the comforter versatile and easy to coordinate with almost any color sheets. lauraashleyusa.com, \$80

"This simple, yet unique comforter will make an amazing gift. The comforter is also more personal than a simple gift card!" —Brooke



Pyro Pet Cat Candle

Animal-shaped candles that melt and leave a metallic skeleton behind. This cute cat shaped candle reveals the wild beast inside her, a grinning metallic skeleton with fire blazing in her eyes! pyropetcandles.com, \$34

"I love the idea behind this candle. Once it's done melting, I can use the skeleton as a cute decoration for my dorm room." —Nora



Margie Edwards Tree of Life Necklace

Each necklace has an inspirational tree of life pendant with a pearl hanging beside it. The branches of the tree represent a milestone in one's life, such as graduation from high school. The pearl, a symbol of peace, compliments the symbolism of the tree. margieedwards.com, \$61

"I love the design of this necklace. It's simple, yet elegant. It's also very versatile because I can wear it with any outfit." —Edie



Liverpool Sienna Ankle Pull-On Legging

Comfortable mid-rise ankle skinny pull-on pants that give the look of jeans with the comfort of leggings. Features an elastic waistband that does not bunch or twist, faux front pockets, and functional back pockets. liverpooljeans.com, \$79

"I like these pants because they look like a cute pair of jeans but they're actually so comfortable like leggings." —Edie



Manduka Yoga Mat

This two-tone mat provides a naturally grippy surface that catches if you start to slip. Eco-friendly and made of natural materials, this non-Amazon harvested tree rubber mat firmly supports both your practice and our planet. manduka.com, \$68

"It comes in a nice convenient bag with a shoulder strap, two blocks and a canvas strap. It's nice and thick with a good grippy surface." —Lillian



Slumbr Orion Pillow

Exceptionally comfy, unique pillows designed in six distinct types to match your individual sleep style and made of finest high-grade materials to maintain their support and comfort longer over time. slumbr.com, From \$60

"The pillow is incredibly soft and comfortable for when I want to lie back and relax." —Taylor



Chamilia Dream Charm

Sterling silver quatrefoil charm bordered with a rope detail and set with Swarovski crystal accents and inscribed with Dream and Inspire, some words for us all to live by. chamilia.com, \$45

This charm goes with anything, making it the perfect addition to any outfit and super easy to take to college." —Karissa



SonaVerse GS3 Computer Speaker

The GOgroove SonaVERSE GS3 USB computer speakers are lightweight, easy to set up, and equipped with over 20 Watts of Peak power, 5W drivers, and 60mm bass radiators that will bring a booming sound to any room. Follow this link for 25% off retail price. bit.ly/2j0QSxG, \$19.99

"The SonaVERSE speaker is portable and perfect for my college dorm room next year." —Kate



DreamWave Venture Outdoor Speaker

The world's only Bluetooth speaker that also features a two-way radio. Portable and compact, it's a great choice for those who want to listen to their music on the go. dreamwaveus.com, \$99.99

"I really enjoyed the Venture's high-quality sound output and its portable, durable style." —Blake



Motorola Talkabout T600 Two-Way Radios

With a rugged, fully waterproof design, emergency features and a 35-mile range, the Talkabout™ T600 H2O Series keeps you connected and protected during your extreme outdoor activities. motorolasolutions.com, \$119.99

"Easy to setup. They have a lot of capabilities - such as the weather channel. Multiple channel settings, and can reach long distances. Great gift!" —Ethan

Spikeball®

If volleyball and four square had a baby, it would be the game Spikeball.® From family BBQs in your backyard to sun soaked beaches or the campus quad with your friends, Spikeball® appeals to a wide spectrum of ages and abilities. spikeball.com, \$59

"This is something fun I'll take to college. I see it as a great outdoor activity for hanging out on the quad, while staying fit." —Edie



Life Is Good Collegiate Collection T-shirt

Your graduate can show off their new college pride with a laidback style in this Classic Fit Cool Tee, garment washed for softness



and cut to barely skim the body. Its distressed printed graphic gets better with every wear, and ladder stitch details add interest at every edge. lifeisgood.com, \$32

"I'm excited about the idea of getting a Life is Good t-shirt printed with the name of my college." —Karissa



Polaroid Cube Lifestyle Action Camera

Standing at just 35mm, this tiny camera supports Micro SD up to 32GB. With a magnet on the bottom, the Polaroid Cube is designed to stick with you. Pop one on your helmet, skateboard, or any metal surface and roll with the fun. polaroid.com, \$99

"This powerful camera's incredibly small size means I'd definitely take it to college. It's more portable and easy to use than any other camera I've owned." —Nora

NewerTech NuGuard Keyboard Cover

Provides protections and style to your laptop without compromising functionality. The NuGuard Keyboard Cover has a smooth surface feel for easy typing while protecting your laptop from wear and tear, food, and dust. Available in 12 colors for all MacBook Air and MacBook Pro Retina laptops from 2011 to current. macsales.com, from \$9.49

"I like it because it protects from water and debris. It's very easy to navigate the buttons, and it looks great."

—Ethan



Rowenta Hand Held Steamer

The X-CEL Steam Hand Steamer helps de-wrinkle wardrobes in a flash. This compact hand steamer heats up in just 45 seconds and can steam (at the same power as a full-size version) for up to 10 minutes. A lint pad, fabric brush and steam bonnet are also included. rowentausa.com, \$69.99

"This steamer is so helpful because it's portable and quicker than ironing. I'm definitely taking it with me to college." —Edie

Krups Savoy Electric Kettle

This 1.7 liter water kettle has 5 preset temperature settings for optimized brewing of teas or coffee, and auto shut-off. amazon.com, \$89.99

"This is a fantastic gift idea. It's the kind of gift you love even more once you get to college." —Hannah



Out of Print T-shirt

Out of Print's mission is to celebrate literature through fashion while spreading the joy of reading, especially to those without access to books. For each product sold, one book is donated to Books for Africa. outofprintclothing.com, \$28

"This t-shirt is super comfortable and has a good cut and fit. The color matches well with everything and the writing is cute and not too much." —Madeline

Out of Print Socks

Celebrate your love of reading with whimsical socks by Out of Print, a one-for-one literary brand that celebrates the world's greatest stories through fashion apparel, accessories and jewelry. The brand's mission: for each product sold, one book is donated to Books for Africa. outofprintclothing.com, \$10

"These socks are more fun than ordinary socks and they remind me of checking out books in elementary school." —Madeline



Dyson Desk Fan

This energy efficient fan can be used all year round as it can either heat or cool a room depending on preference. The fan is designed to be quiet and safe, with no fast spinning blades, visible heat elements, and an automatic shutoff if tipped over. dyson.com, \$299.99

"The fan is quiet and doesn't distract me when I'm studying. It also looks quite attractive on a desk." —Taylor





DECIDING WHERE TO APPLY

With thousands of colleges and universities in the United States, it can be hard for students to figure out where to apply.

We've got great advice

on how to find colleges that are the right fit for your teenager (financially, socially, and academically), plus ideas for how to make the most of campus visits.



Making a Realistic College List

Deciding where to apply to college can feel stressful and confusing. With so many options, how should students go about making a list of colleges to apply to? These four ideas will get you started.



PHOTO: BETH SEGAL

✓ Set Your Criteria

Would you be happy for your student to go to any college? Probably not. Most of us have some criteria for where our teenager will go to college. Aaron Greene, founder of Columbus, Ohio-based College Liftoff, recommends families focus on four key areas when helping their teenager decide where to apply: academics (Does it offer the major your teenager is interested in?); career development (How does the school help students in that major get jobs after graduation?); affordability (How much will it cost your family per year?); and whether the school is a good culture fit (Does your student like it there?).

Greene cautions students not to let one component overshadow the other three. “Sometimes students immediately fall in love with a school, and the fit is good. But, if it does not meet a student’s financial needs, it is probably not the right choice.”

Sit down with your student, and come up with the criteria that really matter to both of you. Parents should defer to the student when possible, but it’s also okay to have some non-negotiables (you can go to any school within a four-hour drive that is within our budget, for example).

✓ Evaluate the Schools

Students and parents should approach the college search the same way they would approach buying a home: with a lot of in-depth research. Students tend to want to apply to schools they’ve heard of — or where their friends are applying. This is not enough of a reason to put a school on your list. “Students need to do their research and not be afraid to ask tough questions, such as, ‘What kind of internships are offered?’ ‘What are the job placement statistics?’ ‘What will it cost me?’ ‘Is it strong in my anticipated major?’ Don’t rely on a school’s reputation alone. A school may offer many majors but only really excel in some of them,” says Greene.

There are many online resources that can help. *CollegeBoard.org* offers detailed overviews of thousands of U.S. institutions (four-year and two-year). *CollegeScorecard.com* is quick and helpful for understanding average costs and after-graduation salaries at every accredited college in the U.S. (see our article on page 29 to learn how to figure out what a specific college will cost your family before you apply). College websites are also a wealth of information, and sites like *CollegeConfidential.com* and *Unigo.com* can offer the inside scoop on social life and more.

✓ Keep the Rankings in Check

Many students and parents feel pressure to pick a school based on prestige and rankings. Bad idea, says Martha O’Connell, Director Emerita of Colleges that Change Lives. “We live in a brand-name society. Many parents want to ride around town with a certain college bumper sticker. But, choosing a college because of where it ranks on a list does not take into account who you are and who you want to become.” Most importantly, those schools may not meet your family’s criteria, including affordability (many prestigious colleges do not offer merit aid, for example) or majors (you can’t get an undergraduate degree in nursing at Harvard, for example).

✓ Cover Your Bases

It’s helpful to organize your college list into at least two categories: safety schools and match schools. A safety school is one that you are confident your teenager will get into (check accepted scores and GPA on *CollegeBoard.org*). A match school is one that your student is likely to get into, but it’s not a sure thing. Some students will also want to apply to what’s called a reach school, which is a school that probably will not accept your student, but your student still wants to try.

Above all, remember to make sure at least one of the safety schools on your list is also a financial safety. That way, you can be guaranteed that your student will have a college you can afford.



Tips for a Successful Campus Visit

By **Kimberley Yavorski**

As a parent of four very different children, I have visited all types of colleges: small liberal arts colleges, medium-sized state schools, Ivies, and large state universities. Although each college is different, after a while, many of the information sessions sound the same. You may find that your teenager rejects one college after another or, alternatively, likes each new one even more than the last. Visiting colleges can be overwhelming and you may wonder how you are going to make it to the point where everyone involved decides which place is “the one.”

Here are the tips for college visits I’ve found most helpful over the years.



Reserve Your Spots.

Most schools prefer that you reserve a spot for the events during your visit — some require it. Depending on the school, there may be a group information session and tour or a private tour, and time to speak with an admissions officer. Some schools offer admissions interviews. In some cases, your child can sit in on a class or even stay overnight with a student. Many schools also have an open house, often on a Saturday, with more extensive programming. This information is usually spelled out on the “admissions” section of a college’s website. Typically, you can reserve a spot online, but don’t wait until the day of—or even the week before—as events can fill up, especially during the spring when many students tour colleges.



Allot Enough Time Per School.

Allow at least half a day per school, and plan on getting there early. This will allow time for parking, which is often at a premium on college campuses (especially in cities). It also gives you time to check out the surrounding community. Are there interesting things to see and do? Does it seem safe? Are there shops within walking distance? Is there public transportation? Doing this before rather than after your tour gives you the opportunity to ask specific questions about what you see.



Pack Snacks.

Most colleges have set times for information sessions and tours. These times frequently overlap with lunch. In my experience, hungry people tend to be cranky people. Cranky people do not like much of what they see or hear (nor do they remember these things at all).



Take Notes and Even Pictures.

Suggesting that your teenager take notes is a good idea, but I think parents should as well. You will notice (and hear) things that they won’t. I didn’t do this the first time around, thinking I would be able to remember details. I was wrong. So, my second time around, I picked up a notebook that fit in my purse and took notes at each information session. Though my kids rolled their eyes at the time, they were quick to ask for my “Handy Dandy Notebook” to review details, such as which college paid all expenses for study abroad and what tips the admissions counselor gave for writing the application essay. Since many of our tours were part of a vacation, I usually had my camera as well. These photos were also a good way to jog our memories.




Go Beyond the Tour.

To get a real sense of what a college is like, it’s helpful to explore the campus on your own. Check out the dining hall, spend time in the library, visit facilities that are important to your student (art studios or the gym, for example), check out what clubs and events are happening on campus—and, though your teenager may be embarrassed, talk to students. Also, find out what is going on outside of campus. At many colleges, the surrounding areas are a big part of the social life at the college.



Ask Questions.

Encourage your teenager to get near the front of the tour and ask questions. Tour guides dread having a tour where no one talks or asks questions. Being near the front ensures your teen will hear the answers to the group’s questions and he or she will be more likely to engage in conversation with the student tour guide. I found falling to the back of the line allowed my teenagers to interact with other students and ask questions they perhaps did not want me to hear. Tours provide information you may not get any other way. Current students are the best sources of information about campus life.



The 6 Types of Parents You'll Meet on College Visits

By Jane Parent

College visits—they're the best, aren't they?

Road trip with your kid, pondering so many potentials (both exciting and terrifying), seeing beautiful campuses, new cities, and people. But c'mon—we all know the very best thing about the college tour. It's the other parents. After three kids and at least two dozen college visits with tours and orientations, my husband and I simply enjoyed watching the other parents. If we have learned nothing else, it is this: whatever clueless, annoying, un-self-aware thing you do to embarrass your kid, someone else is doing it far better than you.

I'd like to think that I'm unique and not just like every other middle-aged mom out there. The college tour, however, reveals that nope, we parents are pretty much interchangeable and can be reduced to a handful of stereotypes.

I have identified at least six. I myself have been a few of them, depending on the kid with whom we were touring. And yes, someone really did ask each of the following questions...

1. HOVERERS

Both mom and dad are with their precious child, whom they love so fiercely that they've never let him out of their sight. They are visibly agitated that the day is approaching when their firstborn will leave home. All their questions will betray intense anxiety that the school won't sufficiently appreciate their child's genius or accommodate his needs.

You feel sorry for this kid, standing there mute and dispirited, while his father takes detailed notes on his iPad about the dorm laundry facilities. "Will I have the email address for my son's academic advisor, in case I have questions about his course selections?" "Does the cafeteria have healthy gluten-free options for those with dietary constraints?" "Are there quiet hours? My son likes to go to bed early." You don't want this kid to be your son's roommate because he is going to go absolutely wild as soon as he escapes his parents.

2. ALUMNI DAD

He loved every minute of college when he was here 24 years ago, and he's so excited that it's finally time for Junior to enroll, too. He's full of nostalgic stories about "when I was here" and all the campus traditions that he fondly remembers. He desperately wants his son to enjoy every minute and to LOVE his alma mater, so he points out everything along the way. "See that fountain? It's tradition to jump into it after a home game. It's AWESOME." "Do you guys still have Chicken Patty Wednesdays? We used to LIVE for Wednesdays!" He would give anything to be in college again.

3. MILLION QUESTION MOM

At the question and answer session, she is the first to raise her hand. Her questions are all very specific and intensely personalized, and pertain to absolutely no one else. No thought that wanders through her mind is too trivial to ask. Her questions are all very specific and intensely personalized, and pertain to absolutely no one else.

"Should I buy my son's winter coat in Florida and send it, or wait until he gets to Boston and buy it then?" "My daughter wants to major in biomedical engineering and speech pathology. Will she get credit for her language AP score?" "Where can my son go to buy salsa and chips late at night?" Her questions always have follow-ups, and she doesn't seem to notice the high school students around her (you know, the ones who might actually be applying to college here) with their hands raised.

4. HARDCORE PARENTS

They're only here in case Harvard doesn't work out. They are the reality TV character who says, "This is a competition. I'm not here to make friends." Their son is applying to lots more prestigious schools than this one, and he is much more qualified than yours. "My son will have 24 AP credit hours. He won't receive his AP BC Calc and Physics scores until next week, but how many classes will he be able to place out of?" "These introductory courses will be too easy for our daughter. Can she place out of all of them?" They will body check you to get ahead of you at the check-in table.

5. COOL MOM

She's dressed just like her 17-year-old daughter, and they whisper and giggle through the entire tour. She doesn't have any questions about academics or job placement rates at graduation. She just wants to know which dorm is closest to the bars and what kind of social life there is on campus.

6. ALMOST EMPTY NESTERS

These parents are so close to freedom they can taste it. They don't have any questions, don't read any of the informational handouts, and don't really listen to the presentations because they've been there, done that. They have the practical, valuable information you really need—like don't spring for the unlimited meal plan because your kid will never use all those swipes, and make sure you get your housing request in ASAP so your kid doesn't get stuck in the dorm with no air conditioning.

Me? I was a hoverer the first time, and definitely an almost empty-nester the last time. I honestly can't think of a single question that I ever asked during any of these tours. What I've really learned from all these tours is this: (1) don't let a really good or bad student tour guide unduly influence your impressions of a college; and (2) people, all the answers to your questions about meal plans, financial aid, and campus health service are on the college's website. Just enjoy your day with your kid and let them tell you what they learned.



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PAYING FOR COLLEGE

Finding the Best Deals

Most parents feel daunted by the idea of paying for college.

And college sticker prices don't help. Many private colleges now have sticker prices of upwards of \$60,000 a year. Public colleges cost less, but flagship public campuses still often have sticker prices of more than \$25,000 for in-state students (much more for out-of-state).

Does that mean you'll have to pay \$25,000 to \$60,000 a year for college? Not necessarily. The majority of students do not pay sticker price, but that only happens if you do your homework before your student applies to college. You'll need to find colleges that will offer your family the best deal, and that varies considerably from family to family. For some families, public colleges will offer the lowest tuition, but for other families, private colleges may actually cost less. Here's what you need to know to find an affordable college for your student.



→ You Should Understand How Financial Aid Works

Most families are awarded some amount of financial aid by the college their student attends. So, understanding how financial aid works is the first step to getting the best deal.

When colleges use the term “financial aid,” they’re talking about two different kinds of aid. The first kind is self-help aid—in the form of loans, mostly—which is money your teenager *will* have to pay back. As such, it does not lower your actual cost of college (it just defers those costs to a future date).

The second kind of financial aid is gift aid, which includes scholarships and grants that your teenager *will not* have to pay back. This is true financial aid, and the more of it your student can get, the lower your costs will be.

Gift aid comes in two forms: need-based aid and non-need-based aid. Need-based aid is money awarded based on your family’s financial “need” (as determined by your family’s annual income and assets). In general, the higher your income, the less need-based aid your family will qualify for.

Non-need-based aid (often called merit aid) is money that is awarded for your teenager’s accomplishments—academic achievement, but also sports, music, and other talents or activities. All families, regardless of income, are eligible for merit aid at the colleges that offer it.

Colleges vary greatly in the types (and amounts) of financial aid offered to applicants. Some colleges will meet 100 percent of an applicant’s financial need; other colleges meet much less. Some colleges offer merit aid; others do not.

In fact, it’s not unusual for schools that are similar in almost every way to offer different kinds of financial aid. Take Williams College and Kenyon

College. Both are selective, small, private liberal arts colleges in rural settings. Williams provides no merit aid, though it’s generous with need-based aid (it meets 100 percent of need). Kenyon, on the other hand, is generous with need-based aid (it also meets 100 percent of need), but it offers merit aid too—to the tune of about \$15,000 a year per student on average. That means, for higher-income families (who, as noted, get less—often no—need-based aid), Kenyon is likely to be a lower cost than Williams, while for lower-income families both Williams and Kenyon are a solid bet. Now compare two bigger universities: Syracuse University and New York University. Syracuse meets 97 percent of financial need; NYU, on the other hand, meets only 70 percent of need. Both offer similar amounts of merit aid. That means for lower-income students, NYU is not going to be as good a deal as Syracuse; for higher income students, it’s probably a wash, given the similarities in merit aid. These kinds of scenarios play out over and over again, so it pays to do your research to figure out which schools are the right financial fit for your family.

→ How to Find Schools that Will Offer Money to Your Student

In general, if you are higher income, you will want to look for schools that offer generous amounts of merit aid. Lower income families should look for schools that are generous with need-based aid (schools that meet 100 percent of aid are the most generous). For middle income families, the sweet spot will be schools that are generous with both need-based and merit aid.

If you’re not sure how you rank, then consider calculating your family’s Expected Family Contribution (or

EFC). The EFC is a measure of what colleges will expect you to be able to pay each year toward your student’s college costs and is a key part of how colleges calculate financial need. A high EFC means colleges will believe your family can contribute more to college costs and you will get little need-based aid; a low EFC means you are eligible for a lot of need-based aid. You can calculate your EFC using CollegeBoard.org’s EFC calculator.

There are many websites that will help you figure out which colleges offer what kind of aid: a helpful place to start is CollegeBoard.org. When researching a college on that site, click on the Paying tab for that college, where you will see the Cost of Attendance. Next click on the Financial Aid by the Numbers tab to get a breakdown of the types and amounts of aid offered by that school. Another excellent site is the U.S. government’s College Scorecard. For any accredited institution, you can see average costs broken out by income levels.





→ Use Net Price Calculators (NPC)

Once you find schools that you think might be the right financial fit for your family, then you'll need to dig deeper. Start by filling out the net price calculator for those schools. A link to the net price calculator can be found in the financial aid area of a college's website (or you can google the name of the school and net price calculator). Note, many colleges now use a customized version of *CollegeBoard.org's* NPC. NPCs take around 15 minutes to complete. You'll get an estimate of your family's net price for the college, broken down into your expected contribution and the financial aid (including loans) you're eligible for. Many NPCs will show your net price after loans, but since loans must eventually be paid back, you'll want to add the loans back in to get a true understanding of your net price (again, what you will pay out of pocket).

Experts recommend that parents run the NPC for every school their stu-

dent is considering. "It's better to have that reality check earlier in the process," explains David Levy, an editor with Edvisors. "If you haven't run the net price calculator, you run the risk of your student applying to schools they've dreamed about and then you have to say, 'I'm sorry, we can't afford that.'"

Experts do caution that what you see on the net price calculator isn't a guarantee (they often don't show merit aid, for example)—and, unfortunately, at schools with mediocre net price calculators, your teenager's real cost of attendance can be off by several thousand dollars or more. Make sure the calculator shows all the expenses (tuition, room and board, fees, books, and supplies). If you're skeptical—and you should be if the calculator only asks a few questions, only includes tuition, or doesn't show merit aid at a school that you know offers it—call the college's financial aid office and ask if your results are realistic (you can do this even if your student has yet to apply).



Keep Debt Reasonable

It's no secret that many college graduates are struggling with too much college debt. That means it's important for parents to guide students carefully when it comes to taking out loans to pay for college.

The bottom line according to experts: Total debt for undergraduate and graduate school combined should be no more than your teenager's expected first-year salary. "Borrowing more than that will put the student under a lot of financial stress," explains David Levy, editor of Edvisors. "But if they borrow no more than what their starting salary is, they will be able to pay off that student loan indebtedness within 10 years."

Parents should also be cautious about borrowing, particularly if repayments will interfere with your ability to save for retirement.

Consider loan options carefully, especially when it comes to private loans. Students should always maximize the federal government's loan offerings before considering private loans. The government has several low-interest loan programs for students and parents—including Stafford Loans and Parent Plus LOANS. Private lenders are not required to keep interest rates for educational loans low (and often do not).

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→ Apply Strategically to Get Merit Aid

It can be tricky to determine how much merit aid your student may be eligible for at a particular institution (in general, the kinds of merit aid available are published on a college's website in an area called scholarships). As noted, merit aid tends not to be included in net price calculator results, and just because a school offers merit aid does not mean your student will get it. In fact, the merit aid numbers on sites like College Board can be misleading: remember those averages are only for students who receive merit aid, which may be a minority of students at the institution.

Who gets merit aid? The students who are on the top of the college's enrollment wish list. "Those merit awards are to reward students, but they're also to attract students to a particular college," explains Cecilia Castellano, head of enrollment management at Bowling Green State University in Ohio.

"For example, I recently worked with a student who was applying to Yale, University of Michigan, and Bowling Green. She was one of our top scholars. And she received the top

award at Bowling Green."

The student enrolled at BGSU this past fall. "I can't speak for her, but in our conversations it sounded like Bowling Green was a better fit and we offered more merit aid," says Castellano.

In other words, students who are stand-out applicants at a college are much more likely to get merit aid than applicants who just barely meet a college's admissions criteria.

You don't need to be a straight-A student to get merit aid; rather, your student must apply to colleges where his grades and scores put him in the upper tier of applicants. The best bet: apply to schools where your student is in the top 25 percent of applicants (in terms of grades and scores).

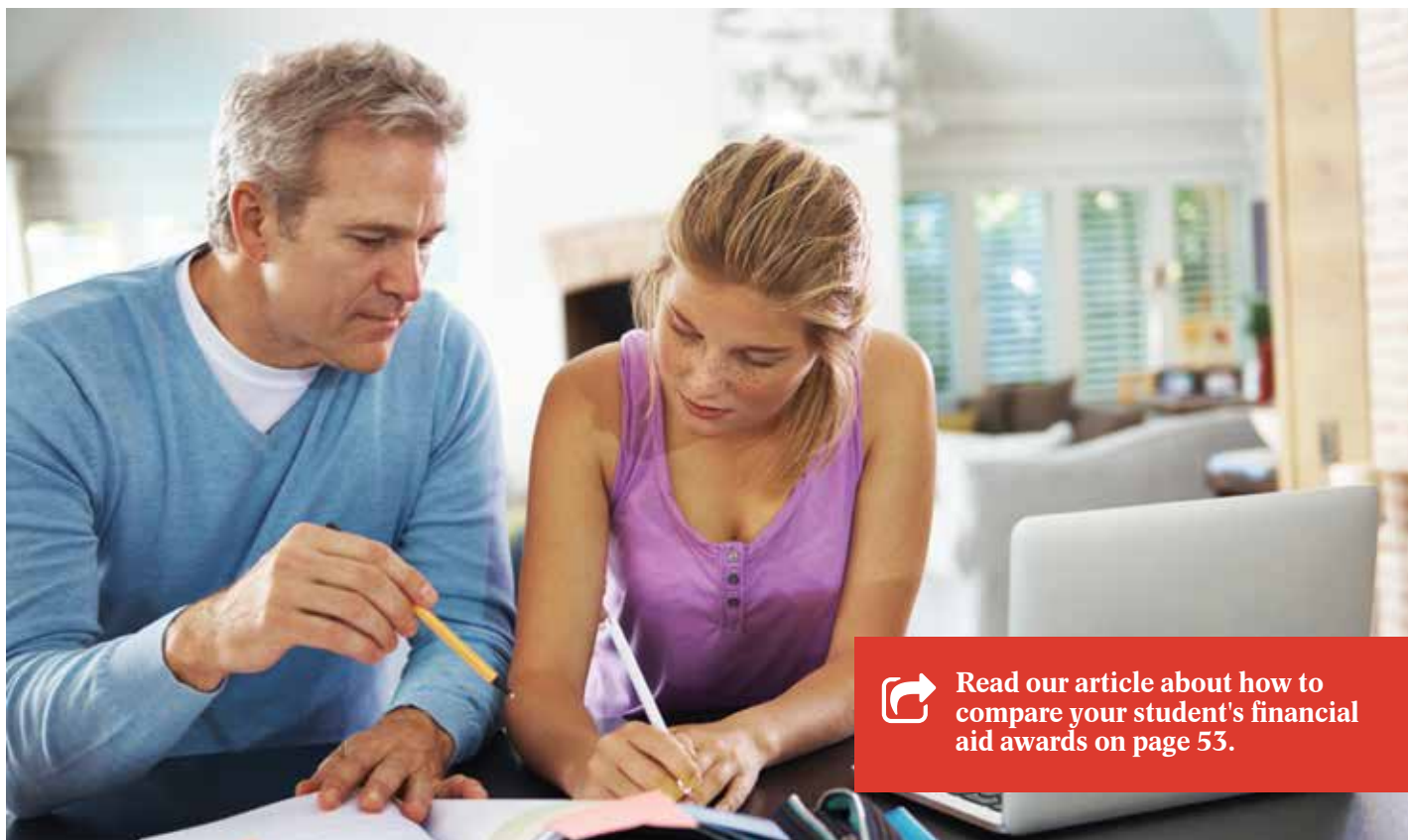
Also make sure you research any additional requirements for consideration for merit aid. While many colleges automatically consider all applicants for these awards, some require interviews or additional essays. Some also have earlier deadlines for applicants desiring merit aid.

→ Consider Other Ways to Lower Costs

Targeting schools that will offer your student the best financial aid is an important way to lower your college costs, but there are some other options families can take advantage of. These include looking for colleges with lower costs of attendance to begin with (typically public colleges, but some privates too). Arriving at college with some credits already completed is another way to save. Students can get college credit from AP and IB classes, as well as taking classes through their state's dual enrollment programs. "It's possible to come into college with a semester or even a year of college done," explains BGSU's Castellano. "At BG, you've just saved yourself \$10,000 to \$20,000."

Check carefully with any schools to which your student is applying to make sure that those credits will transfer.

Private scholarships can also help lower that sticker price. Check out sites like *FastWeb.com* and *StudentScholarshipSearch.com* to get started.



Read our article about how to compare your student's financial aid awards on page 53.

3 Quick Tips for Filling out the FAFSA

Families must file the FAFSA (Free Application for Federal Financial Aid) in order to be eligible for financial aid. We asked David Levy, an editor with *Advisors* and an expert on the FAFSA, for his top tips.

1

FILE EARLY. Families can start filing the FAFSA on October 1. “There are real advantages to filing early,” says Levy. Advisor’s research shows that students who file early get twice as much

grant money compared to those who file later in the process. For example, some states have early deadlines for their grant programs and hand out funds on a first-come, first-served basis. If you file your FAFSA after the money is gone, you’re out of luck, even if you are eligible for those funds. (See our article on page 29 for more on financial aid.)

2

GET YOUR FEDERAL STUDENT AID (FSA) IDS BEFORE YOU START. You will be prompted to create an FSA ID—both parents and students—during the FAFSA process, but it can

expedite things to get your FSA ID before you start the FAFSA. (It can take up to three days to get one.) Visit fsaid.ed.gov to sign up.

3

GET YOUR MATERIALS IN ORDER. The good news: the FAFSA now automatically retrieves most of the data you need to provide from the IRS. But you will need to enter the value of

your non-retirement assets, so make sure you have the most recent statements for checking and savings accounts, non-retirement investment accounts (including 529s), and real estate holdings (not including your primary residence). You may also want to have your tax returns handy to double check the numbers (FAFSA uses “prior-prior year” tax data, so for students who will be freshman in the fall of 2017 that’s 2015’s returns). Important: FAFSA does not take into account the value of your home (again, your primary residence) or your retirement assets, so do not include those values by mistake as they will impact your family’s eligibility. Finally, don’t forget your list of the schools to which the FAFSA information should be sent

THE CSS PROFILE

About 400 colleges require students applying for financial aid to complete an additional application called the CSS/Financial Aid PROFILE. In general, most public colleges and universities require the FAFSA only; the schools requiring both the FAFSA and the CSS PROFILE tend to be competitive private colleges.

The CSS PROFILE offers colleges a much more in-depth look at your family’s finances. For example, unlike the FAFSA, it includes the value of your primary residence and

requires both parents (in the case of divorce) to submit financial information (and if a parent has remarried, then the step-parent’s income and assets must also be included).

The CSS PROFILE is maintained by The College Board. It takes about 45 minutes to two hours to complete and costs \$25 for the first college (\$16 for additional colleges). Parents will want to be sure to fill it out carefully and make sure the information you provide is the same as on the FAFSA (where questions are the same).



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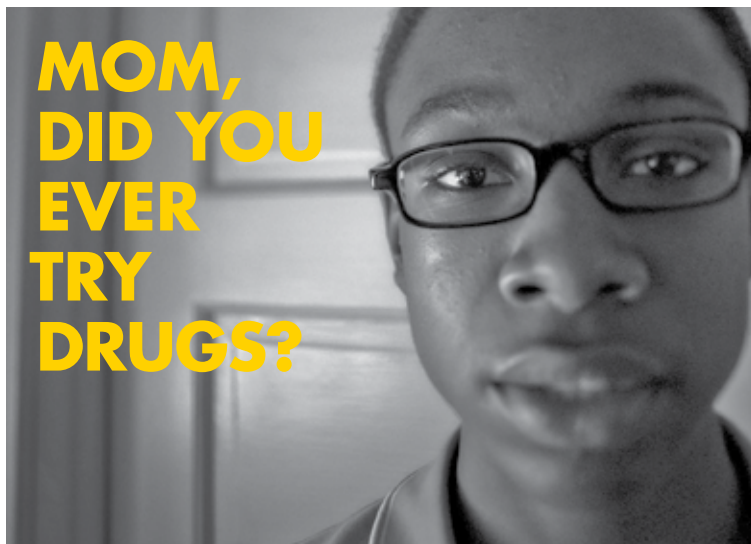
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5 Quick Tips for Filling Out the Application

When most of us applied to college, each institution had its own application. It was paper, you had to request it, and you probably filled it out by hand. These days, most students use an online application that is accepted by multiple institutions. There are five types of applications. The most widely used is The Common Application (accepted by about 700 colleges), but there is also the Universal Application (now used by only 30 or so schools) and, more recently, the Coalition for Access, Affordability & Success Application (accepted by a coalition of 90 colleges that meet 100 percent of financial need and/or offer in-state tuition). Depending on where you live, there may be a common application for your state's public universities (ApplyTexas, for example). And some schools still insist on using their own application (Georgetown University, for example). Here are some key tips to keep in mind when filling out the application.

①	②	③	④	⑤
<p>Does it matter which application you use?</p> <p>Yes and no. If a school insists on a specific application, then you must use that application, of course. However, schools that accept more than one application typically do not have a preference. In those cases, it's easiest for students to use the application accepted by the most schools on their list. Students do not need to fill out every application accepted by an institution (just pick one).</p>	<p>Use proper grammar and punctuation throughout.</p> <p>Most students know to be careful with the essay, but care should be taken with everything in the application. It all counts, so make sure your student puts his best foot forward throughout.</p>	<p>Be accurate.</p> <p>This is not the time to embellish your extracurriculars, scores, or any other aspect of your application. Check dates, be reasonable about how much time you really spent on activities outside of class, and be honest about who you are and what you've accomplished.</p>	<p>Understand what supplemental materials will be required.</p> <p>Many schools require or recommend applicants submit additional essays and/or other supplementary materials (for example, short answers to specific questions, like 'What are your favorite books?' or an art portfolio). Don't wait to figure out if a school requires these supplements until the night before the application is due.</p>	<p>Pay attention to deadlines.</p> <p>If your student misses the deadline, she's out of luck, so pay close attention to those due dates. Send scores and transcripts well ahead of the deadline (so they are there on time). Also worth noting: financial aid deadlines are often different than application deadlines (check a college's website to make sure you have correct deadlines for everything).</p>





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The Scoop on Admissions Testing

An important college admissions to-do for high schools juniors is to take the ACT or SAT and get the best score they can. Putting in the effort to do well on these admissions tests is worth it, experts say. A solid score broadens the kinds of schools your student can expect to get into; it can also pay off in more money towards tuition. At many schools, ACT and SAT scores are taken into account when awarding merit aid. More competitive schools also tend to offer more need-based financial aid. But which test to take? When to take it? And how best to prepare? We caught up with Jonathan Chiu, National ACT & SAT Content Director for The Princeton Review to find out what parents need to know.

THE SAT OR THE ACT? The first question students need to answer is whether to take the ACT or the SAT. While some students take both, most prefer to focus on just one test.

Start by taking a look at your student's sophomore year results for the PSAT (a preliminary for the SAT) or

the Pre-ACT (a preliminary for the ACT). Did she take both tests? Did she do better on one than the other? How students perform on these tests is an excellent indicator of how well they'll do on the SAT or the ACT.

"The PSAT is built and scaled so that the score a student gets on that test is

what she would get on the SAT if the student were to take it that day," notes Chiu.

If your student didn't take the PSAT or the PreACT, then Chiu recommends your student take practice tests for both the ACT and SAT (you can find them for free online at Princetonreview.com) as a way to see which they prefer. Even

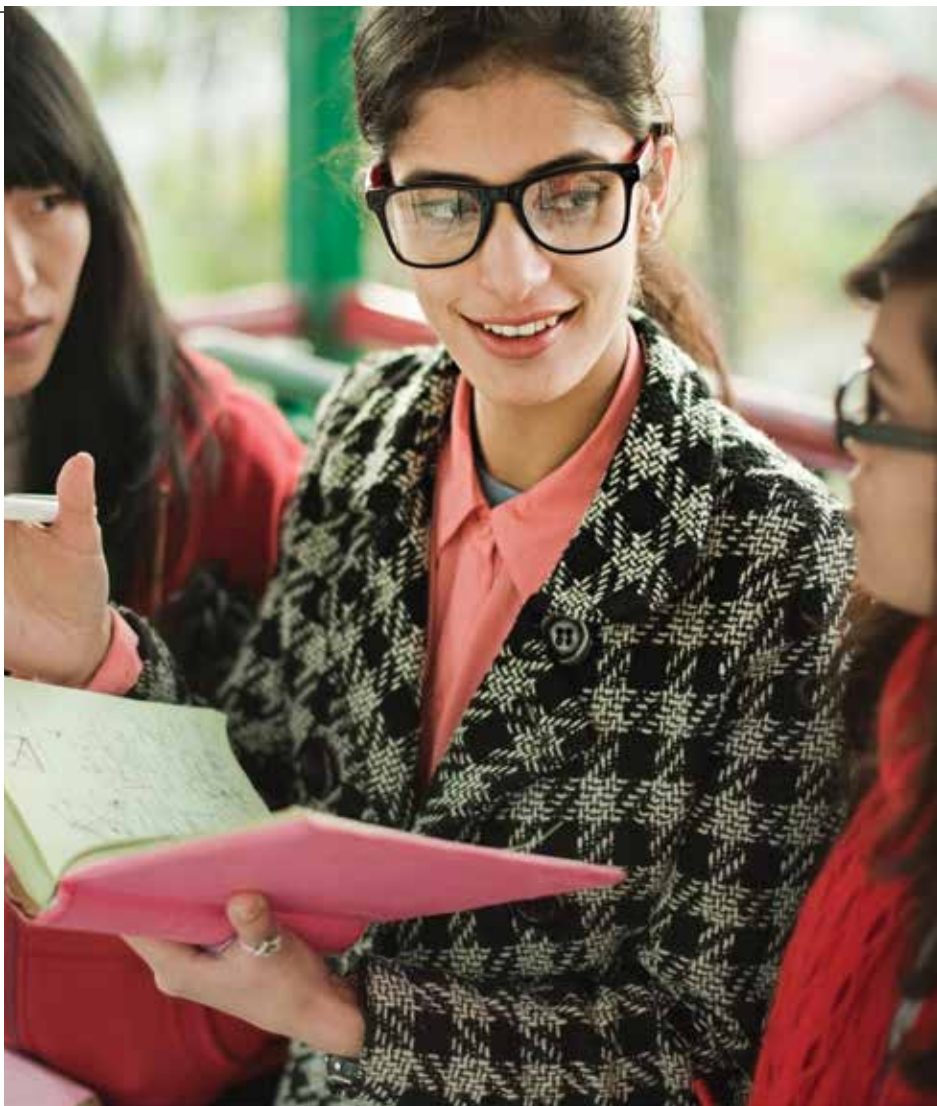
students who did take the PSAT and/or PreACT can benefit from this exercise. In addition to helping them figure out which test to take, taking full-length practice tests helps students learn where they need to focus their preparation. “We always say it’s better to open doors and shut them than to wonder what is behind that other door,” says Chiu. “So take both, and see which you prefer.”

It’s also helpful to understand some of the differences between the tests. While the content is very similar, the format of these tests does vary. The SAT has four areas of content; the ACT has five. Another key difference: the ACT allots less time per question than does the SAT. For example, the ACT English Test has 75 questions in 45 minutes, whereas the SAT Writing & Language Test has 44 questions in 35 minutes. “So students who prefer the kind of rapid fire, on your toes answering of questions may like the ACT, whereas those who prefer less time stress may favor the SAT,” explains Chiu.

HOW TO PREPARE FOR THE TEST

Once your student has decided which test to focus on, it’s time to make a plan for preparation. Chiu recommends that, if possible, students use the summer before junior year. In general, junior year can be busy, especially for students taking a full load of AP or IB classes, so it’s helpful to get testing done as early as possible. “If you prep over the summer, you may actually be done with college testing by fall or early winter of that year,” Chiu says.

Prepping for these tests will pay off with a higher score, even for students who have already demonstrated they can do well with high scores on the PSAT or PreACT. “Both these tests are extremely coachable,” says Chiu.



“You can improve an ACT score by 5, 8, or even 10 composite points.” You can also improve an SAT score by 300 to 400 points, according to Chiu. “It’s not just learning the content. It’s learning the strategies for answering certain kinds of questions or passages.”

How to prep exactly? That depends on your student and your budget. “If a student prefers to go to class a couple of times a week with other students, then it would benefit your student to do that. Students who like to move at a faster, more customized pace may prefer a private tutor, which can be scheduled on an as-needed basis. And self study with books or online resources is also a very effective

way for students to prepare,” explains Chiu.

Whatever you do, don’t cram the week (or night) before the test, says Chiu. Ideally, students should spread their efforts over a couple of months. Students do better on these tests when they’ve learned how to take them over time. “They should know the tests like the backs of their hands,” says Chiu. “If they see certain question types or answer choices, they should know what to do.”

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**THEY DID NOT COME WITH AN
INSTRUCTION MANUAL.**



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YOUR Teen
for parents



Writing the Essay(s)

By **Jessica Roberts**

At many colleges, the essay is among the most important components of the application, but many students are at a loss for what to write about. While you cannot write your teenager's essays (trust me, the admissions committee will know), you can help by brainstorming ideas, reading drafts, and proof reading for errors. We asked Jessica Roberts, who's worked with hundreds of students on their essays, for her top tips for teenagers.

UNDERSTAND THE 3 KINDS OF ESSAYS COLLEGES WANT

There are three basic types: the philosophical (or creative) question, the experiential question, and the “why our school?” question. Here’s how to handle each kind.

Philosophical/Creative

Questions like, “*If you fail to succeed, have you failed?*” can be truly intimidating for students. Here’s the trick: do not get bogged down in hypotheticals. Answer the question, but what you ultimately need to focus on is writing about you, your qualifications, and how you are prepared to succeed in college.

Experiential

These questions are aimed at the applicant’s unique life experiences and are usually something along the lines of “*Describe a time in your life when you overcame a challenge.*” Pick an experience that was meaningful for you. Examples include living abroad, winning or losing, creating something, a hobby or interest, dealing with an illness or death, a work or volunteer experience, or how your family’s culture shaped your worldview.

Why Our School?

In this essay, a school wants to see that the applicant understands what the institution offers and that it’s the right fit for the applicant. You must take the time to research the school *before* writing this essay. The reasons must go beyond statements like, “The library is excellent” or “I love the gym.” Instead, highlight specific aspects about the university relevant to your academic and professional goals, and make a case for why you need to be at that school specifically to accomplish them.

KNOW WHAT ALL 3 QUESTIONS ARE REALLY ASKING

- Whether tackling the philosophical, experiential, or “Why our school?” question, you absolutely need to include the following information:
- Where you have been (your past accomplishments and defining experiences)
- Where you are going (your goals for during and after college)
- How you are prepared to succeed in college and contribute to the school’s community

LEARN HOW TO PICK A COMPELLING TOPIC

Start by reading and re-reading the prompt, ensuring you understand precisely what is being asked of you. Are you being asked to make an argument about something? Is the question open-ended or does it structure your discussion for you?

One of the best ways to pick a topic is to list what you want to let the admissions committee know about you. What unique talents, skills, experiences, and personal qualities do you want to highlight?

Let me tell you right now: you do not need to have a dramatic, heart-rending story to win the attention of an admissions counselor. Most students write about what they know, which is usually their family, their hobbies, their job or extracurricular activity, their academic and professional interests, or their beliefs.

REMEMBER, FORMAT COUNTS

Make absolutely sure your essay has an introduction with a thesis statement, defined points, and a conclusion. The thesis statement should explain **WHAT** you are arguing/discussing and **HOW** you are going to argue it. If a word limit is given, do not go over it. Part of the application is to see if the student can follow directions. Check the application’s instructions (and re-check) for any special rules regarding page numbers, headers with the student’s name, or how to submit the document. Double check grammar and spelling; and make sure you are using the correct name for the school you’re applying to (admissions officers frequently joke about receiving essays with another school’s name in them).

A Final Word for Parents...

If your teenager is comfortable sharing his drafts with you, critique the essay he wrote, not the one you want to see. Offer gentle suggestions about organization, grammar, and punctuation but refrain from telling your teenager what she should discuss. Ultimately, admissions officers want to hear from the student—and they understand that applicants are 17-year-olds, not professional writers—so as long as the paper is coherent with well-articulated points, reassure your teen that she has written a strong college application essay. Among the most helpful things a parent can do: keep your teenager on track. Encourage her to start the essay process early—even over the summer for the Common App prompt—while there is still time for revision.

Jessica Roberts is a Higher Education Consultant and founder of Aim High Writing College Consulting, where she works with students and parents on preparing competitive applications.



What about **Extracurriculars?**

Your teenager loves birds and spends weekends leading bird watches in your local nature preserve. But you think the debate team would make for a more impressive credential when it comes to applying to college. Guess what? Your teenager has the right idea.

There's no "must-do" extracurricular that colleges look for, so let your teenager pick. In fact, admissions officers say they can always tell when a teenager has been pushed into what his or her parents perceive to be the "right" activity. "I can't explain it, but they read flat," says one former admissions staffer.

On the other hand, teenagers who pick extracurricular activities (including paid employment) that they actually enjoy are able to write and talk about them

in a compelling way that admissions officers find appealing.

And how many extracurriculars are appropriate? "Schools like to see some commitment, that the applicant is not flitting from one thing to another," explains Lynn O'Shaughnessy, author of *The College Solution*. "For example, my daughter liked art and soccer, and that was enough."

That means if your teenager is running ragged

with a laundry list of extracurriculars, cut back. It's not necessary.

There is, however, one hard-and-fast rule about extracurriculars: they should not interfere with academics. "Extracurriculars are not a backdoor into college," notes Kris Hintz, founder of PositionU4College in Basking Ridge, New Jersey. "If an extracurricular activity comes at the expense of grades, then you're actually hurting your application, not helping."

The Interview

Should you encourage your teen to schedule an interview or not?

And what if you do interview, what should you expect?

We got the lowdown from Stephanie Balmer, dean of admissions at Dickinson College.

Q: What kinds of interviews are there?

A: The traditional version is the on-campus interview, which you can sign up for at the same time you sign up for a campus tour. Note that these slots fill up quickly and are often available only for students who are applying that year. At many colleges, regional admissions officers will spend a day or two conducting interviews in different areas of the country (check a college's website for details). The final option is the alumni interview, where your student will meet locally with an alumnus of the college.

Q: If it's optional, should I go?

A: Students and their anxious parents often wonder: If it's not required, is it safer to decline, than risk the chance that it may go badly? While admissions staffers will often say it doesn't count against a student to skip the interview, these same staffers are looking for evidence that an applicant really wants to be at their school. "Acceptance of the interview signals interest," says Balmer, who adds that most colleges distinguish between "hard," or serious, applicants and "soft," or less serious, applicants. The assumption is that if a school is an applicant's top choice, he will make the effort to interview.

Q: Should I prepare?

A: Yes, definitely, and absolutely. Students should come to interviews ready to have a conversation. While students should try not to sound too rehearsed, being under-prepared is not impressive. Students should be ready to talk about the school, why they want to go there, and what they will bring to the campus community. Parents can help by conducting mock interviews, making sure students dress appropriately, and encouraging them to send a thank you note afterwards.

Q: What questions should I expect?

A: Most interviewers will have some information about the student, like the intended major and up to two extracurricular activities. Alumni interviewers are not provided with scores or grades, says Balmer, but interviewers in the admissions office do have access to that information. Expect the interviewer to ask questions about your student's extracurriculars, high school coursework, and academic goals. Again, students should be prepared to talk specifically about who they are. "Don't bring a trumpet, but instead tell me how music shaped your life and how it formed your world view," one interviewer recommends.

Should You Apply Early?



Most colleges now offer what's called **early admissions programs**, where students can submit an application early (typically November 1) and receive a decision by mid-December. These programs are popular, and some schools are now filling as much as half of their incoming class with early applicants. Does applying early make sense for your student? Here's what you need to know.

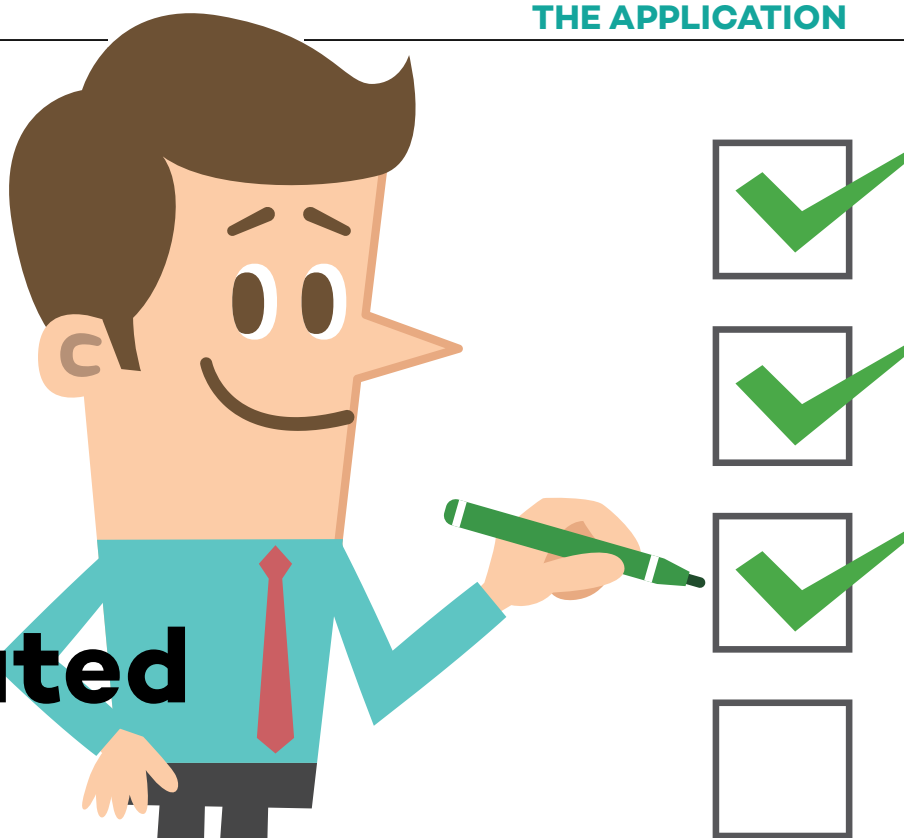
✔ **There are two early admissions programs.** Early decision (ED) is a binding admissions program, which means that your student must attend that college if admitted and is not allowed to apply elsewhere. In contrast, early action (EA) is not binding. Your student is free to apply to other schools and gets until May 1 to decide where to go.

✔ **Early decision can give some students an edge.** "Colleges like competitive students who are willing to commit to being members of the incoming freshman class," says Jon Reider, co-author of Admission Matters. But realistically, your student must be qualified for that school (or more than qualified, if it's an elite college). If not, then ED will not help (and you'll have wasted the opportunity to use ED at a school where it would have helped). Note that EA provides less of an admissions edge, as schools recognize these offers are not binding.

✔ **If you need financial aid, do your homework before applying early decision.** Do the research to understand what the college will expect you to pay (see our article on page 29); call and confirm those numbers with the college's financial aid office. Remember that if admitted ED, your student forfeits the chance to apply to other colleges, where he could get more aid. If your student is admitted early, you will receive a financial aid award at the time of acceptance. The only acceptable way out of the ED agreement is if your student truly can't afford to go (for example, your financial circumstances have changed dramatically since applying). For these reasons, it can make more sense for many students to apply EA (or wait to apply regular decision).

✔ **Early admissions makes sense for some students (but not all).** It can be the right choice for students who are satisfied with their scores and grades and who just want to apply early (EA) or want the edge that ED, in particular, can offer. However, if your student wants to use the fall to improve his or her grades or ACT or SAT scores, then it's best to wait to apply regular decision.

What is Demonstrated Interest?



Imagine you're a college admissions officer trying to decide between two applicants. One is qualified to attend your college, but never came to visit, never showed up at a regional college fair, and never signed up for an alumni interview. The other did all those things. Whom would you admit?

Yep. You'd admit the student who "demonstrated interest" in your school. A big reason why admissions officers look for demonstrated interest is because they want to admit students who they believe will enroll in their school. Why? Because it saves a college time and money to admit these students, rather than those who will probably go elsewhere.

There are many ways for students to demonstrate interest in a school. These include:

Visit the campus (see page 24) if possible (if not, be sure to do some of the other items on this list).

Connect with the college's regional admissions officer at your high school or at a regional college fair (be sure to fill out a contact card).

Email an admissions officer to ask specific questions about the college (a few questions is plenty).

Sign up to receive emails and other materials from the college (be sure to open all emails, as some schools track this).

Follow a school on social media and/or participate in an online chat (check the admissions website for these kinds of opportunities).

Correspond with a professor whose work interests you (again, a few questions at most).

Interview (either on campus or sign up for an alumni interview in your area).

Apply early (see page 48).

Check the admissions website of the college you're interested in to find out about these and other opportunities.

What Happens After You Click **Submit?**

Your teenager has submitted her college applications, but for colleges across the country, the work has just begun. Here's a look at what happens behind closed doors of the admissions office.

The Big Picture

Selective public and private institutions have what's called a "holistic" admissions process. That means staffers are looking at the big picture: transcripts, test scores, essays, recommendations, extracurriculars and whatever else an applicant provides (like a portfolio or interview).

Note that at colleges with a holistic approach, academics are still the most important. A wonderful essay or recommendation won't get your teenager admitted if his academic record is well below an institution's benchmarks.

Every application is read at least once. "Parents are concerned that their child won't get their moment. In my experience, that's not how it works. Every student gets a fair evaluation," notes Rick Bischoff,

vice president for enrollment management at Case Western Reserve University.

College admissions staffers from other selective institutions agree. "There is no being out of the mix even before you're in the mix," explains Catherine Davenport, dean of admissions at Dickinson College. "Our commitment is to review each application fully."

After the first read through, applications are triaged into those for immediate acceptance, those for rejection (or deferral or wait-list), and those requiring further consideration, explains Kris Hintz, owner of Position U 4 College. Acceptances tend to be students with "stellar grades, scores, essays, everything. They are way above the college's benchmarks," she adds.

Applications requiring further consideration will go either to a second reader or to a committee (or some combination of both) for a final decision. Most of the students still under consideration at this point are qualified to attend, but the admissions staff is trying to put together the optimal

freshman class for next fall.

And, yes, it's a subjective process.

"From our perspective, there's no magic formula," Davenport says.

By the Numbers

Meanwhile, some institutions use more of a quantitative approach. That includes most regional public institutions, as well as less selective private colleges.

In quantitative college admissions, applicants who hit the right numbers on the SAT or ACT and GPA are automatically admitted, explains Gary Swegan, associate vice president for enrollment planning and management for Youngstown State University.

"We usually only take a closer look at those students who are 'on the bubble,'" Swegan says. In these cases, admissions staffers examine more of the applicant's record, like extracurriculars and recommendations.

Art School?

And what about specialty colleges, like art or design school

or a conservatory program? These institutions add portfolios and auditions into the admissions mix.

Take the Rhode Island School of Design, which requires students to submit an application (with essays), transcript, test scores, plus a portfolio and two drawing samples (based on prompts developed by the school each year).

"Their visual work is really key to their admission to RISD," explains Lucy King, associate director of admissions.

Like their more traditional counterparts, some students are an easy yes, some are an easy no, and a whole bunch of applicants fall in the middle.

"This is the really difficult thing about working for a competitive arts college. Our acceptance rate is about 27 percent, so that means that lots of candidates who are totally qualified to attend aren't admitted," King says. "It becomes really hard and frequently, it comes down to interesting factors that may or may not be related to their work."

While you wait...

What can your teenager do while she's waiting? Here's what experts recommend:

1. Be in touch (maybe). Admissions staffers welcome hearing from students, but for genuine reasons, like being awarded a prize or other honor, improved scores, or perhaps landing the lead in the school play.

2. Check your email. Applicants should also check their email frequently to see whether a school has requested additional information.

3. Don't take the process personally. College admissions officers stress that applicants should try not to take their decisions personally. At many selective institutions, many more applicants are rejected than admitted. And admissions officers will be the first to say that a student who gets in one year may not have gotten in the year before—or vice versa.

There are also factors at work that are not in your teenager's control, no matter how stellar a student. Colleges are trying

to put together diverse student bodies, not just by gender or race, but by geography, interests (including major), and talents.

Institutional considerations are another part of the equation. If an admissions decision comes down to your teenager or another applicant whose parent attended that school—or an athletic recruit—your teenager may also be out of luck.

"There are three people you want to take to prom, but you can only take one," says Bischoff. "You have to make a choice."



THE FINAL STEPS

Deciding Where to Go

The acceptances are in, but which one to take?

Sure, the college your teenager wants to go to the most is an important consideration, but so is the financial aid award. Before you send in your deposit, make sure you understand that award and which school is giving you the best deal. Plus, how to console a student after rejection.



Dealing with **Deferral** or **Waitlist**

If your teenager was deferred or waitlisted, then she's probably feeling disappointed, if not devastated. But, says Dr. Kat Cohen, chief executive officer and founder of IvyWise, there's reason to be optimistic. "This isn't bad news," says Cohen, who's also the bestselling author of *The Truth About Getting In* and *Rock Hard Apps*. "Some students have a second chance of getting admitted to their first choice schools." Here are next steps for your deferred or waitlisted student.

STEP 1



Write a letter. In this letter, your teenager should reiterate his interest in attending the college, remind the admissions committee why he's a good fit, and provide updates on any new achievements (like the starring role in the school play he just landed). "It is a good idea for a counselor or advisor to review this letter," adds Cohen.

STEP 2



Submit additional materials (but only if asked). This may include an updated transcript, another recommendation, or nothing at all. "Don't send in additional materials just to do it," stresses Cohen. "It can create more work for the admissions offices and shows them you don't know how to follow directions."

STEP 3



Finish other applications. Deferred students will need to complete and submit the rest of their applications for the regular decision round. Don't let your disappointment from a deferral hurt your chances of admission at other colleges," advises Cohen. "Stay positive and on track."

STEP 4



Deferred students should remain optimistic. If your teenager is a strong candidate for the college from which she was deferred, then try not to lose hope. "Deferred students are typically good-fit students with strong applications who will be reviewed again in the context of the regular applicant pool," says Cohen. "This can be an advantage, as the regular decision pool is typically not as strong as the early pool."

STEP 5



Waitlisted students should be realistic. At some schools, it is tough to get in off the waitlist. But other schools take many students off the waitlist. Your student can call the admissions office to see where she ranks (the higher on the list, the better the chance of admission). If your student still wants to attend that school, then make sure she writes a letter to the admissions office saying so (see No. 2 for what your student should include).



Evaluating Financial Aid Offers

10 Steps to Understand How Much You'll Pay

While a college acceptance is certainly exciting, the hard work is not quite over. What's next? Well, your teenager needs to decide which offer to take. An important part of that decision: Making sure to compare your student's financial aid awards, so you know exactly how much each college will cost. We asked David Levy, editor with *Edvisors* and an expert on financial aid, for his top tips on how families should compare financial aid offers.

1. Understand what's in a financial aid package.

A college financial aid package will include two types of “aid,” says Levy.

These are:

Gift aid. These are grants and scholarships you WILL NOT have to pay back.

Self-help aid. These are loans and work-study that you or your teenager WILL have to pay back. As such, they are not really “aid,” but rather (in the case of loans) deferred tuition payments with interest and (in the case of work-study) hours your student will be required to work for the college.

2. Award letters can be confusing.

Unfortunately, this makes it a challenge to accurately compare financial aid offers, so work extra hard to make sure you understand what you're reading. “Award letters may not be consistent in how they describe things,” explains Levy.

3. Your goal is to determine the net price (what your family will pay out of pocket) for attending each institution.

Your net price is the total cost of the institution (the sticker price) minus the gift aid stated in your financial aid package. For example, if the total cost of the institution is \$40,000 per year and you've been awarded \$15,000 in gift aid, your net price is \$25,000. Do not subtract loans from the total cost of attendance.

Loans must be paid back, therefore you should include them in your net price. “A lot of times the award letters use language that suggest that loans reduce college costs, but all they do is defer costs,” stresses Levy.

Families might consider creating an Excel document in order to compare financial aid offers side by side. Columns can include total cost of attendance, gift aid, total loans, net price (again, total cost minus gift aid) and anything else you find helpful (loan terms, for example).

4. Remember total cost includes all the costs of attendance, not just tuition.

“About one-third of award letters do not mention full cost of attendance, things like transportation, textbooks, computers, and living expenses,” says Levy. “If that's the case, go back to college's website and get the information.” This is also available on websites like *CollegeBoard.org*.

5. Understand the amount of loans in the financial aid award and the specific terms of those loans.

“More than half of award letters don't include information about loans,” says Levy. “What are the monthly payments? What are the total payments? Some letters don't even signal that you've been offered an award that has to be repaid. They may mix loans and grants together, so families are confused about what's what.”

Remember, the rule of thumb for total student loan debt is that your student should graduate with no more debt than she expects to earn her first year out of college. Your teenager wants to major in marketing? Her debt should be no more than \$40,000, or \$10,000 a year. Visit *payscale.com* for entry-level salaries in hundreds of fields.

6. Understand the terms and conditions of the gift aid you've been awarded.

Will your student have to maintain a particular GPA? Take a certain number of courses? Make sure your student understands that if she does not meet those terms and conditions, she risks losing that gift aid.

7. Is your financial aid award front-loaded?

The financial aid award you receive is for freshman year only. Unfortunately, it's not uncommon

for colleges to front load gift aid into the freshman year. “Colleges may be more generous in the first year than they are in subsequent years,” says Levy. “But families will make a decision based on freshman year, not understanding that in subsequent years there may be more loans.” Levy says families can use *CollegeNavigator.com* to see how grants and scholarships may change from year to year at a particular institution.

8. What happens to your financial aid package if your teenager wins an outside scholarship?

Some colleges will deduct the amount of those scholarships from the amount of gift aid they're offering.

9. Pick up the phone and ask questions.

Parents should not hesitate to call up an institution's financial aid office to get specific answers about the financial aid award. The only way to realistically compare financial aid offers is to have accurate information for each institution you're considering.

10. You can appeal.

If your family has received little to no financial aid, you can consider writing a college financial aid appeal letter. Colleges use financial aid appeal letters to determine whether or not to reevaluate the amount of aid they've offered an applicant. If your family's financial situation has changed considerably (high medical bills, job loss, etc.), there's a decent chance a college may bolster the package you've received. Likewise, if your student receives a better package from an equally (or higher) ranked institution—and especially if your student is in the upper end of the applicant pool—it doesn't hurt to ask a school to match that offer. Some schools will do so.

Handling Rejection

For many teenagers, a college rejection can be a crushing disappointment. *Your Teen* asked Dr. Catherine Steiner-Adair, author of *The Big Disconnect*, for her advice on helping teenagers handle it.

Try Not to Build Up Your Teenager's Expectations

With reach schools in particular, it's best for parents to be realistic. "It is so important that parents don't get caught up in their kid's dreams and overinvest because it's possible that your child may not get into that school, and you want to hold out that possibility in your conversations," says Steiner-Adair. So instead of saying, "That school is perfect for you!" try "That school would be lucky to have you, but it can be crazy hard to get in there. Just remember there are so many other great schools where you can be happy."

Help Them Understand It Will Be Okay

When rejection happens, help them deal with the disappointment ("I know it's really upsetting. I know how much you wanted to go there"). Once your teenager has had some time to process what happened, remind him that not getting into this school doesn't determine the outcome of his life. "You will make college whatever you want it to be, wherever you go." "This idea that where you go to school is more important than who you are, or what you learn, or who you meet, is crazy," says Steiner-Adair, "and you really have to help children understand that."



Help Them See It's Not Really About Them

It's normal for teenagers to take rejection personally, especially when they may have met all the admission benchmarks (grades, scores, etc.) for a particular school and still got rejected. It's helpful to remind teenagers that there are often many more qualified applicants than a school can accept for its freshman class. Your student might have even gotten in last year, but this year, for whatever reason, she didn't. And those reasons are often things your student can't control, including where you live (the school may have decided it needed more students from the Midwest this year), gender (schools do try to balance this), and how many other students with similar backgrounds applied (there may have been many theater students this year so your theater-loving student got passed over).

Real ADVICE

We asked parents, teens, and a few of our favorite celebrity parents for their best—and worst—advice for navigating the college process.

PARENTS

Best advice: Identify one period of time per week, say Sunday evenings, to talk about colleges and applications, rather than constantly bringing it up and expecting enthusiastic discussion.

Worst advice: Whenever you are traveling anywhere, take the time to go on local college tours. It is possible to overdose on the process. Let your teen be your barometer. Sometimes less is more.

Marty, Columbus, OH

Best advice: Let it be your child's journey. Let them take the wheel.

Worst advice: Make sure you read all of your child's essays before they are submitted.

Lisa, Solon, OH

Best advice: Don't stress out over your first quarter. Things will fall into place.

Worst advice: Room with your closest friends right off the bat. *Michael, Solon, OH*

Best advice: Have 3 first choices.

Worst advice: Use your summers to do all kinds of resume building activity.

Elka, Columbus, OH

Best advice: Don't rush to decide on a major. You have time to figure it out.

Worst advice: Go where your friends are going!

Anne, Solon, OH

There is more than one school that you will love being at.

Anita, Westchester, NY

Even if you know you want to go to college out of state, before planning a big expensive college trip, visit several colleges close to your home to get a sense of the KIND of college you're looking for. Many regions have large research universities and small liberal arts colleges, urban campuses and campuses surrounded by corn fields, and everything in between. Makes for a much more focused "college trip" later.

Tim, Cleveland, OH

TEENS

Not all of the opportunities that are relevant to you at college are going to land in your lap. It's up to you to get involved in clubs and internships that are relevant to you. Try to find a teacher who inspires you. Those initiatives can really shape your college experience. *Daniela, University of Maryland, '18*

People will say it's the best time of your life but you need to take it with a grain of salt. Yes, it is better, but it's also a life adjustment and you need to accept the good and the bad and know things will work out!

Emma, University of Pittsburgh '20

Choose the major you want, not the one you'll end up earning the most money in.

Karan, Miami University '20

Best advice: Start off right from the beginning by pushing yourself out of your comfort zone. Even though you're shy, go to dinner with your new friends on the very first night. Ask the professors your questions on the first day of classes. It'll only help you succeed and be happy down the line, even if it's uncomfortable at first.

Worst advice: Once you pick your major, you're set. It's not just about taking classes and getting the degree. There's a lot of work and research and preparation that needs to be done in order to be set up for success even once you've chosen a major.

Talia, Binghamton University, '18

Open up more. Don't be shy. You will meet some great people.

Steven, Ohio State University, '20

Introduce yourself to everyone you meet. Try to make as many friends as possible.

Jacob, Miami University, '20

Best advice: Don't worry too much about making decisions at the start. Just get going and you can change things if you want. It's not the biggest deal and it's not a race.

Worst advice: Start by focusing more on academics than my social life.

Hannah, Bar Ilan University, '19

You can't wait for people to text you to hang out. You have to go out and find them.

Daniel, University of Delaware, '20

Best advice: Everything is going to work out and it's not worth stressing over the small details. Keep up your GPA and SAT score and write a great essay and you'll be great! Work hard in your AP classes and take ones that fit in your schedule. They'll give you a leg up in college! *Ateret, University of Maryland, '18*

CELEBRITY PARENTS



The worst advice was being told that certain colleges are overwhelmingly better than others. Next year I'll have six children in various colleges and I can assure you this has not been our experience. A school that is 10 times more expensive is not automatically 10 times better. Sometimes, just the opposite.

As far as good advice ... Don't accept a scholarship from a school that doesn't offer your desired major. You're getting a free ride to the wrong destination. I see kids do it all the time, especially with athletic scholarships.

Jamie Ford is the author of *Hotel on the Corner of Bitter and Sweet* and *Songs of Willow Frost*.



The best people I know were shot down by their dream school.

Kelly Corrigan is author of *Glitter and Glue: A Memoir* and *The Middle Place*.



Knowing how to communicate with people. Knowing how to tell people what you need and knowing how to get it. That's way, way more important, in my opinion, than the actual name on the diploma.

Jessica Lahey is the author of *The Gift of Failure: How the Best Parents Learn to Let Go, So Their Children Can Succeed*.



In my house there's one person who went to Harvard Law School and one person who went to the University of Pittsburgh. Guess which one won the Pulitzer Prize? It's not where you go to college that matters, it's what you do with your education.

Ayelet Waldman is the author of *Love and Treasure*, *Red Hook Road*, *Love and Other Impossible Pursuits*, among other works of fiction and non-fiction. Her husband is Pulitzer Prize winning author, Michael Chabon.

YOUR TEEN'S

College Ready Checklist

- ☐ **Make a Plan For Testing**
Decide which test—the ACT or SAT—your student will take, then make a plan for preparing for that test. Check testing dates and sign up early to avoid paying a penalty. Page 41.
- ☐ **Understand What College Will Cost**
Understand what a school will cost before your student applies to avoid the heartache of telling your student you can't afford it after she gets accepted. Page 29.
- ☐ **Make Your College List**
Doing the research to develop a college list that suits your student (academically, socially, and financially) can make the entire college process easier (and less stressful). Page 22.
- ☐ **Plan Your Campus Visits**
Make reservations for your campus visits well in advance, especially if you plan to go during spring break when many juniors are touring schools. Page 24.
- ☐ **Write the Essay**
A great time to write the essay is the summer between junior and senior year of high school. Page 44.
- ☐ **Decide When to Apply**
There's early decision, early action or regular decision. Page 48.
- ☐ **Fill Out Applications**
Make sure your student dots the i's and crosses the t's (and pay attention to deadlines). Page 39.
- ☐ **Demonstrate Interest**
Campus visits. Interviews. There are many ways your student can let a college know he's interested. Page 49.
- ☐ **Apply for Financial Aid**
File the FAFSA as early as possible to maximize your student's financial aid award. It's available October 1. Page 34.
- ☐ **Steps for After the Decisions Arrive**
The waiting is the hardest part, but once the decisions are in, be sure to carefully evaluate financial aid offers (page 53). If your student is deferred or waitlisted, then he should write a letter to improve his chance of getting in (page 52). If your teenager was rejected, help her move on (page 55).
- ☐ **Get Your Teenager Ready to Launch**
Make sure your student has the real-world skills he'll need to be successful at college and beyond (page 9). That includes giving teenagers hands-on experience with managing money, including spending on a budget and maintaining a checking account (page 15).

YOUR TEEN'S

Glossary of College Terms

ACT: One of the two admissions tests accepted by U.S. colleges.

CSS Profile: A more in-depth financial aid application required by about 200 colleges in the U.S. Maintained by The College Board.

Early decision or early action: Two different early admissions programs. Early decision is a binding decision (you must go if accepted). Early action is non-binding.

Expected Family Contribution (or EFC): A measure of what colleges will expect your family to be able to pay for college each year. The EFC is based on the data you provide in the FAFSA.

Deferred: Some students are deferred during early decision/action, meaning their application will be considered during regular decision.

FAFSA (Free Application for Federal Student Aid): Students who want to be considered for financial aid must fill out this online application (fafsa.ed.gov), which is maintained by the federal government.

Federal student loans: The federal government has two student loan programs: the Direct Loan Program (for all students and

parents, though low income students qualify for slightly better terms) and the Federal Perkins Loan Program (for low-income students only). Learn more at studentaid.ed.gov.

FSaid: A unique ID required (for parents and students) to fill out the FAFSA. Get one at fsaid.ed.gov.

Gift aid: Money in scholarships and grants to help pay for college. Your student will NOT have to pay this back. Gift aid is comprised of need-based aid and non-need-based aid.

Need-based aid: A form of gift aid that is awarded based on your family's personal financial profile (income and assets). The wealthier your family, the less need-based aid you will qualify for.

Net price: The money you will pay out of pocket for your student's college education.

Net price calculator: Helps families calculate their student's net price for attending that college. All accredited colleges are required to offer a net price calculator.

Non-need-based aid: Also called merit aid, this is money that is awarded to students, typically for academics, but also for other



Websites to Help in Your College Research

CollegeBoard.org

Offers in-depth information on almost every college in the United States.

CollegeScorecard.ed.gov

Run by the U.S. government with a focus on helping parents understand the true costs of attending a college. Includes all accredited colleges in the U.S.

Payscale.com

Student debt should be no more than a student expects to earn in her first year working in her field. Research starting salaries for hundreds of professions here.

Edvisors.com

This website offers a plethora of advice and detailed information on everything from the college search to applying for financial aid and evaluating student loans. There's even a scholarship search, and be sure to also check out Edvisor's microsite ScholarshipPoints.com.

FastWeb.com

This free, online database helps you explore more than a million scholarships.

Unigo.com and *CollegeConfidential.com*

These sites offer the inside scoop (on the social scene, for example) for hundreds of colleges.

reasons (a talent, volunteer work). All students are eligible for non-need-based aid. Merit scholarships are usually listed on a college's website.

Private student loans: Loans offered by private lenders (typically banks). Families should maximize federal loan opportunities before turning to the private market, where costs are higher.

Scholarship and grants: Money to help pay for college that your student will not have to pay back (gift aid). Grants tend to be provided by colleges. Scholarships are provided by colleges and private organizations.

SAT: One of the two admissions tests accepted by U.S. colleges. Offered by the College Board.

SAT Subject Tests: Subject-specific admissions tests. Competitive colleges often require or recommend students submit two SAT Subject Test scores.

Self-help aid: Money to help pay for college that your student WILL have to pay back. Self-help aid is comprised of student loans and work study.

Waitlisted: A list of students who will be admitted if room becomes available in a college's freshman class (e.g. some of the college's accepted students go elsewhere).

COLLEGE ADMISSION

OUR BEST ADVICE IN AN EASY-TO-READ LIST



It may seem like there's an intimidatingly large amount of information out there about college admissions. To ease the way a bit, we put together a top 10 list of the best advice we've heard over the years about the college admissions process. Good luck!

- 1 There are more than 4,000 colleges and universities in the U.S.**
Parents and students tend to focus on brand-name colleges. But there are thousands of colleges where your teenager can be happy—and successful.
- 2 Don't encourage your teenager to fall in love.**
Don't push your junior or senior to fall in love with a "reach" college, where the chance of admission is low (and that includes all elite colleges, no matter how accomplished your teenager is ... these schools are reaches for everyone). Don't encourage your teenager to fall in love with a college you can't afford. Don't encourage teenagers under the age of 16 to fall in love with any school (it's too early).
- 3 Don't panic if your teenager stumbled early on.**
Colleges look at an applicant's entire high school transcript, but they also love to see growth. If your teenager got low grades early in high school, encourage him to finish strong. That's a trend admissions officers like to see.
- 4 There are no "right" extracurricular activities.**
Some parents ask, "What activities do colleges like?" The answer: Colleges like what your teenager likes—and they especially like what your teenager is passionate about—whether that's sports, debate, cooking, or bird watching. Volunteering can also be impressive to an admissions committee but only if it's meaningful to your teenager. Also, two to three activities are plenty.
- 5 Paid employment and other obligations are also valuable.**
Admissions staffers want to know how applicants spend their time outside the classroom. If your student works or has other obligations—like taking care of siblings, for example—that prevent him from participating in extracurriculars, be sure to include those on the application.
- 6 Encourage your teenager to focus on what she can control.**
Grades, test scores, the essay, asking the right people for letters of recommendation. These are the aspects of the college process your teenager can improve.
- 7 Discourage your teenager from worrying about what she can't control.**
There's no going back and fixing that bad grade from 10th grade. Instead, focus on writing a fabulous essay, keeping up this year's grades, or improving an ACT score.
- 8 Make a solid list.**
Make sure your student's list includes schools that are the right fit academically, socially, and financially; and that your student would be happy to go to. Include one or two safety schools that you know your student can get into (and that you can afford). Then rest easy.
- 9 Affordability should be part of the process from the beginning.**
Understand what it will cost your family to attend a particular institution before your student applies, using the college's net price calculator. (It's typically on the admissions website.) Be honest and upfront with your teenager about what you can afford—and be cautious about allowing your teenager to take on too much debt.
- 10 Believe it will work out (because it will).**
Some days, it can feel like getting into college is some kind of feat, but the fact is that the majority of colleges in the United States accept a majority of applicants. Your student will have a college to go to and chances are your student will enjoy her experience there.

SAT? Check.
GPA? Check.
Now what?

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YOUR TEEN

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