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YOUT TOO

for parents

The 2019 Parents' Guide to

**COLLEGE ADMISSIONS** 

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The Scoop on Admissions
Testing

Writing a
Great Essay

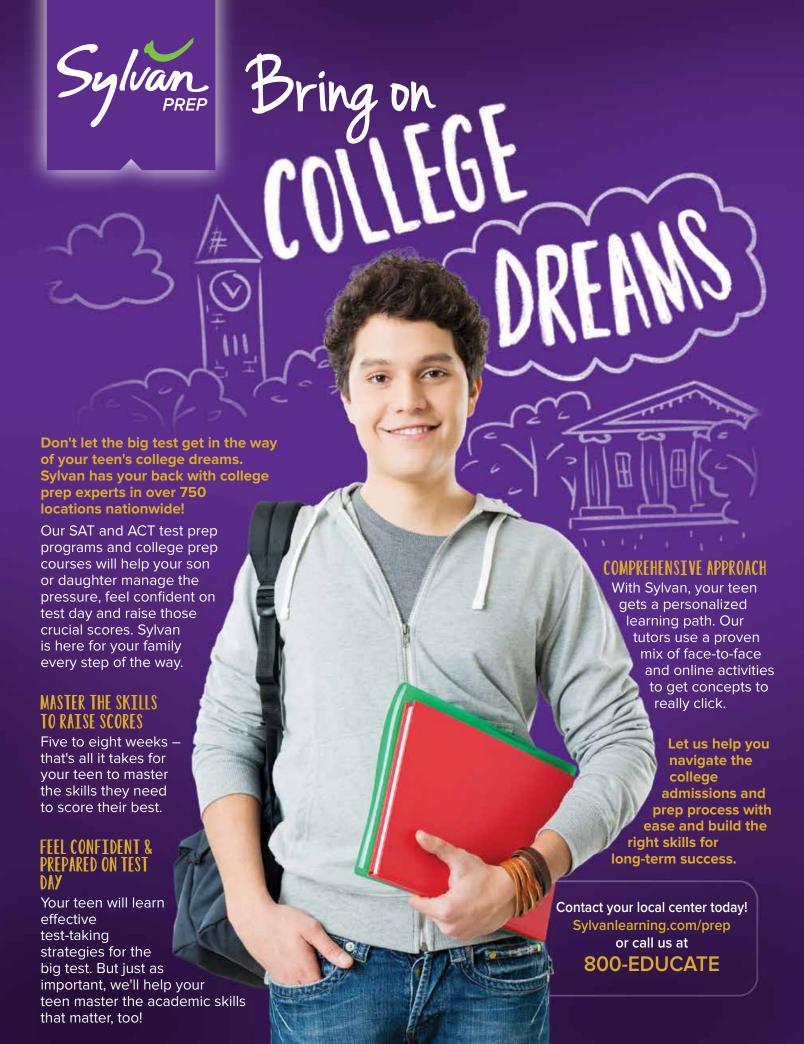
Finding the Right College Fit

**Campus Visits** 

Dos & Don'ts of Filling Out the Application

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### EDITOR'S LETTER



As a parent of teenagers, there's certainly no shortage of things to keep you up at night. Waiting for them to come home from their first solo drive; wondering if they'll have a date for homecoming; hoping they pass algebra, etc. But there's also plenty to be excited about, too, as we watch them grow into young adults with their own thoughts, ideas, and opinions.

Right at the top of both of those lists—things that keep me awake at night, and

things I'm excited about—is the College Process. Capital C, capital P. Because it is a process. One that can be simultaneously daunting, exhilarating, exhausting, and bittersweet. I know this, because I've launched one kid to college, and I'm right smack in the middle of getting ready to launch a second one.

There are some things I love about this time, like college visits. Taking a family road trip and exploring a new campus and surrounding area is always an adventure. Sometimes it's a fun one, other times we bond over the painful moments. (*Your Teen*'s Jane Parent has a great essay about this inside; be sure to check it out.)

I find other elements of the process less enjoyable. For example, filling out the FAFSA. (What's that? You'll find out when you read the section on Financial Aid.)

In the Parents' Guide to College Admissions, we've pulled together the information, resources, and advice we think parents need most when helping their juniors and seniors through the college admissions process.

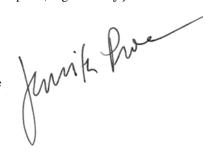
In this guide, you'll find tips on:

- Preparing for the ACT/SAT
- Developing a list of potential schools for your student
- Crafting a winning essay (Parents, keep out)
- Application do's and don'ts
- Applying for financial aid and scholarships
- How to handle deferral, wait-list, or rejection (it happens)

We've also included plenty of advice from real parents and students, admissions officers, college counselors, and other experts on what you need to know before they go. And it's all in one place, organized by junior and senior year.

So, take a deep breath, keep this guide handy, and do your best to enjoy the roller coaster ride of sending a kid to college. If you need me, I'll be over here trying to take my own advice.

Best wishes to you and your collegebound student!



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### GETTING STARTED

Feeling overwhelmed? We get it! The writers and editors at Your Teen Magazine have sent quite a few kids to college, and we've felt what you're feeling. Take a deep breath and review our Top 10 list of the best advice we've received over the years. Then, check out our handy checklist of the important steps, all laid out in chronological order. We've got you covered.

- <u>ó</u> Top 10 List: Our Best Advice
- 8 The Your Teen College-Ready Checklist





### JUNIOR YEAR

A lot of important steps in the college process take place during your student's junior year. Those include researching different types of schools that might appeal to them (Big or small? Urban or rural? Public or private?), scheduling campus visits, and taking college entrance tests. We've got great advice from the experts on all of these topics, and more.

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- Questions our Kids Asked at College Oops, looks like we forgot to cover a few things

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## OUR **BEST** ADVICE

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.

'OP 10

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.
- 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 teen 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 they 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.

## your teen College-Ready Checklist



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 10.	Fill Out Applications  Make sure your student dots the i's and crosses the t's (and pay attention to deadlines). Page 31.
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 12.	Fill out the FAFSA File the FAFSA as early as possible to maximize your student's financial aid award. It's available October 1. Page 34.
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 they get accepted. Page 17.	The waiting is the hardest part, but once the decisions are in, be sure to carefully evaluate financial aid offers (page 56). If your student is deferred or waitlisted, then they should write a letter to improve their chance of getting in. If your teenager was rejected, help them move on. Page 40.
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 25.	Fill Out Legal Forms  Download and fill out the legal forms you should have in place before your teenager leaves for college, such as healthcare waiver, durable power of attorney, FERPA, and HIPPA release forms. Page 42.
Write the Essay A great time to write the essay is the summer between junior and senior year of high school. Page 28.	Practice Launch Skills  Make sure your student has the real- world skills they'll need to be successful at college and beyond. That includes giving teenagers hands-on experience
Decide When to Apply There's early decision, early action, or regular decision. Page 30.	with managing money, spending on a budget, and maintaining a checking account. <u>Page 57</u> .

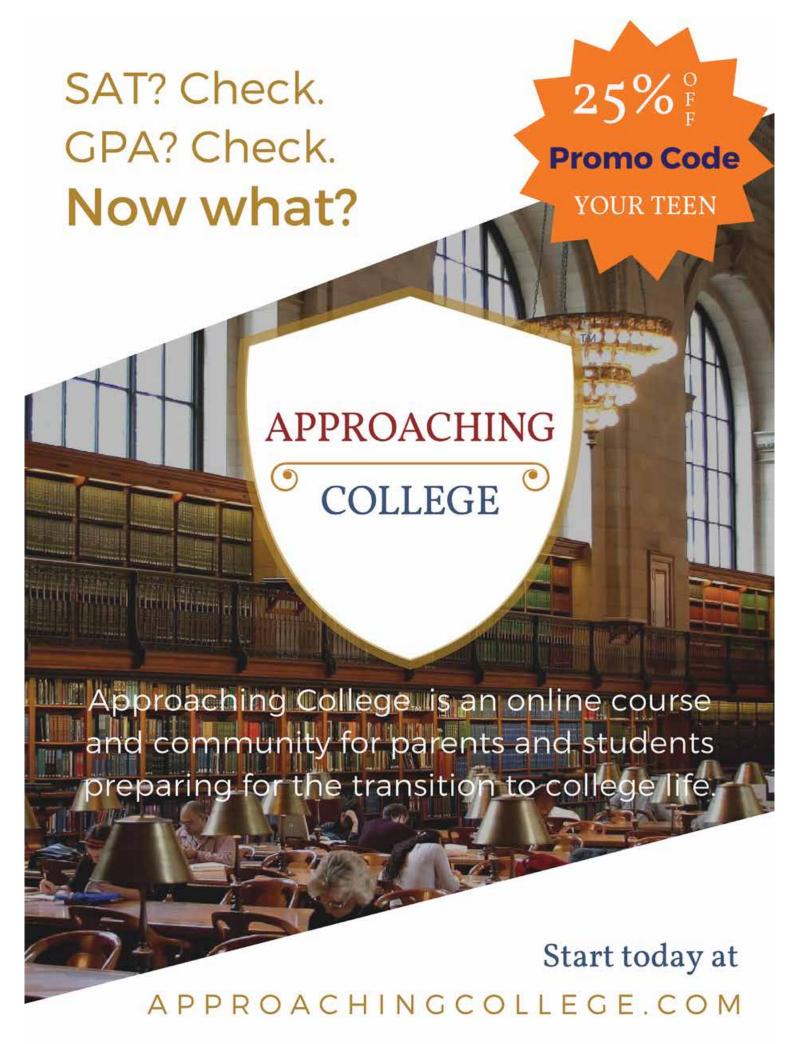




PHOTO: BETH SEGAL

# Making a Realistic College List

By **Diana Simeon** 

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.

#### 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. <u>CollegeBoard.org</u> offers detailed overviews of thousands of U.S. institutions (four-year and two-year). <u>CollegeScorecard.com</u> is quick and helpful for understanding average costs and after-graduation salaries at every accredited college in the U.S. (see our article on <u>page 40</u> 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 <u>CollegeConfidential.com</u> and <u>Unigo.com</u> 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).

#### Ocver 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.



PHOTO: BETH SEGAL

#### Reserve Your Spot.

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.

#### 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 they 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.

### What is

## Demonstrated Interest?

In general, colleges want to admit students who are likely to enroll, rather than those who will probably go elsewhere. Courting unlikely students is a waste of time and money. So, at many schools (though not all), admissions staffers look at an applicant's "demonstrated interest."

Here's how your student can demonstrate interest in a college to help boost their chances of being admitted.

- → Visit the campus. If you can't visit, be sure to do some of the other items on this list.
- → Connect with a regional admissions officer. These officers travel throughout their regions, meeting with students; they visit high schools and attend regional college fairs (be sure to fill out a contact card). Applicants can also connect by email with specific questions about the college. A few questions are all you need.
- → 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 opportunities to engage.
- → Correspond with a professor whose work interests you (again, a few questions at most).
- → Interview on campus or sign up for an alumni interview in your area.
- → Apply early. Applying by the early decision (binding) or early action (non-binding) deadline shows you are serious about attending. (see <u>page 30</u>).
- → Check the admissions website of the colleges you're interested in to find out about these and other opportunities to help you stand out as an applicant.















## **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.

"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.



Savannah Parson, a senior at Juniata College, had no idea what she wanted to *do* with her life. But this Slippery Rock, Pa., native had a pretty good idea who she wanted to *be*: a peacemaker and problem solver for a world in desperate need of both.

## "I've always known that I wanted a career that helped people."

With Savannah's declaration as a guide, she and her two faculty advisers collaborated to design an education, and zeroed in on an academic plan custom fit to her career goals. She built her Program of Emphasis (POE) around social organization and change, and it uniquely combines sociology, peace and conflict studies, and gender studies. It's a thoughtful plan to help her keep learning long after she graduates.



Savannah's passion for social justice fits right in at Juniata, thanks to the school's Peace & Conflict Studies (PACS) program. A highly specialized pursuit rarely available elsewhere, the PACS academic program challenges students and faculty to dig deeply into the issues around

justice, war, and peace. Sponsored by Juniata's Baker Institute for Peace & Conflict Studies—where Savannah currently serves on the advisory board—PACS has inspired Savannah to stretch in her field, from expanding the school's Genocide Action and Awareness Week to participating in the Nobel Peace Prize Forum in Minneapolis, Minn.

Savannah jumped at the chance to attend the Nobel Peace Prize Forum in Minneapolis in September 2017, where she heard from some of the world's great thinkers on the subject of conflict. It reaffirmed her own convictions.

"At Juniata, we make an effort to have exposure to each other even when we don't agree. To have those difficult conversations," she says. "It's harder to dehumanize someone you sit next to at lunch."

### "For me, the Nobel Peace Prize Forum solidified the importance of having tough conversations."

#### Savannah Parson at a glance

- Designed her own Program of Emphasis in sociology and peace and conflict studies
- Interned at the Jewish Family and Children's Service in the Refugee program
- President of PAX-O, the student peace organization at Juniata
- Worked as a teaching assistant for Intro to Sociology at Smithfield Correctional Institute
- Sits on the advisory board for the Baker Institute, Juniata's center for the study of peace and conflict resolution
- Served as the chair for Genocide Action and Awareness Week, a week
  of speakers, activities, and hands-on learning experiences designed to
  raise awareness about genocide prevention and intervention.
- Attended the Nobel Peace Forum in Minneapolis, the only forum operating under the auspices of the Norwegian Nobel Institute, and the only such academic affiliation outside of Norway
- Awarded a Mike Yarrow Peace Fellowship



think.juniata.edu

## Paying for College

## Finding the Best Deals

By Diana Simeon





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 lowerincome 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. To find the NPC, just Google [the name of the college] 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 student is considering. "It's better to have that real-



ity check earlier in the process," explains David Levy, a nationally recognized expert on paying for college. "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).

## → 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, Vice Provost for Strategic Enrollment Planning 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 lowers 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 <u>FastWeb.com</u> and <u>StudentScholarshipSearch.</u> com to get started.



### 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, a nationally recognized expert on paying for college. "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).



THIS IS MY...

## ON TRACK TO COVER HALF

**COLLEGE SAVINGS PLAN** 

For as little as \$25, you can open a CollegeAdvantage 529 account and start saving for your child's future — no matter what your goal. Our online tools and calculators make building a 529 plan that suits your family's needs simple and easy. Make college doable by starting your taxadvantaged college savings plan today at CollegeAdvantage.com/YourTeen

Ohio's 529

CollegeAdvantage is a 529 college savings plan offered and administered by the Ohio Tuition Trust Authority, a state agency. To learn more about CollegeAdvantage, its investments, risks, costs, and other important information, read the Plan's Offering Statement and Participation Agreement available at CollegeAdvantage.com. If you are not an Ohio resident or taxpayer, learn if your home state offers state tax or other benefits for investing in its own 529 plan.



## Saving for College

Yes, you should save—and no, it's not too late.

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

#### By **Diana Simeon**

Putting a teenager through college is expensive. Even if you're careful to get the best deal you can (see page 17), it's likely your student's costs will be more than you can afford to pay out-of-pocket.

For example, families with an adjusted gross income (AGI) of around \$100,000 can expect to pay about \$20,000 a year toward college costs. And the higher your income, the more you'll have to come up with. Families whose AGI is around \$150,000 should anticipate their costs being closer to \$30,000 a year. Gulp.

If you're feeling worried because you haven't saved much for college— or haven't saved at all—you're not alone. In

fact, most of us are in this boat. According to Sallie Mae, a leading provider of student loans, the average American family that is saving for college (about 61 percent of all families) has saved over \$18,000. Although that's a substantial amount of savings, for many families it will cover less than a year of college.

So, what can you do at this stage in the game? Here's what the experts say.

#### Some savings are better than no savings.

Yes, it's better to start saving early—at a child's birth, really. But the adage "bet-

ter late than never" also holds true, even if your student is already in high school.

"It's never too late to save because every dollar you save is a dollar less you will have to borrow," says Mark Kantrowitz, Ph.D., a nationally recognized expert on paying for college. "It's cheaper to save than to borrow," he adds.





### Savings Don't Significantly Impact **Financial Aid**

You may have heard that saving for college isn't worth it because colleges will reduce your student's financial aid package by whatever amount you've got in the bank. Not true.

Savings will have some impact on your student's financial aid award, but it's not significant.

And borrowing will cost you much more.

Specifically, the Free Application for Federal Student Aid—which is what the majority of colleges use to calculate a student's financial aid award—assesses parental assets at 5.64 percent.

"That means for every \$10,000 you've saved, the reduction in financial aid will only be \$564," explains Timothy Gorrell, executive director of the Ohio Tuition Trust Authority. In other words, you'll get to use most of your college savings in addition to any financial aid.

But if you borrow that \$10,000 for college expenses instead of saving it ahead of time, the extra loan will cost you much more in interest than that \$564 reduction in financial aid.

"Every dollar you borrow is going to cost you about \$2 to pay back." (This is an overall average for all borrowers. Some will pay more, and others will pay less, depending on the type of loan, fees, interest rate, and other factors.)

That means even minimal savings can be helpful. Take books, which for some majors can cost several thousand dollars. Why use borrowed money to pay double for those books if you can instead save that money over the next few years?

#### Using a 529 plan.

You may be tempted to save for college in a regular savings account, but there's a more advantageous way to do it: a 529 plan.

You can think of a 529 like a Roth IRA or 401(k), but just for college savings, says Timothy Gorrell, executive director of the Ohio Tuition Trust Authority. OTTA manages Ohio's 529 Plan, CollegeAdvantage.

As in a 401(k), the money you save in a 529 grows tax-free-and withdrawals are also tax-free, as long as the money is used for qualified education expenses. "This includes tuition, room and board, books, computers, and other supplies," explains Gorrell.

What's more, there's no deadline for using the money in your 529 savings. Money can be transferred from one beneficiary (student) to another, and you can use money saved in a 529 plan toward a bachelor's degree, an associate's degree, a graduate degree, or even a vocational degree.

What if your student does get a scholarship and you don't need the money? "You can withdraw the amount of the scholarship penaltyfree," explains Gorrell. But parents shouldn't be overly optimistic about scholarships. "Less than one percent of scholarships that are awarded are full scholarships [tuition plus room] and board]," Gorrell says.

If your student gets a full-tuition scholarship—which is more common, but still just a small percentage of students—you'll still have to pay room and board, books, and other non-tuition expenses. These can easily add up to \$15,000 a year.

If you're interested in learning more about 529 plans, start with your own state's plan. While you do not have to invest in that plan, doing so can save you some extra money. "In 35 states, your contribution to the state 529 plan is eligible for a deduction or credit on your income tax," notes Kantrowitz.

"Start off saving what you can," advises Kantrowitz. "It's easier to increase what you save once you get started."





## **Ideas for Saving**

If you want to save, or want to save more, but aren't sure where to find the money, try these ideas:





Set up an automatic monthly contribution to your 529 from your bank account. These can often be as low as \$25 a month, depending on the plan. "You'll quickly get used to not having that money hanging around to be spent," notes Kantrowitz.



If you get a raise or a bonus, divert some or all of it to your 529 plan.

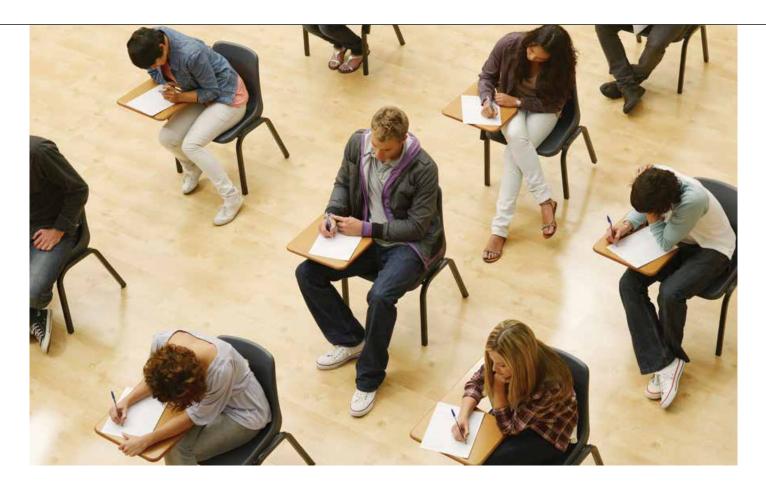


Ask family to make contributions instead of giving gifts for birthdays and holidays. (How much stuff does your teenager really need, right?)



Consider investing your tax refund in your 529. In Ohio, for example, the average refund in 2016 was about \$2,700. Parents who invested that \$2,700 a year for 18 years would now be able to cover as much as 40 percent of the costs of an in-state public university.





## The Scoop on Admissions Testing

By Diana Simeon

An important college admissions to-do for high school juniors is to take the ACT or SAT and get the best score they can. Putting in the effort to do well on these tests is worth it. A solid score broadens the kinds of schools your student can get into; it can also pay off in scholarships. But which test to take? When to take it? And how best to prepare? We caught up with experts at The Princeton Review to find out what parents need to know.

#### THE SAT OR THE ACT?

While some students take both tests, most prefer to focus on just one. Start by taking a look at your student's sophomore year results for the PSAT or the PreACT. Did they 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 Jonathan Chiu, National ACT & SAT Content Director for The Princeton Review.

If your student didn't take the PSAT or the PreACT (or only took one), 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.

## HOW THE TESTS DIFFER

While they have similarities, the ACT and SAT do have some key differences. "The single biggest difference is that the ACT has a science section," says James Murphy, director of outreach for The Princeton

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Review. "Some students take to it naturally and others will have to put in a significant amount of work to do well on this section."

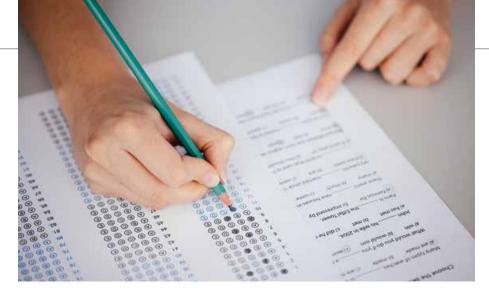
Each test has a different approach to math. "The SAT covers Algebra heavily, while the ACT coves a much broader range of math," explains James. The SAT also has a section where calculators are not allowed, which can be challenging for students.

Finally, the ACT allots less time per question. "It tends to be more rushed," notes Murphy. "Students can struggle more to finish the science and math sections than they do on the SAT."

#### **HOW TO PREPARE**

Chiu recommends that, if possible, students prep the summer before junior year. In general, junior year can be busy, 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 test-



ing 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 approach it? 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. 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 test like the backs of their hands," says Chiu. "If they see certain question types or answer choices, they should know what to do."

## "Skip The Essay" and Other Advice

The way colleges use admissions tests is changing. We caught up with James Murphy, director of outreach for The Princeton Review to learn more.

### The optional ACT and SAT essays are not necessary.

"Only 17 colleges in the entire country require students to submit this," explains Murphy. "For most students, it's not worth the money." Caveat: Obviously if your heart is set on one of those 17, do the essay. Also, schools in the University of California system still require it, so

California residents should also do it.

#### Self-reporting of scores.

Another change: "More schools are allowing applicants to self report their scores," says Murphy. For those schools, there's no need to pay to send your student's official scores, though you will have to send them if your student is accepted (and decides to attend).

## Fewer schools are asking for SAT subject tests.

"Only three schools in the country require all applicants to submit

subject tests. Two more require most students submit them and 20 schools recommend them," says Murphy. "Our advice on this matter is, if it's recommended, then you should take and submit subject test to those schools. Of the schools that recommend or require, it's always two subject tests. The exception is Georgetown, which wants three." Students who are applying to rigorous STEM programs should submit a science and math subject test. Otherwise, consider one humanities and one science or math test. -D.S.



## 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.

By Diana Simeon

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 LynnO'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 Position U 4 College in Basking Ridge, New Jersey. "If an extracurricular activity comes at the expense of grades, then you're actually hurting your application, not helping."



## Crafting a Winning COLLEGE ESSAY

By Jennifer Proe

When it comes to the college application process, students know there's so much riding on the essay. This is their chance to stand out from the crowd, but how? Our experts break it down into simple, manageable steps. And parents? Step one is to take a big step back.



#### WHY IS THE ESSAY IMPORTANT?

The college essay is the best opportunity for students to tell the college admissions officer something about themselves that might not be evident from reading the rest of the application.

"A college wants to create a freshman class of students with different backgrounds, areas of interest, and experiences," says Cyndy McDonald, an independent college counselor with more than 25 years of experience guiding students through the college search process.

"The only way they can know that is through the personal statement or essay portion," she says.

That's why it's so important that the essay contain this essential component: the student's authentic voice. Parents who are tempted to help their students with this part of the application process are not doing their students any favors, says McDonald.

"Colleges can tell the difference between a 17-yearold voice and a 44-year-old voice," she says—and they want to hear from the student.

#### **GETTING STARTED**

The summer before junior year is a good time for students to start jotting down ideas they may want to channel into their essay, including what activities, interests, or people matter most to them. These will likely serve as the foundation for their essay topic.

And while parents should be prepared to stay out of the way during the writing portion of the essay, brainstorming is one area where their input can be helpful.

"Often, parents will remember or think of things from a much broader perspective than the student will," says McDonald.

Students will continue to work on their essays throughout junior year and should plan to have them

completed before senior year begins.

"Whatever you do, don't wait until the last minute," says McDonald. Several drafts will be needed before the final version is complete.

#### **BANISH THE LAUNDRY LIST**

The college already knows what courses you've taken, what kind of student you are, and what activities you're involved in, from reading your transcript and teacher recommendations.

"Avoid giving a laundry list or chronology of your accomplishments," says McDonald.

Maureen Mathis, assistant provost at Saint Joseph's University near Philadelphia, offers this wisdom: "For 95 percent of the students applying to college, the essay portion is not the deciding factor in their admission; it is one piece of the puzzle," she says. "We are interested in hearing what the student learned from this event or from this wonderful person they are writing about, not just a description of the person or the event."

Mathis adds, "If there was any kind of 'hiccup' in the student's academic record, the essay provides an opportunity for the student to explain what happened in their own words."

#### **REFINING YOUR AUTHENTIC VOICE**

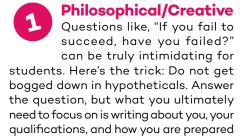
Says Mathis, "This is academic writing, not texting or talking to a friend," so students should pay attention to sentence structure, grammar, and spelling. And everyone needs an editor, so make sure to show your essay to one or more trusted resource—a teacher, counselor, or parent—ideally more than once.

However, she cautions, "Parents can help edit and refine, but it is so important that the essay contain the student's words and ideas. What really stands out to me is when a student is writing from their heart."

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### The 3 Kinds Of Essays Colleges Want By Jessica Roberts

Here's how to handle each kind:



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

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.

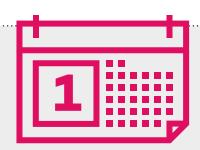
#### Why Our School?

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.

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## **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.

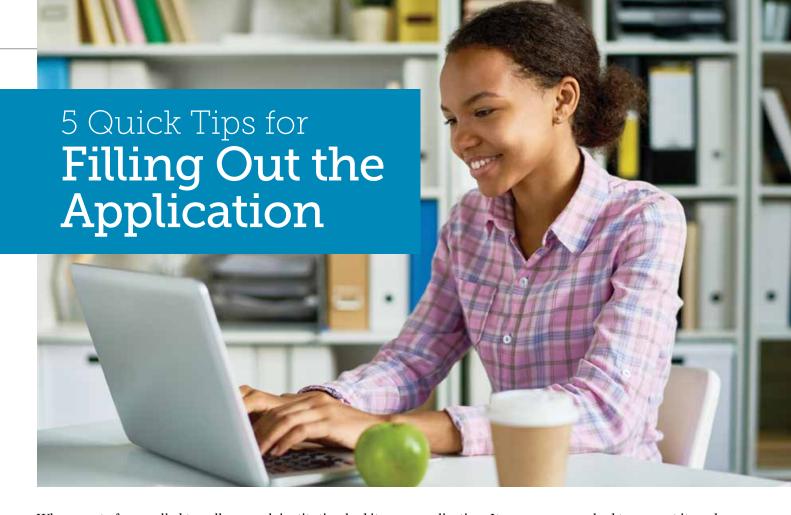
"Colleges like competitive students who are willing to commit to being members of the incoming freshman class," says Jon Reider, coauthor of Admission Matters. But realistically, your student must be qualified for that school (or more than qualified, if it's an elite college). If not, then ED will not 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 40); 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. —D.S.



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. Does it matter which application you use?

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).

## 2. Use proper grammar and punctuation throughout.

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 their best foot forward throughout.

#### 3. Be accurate.

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.

## 4. Understand what supplemental materials will be required.

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.

### 5. Pay attention to deadlines.

If your student misses the deadline, they're 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). —D.S.



## Can Social Media Hurt Your Teen's Chances of Getting Into College?

By Whitney Fleming

In April of 2017, Harvard College stunned the world when it rescinded admission offers to at least ten students of the Class of 2021 after finding racist and sexually explicit memes and messages in a private Facebook group chat. It was a wake-up call for college applicants across the country reminding students that what they say online can hurt themselves and others.

In a 2017 Kaplan Test Prep survey of more than 350 U.S.-based college admissions officers, 35 percent said they had looked at applicants' social media accounts to learn more about them. This number, while still small, demonstrates that how prospective students present themselves online is fair game.

But just how worried should an applicant be about their social media footprint and the impact it may have on receiving an acceptance offer?

"Most colleges do not have the bandwidth to vet every single applicant," says Mimi Doe, co-founder of Top Tier Admissions, a college admissions consulting firm. "While some institutions may use interns to do a quick check of their top prospects, usually when a college admissions officer discovers poor judgment on social media, it's inadvertent. For example, a student may submit their blog about community service which includes social media handles at the bottom, so the admissions team starts poking around. Or, there



is also a growing trend of other students anonymously sending screenshots of offensive posts to admissions boards."

Short of banning your student from using social media—which is not a realistic solution—what can parents do to help ensure their teen's online life is not hurting their chances at admission?

First and foremost, parents need to understand the ins and outs of the social platforms their kids are using and keep an eye on what

is posted. Social media is not a place to have emotional outbursts or push the envelope with controversial topics. Yes, you can delete a questionable photo or aggressively worded post, but a screenshot can live forever. The only way truly to avoid repercussions is by not posting anything offensive in the first place.

"Parents should help their student comprehend that they are their own brand, and what they put online is an indicator of the type of person—or in this case, the type of student—they will be," says Doe. "College admissions officers are frowning on students who appear aggressive or may incite violence on their campuses. They want bridge-builders."

While grades, test scores, extracurricular activities, and recommendations are still the primary factors for college admissions, social media can provide a more holistic view of the potential of a student.

"A social media presence isn't always bad for a

student during the admissions process," says Doe. "Students today are three-dimensional—it's more than just how they appear on paper. A Facebook profile or Instagram account can positively highlight a student's activism or accomplishments outside the classroom."

That being said, students shouldn't go out of their way to polish their social media accounts to create a perfect-looking profile.

The best rule to live by: When in doubt, leave it out.

## The Interview

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

And if you do interview, what should you expect?

We got the lowdown from Stephanie Balmer, former dean of admissions at Dickinson College and current Head of Harpeth Hall School.

**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.



## 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 expert on financial aid and the FAFSA, for his top tips.

FILE EARLY. Families can start filing the FAFSA on October 1. "There are real advantages to filing early," says Levy. 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 17 for more on financial aid.)

GET YOUR FEDERAL STUDENT
AID (FSA) IDS BEFORE YOU
START You will be promoted to great

**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. GET YOUR MATERIALS IN
ORDER. The good news: the FAFSA
now guttomatically retrieves most of the

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 freshmen in the fall of 2018 that's 2016'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).

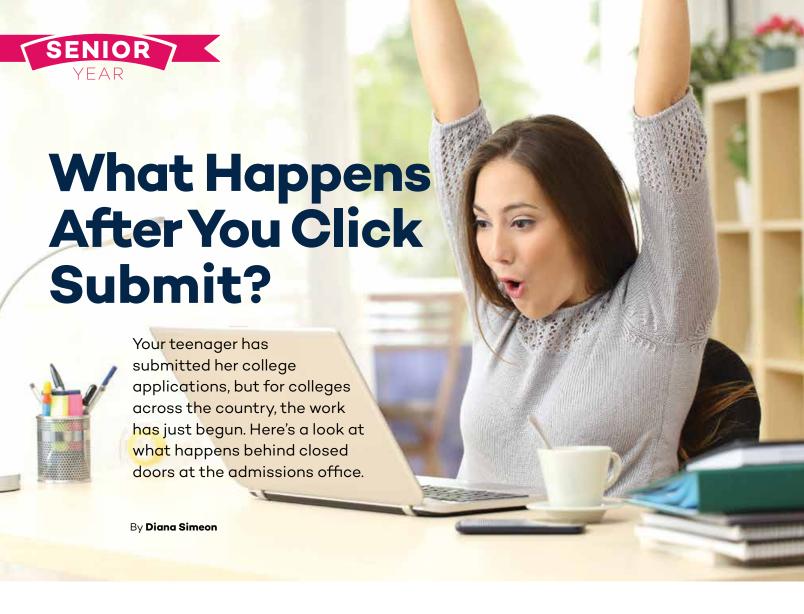




Active Minds is a national nonprofit dedicated to raising awareness about mental health and suicide prevention. Through a vibrant network of student-led chapters at more than 450 colleges and universities nationwide, we are empowering a new generation to end the silence and change the conversation about mental health for everyone.

Learn what you can do by downloading our free mental health checklist, "7 Parent Tips on How to Prepare Your Student for College." activeminds.org/parenttips





#### **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, founder 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 at-

tend, 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 they're 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.

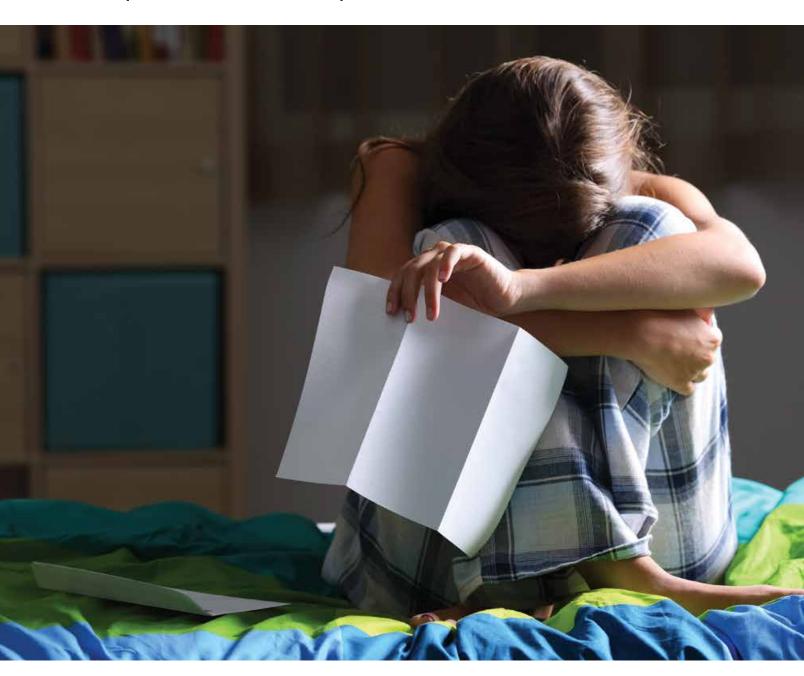
Institutional considerations are another part of the equation. If an admissions decision comes down to your teenager or another applicant whose parent attended that school—or an athletic recruit—your teenager may also be out of luck.

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



# Dealing with "No" or "Maybe"

How parents can help when the answer isn't "Yes."





# REJECTION

Getting rejected from anything is tough, but when it's the college your teenager has pinned their hopes on, it can be crushing. Start by reminding your teenager that it's not personal. Some schools have many more qualified applicants than they can accept. And the reasons students get rejected are often beyond their control.

Be understanding ("I know it's really upsetting. I know how much you wanted to go there"). But more importantly, help your teenager see the big picture. "You will make college whatever you want it to be, wherever you go," says Dr. Catherine Steiner Adair, a psychologist and author of *The Big Disconnect*. "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," she adds, "and you really have to help children understand that."

# **DEFERRAL OR WAITLIST**

If your teenager was deferred or waitlisted, then she's probably also feeling disappointed, if not devastated. But, says Kat Cohen, Ph.D., chief executive officer and founder of IvyWise, students shouldn't lose hope. "Some students have a second chance of getting admitted to their first-choice schools."

Here are next steps for your deferred or waitlisted student.

### Submit additional materials (but only if asked).

"Don't send in additional materials just to do it. Some schools do recommend that students share updates or new grades to show what they have been up to since they first sent in their applications. But there are definitely some schools that ask students not to send in additional materials; students should follow each individual school's specific instructions," stresses Cohen.

"Sending additional information to a school that says "don't send" shows them that the student doesn't know how to follow directions."

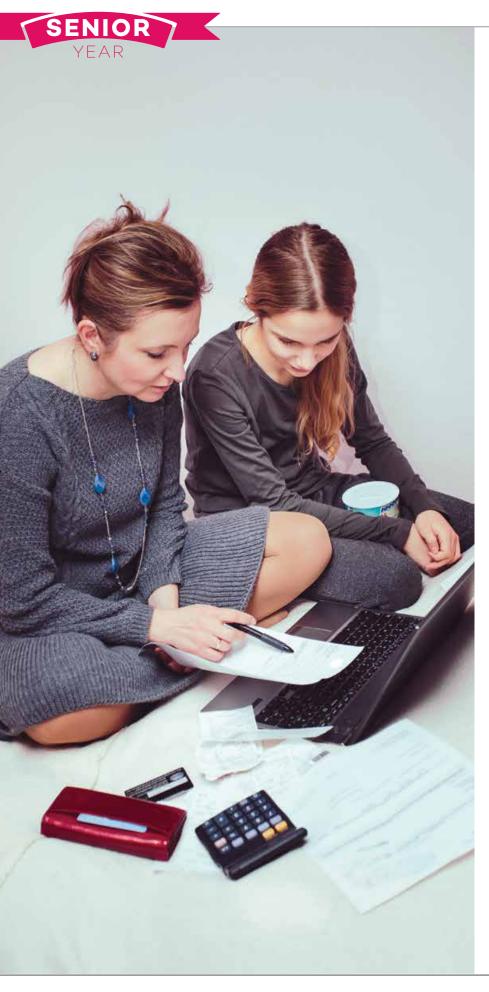
Write a letter. In this letter, your teenager should reiterate their interest in attending the college, remind the admissions committee why they are a good fit, and provide updates on any new achievements (like the starring role they just landed in the school play). If the school is still the student's first choice, they should reiterate that if admitted, they will attend, as schools worry about yield rates.

Cohen says, "In addition to confirming commitment to the school, students should also showcase their informed interest—meaning they should show that they are really familiar with the school and why it is such a good fit for them. This is important because schools want to admit students who want to be there, and lack of informed interest can help colleges weed out the applicants who might not be serious about attending." Adds Cohen, "It is a good idea for a counselor or advisor to review this letter."

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."

Deferred students could still get in. If your teenager is a strong candidate for the college from which they were deferred, then there is still a chance they could be admitted. "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.

Waitlisted students should be realistic. At many colleges, especially the most competitive, it can be tough to get in off a waitlist. If your student does want to accept a place on a waitlist, be sure to let the waitlist school know, and then secure a spot at a school at which your student was accepted "so your student has a college to go to in the fall," says Cohen. —D.S.



# 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, 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 the 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. —D.S.



# 5 Legal Documents Your Teen Should Sign Before College

By Wendy Wisner

In the hustle and bustle of sending your teen off to college, you may be more focused on the supply list than on important legal documents. But once your son or daughter turns 18, they are legally considered an adult—whether or not you agree with that assessment on any given day. In fact, there are five legal documents students should sign before they head off to school. While it is important to encourage their independence at college, these forms are essential to have in place so that you can legally assist them in case of an emergency.

Jim McGee, director for Clarion University of Pennsylvania's Center for Wellness, says that your child's individual college may have in-house waivers and/or documents for incoming students to sign. Clarion University, for example, requires students to sign a "Declination Waiver" if they have not received all the required vaccinations; the university provides parents with healthcare waivers as well.

### **Healthcare Waiver**

Also referred to as a "medical power of attorney" or "health proxy," this form gives you authority to make healthcare decisions should your teen become incapacitated due to a medical emergency. According to Consumer Reports, each state has different laws governing healthcare waivers as well as individual forms. If your child is attending college out of state, you should fill out the healthcare waiver for both the state you live in and the state your child will be attending college. Find a sample waiver form at powerofattorney.com.

### **HIPAA** Release Form

A Health Insurance Portability and Accountability Act release form allows you to have access to your child's medical records. This form needs to be filled out for each doctor your child sees, either at their next visit or in advance of a visit. If your teen is concerned about privacy, Consumer Reports notes that HIPAA authorization is not "all encompassing," and your child can elect to keep aspects of their sexual or mental health private. Find a sample HIPAA form at caring.com/forms.

# Durable Power of Attorney

If you child will be studying abroad—or becomes incapacitated for any reason—you would need to have power of attorney in order to sign their important legal documents, like tax forms, student loan applications, or bank documents. The rules and regulations for power of attorney vary from state to state and can be found at

powerofattorney.com.

Don't forget to make sure your child is registered to vote, and that they have their absentee ballot if they are attending college out of state. Register and get absentee ballots at vote.org.

### FERPA Form

Students should sign a FERPA (Family Educational Rights and Privacy Act) form upon college entry. As Lindy Schneider, creator of the online training program College Superhero Secrets, explains, FERPA is a document that gives parents the ability to access their child's college records and schedules. Schneider says that it is tempting to just put it off until later, but that isn't a wise idea. "The problem here is if the student becomes ill or injured and could use some help from their parents to notify their professors or download assignments, the parent's hands are tied," she says. That said, it's important to note that FERPA should be used for emergencies only, not to snoop on your child's grades. After all, the college years are a time to step back and let your child take care of their own school responsibilities. Find a sample FERPA form at <u>www2.ed.gov</u>, or google the institution's name and FERPA to find the actual form to fill out.

# A Living Will

This isn't one that most of us like to think about, but the fact is that we all should be prepared. A living will, or advanced care directive, allows your teen to make important decisions about end-of-life care and organ donation. You may find it helpful to consult with a lawyer in devising a living will, but many free sample forms are available online.

# Navigating Mental Health Care on Campus:

What to know before they go

By Nancy Schatz Alton



Did you know that most mental illnesses begin between ages 18 and 21? Young adults are the least likely to seek help, too, with only one-third of those who suffer from mental illness receiving treatment. That's why it's useful to add "mental-health planning" to your student's college prep list.

Think of this preparation as helping your child build a new support system at their college, says Laura Horne, program director for Active Minds, a national nonprofit organization that supports mental health awareness and education among college students.

"Parents can start by having conversations about mental health with their teens before they leave for school," says Horne. "We all have to work on maintaining our mental health, just like we work to maintain our physical health."

Horne suggests letting your teenager know that one out of every two people will experience a mental health challenge in their lifetime. "If you can humanize that stat by sharing examples of people you know and love, that will help destignatize mental illness," she says.

Here are Horne's recommendations for helping your college student navigate mental health care once they arrive on campus:

# Scope out the Resources.

Visit the campus counseling center with your student and ask what resources and services are provided on campus. Ask for a list of off-campus providers who work well with students. If visiting in-person isn't possible, gather as much of this information online as you can and email the counseling center to ask if there is anything you are missing. Other departments to be familiar with are disabilities services (where your child can apply for special accommodations if needed), the health or wellness center, and the dean of students' office.

# Know the Symptoms of Depression.

Stay in touch with your student through regular phone calls and texting. Establish a weekly check-in time that works for you both, like Sunday evening. Be aware of common signs of depression, which can include sadness, anxiety, hopelessness, sleep difficulties, tearfulness, loss of appetite, and a sudden drop in academic performance. Help your student check-in with their habits to make sure they are maintaining positive mental health. Good eating, regular sleep, and exercise are key to helping maintain emotional stability.

# Find a Support System.

If your student has already experienced a mental health issue, encourage them

to share their story with a trusted friend who can be a support for them while they are on campus. Suggest they check for a mental health support group on campus and encourage them to connect even if they are not yet experiencing any

# **Know the Options.**

Parents should also know that some students many need to take a leave of absence for their recovery. Each college has its own policy; contact the student health center or the dean of students to find out the procedure for taking a temporary leave of absence if that becomes necessary.

# Don't Wait to Get Help.

Let your student know what to do if they can't get an immediate appointment with their college's health services. Have your student ask for a referral to an off-campus provider who can see them immediately if necessary. And for free, 24/7 confidential support, call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255) or text "BRAVE" to 741-741, which connects you to crisis counselors at the American Foundation for Suicide Prevention.



# When College Isn't in the Cards...Yet

By Jennifer Proe

Maybe your son or daughter isn't all that enthused about the acceptances they received. Or didn't get accepted to any colleges. Or isn't sure they are ready to go—academically, socially, or financially. All of these scenarios are possible, and none of them are the end of the world. So, what are the options for the kid who can't post a photo on social media wearing their new college gear? Here are some to consider:



# Take a Gap Year

Jessie Garson was more than prepared for college when she graduated from high school. The only problem? She was academically burned out and wanted more time to discover her true interests before enrolling at college. The solution for her was to take a gap year, which involved enrolling in a three-month outdoor education program and then traveling independently for the rest of the year.

"As I went through my gap year exploring the markets of Bangkok or earning my scuba certification in Australia, this cultural exchange made me eager to learn about the world," says Jessie. "This curiosity is what led me to major in sociology at college, to ask questions about hard topics like race, class, suicide, and addiction."

Students don't need to travel the world to get these benefits, however. Volunteering with an organization like City Year or a local non-profit organization can also be an eye-opening way for them to learn more about themselves before furthering their education.

Find more information about gap year opportunities and benefits at *gapyearassociation.org*.



# Get A Head Start at Community College

An increasing number of students are taking advantage of community college for general education coursework before transferring to another college or university to complete their four-year degree. This can be a great option for the student who is not quite ready to live away from home or needs to save money on tuition.

To make sure the credits they earn will transfer to a four-year degree program, students should be prepared to ask:

Does the community college have a special transfer relationship—often called an articulation agreement—with any four-year colleges?

Will the credits I earn be accepted at the four-year colleges I'm considering?

What grades do I need to earn in my classes to get credit?

What's the minimum GPA I need to maintain to get into a four-year college?



# Test-Drive a Career

Noah Pelfrey wasn't entirely excited about his college options after high school. For his senior project, he had shadowed personnel at a local hospital, where he loved the excitement of the emergency department. Rather than settle for a path that wasn't right for him, he says, "I decided to take some courses at community college and work toward becoming an EMT Basic." After passing the national registry test, he plans to get his paramedic certification. Check with your high school guidance counselor to see what vocational or internship opportunities might be available for your student to consider.



# Apply for Late Enrollment

Many colleges offer late enrollment, with application deadlines that extend into September. Others offer rolling admission, meaning applications are considered on an ongoing basis until all spaces are taken.

Students who are not quite ready to push "submit" on their college application by the January 1 deadline can use this extra time to polish up their essay, beef up their test scores, and line up those important teacher recommendations.

The National Association for College Admission Counseling (NACAC) publishes a list of colleges with spaces still available, called the College Openings Update, at <u>nacacnet.org</u>. And some colleges may even still offer financial aid at this later time, so be sure to inquire with the financial aid office.



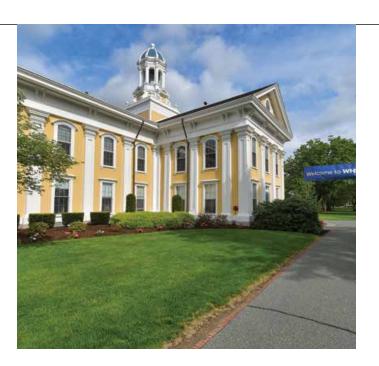
# Finding the RIGHT FIT

When it comes to finding the right college, a lot of it comes down to where your student will feel most comfortable. One thing is for sure: With more than 4,000 colleges to choose from in the United States alone, there is a "just right fit" for every student, and the right school might even be one they have never heard of – yet. We've profiled several colleges that offer unique experiences to their students, to give you an idea of the range of offerings. We've profiled several colleges that provide unique experiences your student may want to consider.

# RIGHT FIT

# A Top-Notch Liberal Arts Education, Plus Real-World Experience

# You can have both at Wheaton



Talk to students and faculty at Wheaton College, just outside Boston, and you'll learn what sets this liberal arts college apart: highly personalized academics, an engaged community, and a serious commitment to ensuring students get the real-world experience today's employers are looking for.

Like many undergraduates, Ryan Barrette logged a lot of hours in the classroom to earn his bachelor's degree in chemistry. But Wheaton College also made sure Barrette got the real-world experience he needed to pursue his career goal.

That experience included an internship at Spaulding Rehabilitation Hospital, a teaching assistantship, and a year-long research project with a member of Wheaton's faculty. "It was a great experience from a pre-med perspective," says Barrette, who's now in his second year of medical school at the University of Massachusetts.

# **Real-World Learning**

When deciding on a college, students tend to look closely at things like academics, social life, and price—as well they should. But what they—and their parents—might overlook is how well a college provides opportunities for real-world experience before graduation.

Internships—and other types of experiential learning—help students explore possible career paths and develop the realworld skills (including soft skills) that today's employers are seeking.

As part of The Wheaton Edge, internships are a guaranteed part of the curriculum. Every student is eligible to receive funding for at least one internship. The college invests more than \$1.2 million annually in out-of-classroom learning; students

typically do their funded internship the summer between junior and senior year.

"We believe that providing students with the opportunity to try out in the real world what they're learning in the classroom is really important," says Renée White, provost of Wheaton College. "And with guaranteed funding, students don't have to pick between employment and an unpaid internship."

### Ideas into Action

Josh Stenger, a professor of film at the college, recently led a program for Wheaton students that occurs each summer with a not-for-profit startup accelerator called MassChallenge, which provides funding for early-stage ventures. Wheaton students lead an in-house creative services agency, providing MassChallenge's startups with everything from videos to frontend web design.

"They are doing hands-on work for clients in the real world and putting into action ideas they are encountering in their classes," says Stenger. "It really puts a face on business for them."

But its not just internships that give Wheaton's students an edge. With more than 100 clubs and organizations, Wheaton students play a key role in shaping campus life. Small class sizes, more than 100 majors and minors, and an emphasis on innovative and interdisciplinary approach

ensure Wheaton's students are engaged and critical thinkers.

No surprise, then, that within six months of graduation, 98 percent of Wheaton graduates are employed, in graduate school, or doing fellowships or national service like Americorps.

Says White, "We're developing a foundation from which they can go out into the world with the confidence to be successful in whatever path they choose."



Founded: 1834

Undergraduates: **1730** 

Student-Faculty Ratio: **10:1** 

Average Class Size: **15-20** 

Majors/Minors: 100+

Campus Organizations: 100+

**Sports: 21 NCAA Division III teams** 

Application Deadline: Early Decision/ Early Action: November 1, Regular

**Decision: January 1** 

wheatoncollege.edu

# Transformative Global Experiences with a Focus on Leadership

# Agnes Scott College equips young women to take on the world.

Transformative. Life-changing. Immersive. These are words that students at <u>Agnes Scott College</u>, just outside of Atlanta, use to describe the faculty-led global journeys that all students take during their freshman year.

These journeys, which are included in tuition, are far from traditional tourist experiences. Instead, students at the women's college take a deep dive into the country they're visiting: building a school in Bolivia, cooking with a family in Ghana, or braving a severe blizzard in Canada, for example. Journeys also can take place in U.S. locations like New York City or New Orleans.

"It is one of the experiences that I feel is going to mold me into who I'm going to be," says Kirsten Jackson, a senior political science major.

Jackson's time in the Dominican Republic, volunteering in a Haitian Creole village, reframed her outlook on life. "I left that trip feeling so grateful," she says. "It was a reality check for a lot of us."

### **Liberal Arts in Action**

Launched in 2015, the global journeys are part of Agnes Scott's innovative SUMMIT curriculum. SUMMIT rounds out an already robust liberal arts education that boasts 34 different majors and an average class size of just 16. In fact, the college was ranked No. 1 for "Most Innovative Liberal Arts College in the Country" and No. 2 for "Best Undergraduate Teaching" in *U.S. News & World Report*, 2019 Best Colleges.

SUMMIT builds on the college's mission: "To educate women to think deeply, live honorably, and engage the intellectual and social challenges of their times." To do that, Agnes Scott infuses its liberal arts curriculum with global learning and leadership development opportunities through classes, real-world experiences, and other offerings.

As part of the curriculum, students get access to their own personal board of advisors to help guide their studies. They also develop a digital portfolio of their work to use as they apply for jobs or graduate school.

From the start, the SUMMIT curriculum has been a success, says Elaine Meyer-Lee, associate vice president for global learning and leadership development and a professor of psychology. Student retention is on the rise, student satisfaction numbers are up, and more students are enrolling. The 2018-19 freshmen class totals 324, up 44 percent from the year before SUMMIT began.

"We are exactly positioned to equip students to become leaders in this very diverse and complex society," Meyer-Lee says.

# Empowering Young Women

Of course, the college experience isn't just about scholarly studies. On this all-women campus, Agnes Scott students are empowered to build on the leadership lessons they learn in the classroom through the college's more than 60 clubs and by venturing into bustling Atlanta, which offers even more opportunities to shine.

"In a world where women face so many barriers, Agnes is a place that makes everything we hope to do seem attainable because we are surrounded by a community of women who strive to break those barriers," says Jackson, who serves as president of the college's Honor Court. She is also a senior resident assistant and tour guide for prospective "Scotties." Off campus, she works with Atlanta-area colleges as a fellow with IGNITE National, a national nonprofit that encourages young women to become political leaders.

"I am forever grateful for my experience at Agnes Scott," Jackson says. "I've had so much support from my family, faculty, and administration. I feel like I'm ready for whatever lies before me."



Founded: **1889** 

Undergraduates: 1,006

Student-Faculty Ratio: 10:1

Average Class Size: 16

Majors/Minors: **34/31**, with dual degree opportunities in nursing, engineering and computer science through local public universities

**Sports: 6 NCAA Division III teams** 

Campus Organizations: 60+

Enrollment deadline: March 15, 2019

agnesscott.edu



# Academic Excellence and Workforce Readiness

# Find Your Path at Cuyahoga Community College



For many college grads, the search for employment can be fraught with uncertainty. Not so for graduates of Cuyahoga Community College in Ohio. With 90 percent of its career program graduates employed upon graduation, Tri-C prides itself on marrying top-notch academics with a focus on workforce readiness.

# **Award-Winning Programs**

Tri-C's cornerstone program—The Centers of Excellence—consists of six discipline programs designed specifically with the needs of area employers in mind: nursing, creative arts, public safety, hospitality management, information technology, and manufacturing. William Gary, executive vice president of Tri-C's workforce, community, and economic development division, says this focus on job readiness "is unique to Tri-C, and unique among colleges in Ohio. These six programs cover almost every major sector of our region where job opporunities continue to expand."

The Centers of Excellence program is clearly in demand: In just the past four years, the number of certifications awarded has grown from 600 to over 16,000. In 2017, the college won the prestigious Bellwether award in recognition of its impact on growing the local economy. (This nationally recognized award for college excellence was the first for any community college in Ohio.)

# A Focus on Tech

Tri-C stands apart from other higher learning institutes in its ability to change rapidly as industries evolve. "We are very nimble when it comes to programming," says Gary, particularly with regard to the college's Information Technology department.

"We can change a lot more quickly than four-year institutions because we are able to address emergent technology," says Kathleen Tamerlano. associate professor at the IT Center for Excellence. The most sought-after IT degree and certificate programs include cybersecurity, data analytics, and cutting-edge "blockchain" programming. And Tri-C students get to put their skills to work with companies like Apple, Microsoft, and IBM.

Tamerlano also notes that the IT faculty is focused on helping students decide what career pathway is right for them and whether to choose between the two-year associate degree or four-year bachelor's degree program. "The professors have a longstanding relationship with industry partners," she says, with representatives from Northeast Ohio companies sitting on the department's board and helping to shape the IT program.

# Warm Community Atmosphere

Nathan Cabot studies electrical engineering at Tri-C through the IT program and is working toward professional certifications in computer network hardware. He also has an internship with a prestigious law firm, where he hopes to land a full-time job after he completes his degree.

But the experience has been more than a means to an affordable college education. (Cabot completed most of his A.A. degree before he graduated high school.) Cabot says the warm community atmosphere at Tri-C is what stands out.

"Tri-C is kind of like a second family," says Cabot. "There are always people around doing the same thing you do, so you can always work together."

Professors, guidance counselors, and ca-

reer counselors are accessible at all times, Cabot says, and the many student lounges scattered throughout campus allow students to connect with one another easily. "A lot of times classmates turn into real friends and not just classmates," he says.

# Why Choose Tri-C?

The ideal prospective Tri-C student, says Gary, is one who is "wrestling with whether to enter into the workforce or work toward a degree." But the beauty of the Tri-C model is that students can choose either—or both. With over 1,000 courses in 140 different career program areas, there is a pathway for everyone.



Founded: 1963

Undergraduates: **55,000** 

Student-Faculty Ratio: 15.8:1

Average Class Size: **16** 

Majors/Minors: 190+

Sports: NJCAA/Ohio Community College Athletic Conference

Application Deadline: Enrollment periods offered throughout the year

tri-c.edu

# Ready for College Now? Why Wait?

# Bard College at Simon's Rock: The Early College may be the answer.

# What is Early College?

Often, "early college" refers to dual enrollment, where a student takes classes at a nearby college while still enrolled in high school. Other times, it's when a student enrolls in a four-year institution at a young age. But Bard College at Simon's Rock: The Early College—known for attracting highly motivated and intellectually curious young students—stands apart from other early college programs: It is the only full-time, four-year B.A.-granting residential early college program for high school-aged students.

Most students enter this unique program during 10th or 11th grade (the average age at entry is 16) and fully matriculate into the program. "They can leave high school without a diploma and start college when they are ready," says Cindi Jacobs, director of admission.

# A Thirst for Learning

How do you know if your child is ready for this type of experience? The main characteristic of a typical Simon's Rock candidate is one with a lifelong "thirst for learning," says Jacobs. But that thirst doesn't necessarily translate to a student with a perfect grade point average or an impeccable resume. "We have a very holistic admissions process, so while the majority of students come to us with a very strong GPA, we look at the whole picture," says Jacobs.

While some of the students who enter Simon's Rock are characterized as gifted or advanced, most are just ready to learn and willing to do the work. "It might be the student who is constantly asking questions in class," explains Jacobs. "They want more depth. Maybe their high school teacher didn't have the expertise to answer their questions or simply needed to move on due to the demands of standardized curricula and large classes," which can be frustrating for some students.

In other cases, she explains, it could be the student who didn't raise their hand during class, who was bored and restless, and hiding their curiosity in order to fit in. Or a student who has exhausted all the AP classes their high school has to offer and is hungry for more ways to deepen their knowledge and expand their intellect.



### **Passion and Drive**

Jacobs describes the atmosphere at Simon's Rock as one that focuses on in-depth and varied academic pursuits, with passionate, driven students. The classes are small, conversational and intimate, with students often continuing their spirited discussions even after class. The coursework is challenging and engaging; 95 percent of faculty hold the highest degree in their field.

"Students work hard here and are encouraged to vigorously pursue what interests them," says Jacobs. "Simon's Rock provides students an enormous degree of academic, social, and career support and a broad range of opportunities to explore at the exact moment when they are ready for more."

# A Nurturing Environment

But the environment at the college is also nurturing, with a strong focus on students' emotional development, says Moamer Alsaedi, a junior currently enrolled in the program. "Simon's Rock gave me the space and opportunities to grow as a person," he reflects. "I've been able to develop new interests that have helped shape me into a person who is confident in my beliefs and my intellect."

In addition to the top-notch curriculum, the college offers a state-of-the-art athletic facility, including a swim team, basketball team, and soccer team. There are numerous clubs (and students are free to start their own), a premed society, an interfaith organization, and a LGBTQ club. The college offers study abroad programs at sought-after institutions like Oxford University in London, as well as op-

portunities in Spain, China, Russia, and more.

Students often spend their weekend exploring Great Barrington, Massachusetts, (a quick shuttle ride away), which boasts great farm-to-table restaurants, numerous cultural offerings, and stellar internship and aftercollege job opportunities.

# Beyond Simon's Rock

The school offers two undergraduate degree plans: the two-year A.A. option or the four-year B.A. option. Additionally, Simon's Rock students can enter dual-degree programs through partnerships with Columbia University Engineering Program, Dartmouth University Engineering Program, and the Vermont Law School Environmental Policy Program. Simon's Rock students can also enter the SUNY Upstate Medical Guaranteed Entrance Program without the requirement of taking the MCAT.

Whatever pathway students choose, they'll have a strong foundation for their future academic pursuits, with most Simon's Rock students completing a B.A. by age 20, and 80 percent entering graduate school. And yes, most alumni enter prestigious and intellectually fulfilling careers. But even more importantly, they can expect to grow exponentially as thinkers, innovators, and thriving members of society.



Founded: 1966

Undergraduates: 450

Student-Faculty Ratio: 8:1

Average Class Size: **11** 

Majors/Minors: 35+

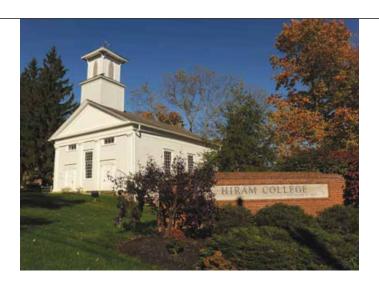
Campus Organizations: **100+**Enrollment deadline (early action):

Rolling

simons-rock.edu

# Cozy Community, High-Tech Hub

# You can have both at Hiram.



Talk to students, faculty, and other folks at <u>Hiram College</u> and you'll begin to get a picture of what sets this small liberal arts college apart. It starts with the Ohio college's tight-knit campus community, set in an idyllic location in the heart of Northeast Ohio, just 35 miles from Cleveland, and halfway between Chicago and New York City. But there's more. Let's take a closer look at Hiram.

# **Committed Faculty**

Hiram has an impressive 10:1 student-tofaculty ratio and an average class size of around 13, but it's more than numbers: What makes the college such a special place, say students, is the faculty's deep commitment.

"The professors in all areas of every major go so far above and beyond," says James Cross, a recent Hiram graduate. "They really are here for us."

That's in the classroom, of course, but also outside it. Students are encouraged to reach out to professors whenever. Every student will tell you about the time they ate dinner at a professor's home, or how a professor reached out to provide help when it was needed.

# Community

Community is big at Hiram. "We really want students to get engaged," says Liz Okuma, Ph.D., Hiram's dean of students. "We are one of the few colleges in Ohio where students sit on the board of directors and many other committees. We have 40 student organizations, and if a student comes in and says, 'I really have something I want to do,' well, then we'll have 41."

Hiram's students are also a diverse bunch, racially, culturally, and socioeconomically—almost 40 percent of its students are the first in their family to go to college. "You get to meet so many different people from so many different backgrounds," adds Cross.

# The Hiram Plan

Most colleges are on a semester system and so is Hiram, but with a twist. Students take three or four classes for 12 weeks, take a week off, then return to campus for an intensive three-week class. That three-week class might be one of the college's many "away" programs, including study abroad, which are led by Hiram faculty. It might be a deep dive into a particular topic. Or it might be an opportunity to take a required class a student can't fit into his normal schedule.

# Seriously Plugged In

Every student at Hiram receives an iPad Pro as part of the college's multi-million dollar Tech & Trek initiative, which seeks to create an even playing field for all students when it comes to technology.

Faculty also have access to iPad Pros, and they have been working for almost a year to develop strategies for using them with students both in and out of their classrooms. How cool is that?

# Hello, World

Not only does Hiram offer a top-notch liberal arts education, but it also makes sure students gets the skills they'll need to be successful after graduation.

This is where Hiram Connect comes in. All students participate in this four-year program, which helps them figure out what they want to do and guides them in selecting a major. Its experiential learning component—an internship, a study-away program, or a faculty-guided research proj-

ect—helps connect what students learn in the classroom to the real world.

"This is where some of the real magic happens at Hiram," says Okuma. "Here, it's not just the theoretical; it's also the practical. We teach students how to work hard in the classroom, but also how to find work they're passionate about."

It's all part of Hiram's New Liberal Arts: integrated study, high-impact experiences, and mindful technology.



Founded: **1850** 

Undergraduates: **1,255** 

Student-Faculty Ratio: 10:1

Average Class Size: **13** 

Majors/Minors: **29/36** 

Campus Organizations: **30**Sports: **NCAA Division III.** 

**North Coast Athletic Conference** 

Application Deadline: Rolling

hiram.edu

# Business School for Undergrads?

# Babson College delivers.



Got a high school senior with a passion for business? Then you'll want to look at Babson College.

"Babson is a unique school," explains Courtney Minden, dean of undergraduate admissions for <u>Babson</u>. "We are a residential college where everyone gets a business degree."

But Babson is much more than just a B.S. in business administration. What really sets Babson apart is the curriculum's emphasis on entrepreneurship. In fact, students are immersed in entrepreneurial experiences from the day they step on campus.

Combine that with top-notch faculty, a curriculum that also stresses the liberal arts, and a campus just minutes from Boston, and it's no surprise that Babson's students are more than prepared for the 21st century workplace, whether that's at a start-up, a Fortune 500 corporation, or something else entirely. Let's take a closer look at Why Babson?

# Focus on Entrepreneurship

At Babson, entrepreneurship is in the mix from the get-go. It starts with a required first-year program, called Foundations of Management and Entrepreneurship (FME), that immerses students in starting and running a business.

In fact, 100 percent of first-year students at Babson will launch a business in the FME program, explains Minden.

"From the first day of class, they're learning about entrepreneurship and about creating a business. Usually, this kind of experience comes at the end of a business program. But we've turned that on its head."

After writing a business plan and developing a product or service, first-year students are given up to \$9,000 to launch their idea. At the end of the year, any profits are donated to area organizations.

"We're going to teach you business, but

we're going to teach you business in a way that you've never thought about," Minden notes. "There is a lot of creative thinking, risk taking, and a big part of our curriculum is the liberal arts." About 50 percent of the degree program is in the liberal arts.

More specifically, during their first two years, students take FME, plus broad-based business classes that give them an understanding of most every aspect of business. By junior year, they're ready to specialize and can pick from 27 concentrations. Think of these like minors; they range from economics, finance, and marketing to the literary and visual arts and environmental sustainability.

"The flexibility of the concentrations allows you to make that degree what you want it to be," explains junior Adam Kershner, who's concentrating in accounting and business analytics.

# Small-College Experience

"I was interested in Babson because I wanted to study business and I wanted a small school. That is tough to find," adds Kershner. Indeed, most undergraduate business programs are housed at big universities.

And like many small New England colleges, Babson's campus is a vibrant place. "The majority of our students live on campus, so there is a real community here," says Minden.

# Turbo-charged Career Planning

As you'd expect, Babson excels when it comes to helping students with career planning. "Our counselors specialize in different industries, so once you choose your

focus, you'll have an expert helping you," explains Kershner. Beginning freshman year, students are encouraged to start using the college's career center. Companies are often on campus. "It's amazing the opportunity you have to engage with companies," adds Kershner, who was recently accepted into Ernst and Young's prestigious summer internship program in Chicago.

No surprise, Babson's students end up in most every industry there is. "I'm interested in airlines, a friend of mine is interested in poetry, and another wants to manage a hockey team," says Kershner. And that's just three of us. "There are so many different things you can do with a business degree from Babson. Students here go into everything."



Founded: **1919** 

Undergraduates: 2,300

Student-Faculty Ratio: 11:1

Average Class Size: **About 20** 

(the biggest class is 40)

Concentrations: **27** 

Campus Organizations: 110

**Sports: NCAA Division III** 

Application Deadlines: Early

Decision I and Early Action (Nov. 1), Early Decision II and Regular Decision (Jan. 2)

babson.edu

# Real Advice from the EXPERTS

Who knows more about college than the kids who go there, and the parents who sent them? We've collected their words of wisdom, along with those from some of our favorite authors.

### **TEENS**

In college, 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

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.

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

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

The college process doesn't really matter. There is no one perfect school. There are multiple places where you can thrive and be happy. Wasting time and energy on applications for schools you don't even want to go to only adds more to the stress of the process.

Rachel, Claremont McKenna, '22

Keep an open mind and don't disregard schools solely because you have not heard of them before. Don't remove colleges from your radar based on my GPA and/or ACT score.

Morgan, University of Michigan, '22

### **PARENTS**

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.

Marty

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

Lisa

Don't stress out over your first quarter. Things will fall into place. Have 3 first choices.

Elka

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

Anne

There is more than one school that you will love.

Anita

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 cornfields, and everything in between. Makes for a much more focused "college trip" later.

Tim



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.* 



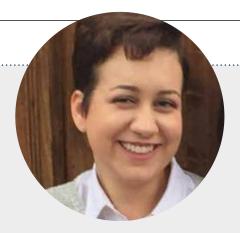


In my house there's one person who went to Harvard Law School and one person who went to the University of Pittsburgh. Guess which one won the Pulitzer Prize? It's not where you go to college that matters, it's what you do with your education.

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.

Don't choose [a school] based solely on a sense of the college's prestige. Don't let your ego do the talking. This is an education, not a handbag. Think hard about which school is going to challenge and amplify you while fitting in with your finances and the emerging design of your life. Education is about so much more than the on ramp to college or than college itself. It's an ongoing, all-encompassing, lifelong thing. The people who flourish over time know this instinctively. They keep asking, they keep pushing, they keep expanding.

Frank Bruni is a New York Times columnist and the author of Where You Go Is Not Who You'll Be: An Antidote to the Admissions Mania.



# Being a Big Fish in a Small Pond: What I Like About My Small School

By Olivia Proe

Going to a small school was the last thing I thought I wanted when I began my college search. Living in a big city surrounded by strangers sounded like an adventure. I wanted a new chapter in my life, and I didn't think that could happen in a cornfield.

That's why I surprised myself when I fell in love with a small school. With enrollment coming in at just under 2,000 students and a campus that spanned less than a mile on the diagonal, it was a far cry from the big school I had pictured. But there was something about it that the other schools didn't have that I couldn't quite put my finger on.

After being on campus for less than 20 minutes, I'd been personally greeted and had conversations with several admissions officers and current students. I noticed that my tour guide seemed to know everyone on campus. My day there made me realize that a small school was the best choice for me because of the opportunities and personalized experience I knew I would receive.

Being a big fish in a small pond has a lot of benefits. I love being on a first-name basis with all of my professors. I can stop into their offices for help on a paper or advice for an upcoming exam. On a particularly bad day, I visit my favorite professor for a good chat and a peanut butter banana. This kind of personalized attention pushes me to excel academically.

Extracurricular activities at a small school have their perks, too. Our clubs are often small enough that they feel like families. Soon after arriving on campus,

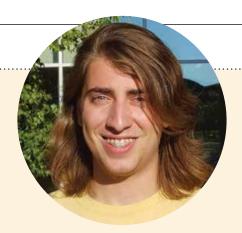
I decided to try out for the Model UN. Having never done anything like it in high school, I was pleasantly surprised when they selected me for their traveling team. Thanks to the club, I made an amazing group of friends from all class years. And, I got my big-city fix when we traveled to Chicago and New York City for conferences. At a bigger school, it's less likely that I would have made the cut, with so many students trying out for just a few slots.

Campus social life is cozy. Everyone knows everyone. While you do have to be careful with your business, it's a relief to know that you'll always have a friend to eat lunch with or join at a table in the library. I can go into any class, campus event, or party and know that I'll be in good company.

Walking to class in the morning is one of the best parts of my day. I often leave 10 or 20 minutes before I'm supposed to be there because I know that I'll run into five friends along the way. While I'm sure having more anonymity at a large school can be helpful at times, there's something empowering about having a community on your side.

Sure, we go to Drug Mart for fun. And if you make a fool of yourself on campus, you're going to get asked about it later. But there's always a sense that you're welcome—and for that reason alone, I wouldn't want my college experience to be anywhere else.

Olivia Proe is a sociology major at the College of Wooster in Ohio. Outside of the classroom, she enjoys participating in Model UN and student government, and just hanging out with friends.



# Why 'Going Big' Was The Right College Choice for Me

By Nicholas Masso

The question of whether to attend a large university versus a medium or small one plagued me for months leading up to the application deadline. I had narrowed it down to three universities: one that had a freshman class size of about 100 students, one with about 1,000, and another with about 8,000. The difference was staggering. They all offered stellar undergraduate engineering programs, my area of interest, so I had to consider other criteria. My goal was to figure out if size really mattered.

One major factor that pushed me toward a larger school was the access to resources. Engineering is a discipline that requires a lot of facilities to provide an immersive education, and bigger schools typically have all the labs to make the education as hands-on and involved as possible.

Now, this isn't to say that small schools won't have these things. In fact, certain small schools' facilities definitely rival those of larger schools. However, I also saw that the larger school would have well-established programs for all the majors they offer, like music, writing, or theater, in addition to the STEM programs I was looking for. This allows for variety in the student body.

One difference with a large school is that there are more students in your major, so it can be harder to make yourself stand out to any one professor. I definitely had to make an effort to communicate for my name to be known. However, contrary to what I was told before arriving, most students did not try very hard. Just participating in discussions and talking to my professor in

office hours was all I needed to do to connect; I was surprised how easy it could be.

Of course, harder courses, or specific honors sections, required more effort. I found myself making notes before classes I knew were going to have discussions or asking questions relevant to my professor's area of expertise.

Socially, the college scene is a little different from high school. I did find a primary group of friends whom I interact with the most. But due to the large student population, there are also many people I only see a few times a week, just for one hour. I don't really hang out with them much outside of class, but we might go for a coffee together now and then. These low-pressure groups are nice because there isn't a need to be together constantly.

In the end, I think that my decision to "go big" complements both my personality and what I wanted to get out of school. I realized I needed to be outgoing to make the best use of the facilities, so I worked hard at communicating with my peers and my professors. But beyond that, it seems that the education I am receiving is not so different from what my friends at smaller schools are getting.

Nicholas Masso attends Purdue University's School of Aeronautics and Astronautics. Outside of the classroom, he skateboards, makes dumb robots, and plays trombone in Purdue's AMRE Jazz band.

# Questions Our Kids Asked At College

As parents, we do our best to think ahead about the types of scenarios our children should be prepared to face once they are on their own. But sometimes, a few important skills or crucial nuggets of information slip through the cracks. We asked parents to share with us some of the questions their new college students texted to them. (Because we all know, they don't call unless they need money.)

How do I fill a prescription?

How do I iron a dress shirt?

What is a routing number?

What is my bank password?

How do I mail a package?

**How long** should I microwave pizza?

Where do I vote?

Hypothetically, what info would I need to get if I got into a fender-bender?

Is an x-ray covered by my insurance?

What is my blood type?

Did you change the Netflix password?

What do I ask for when I get my haircut?

> I'm sick. Can I go to health services?

How do I get an absentee ballot?

It's supposed to be 65 today. What kind of outfit is that?

> How do I check in for my flight?

What is a co-pay?

If I go to a doctor off campus, will it be covered by my health insurance?

How do I deposit a check?

How do I know if raw chicken has gone bad?





# College Readiness

# 5 Buckets of life skills to learn right now

By Jennifer Proe

Last year, a Hiram College freshman became the social media darling of his campus when he good-naturedly agreed to be the poster boy for how not to do laundry. He was spotted around campus wearing pink from head to toe; it seems he missed the memo on sorting his reds from his whites.

But when would he have learned to do laundry? Given the academic rigors, extracurriculars, and busy social lives our teens face in high school, parents may feel that there's no time to pass along the essential life skills their kids will need once they leave the nest. And yet, prepare them we must.



# **TEACHING LIFE SKILLS**

When it comes to raising college-ready kids, "independence, reliance, and emotional intelligence are just as important as SAT scores and grades," says Laura Kastner, Ph.D., a clinical psychologist in the Seattle area and co-author of *The Launching Years*. "The seven years of middle school and high school are the key period of time leading up to a successful college launch," she says.

Pink laundry is a trivial example, but teens who lack independent living skills can be at a real disadvantage once they get to campus.

"When students have not had an opportunity to develop some of these skills before college, it tends to show up in their academic performance around their third or fourth week," says Liz Okuma, Ph.D., vice president and dean of students at Hiram College. "We may notice they are spending a lot of time in their room or skipping class because they are feeling overwhelmed—whereas students who have had more experience navigating things on their own are keeping up with their work and joining clubs and organizations."

What are those magical skills we can help our teens develop—or, at least, begin to develop—before the big college launch? Okuma groups them into five buckets:

### **Bucket 1: Simple Life Tasks**

Can they cook for themselves? Do laundry? Put gas in the car? Change a tire? Do they know the proper etiquette for writing an email to a teacher or potential employer? Can they wake themselves up in the morning?

# **Bucket 2: Managing Their Money**

Do they know how to save money? Can they distinguish between "wants" and "needs"? Will your student be getting a job at college? Will they have a credit card? Whatever the financial plan will be, high school is the time to test-drive it.

### **Bucket 3: Managing Their Safety**

What actions will they take if they find themselves in an unsafe situation? Teach them to be aware of their surroundings and to pay attention to what makes them feel safe or unsafe. Encourage them to enroll in a self-defense class to learn some practical safety skills.

### **Bucket 4: Time Management**

College is all about "work hard, play hard"—but in order to achieve academic success, your student will need to learn to complete the work before they play. Help them learn how to say "no" to friends when the work cannot wait. College will be filled with distractions, so high school is the time to learn how to manage priorities.



Help your teen pay attention to what causes them to feel stressed and what actions they can take to help them feel better—whether it's taking a walk outside, playing a board game, or just spending time with friends.

"These are not things you can just teach them one time and then check off the list," says Okuma. Instead, put your teens into situations where they can practice these skills. For example, give your teen the responsibility of making a meal, even once a month, rather than just showing them how to make the meal.

Setting these expectations now primes them for success once they are on their own at college, says Kastner. It's okay if the teen struggles at first. "It's important to help your teens start developing self-regulation. Allow them to make some mistakes and to experience the natural consequences of those mistakes," she says.

A little pink laundry now is a small price to pay for a thriving college kid later.



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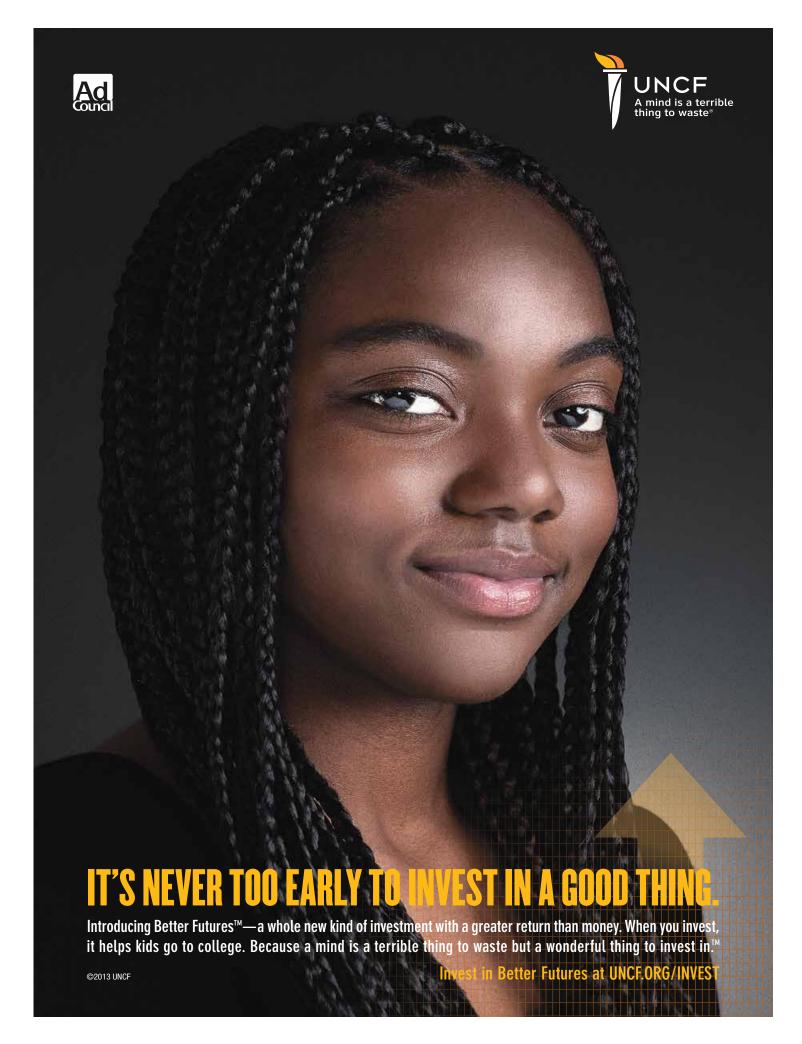
# TahiniBAR Energy Bars

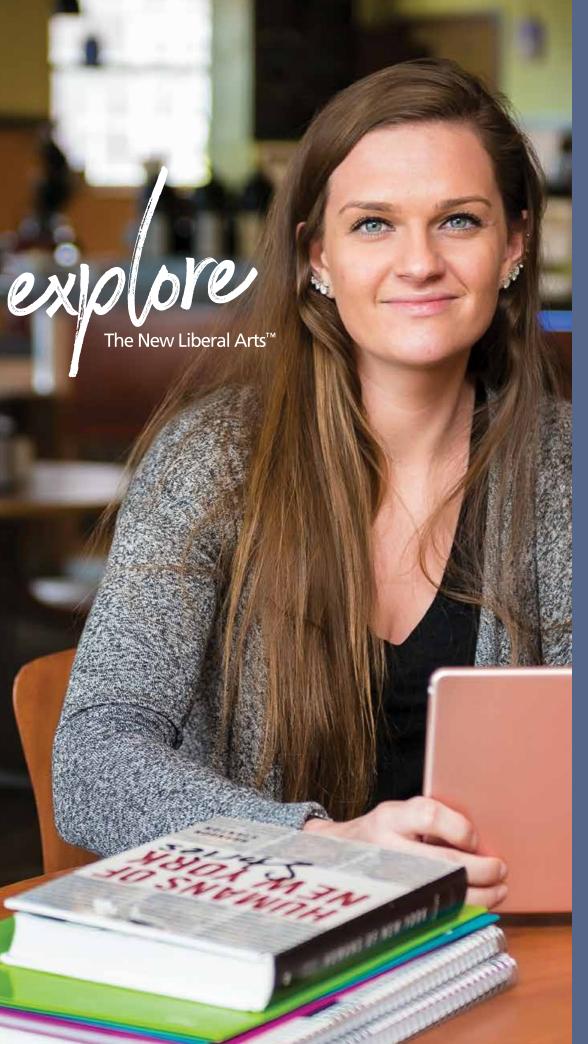
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