

**RESOURCES  
ON CALL**



# The College Kit

*A comprehensive*

*guide to*

*selecting,*

*applying to,*

*and paying for*

*college*

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## TEN QUESTIONS TO ASK WHEN CHOOSING A COLLEGE

On average, 60% of the students who enter a college as freshmen do not graduate from that school. Some transfer to be near sweethearts; others decide that they would rather be closer to, or farther away from, home. But most students leave because they realize that they've simply chosen the wrong college. Many pick poorly because they follow blindly in the footsteps of a parent, sibling or friend. Others are enthralled with a school's reputation for being "In" this year or are swayed by promotional brochures that give more ink to glossy photos of ivied walls than to detailed information on a college's student body, faculty, programs or financial aid policies.

"The best way to unearth these details, of course, is to visit the college's campus," says Ann Utterback, author of *College Admissions, Face to Face*. "Whether you're considering Harvard, Yale or your state university, the only way to find out what a college is really like is to have face-to-face encounters with students, faculty and administrators." Short of that, you can find out much of what you need to know by asking the following questions:

### 1. Do the students share my talents and interests?

It's your responsibility to determine if your classmates are bright enough to bring out your best effort. To gauge the caliber of competition, compare your high school grade-point average and college entrance test scores with the average for this year's freshmen.

### 2. Is there a strong program in my planned major?

To determine the strength of the English department, for example, find out how many of the library's volumes are devoted to literature. If you intend to major in a science, ask when the laboratories were last re-equipped. Next, find out where students who major in a particular subject go after graduation.. Typically, the finest students gravitate to a college's best departments.

### 3. Which teachers will I have and how large are classes?

The catalogue may say who teaches what, but you'll have to ask how often the professors teach. They may lecture once a week, leaving graduate assistants to lead discussion sessions and grade papers. If you're attracted to a department because of a star professor, find out if he or she regularly teaches undergraduates..

### 4. Are there any special academic programs?

These days it's possible to fulfill any sort of academic fantasy-if you pick the right school. At nearly 1,000 institutions, you can design your own major. You can earn a bachelor's degree in three years instead of four at more than 1,000 colleges. Less typical courses of study include an intensive six-year program that results in a medical degree and a liberal arts baccalaureate

### 5. What does it really cost to attend this college?

Tuition, room and board are only part of the picture -you can't subsist on Coleridge and cafeteria food alone. You'll make at least one round trip between your home and school during the year. And you'll pay for books, entertainment and maybe a personal computer. Ask for the college's estimate of annual costs but don't accept it as gospel. At some schools, allowances for personal expenses haven't been increased for decades. Finally, find out if the budget that the college quotes you is also used to determine your need for financial assistance.

**6. If I require financial aid, how will my needs be met?**

You'll first want to compare the average percentage of financial need met by colleges you are considering. Next determine whether the college offers most of its assistance in the form of grants, loans or job opportunities. You have to pay back loans, and in a job you are, of course, expected to work. Be aware that at some schools grants are automatically reduced after your first year. Sophomores and upperclassmen are expected to pay a bigger portion of their bills with summer earnings.

**7. Will I be able to acquire job skills and work experience?**

The answer depends on the quality of a college's student employment office, internship programs and career counselors. Employment offices list part-time jobs open to students regardless of financial need. Ask the college's representative for a sampling of current openings. Internships are often arranged on the department level. A few schools set up summer internships.

**8. Will graduating from this college enhance my career?**

You can expect a precise answer if you have a specific goal. An aspiring engineer, for example, can find out the percentage of recent graduates in his field to receive job offers and their average salary. You can also find out how many graduates get into medical school or master's degree programs. If you're unsure of what you'd like to do for a living, at least find out how many corporate recruiters visit the campus.

**9. Are alumni loyal to the college - and to each other?**

Generous graduates can have a tremendous effect on the quality of education by endowing professorships or building new science centers. But what the alumni can do for you after graduation is equally important. Ask for evidence of old-boy and old-girl networks.

**10. How sound is the college's financial condition?**

A school that must survive mostly on tuition because of its tiny endowment will have crowded classes, run-down dormitories and outdated laboratories. To find out how a school spends its money, ask for a financial statement. But statistics alone won't tell you how well a college's budget is managed. Ask if the school has recently had to cut courses, fire faculty or postpone building-maintenance projects.

Getting all the answers may require a little digging. But remember: a college represents an investment on your part of several years and thousands of dollars. It pays to do your homework.

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## CHOOSING A COLLEGE WITH THE CLICK OF A MOUSE

For high school seniors and their families, the word “college” may evoke excitement, but also a good deal of anxiety and confusion. Here are four college search programs that can help reduce the unknowns and bring some joy back into planning for the great adventure.

Going to college may be considered one of life's most important journeys; it's certainly one that requires a great deal of forethought on the part of students, parents, and counselors. In fact, because of the number of decisions to be made and tasks to perform--deciding on a major, picking the right location, writing letters, and arranging finances--the process can be so overwhelming that it takes the joy out of planning for the adventure.

Enter technology. With the vast storage capabilities of CD-ROMs and the latest refinements in search engines, students now have quick and painless access to the kind of information that would once have required tracking down and paging through numerous printed volumes. All of the college search programs go far beyond the basics to offer customized lists of schools, expert advice, information on cultural diversity, part-time job opportunities, and much more. They vary significantly in scope - from a single floppy to a 12-CD package - but are uniformly valuable as resources that will give students a running start on the college search and application process.

All of the programs begin by having students answer a series of prompts to generate a personal profile. Information from this component is used later to help compose letters of application, but is also part of the basis for deciding whether colleges are anywhere from a “good fit” to an “extreme reach.” The profiles can be updated throughout the year as a student firms up class rank, test scores, and other information.

Other features may include: tips on resumes and essay writing, following a timetable, getting letters of recommendation, information on financial aid and interactive worksheets to help calculate family and other financial contributions. They may also include links to college Web sites, maps, charts, and information on fields of study - a boon for students who may be undecided about an exact major.

If you have an on-line service, such as AOL, the keyword "Princeton Review" will take you to an area sponsored by this publisher of test guides and reference materials. Also the keyword "College Board" takes you to this not-for-profit educational organization's online version of its venerable College Handbook, with data on 3,200 two- and four-year colleges. Peterson's, another leading reference publisher, offers an electronic version of its extensive *Guide to Four-Year Colleges* on CompuServ (use the keyword "Peterson's"). If you don't use an online service but have access to the World Wide Web, you can also find this guide on Peterson's Web site. [www.petersons.com](http://www.petersons.com). Many schools also have their own Web sites, where they post information about admissions, courses, and other aspects of campus life. To find them, simply go to the search page of your Web browser and type in the name of the school.

Before you and your enthusiastic scholars spend too much time online, however, you may want to stop and do a little math. How much, for instance, do you pay for a commercial online service. You may decide it would make better sense to invest your money in a college search software program.

Peterson's and the College Board also publish versions of their excellent products in software: *Peterson's College Selection Service* and *College Explorer*). Both programs are available at many high schools and public libraries. The online and software versions are so thorough and

contain such a wealth of well-documented information that they are designed as reference works for high-school guidance counselors as well as for at-home use.

In addition, here are four more:

*College Where (McCabe)* Comprising a single floppy and providing essential information on 1,600 four-year colleges and universities, this textbased program offers students the opportunity to categorize and rank their numerous preferences by degree.

*Getting Into College (U.S. News and World Report/Creative Multimedia)* The program takes good advantage of CD-ROM capabilities to present well-designed screens with video and sound clips, and a smoothly integrated "live" student helper.

*Get Into College Toolkit (formerly On Campus '96) (Kaplan)* This two-CD package offers a slick, three-dimensional interface, information on more than 1,700 colleges and comprehensive scholarship and financial aid coverage.

*College View (CollegeView Publishing)* An ambitious and comprehensive program, this 12-CD whopper provides information on more than 3,300 colleges and universities--nearly double its closest competitor here.

If you don't have a home computer, see if you can hook up through your school guidance office or your local library. If you can't, don't worry. Your child won't be left out in the cold when it comes to finding a college - kids with computers don't have any advantages when colleges make their selections. The process is just a little more streamlined when you can narrow your choices more efficiently using today's technology.

A computer can make the selection process easier, but modern technology cannot take the jitters out of waiting to see if any college would really be foolish enough NOT to welcome your fine young man or young woman into its ivy-covered halls.

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## **SCHOOL'S FIT MAY OUTWEIGH IMAGE, ADVISERS SAY**

How to avoid crippling debt is a question plaguing high school seniors caught in today's high-stakes college sweepstakes.

Finding the right fit is another. In the race for big-label cachet, students sometimes overlook opportunities of a more generic kind, educators say.

Tara Murgo of the New Hampshire Higher Education Assistance Foundation says the very goal of going to a big-name school can cloud sensible decision-making. "The prestige issue is a very big deal," said Murgo. "I always joke that some parents are more excited about the bumper sticker on their car than the best fit. Sometimes, it's the first time a student's been accepted or rejected in their life. Later when you're working, does anyone care where you went to school? Maybe."

Some names are door-openers. At the same time, one of the country's leading educational foundations, the Carnegie Foundation, recently accused some places like Harvard and Yale of actually shortchanging undergraduates.

The fact is, lesser-known colleges are throwing big bucks at good students. "Ivy League schools don't give out merit money for being good students because they all are," noted Jim McKenna, guidance chief at Dover High School. "But some kids who could go to Ivy League schools decide to go to schools on not quite that level because they pay tremendous incentives."

Karen Claggett, college counselor at Winnacunnet High School in Hampton, says big changes since the 1980s spell trouble for marginal students with financial needs.

"In the '80s, tuitions were much lower. Most colleges were able to meet the financial needs of students who applied," she said. "Most were need-blind, meaning that students' financial requirements didn't interfere with a college's decision to admit them."

"Today, if a student is very well-qualified and has financial need, chances are that school will really want them," said Claggett. "But if a student is a marginal admit, chances are that if they don't have enough money, they're less likely to get admitted. Some schools admit 50 to 75 percent of their students need-blind. But for the rest . . ."

In the drive for "the campus experience" with all the frills, students often pass up opportunities like two-year community colleges, Claggett added. You can always transfer to a four-year college, she said.

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*Reprinted from "School's Fit May Outweigh Image, Advisers Say," by Clare Kittredge, The Boston Globe, New Hampshire Weekly*

## COLLEGE CONSULTANTS

With one hand, Millie Chambers holds a phone to her ear. With the other, she taps a pen on a high school student transcript. Her pen hovers over a big, fat "D." "It was a grade she got for an Italian class," explains Chambers. "We can't have that. Since her school doesn't offer Italian anymore, I'm trying to find a makeup class."

Chambers is part nag and part cheerleader. She's a troubleshooter and an information source; an independent educational consultant who's supposed to reassure parents and child as they negotiate the college application quagmire.

Budget cuts over the past decade have thinned the ranks of public school advisers, and parents and students have had to muddle through the demanding college application procedure themselves - or find someone to show them the way.

The demand has led to the proliferation of private counselors helping families to zero in on the right college and improve the chances of getting in.

Consultants should be able to recommend options and help families weigh alternatives, says Mark Scolero, of the Independent Educational Consultants Association.

University admissions officers say they've encountered a steady increase in students aided by independent advisers and that the field has become more professional.

"They function the way a high school counselor does," adds David Kamimoto, an admissions official at the University of California, Santa Cruz, "getting students information and assisting them throughout the process. They really do fill a niche."

With the help of Ann Reynolds, an Oakland independent consultant, Kendra Forsythe, 17, applied to 10 colleges this fall.

Reynolds' style of consulting is typical of most independent educational advisers. The first meeting, early in the second semester of junior year, is a "get-to-know-your session" in which favorite subjects, careers and academic difficulties are discussed.

Next, the student and Reynolds begin working on a resume and make a list of about 25 colleges from which to request admissions information. "If needed, we talk about any deficiencies and figure out a way to make up the course or work in some community service over the summer," Reynolds says.

By the beginning of their senior year, the students have a clear idea of where they want to apply. By October, they gather teacher recommendations and show their consultants a completed essay in case it needs refocusing or polishing.

"I don't just serve children heading for the competitive colleges," says Miriam Bodin, a consultant in Los Altos, California. "The majority of families we see are those who've discovered that the guidance in their schools has eroded to almost nothing."

The tendency is for the confused family to want to dump everything on the lap of a consultant, but Doug Breithaupt, president of College Planning Network insists that consultants can do their best only if a family understands what a consultant can do.

"Think about what it is that you need from a consultant," Breithaupt says. "Otherwise, it'll only add to the anxiety."

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*Reprinted with permission from "New Kind Of Specialist Helps Students Get Into College," by Donna Kato, Knight-Ridder/Tribune News Service*



# EIGHT STEPS TO ADMISSIONS

1. **Consider applying early**

If you are sure which school you want to attend, going the early route is likely to give you a modest advantage over students with comparable or slightly stronger credentials who apply later.

2. **Take the toughest courses you can handle**

A student whose curriculum includes a good number of advanced-placement and honors courses has an edge over someone with slightly higher grades but a softer curriculum.

3. **Choose your schools well**

The applications most easily dismissed are from those who have not thought at all about why they are a good match for a certain school--and therefore have trouble making a plausible case in their essays.

4. Ask for letters from teachers who will be enthusiastic about you

**A lukewarm recommendation can help kill an application. Ask teachers whether they can write a strong letter. Most will be honest if they feel they can't give you a rave.**

5. **Get to know your counselor**

A tepid, boilerplate recommendation is not helpful. Consider supplying the counselor with a list of your achievements outside class.

6. **Craft essays to the question**

Admissions officers can easily spot "one size fits all" essays. And turn in clean copy that is carefully proofread. Don't rely on a spell-check program, which won't tell you that Duke appears in the essay you intended for Princeton.

7. **If an alumni interview is an option, do it**

That signals you're serious about the school.

8. **Don't slack off in your senior year**

Admissions committees do look at first-semester grades and have been known to reject students who take it easy.

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## PREPARING FOR THE SAT

On a brisk and breezy Sunday afternoon, a group of Austin-area high school students are assembled in a windowless room inside the offices of The Princeton Review in Dobie Mall for another whirlwind session of boning up for the SAT, or Scholastic Aptitude Test. Their teacher is an energetic college student named Meaghan, who is leading them in a vocabulary-building exercise. She selects a word from a list of frequently used vocabulary on the SAT, and gives the students one minute to form a rhyming couplet, draw a cartoon, or develop an acrostic for it.

“Okay,” Meaghan says, setting her stopwatch, “inveterate. Deep-rooted or habitual. Go.”

Several moments of nervous pondering are followed by the furious squeak of markers on markerboard, as the kids draw or scribble. They seem to be having fun, and their efforts are clever. “The inveterate nail biter/Couldn't scratch the other fighter,” reads one. “They were failing quizzes until we did this,” Meaghan says in an aside. “They remember the words better this way.”

After vocabulary, she whips through a math review - calculating the area of a triangle, set definitions, and ratios - in fairly short order, all the while punching up ways to save time finding the answer, and when to watch out for trick questions, and above all, exhorting them to stay prepared for class. “Remember guys, no homework, no guarantee, and you won't be able to do these things on the test,” she reminds them.

During a break, two of the students, Lizzy, 17, and Bianca, 16, agree they have “plenty better things to do” than this. It's very time-consuming. They estimate they should (but don't always) devote at least six hours a week to class preparation. They spend seven hours in class every week, plus three hours on Saturday on practice tests. But given the fact that their first SAT scores were lower than they'd hoped, they agreed with their parents that a six-week coaching course might help their next score. Like many students, they worry they won't have what it takes to get into the colleges they want, and think the preparation will give them an edge in the increasingly cutthroat game of college admissions. “This will help me keep my options open,” says Bianca.

But the help doesn't come cheaply -- \$695 is the price for this class, and private, one-on-one tutoring can run as much as \$1,500. The Princeton Review and its closest competitor, Kaplan (both of which have offices in Austin and coach all manner of standardized tests), are the country's two largest test prep companies. They say their financial information is proprietary, but Princeton estimates that American families spend at least \$100 million on SAT preparation alone, once all courses, tutoring, and sales of books, tapes, and CD-ROMs are accounted for. Clearly, the stakes are high when it comes to the SAT.

“People need to prepare for the SAT if they're going to take it seriously,” says Paul Cohen, a spokesman for The Princeton Review. Seppy Basili, a spokesman for Kaplan, agrees. “That's not to scare kids, but to drive home the point that they shouldn't take it lightly,” he says.

But why? If anything, America's colleges and universities are giving less weight to the SAT, and its kissing cousin, the American College Test, or ACT, in their admissions decisions. At the same time, some watchdog groups oppose the tests on grounds that they perpetuate race and gender bias. Once practically considered a letter of introduction when applying to college, SAT or ACT scores are now either optional or starkly diminished in importance for admission at over 280 public and private schools. This fall, Texas' four-year public universities joined this trend and began extending automatic admission to students who graduate in the top 10% of their classes.

That would be great for Lizzy, who says her grades are very good and that she hopes to be admitted to the University of North Texas. But she goes to tony Westlake High School, where the competition for a high grade point average is fierce, and a drop by mere tenths of a point can send

one tumbling down the ranks. Despite her achievement, her class ranking is artificially low -- at the bottom of the third quarter of her class. That's not good enough for busy college admissions personnel, who deal with ever-burgeoning numbers of applicants for the same number of open slots, and don't have the latitude to consider the fact that students like Lizzy have gone to a school packed with mega-achievers. Bianca, who will graduate from Bowie High School a year early, finds herself in a similar predicament. "We get screwed," says Lizzy.

And getting in is still only half the battle. When it comes to getting scholarships, the SAT still rules. The Preliminary SAT (PSAT), administered to high school juniors, is the sole instrument in awarding National Merit Scholarships. But in many other needs-based or merit-based scholarship competitions, SAT scores can make the difference between attending a college of your choice with adequate financial aid or not. That's what is motivating Matt, 18, another student in the study group, a senior at Austin High School.

So what can anxious students and parents expect if they enroll in one of these courses? The Princeton Review guarantees that diligent students will see a rise of at least 100 points in their scores, and the average hike is 140 points. Kaplan says its clients typically gain 120 points, and nearly a third see their scores go up by 170 points. At least one client is already well-satisfied. "I've already gone up by 50 points," says Lizzy, who takes the SAT again on December 6. "I think it's worth it."

The big wave in SAT-taking is in the spring for high school juniors. In addition to these courses, there are several other options to help students prepare. Check your bookstore - many companies publish preparation materials, including workbooks and interactive software. Practice SATs can be downloaded from several websites.

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## CALENDAR CHECKLIST: GRADES 10-12

### Grade 10

- ✓ Begin to look at college catalogs and other information including financial aid materials
- ✓ Take the PSAT in October to practice taking college admissions tests
- ✓ Make certain your high school course selections are appropriate for your college interests
- ✓ Talk with your parents about your family's ability to help you financially
- ✓ Discuss your interests and concerns with your counselor
- ✓ Apply for a summer job or volunteer opportunity; check with your counselor for possibilities

### Grade 11: Fall

- ✓ Make certain your high school courses meet graduation and college admissions requirements
- ✓ Consider enrolling in high school classes that offer cooperative education or career training
- ✓ Take the PSAT
- ✓ Confer with your guidance counselor about your PSAT scores and your college/career interests
- ✓ Continue to talk with your parents how you and your parents can finance your education
- ✓ Start to develop a list of possible postsecondary schools
- ✓ Check in the counseling office for catalogs and other admissions materials
- ✓ Attend any college and/or career fairs in your school, community or region
- ✓ Attend sessions with college representatives who visit your high school
- ✓ Think about college majors or vocational areas that correspond with your abilities and interests
- ✓ Begin researching private sources of financial aid

### Grade 11: Spring

- ✓ If seeking appointment a military academy or an ROTC scholarship, begin application process
- ✓ Take the SAT or the ACT; check with your counselor about the appropriate one
- ✓ Begin to narrow your list of choices for a postsecondary school
- ✓ If the schools you are considering require achievement tests, take them in May or June
- ✓ Schedule visits to the schools that are high on your list. Visit when the school is in session; talk to students and professors as well as people in admissions and in the financial aid office
- ✓ Check with your counselor, the school library, and the public library for scholarship sources
- ✓ Develop a resume
- ✓ If portfolios, audition tapes, writing samples, etc. are required, begin to put these items together

### Summer

- ✓ Request application materials for admissions and financial aid from schools
- ✓ If seeking an athletic scholarship, make contact with the coaches at schools of your interest
- ✓ Write letters requesting application information from private scholarship sources
- ✓ Visit the schools that interest you the most, if you cannot do so during the regular sessions

### Grade 12: Fall

- ✓ Make sure that you are meeting high school graduation and college admissions requirements
- ✓ Talk with your counselor about your plans, evaluate them in light of SAT/ACT scores and grades
- ✓ Discuss possibilities for financial aid in a conference with your counselor and your parents
- ✓ Request application materials for admissions and financial aid if you have not already done so
- ✓ If you are requesting Early Admission, submit application by the deadline

- ✓ Attend college fairs and meet with postsecondary school representatives who visit your school
- ✓ Visit the schools you are considering to observe the school in session. Arrange for a personal interview with an admissions counselor. Stay overnight, if possible.
- ✓ Take or re-take the SAT or the ACT, if you intend to do so
- ✓ Be aware of admission and financial aid application deadlines and meet them. Keep accurate records of all applications and supporting materials you submit.
- ✓ Meet deadlines for private scholarships. Keep records of your applications, letters
- ✓ Devote time, energy, and thought to writing and re-writing any required essays
- ✓ Give recommendation forms to teachers, counselors, and other persons from whom you are seeking a reference at least a month before they are due to be returned; include a SASE
- ✓ If you are seeking an athletic scholarship, send a copy of your game schedule to the appropriate Coaches. Ask your high school coaches about contacts they might have
- ✓ If portfolios, audition tapes, writing samples, etc. are required, finalize them
- ✓ If admission interviews are required or recommended, schedule them

### **Grade 12: Winter**

- ✓ Submit your family's financial information on the Free Application for Federal Student Aid (FAFSA) on or as soon after January 1 as possible
- ✓ Apply for state financial aid; your counselor can tell you whether your state requires information in addition to the FAFSA
- ✓ If the financial aid processor requests additional financial information submit it promptly
- ✓ Confirm that all school admissions application materials have been sent on schedule
- ✓ Ask your high school to send copies of your transcript to the schools to which you have applied
- ✓ Review your Student Aid Report (SAR) for accuracy
- ✓ If the school requests your SAR, submit it promptly
- ✓ If the schools to which you are applying require additional application forms for financial aid or copies of your family's income tax returns for verification, submit them immediately
- ✓ Continue to seek and apply for private scholarships

### **Grade 12: Spring**

- ✓ Make your final decision about which school you will attend. Notify the school in writing by the appropriate deadline
- ✓ Decline, in writing, other offers of admission. Decline financial aid awards in writing also
- ✓ Review your financial aid award letter with your parents
- ✓ Sign your financial aid award letter and any other items and return them
- ✓ Notify the financial aid office of any outside scholarships or grants you will receive
- ✓ Complete separate application forms for any loan funds that require such application
- ✓ Arrange with the school for housing and a meal plan, if necessary
- ✓ Find out when payment of school charges for tuition, fees, room and board, etc. will be due
- ✓ Be aware of any summer orientation sessions that you must attend and make plans accordingly
- ✓ Talk with your family about how you will pay for expenses that financial aid won't cover
- ✓ Prepare a proposed budget for your freshman year in college

### **And Get Ready For Your New Educational Adventure!**

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## GETTING STARTED

For parents of college-bound high school seniors, it's a time of agony.

Throughout the fall, parents nationwide will endure that most excruciating of all rites of passage: hounding, badgering and otherwise harassing their children into filling out their college applications in time to meet the deadlines.

Believe me, it's not a pretty sight.

On the one hand, you have parents distracted to the point of desperation by filling out seemingly endless financial aid forms; on the other hand, you have teen-agers who really do care about their futures - but only in a "not-today-I'll-do-it-tomorrow" sort of way.

The greatest impediment to completing those application forms is writing the personal statement or the application essay. Here are some tips to help those students - and anyone else who needs to write a letter of application - get started.

Don't try to write your statement in a single sitting. Sure, it's tempting just to dash it off and get it over with, but trying to write perfect copy in a first draft often causes writer's block. Writing is easier if you do it in stages. Of course, this approach requires that you begin the process earlier than the day before the deadline.

Begin by taking notes. Take a few moments just to think. Read the question carefully. Reflect on your background, your experience and your interests. What sets you apart from other applicants? What details about yourself will create a favorable impression? Jot down specific points without worrying about how you will word or present them.

Consider presenting your material in narrative form. Remember that readers like stories. In telling your story, you might want to organize your material around one or two principal themes.

Show that you care. Brian Peterson, associate dean of undergraduate admission at Hamline University, says the most important thing is "to have a passion for what you are saying." As he tells prospective students, "It's not only „what“ you say, but „how“ you say it. Leave the reader engaged with your topic. Take a position."

Now, write your draft. Then put it aside. After a day or two, come back to it and begin editing, keeping in mind the four principal challenges in writing personal statements:

- To convey a great deal of information in a very limited space.
- To get beyond the facts to convey warmth, personality and a sense of self.
- To write about your qualities and your achievements without sounding immodest.
- To engage the reader without seeming cute or contrived.

Now, you are ready to get down to the business of close editing: state your name and provide other relevant information to identify your statement; consider giving it a title. Present your statement as an essay without a salutation. Make sure your opening is engaging but not contrived. Make every word count; write in a style that is concise and conversational. Avoid cliched language. Offer specific, concrete, detailed examples and illustrations. Write in carefully structured paragraphs, organized under clear topic sentences. Use transitions between your paragraphs. Tie all secondary points to your main argument; make sure all information and examples are relevant. Proofread carefully! Show your draft to friends and acquaintances - even your parents - and ask for their reactions and suggestions.

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## THE ADVANTAGES OF APPLYING ELECTRONICALLY

Filling out college applications can be pure tedium, and worse. Form after form asking for personal information and educational background and the need to develop one essay after another can conspire to make writer's cramp an applicant's unanticipated and unavoidable partner.

To make a good first impression on a school, however, neatness and legibility count. Given the flexibility the personal computer offers for editing and reusing the same data in different applications, it's not surprising that the college application is beginning to go electronic.

So far, however, there is no standard electronic application process. In many cases, students fill out a college's forms on a disk, print them out, and mail them to the institution. In other cases, the application is filled out on the World Wide Web. The application gets sent with a click of a mouse and is processed immediately. Transcripts, recommendations, and the \$55 application check are expected to follow by mail.

Some electronic applications are filed through commercial services, not with a school. Among the most popular options: **Apply!** Some 500,000 copies of this free CD-ROM have been distributed by Apply! Some 500,000 copies of this free CD-ROM have been distributed by guidance counselors and admissions officers. It contains printable versions of applications and financial-aid forms for more than 500 colleges and universities. Essays can be written on a word-processing program and inserted in the applications. Students then print out the applications and send them to schools by mail or, alternatively, electronically. Students can request a copy of the CD-ROM (PC or Mac format) at [<http://www.weapply.com/>] through an online order form.

**CollegeLink.** This is a Web-based service that charges \$5 per application. Some 850 schools participate in the service [<http://www.collegelink.com>]. Students can download a small program from the Web or obtain it on a free disk. Applicants answer a questionnaire and return the application, via the Web site, to CollegeLink. The firm inserts the required information on each college's forms and returns completed paper applications by mail to the student. If a school accepts applications electronically, CollegeLink can send them directly to the institution.

**College Board Online.** Students can download software that provides a copy of the common application [<http://www.collegeboard.org>]. Both are generic applications. The service says more than 800 schools accept the applications, although some may send supplemental forms to students.

While electronic options abound, the value of an application isn't altered by the form in which it is submitted. "What makes your 'app' is all of the things that accompany it: transcripts, test results, essays, and recommendations," says Thomas Rajala, director of admissions at Boston University. "We're going to pay the most attention to those things."

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*Reprinted with permission from "The Advantages Of Applying Electronically. (Applying To College Via The Internet)" by Richard Folkers, U.S. News & World Report*

## **STAND OUT IN YOUR COLLEGE ADMISSIONS ESSAY - BUT NOT TOO MUCH**

Imagine this: You're a college admissions counselor with the chore of reading thousands of essays written by high school seniors yearning to get into your school.

You open an envelope and find this: an essay written on a bed sheet. A photograph of a student writing his essay - with his toes. A head-spinning essay written in circles with different ink colors. An essay that has the name of your school misspelled. Or this: essays about Beavis and Butt-head and the writer's joy of drinking beer.

Impressed?

Probably not, and neither were the weary-eyed admissions officers. So listen up, seniors: Counselors want you to take the assignment seriously. Their biggest request is that you treat the essay as carefully as you would an important term paper, one you wouldn't turn in less than perfect.

"You would be absolutely amazed at the number of essays we see with misspelled words and poor grammar," said Jack Letvinchuk, director of admissions at St. Thomas University in North Dade, Fla. "Conversely, we have essays which appear to be written by Nobel laureates who are struggling with English class in high school."

Admissions counselors say too many students don't spend enough time on their essays. It's obvious when they were done the night before.

Some students think it doesn't matter because nobody's apt to read the essay anyway. Not true, admissions officers say: Essays are critical for students who are on the fence. Maybe their grades are poor but their SAT scores high, or perhaps their grades and SAT scores both are mediocre. A knock-out essay can write that student into the university of his or her choice.

"Students have absolute control over that essay," Letvinchuk said. "An applicant should use it wisely. If it didn't make a difference, we wouldn't ask for it."

Admissions officers said they are primarily looking for two things: A glimpse into the writer's personality and evidence of analytical skills. They're also looking for depth of thought and clarity of expression.

Admissions counselors offer these tips.

### **Avoid gimmicks**

"There's no gimmick I haven't seen," says Marcia H. Connolly, associate director of admissions at Harvard University, who has been reading admissions essays since 1971. "Essays written for the purpose of standing out end up doing so - negatively. If it's done as a stunt, it looks like a stunt."

### **Choose a topic that matters to you**

When students write about something they know intimately and care about, it makes the admissions officers care, too. If you try to impress schools with some worldly topic like NAFTA, it'll come off stuffy and insincere. Remember, admissions officers are looking for a glimpse of the writer's personality.

### **Be careful when using humor**

Chances are, a 17-year-old's version of humor won't match that of an Ivy League admissions counselor. Unless you're really funny and most people agree, don't try it. It's OK to weave a joke into your essay if it's funny and fits the topic, but have a few adults read the essay to see if it comes across the way it was intended.

*Don't send a blanket essay to every school you apply to, especially if they ask different questions*  
“We appreciate them answering the question we've asked,” said Carol Lunkenheimer, director of undergraduate admissions at Northwestern University in Chicago. “Some try to write one generic essay, then White-Out the word „Stanford“ and fill in „Northwestern.“ How interested can they be in our school? Do us the courtesy of answering the question. „

### **Write analytically**

This is especially important when students try to write about traveling. Admissions counselors want to know what you thought, not what you saw. “We get essays saying, „I went to France. I saw the Eiffel Tower. I did this on this day, that on that day,“” Lunkenheimer said. “Then it will end with, „It made me a richer person,“ and we're here saying „How? How?“”

### **Make sure it's neat. Make sure it's neat. Make sure it's neat**

Get the point? A carefully typewritten or computer-generated essay is preferred. But if your typewritten essay will have a slew of typographical errors - skip it. Admissions directors said they don't mind hand-written essays as long as they are legible.

### *Don't feel compelled to write a long essay. Stick to the length requested*

If you send 10 boring pages, it will work against you; more is not better. “One excellent paragraph gets more brownie points than five pages of rambling, pointless mush,” said Jean Lewis, acting director of admissions at Nova University in Davie. “Length is not an issue. Quality counts.”

### **Don't try to impress by using big words nobody understands**

Have several other people proofread your essay before you send it. You'd be surprised at how many mistakes they might pick up. And at how many people don't take the trouble to do this.

And no matter what, remember this from Louise Coulson Neppl, director of undergraduate admissions at Barry University in Florida: “This is one of the most important forms you'll ever fill out, other than your income taxes every year.”

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*Reprinted with permission from “Stand Out In Your College Admissions Essay - But Not Too Much” by Frances Robles, Knight-Ridder/Tribune News Service*

## THE ODDS FAVOR EARLY BIRDS

When 18-year-old Jim Dupree weighed his prospects for admission to Duke University, the senior from Chicago concluded that applying for an early decision would help. "I was always told that the more interest you put into a college, the better they respond to you," says Dupree, who had strong SAT scores and ranked in the top 10 percent of his class. His strategy paid off. This fall Dupree is a freshman at Duke, which admitted 39 percent of those who applied early, compared with 28 percent from its regular applicant pool.

More and more students have come to believe that taking the early-decision path, applying and committing to their No. 1 school in the fall of their senior year, gives them an edge in the intense competition to get into top-ranked institutions. As a result, about half of the nation's premier schools continue to show a notable rise in early-decision applications, a decades-old option that began to attract a lot of attention a few years ago.

But does applying for early decision give students the kind of edge that Dupree hoped to gain? Most high school counselors say yes, particularly if students have a clear first-choice college and credentials that meet the standards of the institution.

The idea of accepting a large share of a class through early decision is controversial: by reducing the number of places left in a class, the practice makes it harder to get in through the regular application process and tends to favor those students who have received strong college counseling. Many admissions deans are reluctant to talk about the impact of the option, but a minority of deans agree that it offers an advantage.

"Early on, a student does have a little better chance of being admitted and aided," says Gary Ripple, director of admissions at Lafayette College in Pennsylvania. "But I would emphasize slightly better, not big-time better." David Borus, dean of admission and financial aid at Vassar College, is less cautious. He explains that a student applying early there "is going to get a very careful look when we're dealing with a couple of hundred applications in the fall versus 5,000 in the spring."

Although most prestigious colleges maintain they judge all students by the same yardstick, data suggest that the odds favor the early applicant. Take Harvard - this year, it took 23 percent of those who applied early, compared with 9 percent of the regular pool. Amherst took 34 percent of early candidates, compared with 16 percent of regular applicants, while at Williams College the figures were 46 and 22 percent. At some schools, such as Johns Hopkins University, the average SAT scores of those admitted early were slightly lower than the scores of those admitted from the regular pool. Says Robert Massa, dean of enrollment at Hopkins, "We give preference to students who really want us."

Student interest in applying early began to grow significantly several years ago when getting into top colleges became increasingly competitive. With tuition costs escalating as well, the country's elite institutions became more of a draw for families looking to maximize the return on their investment in college.

Interest in early decision accelerated noticeably after Princeton and Yale switched from nonbinding early action to binding early decision in 1995. In the same year, Stanford instituted an early-decision program. That year, Harvard and Princeton took approximately half of their freshman classes early. That the nation's most prestigious schools had filled so many slots so quickly panicked some applicants in the next admissions cycle. They felt that if they didn't get in early, they wouldn't get in at all.

To colleges, the whole process offers advantages. Most important, it enables schools to get highly desirable candidates to commit months early, without the risk of losing them to the competition.

Most students apply early because they believe it will benefit them. But college counselors and admissions deans caution that early decision is not for everyone. Alexandra Jeronimo, 19, an acting major who graduated from Choate Rosemary Hall in 1996, decided to apply early to the College of Santa Fe in New Mexico after a summer trip through the Southwest. Shortly after she was accepted, Jeronimo realized what an “impulsive decision” she had made. “I was basing my decision on the climate,” she says. Two weeks into the school year, she began the process of transferring, eventually choosing New York University. “I felt like this time I made a decision,” says Jeronimo. “If you apply early, you're really stuck.”

Counselors urge students who contemplate applying early to visit a campus while the school is in session, so they can decide whether it's their top choice.

For students whose records are marginal, waiting to apply on the regular schedule makes sense because another semester of grades or another round of test scores might bolster their chances. Applying regular decision is particularly sensible for those with substantial financial need. Even though a few schools offer inducements to those applying early and some contend they make special efforts to aid those on the early roster, many schools tend to be more generous with those admitted in the regular pool. “Kids who apply early decision seem to have a decided advantage for getting in but not necessarily for getting money,” says Marge Loennig, former college counselor at the Holton Arms School in Bethesda, Md.

For tens of thousands of students, the increased emphasis on applying early has compressed the college selection process, putting added pressure on students, parents, and high school guidance offices. Some observers expect that the advantage for early applicants will diminish somewhat as more students take the early path. “Colleges will start turning down more students early decision,” says Barbara-Jan Wilson, dean of admission and financial aid at Wesleyan University in Connecticut. College counselors note that recently more of their students in the early pool are being rejected outright rather than being deferred to the regular admissions pool.

But because the belief is widespread that an early applicant is more likely to receive an acceptance letter, early decision seems certain to remain a popular option.

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## CUT THE COST OF GETTING IN

You have somehow managed to come up with the thousands of dollars it took to raise your child to the cusp of adulthood. Now the \$80,000-plus price tag on a private college education looms over your budget like Godzilla over Tokyo. Is this - the start of your kid's senior year - any time to hear more bad news?

Ready or not, steel yourself for the cost of getting into college. Parents of high school seniors are often shocked by the number and size of the fees and expenses they must pay just to earn the right to write tuition checks.

John Ardizzone of Avenel, N.J., shelled out more than \$3,200 to help his daughter, Laura, get into college - and that doesn't include his week off from work to visit campuses. Ultimately, Laura decided to study nursing at the University of Pennsylvania.

The extra, unbudgeted expenses begin in 11th grade, when most college-bound students take the Scholastic Assessment Test (SAT) for the first time. Ardizzone spent about \$265 so Laura could take an SAT prep course. The actual test cost another \$21.50.

Then the Ardizzones spent much of the summer months between Laura's junior and senior years visiting campuses. One weeklong tour of East Coast schools cost about \$2,000 for food and lodging. A typical weekend trip to a nearby campus cost \$100 to \$150, and there were several of those.

Meanwhile, says Ardizzone, "we purchased all sorts of books on how to pay for college and apply for scholarships and financial aid." The cost: \$100. Finally, Laura applied to eight schools, each of which charged a non-refundable fee of approximately \$50.

She covered more bases than most college applicants. According to the College Board, the average application costs \$25, and the average incoming freshman applies to four schools. Laura received a scholarship offer for about half of her junior and senior years' expenses without paying for a search service - something that can set the family budget back \$100.

The parents of most college-bound students spend a lot less than Ardizzone. Even so, the costs are often unexpectedly high and come at the worst possible time - when the family budget is already being nickel-and-dimed to death for such senior-year extras as the class ring, cap and gown, a fancy dress or tux for the prom, and the senior trip.

"I've been through this six times, with six kids," says Joseph Re, of Alexandria, Va. He estimates he spent \$150 to \$160 for each college application, including the application fee itself, SAT costs, and photocopying and mailing expenses.

"The first thing to do is try to narrow the applications to about half a dozen schools," Re advises.

That was one strategy Chandler Brown, a recent graduate of Parkview High School in Lilburn, Ga., used. He kept his precollege expenses to about \$400. Brown took the SAT three times - boosting his final test score by 100 points - at a cost of \$30 (including gas and food) each time. He also purchased a \$17 book on how to improve SAT scores, but admits the biggest help came free from his high school, which provided flash cards and other study materials.

Brown applied to six colleges, at a total cost of \$150. He paid his high school \$2 to send his academic records and SAT scores to each college, thereby avoiding the \$6.50 per-school fee that the testing service charges to send SAT scores directly to more than four colleges.

Then came the campus trips. A jaunt to nearby LaGrange College set Brown back \$12 for gas and \$20 for food. After he finally settled on the University of Georgia, several more trips to the campus, in Athens, cost him another \$100 in miscellaneous expenses. There is one bright spot:



Tuition at the University of Georgia is now free to state residents who maintain at least a B average.

As Brown demonstrated, your child can get from high school to college without sending you to the poorhouse. "I hate for parents and prospective students to feel that the only way they can do this is to extend themselves financially," says Joyce Smith, associate executive director of the National Association of College Admission Counselors. All too often parents believe they must buy a small library of books or sign up for special courses when all the assistance they really need is available for free or at a reasonable cost, says Smith.

A growing number of high schools offer weekend or after-school SAT preparation courses and provide students with computer programs designed to improve SAT scores. Jeremy Ellison, a recent graduate of Concord High School, in Concord, N.H., says he used his school's free software and boosted his SAT scores by 170 points.

Computers have also made virtual campus visits possible at a fraction of what you'd pay for a live tour. A number of CD-ROM programs allow students to take interactive tours of different campuses and some high schools make these programs available to their students. Many colleges and universities provide videotape programs on their schools. Some high schools make these programs available to their students who request them.

But once a student zeros in on a particular school, at least one on-site visit is desirable and often that is the most expensive part of the selection process. Ellison selected Oberlin College, in Ohio, as his first choice. He and his father Arthur recently flew to Cleveland, then rented a car for a weekend trip to Oberlin. Two round-trip tickets cost more than \$500 apiece. Jeremy stayed in a campus dorm, but his father had to spend \$50 for a night in a hotel.

Arthur Ellison takes a sanguine view of all the money he has spent getting his son into college. "Money is always an issue, but if you're talking about spending four years at a place and shelling out close to \$100,000 to do it, it's worth investing some money up front to make sure you make a good decision."

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## GENERAL FINANCIAL AID ADVICE

For information about college-controlled aid, talk to the financial aid administrators at the school. You will find out about any special merit scholarships when you apply for financial aid. A recent trend is for many second tier schools (and even a few top rank schools) to offer non-need merit-based aid to attract top students.

To find private sources of aid, spend a few hours in the library looking at scholarship and fellowship books or consider a reasonably priced (under \$30) comprehensive scholarship search service.

Always write for up-to-date information, enclosing a self-addressed stamped envelope for the application materials. You should also think of organizations to which you belong that might have aid funds available: religious organizations, fraternal organizations, clubs, athletics, veterans groups, ethnic groups, rotary clubs, unions, and your and your parents' employers.

When using multiple methods of finding aid, be careful to avoid sending letters requesting information to the same source multiple times. Try to avoid duplicate addresses.

Every high school student should consider checking the "yes" box on the ETS Student Search Service form or the ACT Student Profile Form, releasing your information to scholarship programs. Some scholarship programs, such as the National Merit Scholarship Corporation (NMSC), rely on this information for determining eligibility, and if you don't check the box you won't be considered for the award.

High school students should also consider applying for the Pell Grant. Some sources of financial aid require you to have applied for the Pell Grant before you can be considered eligible for their program.

You are encouraged to mail your FAFSA and obtain a certificate of mailing to verify that you mailed it. The cost is 55 cents. You do not need to send your FAFSA or PROFILE by registered, certified, or overnight mail. I personally send important mail by certified mail, return receipt requested, but I tend to be paranoid about forms being lost in the mail.

Be very careful not to miss any deadlines.

Ask the school's bursar office about the availability of installment payment plans. Many universities will let you spread the cost of tuition out over the full year, instead of requiring you to pay a lump sum up front.

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*Reprinted with permission from "General Financial Aid Advice." by Mark Kantrowitz.*

## COLLEGE BECOMING A BOTTOM-LINE DECISION

In the contest of money and myth, prestige and pragmatism, the cost of college rules. That's the word from many high school seniors as they make their final college choices.

Seventeen-year-old Eryn Weeks had her heart set on going to Sacred Heart University in Connecticut. But the high school senior's dream crashed into the price tag.

Like other college-bound seniors competing for shrinking scholarship dollars, Eryn based her decision on the bottom line. Instead of Sacred Heart, she'll go to the University of New Hampshire next fall, a bargain at half the price.

Across the nation, as high school seniors receive their college acceptance letters, they're wading through a mind-boggling maze of scholarships, grants and loans to figure out what they can afford.

For Eryn Weeks, a senior at Manchester's Central High School "Sacred Heart was my first choice, but they didn't give me enough money. It was out of reach."

"It's absolutely ridiculous what they think you can afford," said her mother, Allison Weeks. She's a registered nurse; her husband's an engineer.

"We fall into that middle-income bracket where we don't make enough to afford it all, but can't qualify for federal aid," she said. "They think you should exhaust all your retirement funds and max out your mortgage equity loans. You've already paid 20 years on your house, and now you've got to pay 20 more years? It's absurd!"

Then there's 18-year-old Michael Swiadas. He's salutatorian at Manchester's Central High, meaning that he is second in his class. He has won numerous writing awards and plans to study physics.

A slew of colleges want him, some of them big names. The catch? "They're all \$30,000 to \$33,000, except Grinnell, which is a bargain at \$23,000," said his mother, Joan Swiadas. "Everybody that offers merit scholarships gave him one."

So how will Michael Swiadas decide? He's philosophical.

"Now it's mostly money," he said. "You don't really apply somewhere unless you want to go. After you've been accepted, since you want to go to all those places, you try to figure out where you'll get the best deal."

"It's a hard decision," concedes his mother. "Part of it is money. Part of it is location. Part is how you like the place, because you don't want to go someplace he'll be miserable. We have a lot of charts and graphs and spreadsheets. You kind of need them to keep everything in perspective."

This, too, is a middle-class family. "Our income is \$60,000 to \$70,000 a year," Joan Swiadas said. "I'm retired from Nynex and a cook for Head Start. My husband's a boiler inspector for an insurance company. We have two kids. The next one's going to college in two years. You try to go with the best you can possibly swing."

For this year's seniors, part of the problem is that more college-bound students are competing for fewer aid dollars, says Tom Horgan, executive director of the New Hampshire College and University Council. "Since '83, the average loans have increased by 43 percent."

For parents, the burden is not about to let up. "As more and more students go to college, less dollars are available, and students are going to be much more responsible for financing higher education," said Horgan. "Historically, at both the state and federal level, a lot of dollars were offered in grants and aid. Those have declined dramatically."

Tara Murgo, resource center coordinator at New Hampshire Higher Education Assistance Foundation, said, "People are brought up with the idea that if you do really well at school, financial aid will be there."

"To some extent that's true," Murgo said. "But when the cost is \$32,000 a year, there's still a gap between financial aid and what you can afford."

This year, Murgo is seeing more students seeking information about financial aid. "Students are becoming more savvy about the fact that, „This isn't Mom and Dad's responsibility any more. Paying for school is a commitment on my part, too." Students are deciding to go to state schools, because they understand what debt means."

To ease the burden, new federal programs have emerged after a decade of declining aid. "Starting this year, you can take up to \$1,500 as a tax credit on the first two years of college," said Horgan. "It's not a deduction. It's a credit."

The federal government is phasing in a tax deduction for interest paid on student loans. You can put \$500 a year into educational IRAs. "This year, they're allowing penalty-free withdrawals from IRAs to pay for higher education," Horgan said.

Still, guidance counselors say a lot of families feel the pressure.

"The bottom line is that every year, costs go up. Most years, they go up higher than the cost of living and salaries" said Karen Clagett, college counselor at Winnacunnet High School in Hampton.

"So every year, it's more and more expensive to send kids to school," Clagett said. "Families are much more stressed out about all this." To help pay for it, students are cobbling together a patchwork of gift money, that is, scholarships and grant money, and self-help money such as work-study and federal student loans.

Across the state, students are also scouring the Internet for other sources of money and scholarships.

"It's a huge project," said Dover High School guidance director Jim McKenna. "Through different Web sites, they can access all kinds of stuff - by religion, race, gender, whether they're left-handed, play a sport, have parents in a union or fraternal organization. It just goes on and on." Usually, students must report extra scholarship bonanzas to their college, McKenna warns. "If a kid gets a thousand dollars from a fraternal organization, the financial aid office often decides whether it's deducted from grant money or loan money. Ideally, it's deducted from the loan, so kids don't owe so much."

Suffering through it all, students and parents should hold on to one thought, Horgan says: College is worth an extra million dollars in earning capacity over a lifetime.

"Twenty years ago, the average cost of an auto was about the same as a year of college," he said. "Today, the average car costs \$20,000. Room, board and tuition at a private college are about the same. It's still the best investment you can make."

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*Reprinted with permission from "College Becoming A Bottom-Line Decision," by Clare Kittredge, The Boston Globe, New Hampshire Weekly*

# FINANCIAL AID TERMS AND DEFINITIONS

## **Academic Year**

The period during which school is in session. The school year typically runs from September through May.

## **Appeal**

A formal request to have a financial aid administrator review your aid eligibility and adjust the figures.

## **Asset Protection Allowance**

A portion of parents' assets that are not included in the calculation of the parent contribution.

## **Award Letter**

The letter detailing your financial aid package, according to amount, source, and type of aid. You must sign a copy of the letter, and return it to the financial aid office.

## **Award Year**

The academic year for which financial aid is requested (or received).

## **Base Year**

The tax year prior to the academic year for which financial aid is requested. The base year runs from Jan. 1 of junior year through Dec. 31 of senior year in high school.

## **Bursar's Office**

Or *Student Accounts Office* is responsible for the billing and collection of university charges.

## **Campus-based Aid**

Programs that are administered by the university.

## **Cancellation or Loan Forgiveness**

Loan programs that provide for cancellation of the loan under certain circumstances.

## **College Work-Study**

College Work-Study is simply a part time job.

## **Cost of Attendance (COA)**

The total cost of education for the student, including tuition, fees, room and board, books and supplies, transportation, personal expenses.

## **Dependency Status**

Determines to what degree the student has access to parent financial resources.

## **Direct Loans**

A new federal program where the school becomes the lending agency and manages the funds directly, with the federal government providing the loan funds.

## **Enrollment Status**

Whether one is a full-time or part-time student.

## **Entitlement**

Awards funds to ALL qualified applicants. The Pell Grant is an example of such a program.

## **Expected Family Contribution (EFC)**

Money the family is expected to contribute to the student's education

## **Financial Aid Form (FAF)**

The old name for the Financial Aid PROFILE.

**Federal Family Education Loan Program (FFELP)**

Includes the Federal Stafford Loan (Subsidized and Unsubsidized) and Parent Loan for Undergraduate Students (PLUS).

**Federal Methodology (FM)**

The formula used to determine the EFC.

**Federal Work-Study (FWS)**

Program provides students with part-time employment during the school year.

**Fellowship**

A form of financial aid given to graduate students to help support their education.

**Financial Aid Package**

The complete collection of grants, scholarships, loans, and work-study employment offered to a student to enable them to attend the college or university.

**Financial Aid Administrator (FAA)**

College or university employee who is involved in the administration of financial aid.

**Financial Aid Office**

College or university office responsible for determining financial need and awarding financial aid.

**Financial Aid Transcript (FAT)**

A record of all federal aid received by the student.

**Free Application for Federal Student Aid (FAFSA)**

Form used to apply for Pell Grants and all other need-based aid.

**Gapping**

The practice of failing to meet a student's full demonstrated need.

**Gift Aid**

Financial aid, such as grants and scholarships, which does not need to be repaid.

**Grant**

Financial aid based on financial need that the student does not have to repay.

**Guarantee Agency**

A guarantee agency agrees to pay back a loan if the borrower should default. Each state has a guarantee agency that administers the Federal Stafford and Plus loans

**Guaranteed Student Loan (GSL)**

The old name for the subsidized Stafford Loan.

**Institutional Methodology (IM)**

College or university's own formula for determining financial need.

**Lender**

Bank or financial institution that provides funds for an educational loan.

**Loan Interviews**

Students with educational loans are required to meet with a financial aid administrator before they receive the first loan and before they graduate.

**Merit-based**

Financial aid based on academic, artistic, or athletic merit, or other criteria, not on the existence of financial need.

**Need**

The difference between the COA and the EFC is the student's financial need - the gap between the student's resources and the cost of attending the school.



**Need Analysis**

The process of determining a student's financial need.

**Need-based**

Financial aid which depends on student's financial situation.

**Outside Resource**

Financial aid that is available after a student enters college and is counted after need is determined.

**Overawards**

A student who receives federal support may not receive awards totaling more than \$400 in excess of financial need.

**Parent Contribution (PC)**

The portion of educational expenses that the federal government believes parents can afford.

**Pell Grant**

A federal grant that provides funds of up to \$2,340 based on the student's financial need.

**Perkins Loan**

Formerly the National Direct Student Loan Program, The Perkins Loan has one of the lowest interest rates and is awarded to students with exceptional financial need.

**Promissory Note**

The binding legal document signed by the student borrower before loan funds are disbursed by the lender. The student should keep this until the loan has been repaid.

**PLUS Loans**

Parent Loans for Undergraduate Students (PLUS) are federal loans available to parents of undergraduate students to help finance the student's education.

**Scholarship**

A form of gift aid that does not have to be repaid.

**Scholarship Search Service**

A service which charges a fee to compare the student's profile against a database of scholarship programs.

**Sallie Mae (SLMA)**

The Student Loan Marketing Association also known as Sallie Mae. holds approximately one third of all educational loans.

**Self Help Aid**

Financial aid in the form of loans and student employment.

**Stafford Loans**

Federal loans that come in two forms, subsidized and unsubsidized. Subsidized loans are based on need; unsubsidized loans aren't.

**State Student Incentive Grants (SSIG)**

A state-run financial aid program for state residents.

**Statement of Educational Purpose**

Legal document in which the student agrees to use aid for educational expenses only.

**Student Aid Report (SAR)**

Summarizes the information included in the FAFSA. A copy is sent to applicants four to six weeks after filing the FAFSA.

**Student Contribution (SC)**

Amount of money the federal government expects the student to contribute to his or her education and is included as part of the EFC.

**Subsidized Loan**

The government pays the interest on the loan while the student is in school and during the six-month grace period.

**Supplemental Educational Opportunity Grant (SEOG)**

A federal grant program for undergraduate students with exceptional need.

**Unmet Need**

The FAO may provide the student with less than the student's need. The difference between the need and the amount of the aid is the unmet need.

**Unsubsidized Loan**

A loan for which the government does not pay the interest.

**Verification**

The review process determining the accuracy of the information provided on the student's financial aid application.

**ACRONYMS:**

COA (*Cost of Attendance*)

CPS (*Central Processing System*)

CWS (*College Work-Study*)

CSS (*College Scholarship Service*)

EFC (*Expected Family Contribution*)

ESAR (*Electronic Student Aid Report*)

FAA (*Financial Aid Administrator*)

FAFSA (*Free Applic. for Fed. Student Aid*)

FAO (*Financial Aid Office*)

FAT (*Financial Aid Transcript*)

FFELP (*Fed. Family Education Loan Prog.*)

FM (*Federal Methodology*)

FWS (*Federal Work-Study*)

GSL (*Guaranteed Student Loan*)

IM (*Institutional Methodology*)

ISIR (*Institutional Student Info. Report*)

PC (*Parent Contribution*)

PJ (*Professional Judgement*)

PLUS (*Parent Loan Undergrad. Stud.*)

SAP (*Satisfactory Academic Progress*)

SAR (*Student Aid Report*)

SC (*Student Contribution*)

SEOG (*Supplemental Ed. Opport. Grant*)

SLMA (*Student Loan Marketing Assoc*)

SLS (*Supplemental Loan for Students*)

SSIG (*State (Student Incentive Grants)*)

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*Excerpted from "College/Financial-Aid FAQ," by Mark Kantrowitz.*

## **SIZING UP THE BIG PICTURE DURING APPLICATION SEASON**

When WBZ-TV news anchor Liz Walker applied to college, she never thought about “reach” or “safety” schools. She set her mind on Olivet College, a small Christian school in Michigan. There, she thrived and formed her best friendships. Harvard University law professor Alan Dershowitz had such bad high school grades he couldn't get into any college. He took a special entrance exam for Brooklyn College in New York, a free city-run school. He got in and earned straight A's.

When he was 17, Massachusetts House Speaker Thomas Finneran didn't think he had the luxury of poring over college brochures. He only applied to Northeastern University's cooperative work-study program, the one place he thought he could afford.

These prominent Bostonians have this message to send to high school seniors agonizing over their college applications: Take a deep breath and relax.

They are living proof that a good education can be found in many places, that life is full of surprising turns, and that achievement is based mostly on hard work and personal vision, not the reputations of an alma mater.

Local guidance counselors say students need more perspective as they fill out application forms, write essays and visit schools. And some counselors say young people often relax most when they hear stories of well-known people whose lives show that success has many varied paths.

“It shows them you only get out of college what you put into it,” said Vincent Jackmauh, guidance counselor at Boston Latin School for 27 years.

Concord-Carlisle High School senior Annie Simpson, 17, said she was deeply affected by a sermon given four years ago by Rev. Peter J. Gomes of Harvard University's Memorial Church. “It made me realize college doesn't define your life,” she said. “It does not define who you are going to be.” Simpson, who is going to apply to six schools, said the sermon affected her approach to choosing schools. “You can't get hung up on the name of the school,” she said. “It made me focus on how the school is going to fit me personally.”

“We're lucky to be in a country that has so many good colleges,” said Susan Case, college counselor at Milton Academy. “Qualified students will go on to one of those good places. It doesn't matter as much as they think if it's college A or B or X or Y.”

Television anchorwoman Liz Walker said young people should realize that as they get older, the name of their college fades in importance.

“In the real world, people don't ask you where you go to school,” she said. “If you don't get into your first choice, don't think of it as ultimate defeat. Most institutions will give you a well-rounded education. The most important thing is to enjoy it.”

Software entrepreneur and multimillionaire Alan Trefler was not only rejected from his first-choice college, but also his first-choice graduate school.

Rejected from Yale, he went to Dartmouth College. Rejected from Harvard Business School, he went on to establish his own company. That firm is called Pegasystems Inc. in Cambridge, and his stake in the company was valued last month at \$674 million, and it employs more than 200 people.

He says when he interviews people for jobs now, he pays most attention to whether they show signs of leadership and distinction in their college. “What I look at now is what they do, not where they go,” said Trefler, a graduate of Brookline High School.

When looking at resumes, he said he doesn't care for dilettantes, people who dabble in lots of different interests. As to the subject of their interest, he said, "It can be anything. I want to know they know what it's like to strive and to achieve."

Thomas G. Curtin, a counselor at Concord-Carlisle High School, said it is not just students, but parents who become overly nervous about the process. "We try to get the parents to put this in perspective as much as the kids," he said.

House Speaker Finneran, who later went to Boston College Law School, acknowledges that he was among those parents who over-identified with their children in applying to college. He said many parents will say "we" got into a college, as if they jointly applied with the child.

"We're to blame, too," said Finneran, whose oldest daughter is enjoying life at College of the Holy Cross in Worcester. "We create certain internal pressures."

Guidance counselors urge young people to be themselves and trust their own instincts. When they write their essays or sit at an interview, just be natural. Admissions officers can tell if someone is overcompensating or phony.

If students feel overwhelmed by all the information and paperwork, they should consult their guidance counselor for step-by-step advice.

"They need to calm down and talk to someone," said Cynthia Harrison, director of information and counseling services at the Higher Education Information Center in Boston. The center is located in the Boston Public Library, Copley Square branch.

Some high school seniors said they found it helpful to do their college soul-searching in their junior year, figuring out their priorities for schools (city or country, big or small, east or west) and develop a sense of their top choices. By senior year, they could focus on the concrete steps of applying (while juggling homework) without having to start at square one.

Indeed, high school seniors now may have some basis to be more worried than their predecessors. The pressures to get a college degree from the right school are created by today's highly competitive economy. The high school degree of generations past may be equal to today's college degree.

But counselors say those realities should not obscure the perennial truth that all people are ultimately judged by who they are and what they can do. And those with the power to judge - who might hire or promote these young people - come from a wide range of backgrounds.

Sheryl Marshall, vice president at Donaldson, Lufkin and Jenrette, a brokerage house, said she tries to hire people whose resume and personality show "spunk and intelligence."

"I like the people who go to night school and show huge initiative," said Marshall. "That's the kind of experience I'm impressed with."

When Marshall couldn't go to her first choice, Simmons College, she went to Framingham State College and then transferred to Emerson College. She said students should never consider any college choice permanent. A student can always transfer to another college if they think that is a better fit.

When embarking on this process, it is important to recognize this is a way to learn about yourself and what you want from college. With that, a student will find a number of colleges, not just one, that will provide them with that experience.

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*Reprinted with permission from "The Old College Try - Sizing Up The Big Picture During Application Season," by Patricia Wen, The Boston Globe*

## IS THIS WHAT LIFE'S ABOUT?

I'm pushing myself so hard to get into a „good“ college there's no time to sleep or have fun. My alarm starts to ring at 6:30 a.m. - in a few minutes I'm awake enough to find the OFF switch. After a few more moments hiding under the blankets, I slide out of bed and into the bathroom. Most mornings I look into the mirror and see puffy eyes and colorless cheeks. As I wash my face, I promise that I will get more sleep, but I know I'll be up late again tonight.

I get dressed and gather my books together. When I'm lucky, I grab a quick breakfast before rushing out the door for my 45-minute commute. During the day I fly from one class to the next, using my spare time to finish my homework. In my classes I labor through quizzes, tests, labs, lectures, presentations and projects. Can I help it if I catch a nap in a class or two?

Once the school day is done, I'm off to a practice, club or volunteer organization. Sometimes these extracurricular activities are fun, but they always take a lot of time and effort. It's 7 or 8 o'clock before I get home at night. After 12 hours of running around, I still don't have time to unwind. I wolf down dinner, usually microwaved soup or cold cereal, by myself as my family has already eaten. Then I stagger off to complete my day with more studying.

There's no feeling quite like sitting down at 8 o'clock at night to start four hours of homework. I don't pick my favorite or the easiest assignment to do first anymore. I start with the work that will be collected and graded for content. Then, as I approach exhaustion, I tackle the assignments that just have to be completed. Forget about understanding; I'll figure out the material before I take the test. For now, I just need to finish so I can go to bed. When midnight chimes and I'm face down in a textbook at my desk, I make one last attempt at some assignments and then call it quits. I drag myself off to the shower, then I crash into bed for a few hours of rest before beginning again.

This cycle continues week after week, broken only by weekends full of homework and chores. I don't mean to overdramatize. I don't have the most hectic schedule or the most work. Some of my friends get up at 4 a.m. to go to swim practice and then attend a full day of school. Somehow, they have the energy for another practice in the afternoon before starting their homework. Others are taking so many advanced courses that they dream of nights with only a few hours of homework. Why do we do this to ourselves?

We're not addicted to stress and not all of us are overachievers. The numerous teens who push themselves academically have their own personal justifications, but nearly every high-school student who works into the early morning hours is after one thing: acceptance to a “good” college.

Pressure to attend a prestigious university comes from everywhere. School administrators, guidance counselors and parents make it seem as if my life will be over unless I get into a good college. If I want to get a decent job, make money and generally succeed in having a happy life, I'd better attend an illustrious school. As a junior in high school, I feel I'm being drowned by college information. A year ago the SATs and “Early Action” were concepts and vague terms that had little to do with me. Now they're part of my daily vocabulary. TV news has stories about competition for college or how expensive it is. My home is bombarded by mailed brochures on special programs and schools. Everywhere I turn, someone is shoving colleges into my face.

These messages about college also cause a panic in parents. My mother has become obsessed with the progress of my as-yet-unwritten college application. She questions how good anything I do will look to colleges. Is it better for me to join the crew team or tutor elementary-school kids? Can I do both? Recently, my mom and I were looking over the application to Stanford University, where I'd like to apply. There was space on the form to fill out information on

independent research or on special awards. Realizing that I had no laboratory experience or special awards I sighed and admitted to myself that I needed to look at other schools. My mother, never a quitter, began madly making plans. "What about that Westinghouse project? Could you do something with that? And this summer, you can do an internship then." I objected and said that I wanted to relax this summer. She shocked me with the intensity of her reply: "You had fun last summer. You can't do that again this year."

When I talk to my friends, they tell me about similar conversations in their homes. They're being shipped off on college tours or enrolled in classes to raise their SAT scores a few more points. Yet as much as we complain about our parents, we are equally obsessed. We try to do every after-school activity we can while still getting perfect grades. We try to live up to impossible levels of perfection in order to appease the unseen gods in the college admissions offices.

But what happens if, in spite of all my efforts, I am not accepted by any well-known school? In talking with adults, I've learned that it doesn't really matter what college you attend. People often end up pursuing careers completely different from what they studied in school. More than not attending a good school, adults seem to regret not enjoying high school for what it was - the last years of adolescence. When I look at my classmates, I see people who sometimes worry too much about achievements they can list.

There is plenty of time to work as an adult, but childhood is short. Overworking as teenagers might get us into good colleges, but what sort of memories will it make?

One night recently, I decided for once to get enough sleep. I skipped the organizational meeting for crew (I'm cox in a varsity eight) and headed to a park with my friends. Then I went home and had dinner with my family and talked to them about what was happening in their lives. Early in the evening, I got into bed for a long night's rest, not even bothering to start my homework. I realize I did nothing "productive" - nothing that would help my GPA or fill in a blank on some application. But I know that I lived, and I know that is more important.



## THRILLED AND SCARED ABOUT COLLEGE

Boy, am I glad I'm not 18.

Sure, 18 has its good points - a waistline for example - but once survived, I don't want to climb that slippery slope again.

See, I live with an 18-year-old. It ain't easy - not for her, not for me.

My 18-year-old is riding a thrilling but terrifying roller coaster. One minute, she is scared to death of leaving home; the next, she's screaming "freedom!" as she stomps up the stairs to her prison cell.

Eighteen is a jumping-off point; it's standing at the edge of the cliff. Sometimes you want to take that next step, because it looks fun, because when you look behind you, all you see are rules and parents and constraints. And sometimes, just as your foot is poised over thin air, you pull up short and tear back into the confining comforts of home.

My daughter tells me I treat her like a 2-year-old but expect her to be 30. To be honest, sometimes she has the insight of a 30-year-old. Sometimes she acts like a 2-year-old.

That makes her an 18-year-old toddler who says: "Let me be a part of decisions that affect me." "Mom, I said I'd take care of it. Stop bugging me!"

I guess I want it to happen all at once: Poof! You're an adult - a perfect adult. Responsible, thoughtful, sensitive, self-confident, punctual, neat, informed, assertive, generous, thrifty, drinks coffee black, eats salads, keeps the car's oil changed.

Hmm. Tall order. Even for a 44-year-old.

She says she's scared because it means she'll be on her own. That adulthood doesn't come with a safety net.

I know, even if she's forgotten, that she can always call home, that she's never too big for my lap.

But, we both know, even if we haven't had the courage to speak it, it'll never be the same - and that's OK.

College, as delicious as it is, is terrifying. I think college makes the leap off that 18-year-old cliff harder today. It isn't the gentle transition from childhood to adulthood that it once was. Back in the crazy '60s, college had rules - rules that were less restrictive than your parents, but not as unfettered as adulthood.

Parents drop off their 18-year-olds at colleges that refer to their freshmen as adults. For many kids it's a heady thing. So heady, that lots of kids just hang on through Christmas and then spend their sophomore years back home.

She's afraid of that, too. Afraid that she won't survive her first test. Her fear reminds me of how truly mature she is. How clearly she sees things.

Like the time she convinced me to let her hang out at the mall on Friday nights. "Mom, every day I make the decision to turn down drugs and cigarettes and sex. Going to the mall isn't going to change my mind."

And how she takes me to task when I'm the one acting like a 2-year-old.

## TIME - OUT FOR MANY GRADUATES BEFORE COLLEGE

When James Reed graduated from high school, he knew he wasn't ready for college. His friends, he said, were shuffling off to four more years of book learning without any idea of what they really wanted to do. "They were going through the steps," he said. "If it works for them, it's cool. I know if I was in college I wouldn't be getting the most out of it."

And though he hasn't nailed down exactly what he wants to do, Reed says he's getting closer - and so is college, after he completes an internship in public relations for a San Francisco organization and more courses at Harvard's extension school.

For students like Reed, time off makes sense. And, some say, maybe more should follow.

"In my opinion, the majority of college students are not ready to take full advantage of the college experience at 18," said Betsy Barefoot, co-director of National Center for the First Year Experience at the University of South Carolina.

For students who hunger for alternatives, bucking tradition can be difficult. High school guidance counselors don't necessarily embrace the idea of a year off before college.

"I would prefer to see a student continue," said Donald Lucia, director of guidance at Swampscott High School. "Their academic reference would be stronger." And they won't lose the knack for studying, he added. "I always tell people to take a course or two. I don't think they should disconnect entirely from school," said Alice Schellhorn, guidance director at Newburyport High School.

But a break from academia can sharpen a student's focus later on, countered Stephen Sherriff, a guidance counselor at Beverly High School. "Sometimes when a kid takes a year off, they see the light. They develop goals because they become more aware of the needs of society."

"If a student has doubts about going to college, we all need to listen," added Richard Ananian, guidance director at Manchester High School.

It wasn't self-doubt, though, that prompted Holly Little to pack her bags, empty her savings account, and head to Europe for after graduating last spring. It was part of her grand plan.

And contrary to the worry that kids won't ever go to college if given a taste of something else, Little said she was thrilled to dive into her studies when she returned. "I didn't realize how little I knew about the world. When I came back it gave me a great motivation to work hard."

None of that would surprise Cornelius Bull, founder of the Center for Interim Programs in Cambridge, which matches students with learning adventures here and abroad.

"I want kids to be out of their value systems and away from television and to have an opportunity to control their lives," said Bull. "What's learning all about? Learning has everything to do with motivation and self-confidence."

There are inexpensive ways to get these alternative experiences, pointed out Janet Adams-Wall, director of college counseling at Governor Dummer Academy. "I say to parents you can set up internships. You just have to be open enough to find something. There are very few places that will turn down volunteer help."

Chris Fitzmaurice is still marveling at the year her daughter pieced together after deferring enrollment at the University of Chicago. "She is amassing life experiences in all different fashions. If you have a kid who's really determined, it's foolish to insist they go to college."