



# THE COLLEGE CONNECTION NEWSLETTER

FOR HIGH SCHOOL SENIORS

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## Student Jobs and Financial Aid Eligibility

*(www.collegewise.com, by Kevin McMullin)*

Families who become savvy about the college financial aid process will sometimes ask how their high school student's summer job will affect their financial aid eligibility. The Free Application for Federal Student Aid (FAFSA), the form colleges use to determine how much a family can afford to pay for one year of college, measures the income and assets of both the parent and the student. A student who's diligently worked and earned money will have that income figured into the FAFSA's calculations. A particularly earnest student who saved any of that money has now created an asset on hand. When crunched through the financial aid formulas, that income and assets can reduce the family's demonstrated need for financial aid. So a student who's never had a job could technically qualify for more aid than the student who spent the last three summers bagging groceries.

But there's good news for good workers. The FAFSA has protections in place for student earnings—a student can currently earn up to \$6,570 in one year before any of it is counted as income on the FAFSA. So that summer job lifeguarding isn't likely to sink your financial aid ship.

For high school students who work enough hours out of desire or necessity to earn more than that amount, it would be silly to reduce your hours (or to quit your job) to earn less money and ostensibly protect your financial aid. Having cash on hand is never a bad situation. But there's something you can do to mitigate the potential negative impact on your financial aid eligibility—save some of the money in a 529 plan.

A 529 college savings plan allows families to keep money in the student's name, but to report that money as a parent asset on the FAFSA. That's a crucial difference as while the FAFSA assesses student assets at around 20 percent, it assesses the parent assets at 5 percent. Saving \$1,000 in your own name reduces your financial aid eligibility by \$200. But saving that money in a 529 plan only reduces your eligibility by around \$50. There are a lot of benefits for high school students holding regular jobs—making money, earning work experience, and even impressing colleges. So don't back off from your work opportunities just to protect your aid. But do be aware of how much you're earning. And remember that no matter how much or how little you earn, saving some of that money in a 529 plan is a smart way to invest in yourself and to protect your eligibility for aid.

## Survey Reveals Deep Misunderstandings About Financial Aid

*(“www.studentloanhero.com”, by Rebecca Safier)*

**Most students are unsure about the type of aid the FAFSA qualifies them for.** Fifty-two percent of respondents think the FAFSA is only for federal financial aid, when in fact state programs, as well as colleges and private scholarship organizations, can also use the information submitted. When it comes to taking out private student loans, however, you would apply directly with the lender. Even if you don't plan on accepting federal financial aid, submit the FAFSA so that you're in the running for non-federal aid as well.

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## 6 Ways Parents Can Help Students With the College Application Process

*(“www.usnews.com”, by Lynn F. Jacobs and Jeremy S. Hyman)*

Here are our six best tips, which we tested recently during our son's college search – he's just started at Princeton University.

**1. Work with your child to set a timetable:** This is a good place to take the lead, especially if your son or daughter is prone to procrastination or doesn't want to think about college yet. At the beginning of junior year, sit down together and plan a schedule. Things to calendar: making the initial list, visiting the colleges, taking the SAT or ACT, and writing the applications.

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## Survey Reveals Deep Misunderstandings About Financial Aid

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**Unclear deadlines could lead to missing out on first-come, first-served aid.** Seventy-one percent of respondents think they can submit their FAFSA anytime, so long as they meet the deadline. But in truth, there can be multiple different deadlines for federal, state, and college programs. It is best to file the FAFSA as soon as possible on or after Oct. 1. Students who file the FAFSA in the first three months tend to get more than double the grants, on average, of students who file the FAFSA later.

**Students are confused about how their parents fit into their applications.** For example, 35% of respondents believe they won't get aid if their parents aren't U.S. citizens. But Federal Student Aid only has a citizenship requirement for students. Nearly two-thirds of respondents think they won't qualify for financial aid if their parents make too much money. Although a high income might disqualify you from need-based financial aid, such as Direct Subsidized Loans or the Pell Grant, you can still qualify for merit-based aid from your state or college. Plus, any student attending an eligible school can qualify for Direct Unsubsidized Loans from Federal Student Aid, and creditworthy parents can take out a Parent PLUS Loan.

What's more, your eligibility for financial aid doesn't just depend on family income. It also takes into account your college's cost of attendance. Financial aid is based on financial need, which is the difference between the cost of attendance (COA) and the Expected Family Contribution (EFC). A wealthier student might qualify for financial aid at a high-cost private college even if they don't qualify for financial aid at an in-state public college.

**40% think they must file their taxes before they can fill out the FAFSA.** Today, the process has gotten much easier. The FAFSA opens on Oct. 1, so most families will have already filed their taxes by then. Plus, they can provide "prior-prior year income," so families applying for the 2018-19 academic year could fill in their tax information from 2016. You can also use the IRS Data Retrieval Tool to import your information easily. Unlike families in years past, you and your parents probably don't have to worry about timing your FAFSA and tax returns just right.

## 6 Ways Parents Can Help Students With the College Application Process

*(Continued from Page 1)*

**2. Offer guidance in developing a preliminary list:** With thousands of choices, many students have no idea where to start. Help your child frame his preferences: big vs. small, near home or far away, city or rural. Once they have settled on a couple of choices, encourage him to locate colleges with similar characteristics. Discuss pruning any schools you can't afford to avoid disappointment later.

**3. Help your child to find her "differentiator":** The holistic review used by many colleges rewards not only good grades and test scores but also accomplishments and activities that set a student apart. Brainstorm to locate your child's focal interest – preferably one showing her initiative and sustained commitment – and then help her find ways to develop it. If she is interested in game design, you might point her to a summer internship with a game design company, a college course in graphic design or artificial intelligence, and a game design competition.

**4. Don't commandeer the college trips:** Encourage your child to take the initiative in setting up the information session, campus tour, lunch with a student and, most important, visit to a class. Participate in the group activities, but let your child handle the class and interactions with students on her own. Be a sounding board.

**5. Be a calming influence:** The college search is a multiyear process, with moments of high stress and self-doubt. Kids are not used to this. Be empathetic and encourage your child to take things one step at a time.

**6. Let your child "own" the decision:** Remember, it's their life, not yours.

## Senior Checklist

- FAFSA available online October 1 - File early, priority deadline Nov. 30
- Take the SAT/ACT for the last time, see Junior checklist for registration links
- CSU opens applications October 1, priority admission deadline is Nov. 30
- Ask teachers for recommendations
- Review essays
- Review personal insight questions
- Review college supplemental questions

### Now Available: FAFSA® Completion on myStudentAid Mobile App

([www.financialaidtoolkit.ed.gov](http://www.financialaidtoolkit.ed.gov))

Students and parents may now download the beta version of **myStudentAid mobile app** from both the Apple iTunes Store (iOS) and Google Play (Android). The myFAFSA component—which can be used to complete the FAFSA form—is currently the mobile app’s featured function. Note: The FAFSA form will continue to be available at [fafsa.gov](http://fafsa.gov) and in PDF. This initial release of myFAFSA offers the following features:

- Ability to begin, complete, and submit a new FAFSA form for the 2018–19 FAFSA processing cycle
- Customized experience based on whether the user is a student, parent, or preparer
- Secure environment with the same data protections as [fafsa.gov](http://fafsa.gov)

We encourage you to try out the mobile app as well: If you’re helping a student fill out the FAFSA form, you can select the “I am a Preparer” option, where you’ll be asked to enter your FSA ID. (You must have an FSA ID to use the mobile app.)

Note: Although the myStudentAid app is in beta, the FAFSA form in the app is an official application. If a student submits his or her FAFSA form from the mobile app, the form will be sent to the Central Processing System.

### Privates Matching Public Prices

(“[www.insidehighered.com](http://www.insidehighered.com)”, by Rick Seltzer)

Tying tuition to public universities’ prices can be a lower-risk way for private universities to compete on price. The strategy is gaining attention this year, but it turns out it has a track record. This fall, the trendy pricing strategy for private universities might just be matching public universities’ tuition.

Two private universities unveiled price-matching programs over a span of five days at the end of August. First, Oglethorpe University in Atlanta announced a program under which it will match tuition sticker prices at a list of flagship universities in every state for high-achieving first-year students enrolling from those states next fall. Then Robert Morris University outside Pittsburgh said it would undercut students’ average cost of attendance at Pennsylvania’s two flagship universities by \$3,000 next fall for high-scoring freshmen who had been admitted to the public institutions’ main campuses.

Published tuition and fees at Oglethorpe for 2018-19 come in just short of \$40,000, before financial aid. For comparison, the Flagship 50 program lists the University of Georgia’s tuition and fees at \$11,830, the University of Florida’s at \$6,380 and the University of Tennessee-Knoxville’s at \$13,006.

Leaders at Oglethorpe expect 70 students to qualify under the program, up from 40 who would have qualified had it been in place this fall. That should push total fall enrollment up to 1,310. Projections show tuition revenue climbing while net tuition revenue per student holds steady.

### \$100 Increase in Maximum Pell Grant

(“[www.insiderhighered.com](http://www.insiderhighered.com)”, By Andrew Kreighbaum)

An appropriations deal reached by House and Senate negotiators last month largely reflects the priorities of the upper chamber, including higher spending on student aid, career and technical education, and university-based research.

The spending bill for fiscal year 2019, which begins October 1, would increase the Education Department’s total budget to \$71.5 billion — a second year in a row Congress has boosted funding, despite calls for heavy cuts by the Trump administration.

The maximum Pell Grant would be raised by \$100 to \$6,195 in the agreement.

Student advocate groups had hoped to see larger Pell Grants that did more to cover the cost of paying for college. But they expressed optimism about the increase nonetheless and praised the inclusion of other items dealing with college access.

“This budget deal continues to invest in programs that remove barriers for students seeking higher education access. After years of declining or stagnant funding, this deal solidifies the investments we saw a bipartisan Congress approve earlier this year, expanding on-campus childcare and work opportunities for students,” said Reid Setzer, government affairs director at Young Invincibles.

## COLLEGE NEWS

**Truett McConnell University** said in a statement Friday that they will no longer purchase or carry athletic apparel by Nike, “an athletic company that uses someone to market their products who ‘mocks our troops.’” **Liberty University** is considering dropping the brand, but will decide after university officials have had a conversation with Nike about contract termination clauses and “what they’re trying to accomplish” through the Colin Kaepernick campaign.

Kaepernick is featured on Nike billboards, commercials and apparel with the slogan “Believe in something, even if it means sacrificing everything,” in reference to his decision to kneel during the national anthem before football games to protest police brutality against black people.

**Colorado Mountain College** launched an innovative initiative to help Dreamers fund their college education. The new pilot program, called Fund Suenos (Dream Fund), uses income-share agreements to make higher education more affordable for undocumented students and others who are not able to receive financial aid. Under these agreements, students aren’t responsible for any tuition or book fees during their enrollment, and pay no interest on money they receive from the program. In exchange, they must pay the college a percentage of their income after graduation. If a student does not find employment or does not earn at least \$30,000 a year, he or she does not have to make these payments.

The Utah-based **Center for Excellence in Higher Education**, a chain of for-profit colleges has been placed on systemwide probation by its accreditor, the Accrediting Commission of Career Schools and Colleges.

The findings that led to that step show a serious focus on consumer concerns such as misleading advertising and recruitment as well as outcomes like academic performance. Many of the issues cited in the findings letter have been documented at CEHE programs for years.

**Purdue University** recently debuted a pilot program that restricts access to five popular streaming sites — Netflix, Hulu, Steam, Apple Updates and iTunes — during class time in four of its biggest lecture halls. The new restrictions are an attempt to free up much-needed bandwidth in four lectures halls located in the Lilly Hall of Life Sciences, the Wetherill Laboratory of Chemistry, the Electrical Engineering Building and the Class of 1950 Lecture Hall.

Gary Campbell dropped out of **Clarks Summit University**, a Christian institution, 15 years ago but will not be allowed to return after officials found out he was gay, saying he did not “adhere to biblical truths.” Clarks Summit forbids same-sex romantic and sexual relationships as a part of its stance on “sexual purity,” according to the university’s student handbook.

“As a Christian college, we expect all students to act in a way that is consistent with our biblical belief system. We have always clearly stated those beliefs and have exercised the freedom to uphold our faith,” the university said.

**St. John’s College** became the latest higher ed institution

to announce a tuition reset this week, making the college more affordable and accessible. They say the price cut to \$35,000 from \$52,000 will result in a hefty loss of revenue that the college plans to make up with a \$300 million fund-raising campaign.

The **University of Pennsylvania** announced that it plans to launch a completely new, online bachelor’s degree in applied arts and sciences. The announcement makes Penn one of the first Ivy League institutions to offer an almost fully online degree at the undergraduate level, rather than at the graduate level like many other universities.

**Texas Tech University** is opening a new branch campus in Costa Rica this fall. The project is a collaboration with a for-profit company that paid to develop the campus and is bearing the full capital and operational costs (and risks) of running it. The company, EDULINK — a subsidiary of the Promerica Group, a multinational conglomerate of companies involved in banking, hotels and real estate — collects tuition and pays Texas Tech for the academic and student services it provides according to an agreed-upon budget.

Compared to countries in Asia and the Gulf that host the majority of American universities’ overseas branch campuses, Costa Rica has some advantages. It’s closer to home, in the same time zone as Texas for about half the year (Costa Rica doesn’t observe Daylight Saving Time). It’s a popular destination for American students studying abroad. It’s a stable democracy. And, unlike China, Qatar and the United Arab Emirates — all places with significant numbers of American branch campuses — it has a democratic government.

**Ohio State University** professors in the University Senate released a statement condemning domestic and sexual violence, a reference to the recent scandal involving the university’s head football coach, Urban Meyer.

Meyer was suspended for three games for his mishandling of domestic violence accusations against a now-fired assistant coach, Zach Smith. Meyer was criticized after he failed to address issues of abuse at a press conference announcing his punishment and for not mentioning Zach Smith’s accuser by name — his ex-wife, Courtney Smith.

Athletics staff members at the **University of Maryland at College Park** did not follow the institution’s procedures and did not diagnose a heat stroke that resulted in the death of a 19-year-old football player Jordan McNair, in June, according to a new report.

The new report, which outlines definitively the timeline around McNair’s death, states that athletics staffers did not identify McNair’s heat-related illness at a May practice. While they did attempt to cool him with cold towels after he collapsed, they did not give him a cold-immersion bath, the ideal form of treatment. Staffers feared that McNair would drown given his size — he dwarfed the trainers and they feared they would not be able to move him, the report states. However, their failure to diagnose and treat McNair resulted in his death.

## SCHOLARSHIPS & CONTEST PROGRAMS

**STOKES EDUCATIONAL SCHOLARSHIP PROGRAM** - Open to 2018 seniors who plan to major in Computers, Computer Science or Electrical Engineering. Pays tuition and fees up to \$30K per year at the college of your choice. You are required to work at NSA in summer and after college graduation. Deadline to apply has been extended to November 15, 2018. Details on how to apply: <https://www.intelligencecareers.gov/icstudents.html>.

**AXA ACHIEVEMENT SCHOLARSHIP** - The AXA Achievement Scholarship offers college scholarships of \$2,500, \$10,000 and \$25,000 to high school seniors who have demonstrated outstanding achievement in their activities in school, the community or the workplace. Scholarship winners are known as AXA Achievers. They are ethnically and economically diverse, but they share these qualities: ambition and drive; determination to set and reach goals; respect for self, family and community; ability to succeed in college. Deadline is December 14, 2018 or until 10,000 applicants are submitted. To apply: <https://www.scholarsapply.org/axa-achievement/>

**COMCAST LEADERS AND ACHIEVERS SCHOLARSHIPS** - Offers one-time \$1,000 awards not based on financial need. Must be a high school senior, demonstrate a strong commitment to community service and display leadership abilities in school activities or through work experience. All nominations must be made by the Principal or Guidance Counselor. One student per school may be nominated. Applications for scholarships in support of the 2018-19 academic year will be accepted between October 1 - December 1, 2018. To apply and for more information: <https://learnmore.scholarsapply.org/leadersandachievers/>

**DAUGHTERS OF THE AMERICAN REVOLUTION SCHOLARSHIPS** - Each year, the DAR awards more than \$150,000 through more than 25 different scholarships. Application deadline is February 15, 2019. To see the list and apply, <https://www.dar.org/national-society/scholarships>

**THE PRUDENTIAL SPIRIT OF COMMUNITY AWARDS** - Recognizes high school seniors who have demonstrated exemplary, self-initiated community service. Schools and designated organizations may nominate one student per 1,000. Application deadline is November 6, 2018. <https://spirit.prudential.com/awards/how-to-apply>

**12th ANNUAL CREATE a GREETING CARD SCHOLARSHIP CONTEST** - Design a greeting card and win a one-time \$10,000 scholarship. Contest is open to all students 14 years of age and older. A panel will select 100 designs per month that will be posted to The Gallery Collection's Facebook page for voting. Top 10 designs will move to the finalist round. Deadline to enter: March 1, 2019. <https://www.gallerycollection.com/greeting-cards-scholarship.htm>

**JACK KENT COOKE FOUNDATION SCHOLARSHIP** - For high achieving high school seniors with financial need who intend to attend the nation's best four-year colleges and universities. Apply through The Common Application. Deadline is November 20, 2018 <https://www.jkcf.org/>

**BURGER KING SCHOLARS PROGRAM** - Open to high school seniors, Burger King employees and their families who want to attend a two or four year college or university. Grants range from \$1,000 to \$50,000. Application opens October 15, 2018. <https://bkmclamorefoundation.org/who-we-are/programs/burger-king-scholars-program/application-information/>

**DR. PEPPER TUITION GIVEAWAY** - Tell them your goal and how you will change the world on paper and in a video. Top finalists will throw for the prize at the College Football Conference Championship game. You must be between ages of 18 and 24 by November 30, 2018. Deadline to apply is October 17, 2018. <https://www.drpeppertuition.com/>

**MENSA EDUCATION AND RESEARCH FOUNDATION SCHOLARSHIPS** - \$70,000 of scholarships awarded based solely on a 550 word essay explaining career, academic and/or vocational goals and how you plan to achieve those goals. Deadline January 15, 2019. <https://www.mensafoundation.org/what-we-do/scholarships/>

**SCHOLARSHIP FOR YOUNG HISPANIC LEADERS** - Open to Hispanic students attending or accepted to an accredited undergraduate two or four-year college or university. Recipients receive two scholarships, one for academics and one to attend the 37th annual USHLI conference. Deadline is November 30, 2018. <https://www.ushli.org/2018/08/20/scholarship-for-young-hispanic-leaders-now-available-for-2019-2020/>

## SCHOLARSHIPS

**WENDY'S HIGH SCHOOL HEISMAN SCHOLARSHIP** - Apply to win one of 100 scholarships ranging from \$500 to \$5,000. Must maintain a B average and participate in one school sponsored sport. Deadline Oct. 17, 2018. <https://www.wendyhighschoolheisman.com/>

**DECA'S SCHOLARSHIP PROGRAM** - \$300,000 in scholarships from Deca's corporate partners like Marriott, Napa Autoparts and Publix. Scholarships are merit based. You must be a DECA member to apply. Deadline January 18, 2019 <https://www.deca.org/high-school-programs/scholarships/>

**ELKS MOST VALUABLE STUDENT SCHOLARSHIP** - Open to any high school senior who is a US citizen. Applicants will be judged on scholarship, leadership and financial need. 500 renewable scholarships ranging from \$1,000 per year to \$12,500 per year will be awarded. Deadline is November 15, 2018. <https://www.elks.org/scholars/scholarships/mvs.cfm>

**THE AMERICAN LEGION LEGACY SCHOLARSHIP** - Need based scholarships for eligible children of veterans. Provides up to \$20,000 in aid for undergraduate or post graduate college. Deadline is April 20, 2019. <https://www.legion.org/sites/legion.org/files/legion/publications/248ACY0416%20Legacy%20Scholarship%20Pamphlet.pdf>

## What 'Demonstrated Interest' Means in College Admissions

*("www.usnews.com", by Kelly Mae Ross)*

In addition to reviewing transcripts, essays and test scores, some college admissions officers look at whether prospective students have shown enthusiasm and curiosity about a school during the application process. In the admissions world, this is what's known as demonstrated interest.

Perhaps the most well-known way for prospective students to show interest is by touring a college's campus and attending an information session. But college visits can be expensive and time-consuming, which is why some education experts believe the use of demonstrated interest as an admissions factor favors wealthier applicants.

Here are seven additional actions students can take to demonstrate interest in a college or university.

**1. Meet with an admissions officer during a high school visit.** Some colleges dispatch admissions officers to high schools to talk with students and answer questions.

**2. Go to a regional college fair or information session.** These events are held at different venues, such as high schools, libraries and conference centers. They offer prospective students another opportunity to meet with admissions representatives without having to travel too far from home. And it never hurts for students to follow up with a thank you email after a college fair or similar event.

**3. Attend a webinar.** If in-person events aren't accessible, a college may offer online alternatives. For example, AU hosts webinars that offer general information about the school and others that focus on financial aid. The university tracks the prospective students who join a webinar.

**4. Participate in an alumni interview.** Some colleges enlist graduates to conduct interviews with applicants in their hometown. Prospective students can typically find out if a college offers alumni interviews by checking online. Or they can contact the school's admissions office to see if this is a possibility.

**5. Reach out to an admissions officer.** Students shouldn't email a college's admissions office every day, experts say. But reaching out with questions about the school and whether it would be a good fit is another way students can demonstrate interest. Be honest with admissions officers about factors that may be preventing them from visiting campus. Admissions officers can work with prospective students to find other ways to get them any additional information about the school they may need.

**6. Open emails from the school.** Many schools use a database tool that tracks whether applicants have opened emails sent by the institution. These digital interactions, or lack thereof, can help reveal a student's level of interest.

**7. Apply early.** Many colleges and universities offer early decision and early action options. Prospective students can submit their application by earlier deadlines and then find out if they've been admitted sooner than their peers who applied via regular decision. However, when students apply early decision, they are making a commitment to the college that if they are admitted they will enroll. Early action, on the other hand, is typically not binding, meaning students are still free to consider other schools.

Applying via a binding early decision program isn't the right choice for every applicant, experts say.

## JUNIOR SPOTLIGHT

### Jilting Junior Year Jitters

(“[www.theepochtimes.com](http://www.theepochtimes.com)”, by Dominique Padurano)

Many teens approach eleventh grade with dread. Even if they don't verbalize their anxiety, they know that the ACT or SAT (sometimes both) await them, as do a host of other standardized exams, on the long path called “college admissions.”

Here are some tips to help you and your child get past junior year jitters:

**It doesn't matter much whether your child takes the SAT or the ACT.** If your child hates science, I recommend the SAT. Otherwise, I advise students take a diagnostic for each, assess which “felt easier” or “more comfortable,” and concentrate their prep efforts there. Since most colleges in the States accept either exam (and some require neither), your child's gut reaction to each test should dictate which she ultimately prepares for and takes.

**All students benefit from some type of preparation for the ACT or SAT**, even if that's just doing a practice test online the day before the actual exam. Most students will need more preparation than that, though. Motivated, mature juniors can make their way independently through any one of the popular review books available online or at your local bookstore.

Most sixteen-year-olds need more direction, though. Teens who have no learning challenges and earn at least average grades in school can benefit from test prep classes offered by large, for-profit chains and often by community-based, non-profit organizations.

Students who struggle in school or possess a learning disability might find one-on-one tutoring more helpful than classes. An instructor devoted to only one child can refocus the child's attention when his mind wanders and can stop any time he's confused. Some students also feel more comfortable asking questions when they're away from peers. Other students who benefit from private tutoring include those with busy extracurricular schedules or those who live far from classes.

### Junior Checklist

- SAT Test Dates: October 6, November 3, and December 1 - Registration deadline is one month before test date. <https://college.readiness.collegeboard.org/sat/register>
- SAT Subject Tests: Same dates as the SAT, but subjects vary by date <https://collegereadiness.collegeboard.org/sat-subject-tests/register/test-dates-deadlines>
- ACT test dates: October 27 and December 8. Registration deadline is one month before test date. <https://www.act.org/content/act/en/products-and-services/the-act/registration.html>
- PSAT Test Date is October 11. Juniors will take this in school. You do not need to register.
- Attend information sessions for colleges and universities visiting your area
- Visit colleges and universities. Be sure to take the official tour and information session. Ask a lot of questions.

**Your attitude sets the tone.** Even though your teen rolls her eyes and defies your boundaries, inside she's still looking to you for approval. She internalizes *your* anxiety; he assumes *your* expectations. So, if you want your child to remain happy—or at least healthy—during junior year, work on your *own* hopes for his or her future first. Then, take the time to assure your child that despite what test designers advertise, standardized exams measure only how well one can take that exam.

Since peers, counselors, and teachers sometimes bombard juniors with pressure about how much this school year “counts” towards college admissions, parents' reassurance can go a long way toward assuaging their teens' anxiety. Hearing from *you* that they can have an amazing college experience at any university—and that you'll love and accept them no matter their test scores—can help your teen to get beyond junior year jitters for good.

### 3 Reasons Your PSAT Score Matters

(*“www.usnews.com,” by Ryan Maness*)

Students often assume the PSAT exam is just a practice test that doesn't have any real value since college admissions offices do not use the score to assess applications. While it is true that the score is not a factor like the SAT and ACT in admissions decisions, a good performance on the PSAT is still crucial. Here are three very important reasons your score matters.

1. Scores can lead to National Merit Scholarships: The National Merit Scholarship Corporation uses these scores to qualify semifinalists who are then considered for National Merit Scholarship competition. Recognition by the National Merit program provides a monetary award and can often be leveraged to secure additional scholarships.

Recipients and finalists can become eligible for corporate scholarships and many colleges and universities offer National Merit Scholarship participants institutional grants and merit scholarships as well. In some cases, these grants cover full tuition.

College is expensive and competition for scholarships is fierce. By achieving a high score on the PSAT, students can take a lot of stress out of the college admissions and financial aid process.

2. Good scores can indicate performance on the SAT: The PSAT is a terrific way to familiarize yourself with the structure, content and process of taking the SAT and get a sense of how you'll perform on the actual exam. Your score can show you which subjects you may not be particularly strong in, regardless of your grades in related classes.

3. Doing well can provide a big confidence boost: Test anxiety and a fear of the unknown can have a negative impact on students taking the SAT for the first time. However, if you've already done well on the PSAT, you'll be at a distinct advantage.

Just as rehearsing before a performance or practicing before a sports game gives you the boost of confidence you need to succeed, posting a solid score on the PSAT will do the same for your SAT-taking experience.

## THE COLLEGE CONNECTION NEWSLETTER

CREATE HEALTHY FAMILIES

P.O. Box 90414

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