



Ashland High School College Connection Newsletter



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OPPORTUNITY TIME IS NOW

It is claimed that Winston Churchill said, “A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty.” Although people in general fall equally into glass-half-empty or half-full categories, the college admissions process demands an optimistic approach despite one’s natural personality inclinations. Although scientifically unproved, it stands to reason that those current high school seniors who have already begun to cease the opportunity in the many college admission difficulties and challenges ahead, will be the most successful in realizing their college dreams. Such “difficulties” include in-depth online research for best college matches, preparing for and taking college entrance exams, becoming expert in using the Common Application, applying for financial aid, and writing rough drafts of required and optional essays and personal statements. It is also said that “fools rush in where angels fear to tread”. It is possible that some “fools” will blindly “shot-gun” college applications to un-researched schools and end up disappointed or empty handed. The most successful opportunists will include among their difficulties firmly structured TIME MANGEMENT & PLANNING. This monthly *College Connection Newsletter* is meant to address many of the difficulties which lie ahead.

Balancing Your List of Schools

(Toby Brewster, St. Paul HS, Concord, NH)

Students anxiously wondering if they got accepted by an elite school should be prepared for the thin envelopes even as they hope for the thick ones. Such anxiety depends on how well you have built a balanced list of schools to apply to. Even for the highest achieving students, if you only sent applications to **Harvard, Princeton, and Yale**, you are in trouble. If your focus is on finding the right “fit” and not just trying to find the most selective schools, then “fit, not prestige” should become your mantra. Last year the Ivy League schools deferred or denied an historic number of high-achieving *St. Paul* students who had their hearts set on an acceptance letter by Christmas. Deferral of early decision applicants can also be a great disappointment to parents, particularly ones who insist (as one of our fathers did a few years ago) that “anyone who goes to *St. Paul’s* should be able to get into **Yale**.” I am the Scrooge who tells parents, “In addition to applying to **Yale**, you should also apply to **Gettysburg, UNH, and Dickinson**.” When some parents hear this, they react as if I have told their child, “You’re just not good enough.” Having a balanced list of second-choice schools doesn’t hurt.

Common Application Changes Gender-Identity Options

Students using the 2017-18 Common Application will now be asked to state their “sex assigned at birth.” There also is an optional free-response text field in which applicants may describe their gender identity. The changes follow calls from students and advocates to change how the standardized application form asks about gender.

<https://www.campusprideindex.org> - Since 2007, the *Campus Pride Index* has been the premier LGBTQ national benchmarking tool for colleges and universities to create safer, more inclusive campus communities. This free online tool allows prospective students, families/parents and those interested in higher education to search a database of LGBTQ-friendly campuses who have come out to improve the academic experience and quality of campus life. Topics include a Top 30’s List, What to Look for in a Campus, Finding LGBTQ Scholarships and LGBTQ-friendly College Fairs.

2018-2019 FAFSA Financial Aid Form Available Online October 1, 2017

For the 2017-18 school year students could file the 2017-18 FAFSA as early as Oct. 1, 2016, rather than waiting until Jan. 1, 2017, the traditional date for many years. The earlier submission date is a permanent change, enabling students to complete and submit a FAFSA as early as Oct. 1 every year. Students and families will be required to report income information from an earlier tax year. For example, on the 2018-19 FAFSA, students and parents (as appropriate) will report their 2016 income information, rather than their 2017 income information. <https://studentaid.ed.gov/sa/about/announcements/fafsa-changes>

How Well Does Your Counselor Know You?

(“BCF College Planning Blog”)

Most likely, your senior counselor will be asked to write a college recommendation letter for you. In some lucky cases, that person knows you well by now, but if not, it is important to schedule an appointment to make sure your counselor is aware of the following:

- Why do you want to go to college? What do you hope to get out of the college experience?
- In what academic environment do you learn most comfortably?
- Explain any low grades or irregularities which appear in your record.
- Why have you chosen the colleges on your list?
- What do you want your colleges to know about you?

Without this conversation, your counselor will need to rely on hearsay and guesswork in supporting your college application(s). You should also be prepared to share a resume of your extracurricular, volunteer, work and travel experiences so that the counselor gains perspective on your development throughout high school.

What Does Your Online Presence Say About You?

(“Thecollegewhisperer.com”)

College Admission offices know what you did this summer. And we’re not talking about the essentials of boosting your profile in the work place or in your community service endeavors. No, we mean all those Tweets, Facebook posts and other online ventures that you thought nobody, other than your closest friends, would notice. Guess what? When you post on the Internet, it’s out there and it stays out there. Assume that whatever you post online, in whatever forum, will be seen and/or read by a college admissions officer. Do give yourself an online presence. Don’t let a lurid photo or an indiscreet 140 characters sink your college application.

Quote of the Month: “Even for students applying on the first day of open applications, it will probably not be until mid-October that we will even download it. It’s not a horse race. I advise deliberation and patience.” (Shawn Abbott, *undergrad admissions, NYU*)

Deep Springs College Getting Close to Coeducation

(“Inside Higher Education” 6/29/17)

The board of **Deep Springs College**, an unusual and intellectually rigorous college in the high desert of California, voted in 2011 to admit women, but a small group of alumni have fought in the courts to block their admission. This summer the *California Supreme Court* declined to hear an appeal of a ruling by a three-judge panel on a lower court that the college had the legal right to admit women. The key finding of the appeals court was that the lower court had been within its discretion to approve a change in the trust guidelines for the college from promoting “the education of promising young men” to “the education of promising young people.” **Deep Springs** offers two years of instruction, with full scholarships, and has an enrollment of 26. Many of its graduates go on to some of the most competitive colleges in the country. The students govern many functions of the college, including its working ranch. Not only have the students been pushing for the admission of women, but potential female students regularly have been expressing interest. There are only a few other all-male colleges (besides seminaries) left in the country: **Hampden-Sydney** (VA), **Morehouse** (GA) and **Wabash** (IN) Colleges and **Saint John’s University** (MN). **Morehouse** and **Saint John’s** have close relationships with adjacent women’s colleges. All the all-male colleges, except **Deep Springs**, want to remain that way.

Responding to the Demographic Question

“My son intends to answer the demographic question of ‘Are you Latino or Hispanic?’ with a ‘Yes’ response because my grandmother is Puerto Rican. So I am 25% Hispanic. Would a ‘yes’ be the correct response?”

“A student’s response to the demographic prompt is a matter of personal perspective and interpretation. Checking ‘Hispanic’ is not likely to help your son unless there is evidence in his application that his Hispanic heritage is a defining element of his character and life experience. Absent such evidence, the check in the box could come across as curious, if not disingenuous.” (Peter VanBuskirk, *bestcollegefit.com*)

SENIOR CHECKLIST FOR SEPT./OCT.

_____ Make a list of test names, dates and fees, registration dead lines, college application deadlines, and financial aid applications (including scholarships) and deadlines. (Most Schools accept scores from the December SAT, for regular deadline applicants.)

_____ Prepare resume and listing of interests, strengths and goals to give to teachers, counselors and employers for letters of recommendation.

_____ College bound athletes applying to Division I or Division II schools need to register with the NCAA Eligibility Center for Certification in order to play college athletics. WEBSITE: <http://www.eligibilitycenter.org>.

_____ When registering for SAT or ACT, if you mark the code 9999 as one of your college or scholarship codes, your scores will be sent automatically to the NCAAEligibility Center.

_____ Narrow your list of colleges between 6 - 8. Consider fall campus visits. Browse through campus catalogs and brochures located in your school's Career Center and check out college websites.

_____ Attend college visitation meetings at your school

_____ Work hard to keep your grades up. Admissions committees will closely review the first semester of your senior year.

_____ Register @ <https://www.collegeboard.org> for **October 7 SAT - Deadline: September 08, 2017; Late Deadline: 9/27. November 4 SAT. - Deadline: October 5, 2017; Late Deadline: 10/25. December 2 SAT - Deadline: November 02, 2017; Late Deadline: 11/21.**

_____ Register @ <http://www.actstudent.org> for **October 28 ACT - Deadline: September 22, 2017. Late Deadline: 10/6. December 9 ACT - Deadline: November 3, 2016; Late Deadline: 11/ 17.**

_____ Start working on the first draft of your admissions essay(s)

_____ Listen to morning bulletins for local, state and national scholarships for which you might apply. "Deadlines usually range from November 1, 2017 through May, 2018."

_____ If applicable, prepare applications for early decision. These deadlines begin November 1. Know the difference between "early decision" and "early action".

_____ Register for the *Common Application* at: commonapp.org to see a list of the 700+ schools which now accept the common application.

_____ Checkout the newer *Coalition Application* website at: <http://www.coalitionforcollegeaccess.org/members.html> to see current list of 90+ schools.

COLLEGE NEWS

++ 62% of parents of high school seniors this year reported finishing parts of their children's college applications, according to results released in August by *Ruffalo Noel Levitz, NRCCUA*, *CollegeWeekLive* and *OmniUpdate*.

++ *McDonald's* now pays for employees to attend college with a relatively new tuition assistance benefit that includes some unusual features, such as free choice of schools to attend. <http://www.archwaystoopportunity.com/about.html>

++ **Tulane University** (LA) is the country's top party school, according to the *Princeton Review*, as determined by student surveys on various campuses. **Tulane** beat out **West Virginia University** and **Bucknell University** (PA).

++ For 253 of the more than 1,600 non-profit, wealthier colleges and universities studied by the *Chronicle of Higher Education*, the dollars flowing into their endowments over six years have exceeded the dollars flowing out by more than four to one. How much will be put into scholarships and grants?

++ U.S. college tuition is growing at the slowest pace in decades, following a nearly 400% rise over the past three decades. Tuition—after scholarship and grants are factored in—rose 1.9% this last school year, broadly in line with the rate of inflation.

++ In an effort to increase graduation rates, the **California State University System** is planning to move away from placement exams as a means of determining skills of incoming students. As an additional placement method, high school course work will be used. Systemwide, out of 480,000, 28% of students are placed in remedial math and 23% in remedial English.

++ **Trinity College** (CT) was shut down in June over threats directed at an associate professor of sociology who shared a controversial article about race, violence and politics on social media. A professor at **Syracuse University** (NY) was also targeted online for her involvement in a counter-protest to an anti-sharia event.

COLLEGE NEWS

++ In June, Native American high school students walked out of a performance of *The Fantasticks* at the **University of Wyoming**. In one scene three men, one dressed as a stereotypical Native American, abduct a young woman and light-heartedly refer to what happens as a "rape." In the 1960s, when the musical was first produced, it attracted fans. But for contemporary audiences, such elements land differently.

++ **Brandeis University** (MA) has announced a \$50 million bequest from Chicago philanthropists Rosaline and Marcia Cohn. The money will be used for financial aid for undergraduate and graduate students.

++ A Connecticut statute requires certain kinds of buildings to have certain numbers of bathrooms for men and for women. **Yale University** is seeking an exemption so that it can designate some single-unit bathrooms for use by people of any gender identity. Having been turned down, **Yale** is suing the state.

++ Number of colleges and universities in the U.S in 2016-17: Total: 6,760; Public: 1,985; Private nonprofit: 1,876; Private for-profit: 2,899. Source: National Center for Education Statistics. Total number is a 9% drop, down from 7,416 in 2012-13.

++ A study by the senior director at the *College Board* shows that grades are going up in high schools, which raises questions about the reliability of H.S. GPAs. The study also shows that many high schools are no longer releasing class ranks, potentially making it more difficult to compare students in an era of grade inflation.

**BEST WEBSITES
FOR COLLEGE ADMISSIONS ASSISTANCE**

<http://www.ucan-network.org> - If you are searching for a private college or university, this National Association of Independent Colleges and Universities website enables families and students to compare more than 725 schools using a common format. There is a full-screen map on which you can first look nationally, then slowly narrow down from state to city to a specific school website. It allows users to search by 17 factors, including tuition ranges, test scores and percentage of applicants admitted.

<http://www.admissionpossible.com> – When this website states that it contains “Everything you need to know about finding, applying and getting into the best colleges for you”, it is not just blowing smoke. You’ll find it well worth your time. One glimpse will be all you need to explore its richness.

<https://www.unigo.com/scholarships> – This is a MUST SEE website. You can get free personalized matching from over 3.6 million scholarships and 7,000 colleges! Great for college search with 600K student review. Check out the top 10 colleges for tons of topics. Get matched to colleges by telling about your academics, learning style, adaptability, etc. **<http://collegeapps.about.com>** – Scroll down this webpage to discover informative and well researched questions and answers to a wide, yet essential variety of college related topics. Two examples: Common App essay tips for option #7; College Interview Questions.

<https://www.cappex.com> – Here is free comprehensive and easily navigated website which address many college admission questions. It allows you to: 1) Compare colleges, find tuition and admission information and discover your admission chances from more than 3,000 schools, and includes statistics and majors; 2) Read college Reviews where you can see what college students are saying about each school; 3) Conduct a scholarship search to find the ones that match your strengths and skills best.

Interesting and Useful

Websites <http://www.scholars4dev.com> - Have you ever considered enrolling at international universities that are tuition free or foreign universities offering scholarships. This website provides links to scholarships and tuition-free Colleges and Universities in several international countries. Begin by clicking on “Undergraduate (76)” under “By Level of Study” on left for scholarships. Then explore the rich links covering many countries and programs. One example: ‘Japanese Government Scholarships for International Undergraduate Students’. **<http://www.compassprep.com/comparing-act-and-new-sat-scores>** - New SAT results and concordance charts are in. But what do they mean? How have scores changed from the old SAT? And how can scores help students determine whether the SAT or ACT should be favored? Compassprep.com has analyzed the available research and concordances to create a comparison tool in both chart and table forms. A concordance can help provide comparable scores for the ACT and the redesigned SAT.

SCHOLARSHIPS & CONTEST LISTINGS

COLLEGE JUMPSTART SCHOLARSHIP An annual, merit-based competition — financial need is not considered — open to 10th-12th graders, college students and non-traditional students. The main requirement is that you are committed to going to school and can express your goals for getting a higher education. The first place prize is a \$1,000 scholarship to help cover educational expenses. **Deadline: October 17, 2017.** [http:// www.jumpstart-scholarship.net](http://www.jumpstart-scholarship.net)

DEED EDUCATIONAL ELECTRONIC SCHOLARSHIPS \$2,000 scholarships open to high school seniors planning on pursuing a certificate or degree that could lead to a career at an electric utility, including, but not limited to power plant technology, electrical power technology, and electrical distribution systems. To obtain login credentials for the application website, you must fill out the request for credentials form. ADEED administrator will respond to you via email.

Application Deadlines are February 15 and October 15 each year. Website: www.PublicPower.org/DEED

- Click on “Scholarships & Grants”, then click on “For Students”.

STOKES EDUCATIONAL SCHOLARSHIP PROGRAM Open to 2018 seniors, with minimum SAT score of 1600, or ACT of 25 and 3.0 GPA who **plan to major in Computer or Electrical Engineering, Computer Science.** Pays full tuition at the college of your choice, reimbursement for books and certain fees, housing and travel entitlements during summer employment.

Application deadline online or postmarked October 31, 2017. Guidelines at <https://www.intelligencecareers.gov/nsa>. Click on “Students” at the top, then scroll down to “Stokes Educational Scholarship Program”. First you must submit an online resume, then post-mail required packet. If questions, call: 410-854-4725.

2018 HORATIO ALGER ASSOCIATION SCHOLARSHIPS 106 National Scholar awards for up to \$25,000 each, and a variety of state and “targeted” scholarships are available. For example, Oregon offers five \$10,000 scholarships. Applicants must demonstrate critical financial need (\$50,000 or less AGI). Requires a 200 word Personal Statement, a 250 word Adversity Essay and an Adversity Questionnaire verified by a school official. <https://scholars.horatioalger.org>. **Application Deadline: October 25, 2017** You must fill out the Eligibility Quiz to access the application.

DON'T TEXT AND DRIVE SCHOLARSHIP A \$1,000 Scholarship open to 9-12 gr. high school students. Complete the very brief online application form, including a 140-character message about texting while driving. The top 10 applications will be selected as finalists. The finalists will be asked to write a full length 500- to 1,000-word essay about texting while driving. **Deadline: September 30, 2017** <http://www.digitalresponsibility.org/dont-text-and-drive-scholarship>

COCA-COLA SCHOLARS PROGRAM SCHOLARSHIP 2,000 Semifinalists are selected in mid-November and notified by email around December 1. Semifinalists must then complete a secondary application due in mid-January, including essays, official transcripts, and two letters of recommendation. 150 regional finalists will be named Coca-Cola Scholars and receive awards of \$20,000 each. The remaining 100 regional finalists will be awarded educational stipends of \$1,000. <http://www.coca-colascholarsfoundation.org/applicants/> **Deadline: October 31, 2017.**

VOICE OF DEMOCRACY COMPETITION A National Audio Essay Scholarship open to high school students, **grades 9 – 12.** It consists of a 3-5 minute audio CD/flashdrive-recorded essay on the **2017-18 theme: “American History: Our Hope for the Future”.** Each state winner is provided with a five-day all-expense paid trip to Washington, D.C., plus the opportunity to compete for National scholarships totaling over \$130,000. 1st Place Winner: \$30,000. Other scholarships range from \$1,000 to \$16,000. Entry must be sent to the local participating VFW Post. Click “Find A Post” at very top of page. <http://www.vfw.org/VOD>. **Deadline for entries is November 1, 2017**

UNITED STATES SENATE YOUTH PROGRAM Entering high school juniors and seniors, who are actively serving in leadership positions for the entire 2017-18 school year, must be nominated to apply by their high school principal or designated school official. **Application deadline dates vary by state (9/20 to 11/4).** Click on your state on the left for details. The 56th Anniversary program will be held in Washington, D.C., from March 3-10, 2018. *Two student leaders from each state* will spend a week in Washington experiencing their national government in action. All transportation, hotel and meal expenses will be provided. Each delegate will also be awarded a \$5,000-\$10,000 College Scholarship, depending on the state. <http://ussenateyouth.org>

SCHOLARSHIPS & CONTEST LISTINGS

2017 WENDY'S HIGH SCHOOL HEISMAN SCHOLARSHIP AWARDS Must be a high school senior, participating in at least one of 47 eligible school-sponsored sports, with a 3.0+ GPA and be a leader in school and in the community. School officials can nominate their high achievers by completing the website form. This year's application has two phases to make it easy for you to complete and submit your application on time. Phase 1 has an earlier deadline of **October 2, 2017** and must be reviewed by a school official by **October 4, 2017**. Phase 2 has a later deadline of **October 23, 2017**. <https://www.wendyshighschoolheisman.com/application/are-you-eligible>

RON BROWN SCHOLAR PROGRAM Offers four year renewable awards for \$10,000 per year to African American high school seniors who plan to attend college full-time. Scholarship is based on Financial Need, Academic Achievement, Essay, Extracurricular Activities, Leadership Experience, Community Service, and Recommendations. **Early Applicant Deadline: November 1, 2017** to be considered for the Ron Brown Scholar Program and also forwarded to a select and limited number of additional scholarship providers. Click on "Apply to be a scholar" at <http://www.ronbrown.org>

NATIONAL YOUNGARTS FOUNDATION YoungArts is a national program to recognize the achievements of high school seniors and other young artists 15-18 years old (gr.10-12) on Dec. 1 in areas of Dance, Classical Music, Jazz, Theater, Visual Arts, Photography, Film & Video, Voice and Writing. Award amounts vary but can be as high as \$10,000. **Application deadline is October 13, 2017, which includes all submission materials.** Fill out an ARTS application at the ARTS website: <http://www.youngarts.org/apply>. Pay the \$35 per discipline fee (fee waivers for low-income students) and receive an ARTS ID# which is required.

ATTENTION: ART STUDENTS!!

The National Portfolio Day Associated has announced the schedule for the 2017-18 season. This year's schedule includes 38 undergraduate events located in 31 states from 9/23/17 to 1/21/18. <http://www.portfolioday.net/2017-18-schedule>

Time to Address These Financial Aid Questions:

If financial aid is critical to your ability to attend college, now is the time to get organized around the possibilities.

++ 1. Discuss cost/affordability at home. Set forth your parental requirements about college first thing. If you are going to place limits on distance, cost, or some other distinguishing characteristic of a college, make that clear to your child right up front. If you make your issues clear right from the beginning, you will save yourself and your child a considerable amount of anxiety down the road.

++ 2. Manage expectations. Know where your transcript and test scores will be most competitive and set your college expectations accordingly. Colleges preferentially package financial aid, and will be sure to treat well those students whom they value most highly. Students who appear to be very good—but not superior might be admitted with "gapped" financial aid awards. Financial aid will fall short of meeting the family "need" (the differential between total cost of attendance and your family's expected family contribution). Even colleges which claim to meet 100% of "need" will do so for only the most superior students.

Preparing 'Emerging Adults' for College and Beyond

(*"NY Times"*, 6/7/17)

Dr. Rachel Ginsberg has developed a list of "exposure tasks" to help students prepare for college by developing behaviors for becoming independent, coping with challenges, assertively getting needs met and getting out of their comfort zone. Students who already do the following are ahead of the game:

- + Approach a group of similar-age peers and ask a question.
- + Speak to a teacher after class to ask a question or make a comment.
- + Call and make your own doctor and dentist appointments.
- + Make your bed daily.
- + Cook three basic meals. (Eggs, cereal and pasta don't count.)
- + Get up on your own with an alarm.

Worst Colleges for Jewish Students? Or Maybe the Best?

("Inside Higher Ed" (8/14/17), by Scott Jaschik)

There is an excellent new college guide for Jewish students from *The Forward*, a Jewish publication. The arrival of this guide — and the contrasts between it and the fall guide issued by another Jewish publication, *The Algemeiner*, raise questions. Many of the colleges ranked by *The Algemeiner* as "Worst Campuses for Jewish Students" are on the "best" list assembled by *The Forward*. Both publications take into consideration various factors, but *The Algemeiner* focuses almost entirely on the presence of anti-Israel groups and what it considers to be anti-Semitic incidents. *The Forward* includes those factors as well, but also stresses many other factors in its methodology: Jewish organizations, a range of worship opportunities, attendance at Sabbath services, kosher food, Jewish studies programs, Israel study abroad options and more. (There are also criteria that have nothing to do with Jewish or Israel issues — academic quality, financial aid and so forth.) Both publications penalize colleges where the student government has endorsed the Israel boycott. But with a broader perspective, *The Forward* praises colleges that are dinged by *The Algemeiner*. For example, **Columbia University** is declared by *The Algemeiner* to be the worst college for Jews in the United States. On *The Forward's* list, **Columbia** is ninth best in the country, citing such facts as: about a quarter of undergraduates are Jewish, there are seven Israel-related clubs, four Sabbath services every Friday night, 137 synagogues within 10 miles, and multiple kosher food options. A Yiddish saying holds that if you ask a question of two Jews, you'll get three opinions. Perhaps that applies to Jewish college guides.

Another Edge for the Wealthy

"Chronicle of Higher Education", 7/31/17)

"Demonstrated interest" is one of the admissions criteria used by many competitive colleges — even though it may not have anything to do with an applicant's intelligence or character. The term refers to ways that an applicant shows he or she is serious about enrolling at a given college. An applicant who calls with questions about a particular program is more valued than one who doesn't communicate beyond applying. An applicant who visits shows more demonstrated interest than one who doesn't, and so forth. Many colleges factor in demonstrated interest to admissions and aid decisions, wanting to admit applicants who will enroll. A new research paper from a "highly selective" college (provided on condition that the institution not be identified) suggests that demonstrated interest has become another way wealthy students have an extra edge — and recommends that colleges consider policy changes as a result. It found that colleges most favor demonstrated interest of the kind that costs money. A student who visits campus, and does so long enough to participate in activities, will gain much more of an edge than an equally qualified student who talks with a college representative at a college fair at her school. The research paper calls for colleges to subsidize campus visits for low-income applicants — at least as long as colleges intend to favor those applicants who make the trips. It also says colleges could try to factor in family income when deciding how much weight to give demonstrated interest. But the best approach, it says, is to give everyone the same shot at visiting.

Advice from College Admission Directors

- "What if my school forms, recommendations, or transcript don't arrive on time?"

You are only responsible for pieces over which you have control and send (like the application and supplement). We know there are blizzards and that teachers go on maternity leave. Any number of things can happen. If you are missing something, we will let you know in a few weeks (after we open all the mail) and give you an opportunity to complete your application. No problem.

- "I still don't know what I want to do in College."

That's just fine. You don't even have to tell us in your application—that's part of the experience at the University of Chicago. In fact, we joke that Undecided tends to be one of our most popular majors. As long as you are eager to learn, you will find a welcoming college home.

Beware of Private Student Loans ("NY Times, 7/07/17)

Many people with private student loans end up shouldering debt that they never earn enough to repay. Borrowing to finance higher education is an economic decision that often pays off, but federal student loans — a much larger market, totaling \$1.3 trillion — are directly funded by the government and come with consumer protections like income-based repayment options. Private loans lack that flexibility, and they often carry interest rates that can reach double digits. Because of those steep rates, the size of the loans can quickly balloon, leaving borrowers to pay hundreds and, in some cases, thousands of dollars each month.

Grappling with the Final College Decision

(*College Bound Mentor*)

Although it is only September of your senior year, try to imagine for a moment how the month of April might be for you when making a final college decision. That decision will be incredibly difficult, anxious and fraught with possibilities of failure unless you do the work during Sept., Oct. and Nov. to identify which schools will be the best match for you by examining your needs. To accomplish this, try to:

++ Focus on the reality of the school. As you visit schools and speak with current and former students, figure out where you will be able to thrive academically and socially. Put aside your romanticized view of a school, and look at it with an open mind. Many students change their minds either because they did not get into their first choice, or because they realize that a school they initially thought of as a safety school, was actually the best fit for them on all counts.

++ Figure out if you fit in socially. As you walk around campus do you see people with whom you will be friends? Ask students what they do for fun? Does it match your interests? Talk to as many different types of people that you can and gauge how comfortable you feel. Do you feel like you could be you? Do they get your sense of humor? How well do you mesh with the student body?

++ Review the curriculum. Dig deep in the curriculum and map out the classes you would take in your intended major to make sure you actually like them. Or if you are undecided, look at the requirements and see if there are things that interest you. If you are planning on majoring in architecture or engineering and you want a hands-on curriculum; see how many of the classes are actually hands-on versus theoretical.

++ Run the Numbers. Put together a spread sheet comparing all of your offers and calculate the full cost of attendance over four years. Make sure you are looking at your net out-of-pocket for each school. Determine how much debt you would have by the end. Graduate with as little debt as possible (we recommend no more than 2/3 of your anticipated first year income.) and you'll be happy when you don't have huge student loans hanging over your head!