



# Ashland High School College Connection Newsletter



Provided by Donnley Fenn and AHS Counseling Office

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## “CARPE DIEM”: Seize the Day!

William Jennings Bryan, the great orator and three-time Democratic nominee for President around the turn-of-the-previous century, once said, “Destiny is not a thing to be waited for; it is a thing to be achieved.” As the college admissions process develops through the critical month of January, you are literally taking that first giant step toward your destiny, whatever it may be. Are you achieving it or are you waiting for it? If your post-high school plans don’t include college options, what decisive steps are you taking to achieve other opportunities such as serving in the armed forces or applying for apprenticeships? For college-bound seniors, in addition to completing college applications due in January or early February, January is also the final month to educate yourself about the financial aid process if you haven’t done so. The 2018-19 FAFSA has been available online since October 1. See the December 2017 issue for information concerning the CSS/Profile Financial Aid Form if required by highly competitive private schools. Also be sure to make use of the Tracking Sheet on p. 3 and Senior Checklist on p. 4 for keeping application requirements and materials organized and updated.

### Should Outnumbered Men Feel Uncomfortable on College Campuses?

*(“Insidehighered.com”, by Rick Seltzer, 11/27/07)*

The Texas Commissioner of Higher Education, Raymund Paredes, commented before Thanksgiving on the fact that some campuses in Texas have student bodies that are 60 percent women and 40 percent men. “We’ve been told by some presidents that we’re getting to the point where males feel uncomfortable on some college campuses.” To many, the comments, made at a **University of Houston** Board of Regents meeting, came off as tone-deaf in light of the broader discussion currently taking place about gender, abuse and power dynamics in higher education and society. Within higher-ed alone, recent headlines have centered on allegations that professors holding positions of power sexually harassed or preyed upon women. Some critics also point out that women are underrepresented in top jobs at universities and that they do not earn equal wages to men in the workplace. That’s not to mention other aspects of campus atmosphere that hardly seem to indicate women holding all the power — the fact that the higher education institution most revered by many in Texas is football, and that fraternities play a powerful role in the social life of many campuses. By and large, power structures with the most influence on colleges and universities remain predominantly male. Against that backdrop, it can be argued that women are the ones with cause to feel uncomfortable on college campuses — not men.

### Reminder about University of California Augmented Reviews

The UC Augmented Review Policy, effective for the 2018-19 admission process, allows campuses to request supplemental information from no more than 15 percent of its applicants. Campuses that are conducting an Augmented Review process include: **Berkeley, Davis, Irvine, Los Angeles, and San Diego**. Three types of supplemental information may be requested: seventh-semester grades, response to a questionnaire, and/or letters of recommendation. Check your email regularly and respond by the indicated deadline if asked by a campus to provide supplemental information. Applicants may also be randomly selected to verify information in their application, including 7/8th grade geometry. The deadline to respond is Jan. 31. Failure to respond to the request by the deadline will result in withdrawal of the application.

### What To Do If You've Been Deferred

(<https://www.ivywise.com>)

Students who are not accepted during the early application round are either deferred or denied. Students are denied if the admissions committee feels a candidate is not competitive enough. However, if deferred, this means your application will be held and considered with the rest of the school's regular decision applications. Here are some tips on what you can do if you're deferred.

1. If a college explicitly states that deferred students should not submit additional application materials, then do not send in anything else. Students can ruin their chances in the regular round by not following directions.
2. If the college allows you to send additional materials, compose a deferral letter. Write a one-page letter by email (and followed up by post) addressed to your admissions representative and copy the dean of admissions. Your letter should: (a) Re-state your reasons why that school best fits your academic and personal needs. Make references to specific professors, courses, extracurricular activities, and research opportunities that show your knowledge of the school. (b) Update the college on all the achievements you have made, both inside and outside of the classroom.
3. Seek additional recommendation letters, especially from a senior year teacher, or outside recommender, like a coach or employer.
4. Take the opportunity to visit the campus before March 1st. A campus visit can help you decide if the college is truly for you, and can help you show demonstrated interest.
5. Send additional grades and test scores if applicable. If you are not eventually accepted, remember that there are also many reasons to stay positive. You will get into college, and college is what you make of it. Although you may have a "dream school," if you have done your research well, there should be many schools that fit your needs and where you could be a happy and productive student.

### What Tax Reform Bill Means for College Students

([Insidehighered.com](http://Insidehighered.com), 12/18/17)

\*\*\* Student loan interest deductions: The plan maintains tax benefits for student loan borrowers, allowing them to deduct up to \$2,500 paid toward student loan interest from their taxable income each year.

\*\*\* Student loan discharge: The bill includes a proposal that makes student loan debt discharged for death or disability tax exempt. That provision will sunset by 2025

### FAFSA Will Go Mobile

([Edweek.org](http://Edweek.org), 11/29/17)

The Office of Federal Student Aid plans to boost the number of federal aid applicants by putting the FAFSA in front of students on the device that rarely leaves their hands — their cellphones. The US Dept. of Ed. will move the FAFSA to a mobile application as part of a larger effort to modernize the federal student aid system. The projected April rollout would mean the app goes live well before the 2019-20 aid application cycle begins next October. The new tool will also help students select a college by connecting the application with the *College Scorecard*. When a student picks a college or colleges to send their FAFSA to, the app will show key Scorecard metrics for each institution. It will allow students to track their spending of student aid funds on tuition, fees or food — and to compare that spending to what they actually budgeted.

### What Happens to Student Loans When Colleges Collapse?

California Attorney General Xavier Becerra has filed a lawsuit in the Northern District of California arguing that delays in approving borrower-defense claims of defrauded Corinthian Colleges' students violate federal law. Borrower-defense applications allow student loan borrowers to apply for loan discharge when they are misled or defrauded by their institution. Tens of thousands filed the debt-relief claims after the collapse of Corinthian in 2015 and ITT Tech in 2016. Although the Department of Education granted 28,000 claims between 2015 and Jan. 20 of this year, the Trump administration stopped processing the claims this year as it re-examined the existing process for ruling on applications. More than 95,000 borrower-defense claims, meanwhile, are pending review by the department.

### New Way to Borrow for Your College Tuition

More colleges are trying Income-Share Agreements (ISAs), which offer students an alternative to debt. Whereas loans create substantial risks for students if they cannot afford payments during and after college, ISA payments adjust according to levels of income. **Clarkson University** (NY) states that "for ISAs, there is a minimum income threshold and a maximum payment cap, so students who use the program will not pay if they do not meet a minimum income level, and those who earn a substantial income will not pay more than a certain maximum amount." The most high-profile player in higher education to try income sharing is **Purdue University** (IN), which last year distributed \$2 million to roughly 160 students under the program, which the university is expanding.

# The College Connection Newsletter

Students:

Make a copy of this tracking sheet and staple it to the front of a manilla folder. Use one for each of the colleges to which you apply.

## TRACKING CHECKLIST FOR COLLEGES & UNIVERSITIES

(Attach a copy of this to the front of each college folder)

NAME OF COLLEGE/UNIVERSITY \_\_\_\_\_

DATE APPLICATION SUBMITTED \_\_\_\_\_

COPY MADE OF APPLICATION \_\_\_\_\_

TEACHER RECOMMENDATION #1 IF REQUIRED \_\_\_\_\_

TEACHER RECOMMENDATION #2 IF REQUIRED \_\_\_\_\_

COUNSELING OFFICE VISIT DATE \_\_\_\_\_

SCHOOL REPORT \_\_\_\_\_

7 SEMESTER TRANSCRIPT SENT \_\_\_\_\_ DATE \_\_\_\_\_

MID-YEAR REPORT SENT \_\_\_\_\_ DATE \_\_\_\_\_

FINANCIAL AID FORMS - FAFSA SUBMITTED DATE \_\_\_\_\_

PRINT FAFSA CONFIRMATION PAGE \_\_\_\_\_

CSS PROFILE IF REQUIRED \_\_\_\_\_ DATE \_\_\_\_\_

SAT SCORES SENT FROM COLLEGE BOARD- DATE \_\_\_\_\_

ACT SCORES SENT - DATE \_\_\_\_\_

SCHEDULED COLLEGE INTERVIEW \_\_\_\_\_ DATE \_\_\_\_\_

AUDITION DATE & TIME \_\_\_\_\_

UPDATED INFORMATION NOTES:

\_\_\_\_\_ DATE \_\_\_\_\_

\_\_\_\_\_ DATE \_\_\_\_\_

\_\_\_\_\_ DATE \_\_\_\_\_

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## The College Connection Newsletter

### SENIOR CHECKLIST FOR JANUARY 2017. . .

- Complete and submit FAFSA as soon as possible at: <https://fafsa.ed.gov>. The US Dept. of Ed. is now requiring applicants to transfer 2016 federal income tax return info directly from the IRS into the FAFSA. This is accomplished through the *IRS Data Retrieval Tool*. This saves time in completing the FAFSA. It also reduces the likelihood that your FAFSA will be selected for verification. For simple steps in transferring IRS info to your FAFSA: <https://studentaid.ed.gov/sa/resources/irs-drt-text>
- After you submit applications, be sure to check with school admission offices to see if your application is complete, and they have received test scores and any other emailed or post-mailed materials.
- At the end of first semester make sure your 7th semester transcript has been sent either electronically or post-mailed from the counseling office to colleges where required. UC Schools do not want them.
- If applying to more competitive private schools, make sure you know whether they require the **CSS Profile** as an additional financial aid form. Most regular decision CSS deadlines are February 1 or 15. You can find info at: <http://student.collegeboard.org/css-financial-aid-profile>, including a listing of schools which require it. You can use your student SAT login user name and password. You will automatically be informed if you qualify for a *fee waiver*, based on the information entered. Some schools require that the Non-Custodial Parent (NCP), usually a divorced parent with whom the student does not live more than 6 mo. of the year, is required to submit information. The Participating Institutions list indicates “yes” or “no” for each school.

### **Save on Tuition: The American Opportunity Tax Credit**

This program has been given permanent life instead of expiring at the end of 2017 and is not affected by the recent tax reform bill. The current tax reform bill has also avoided proposed changes in the \$2,000 Lifetime Learning Credit. The American Opportunity Credit reduces your federal tax bill dollar-for-dollar by up to \$2,500 per year for each eligible college student for whom you pay qualified tuition expenses. This is the most generous tuition benefit available to students and families, allowed annually for individuals earning less than \$80,000 for single filers, and \$160,000 for married/joint filers. The College Board reports that parents and students saved around \$18.2 billion on their federal income taxes in 2014.

### **Useful Scholarship Website**

[www.salliemac.com/plan-for-college/scholarships/scholarship-search](http://www.salliemac.com/plan-for-college/scholarships/scholarship-search) - This well-known financial services company offers a scholarship database of more than five million scholarships worth \$24 billion. All you need to do is register (for free), create a brief profile, and start finding dollars for college. Each scholarship listing features an overview of the scholarship, the award amount, requirements, and application deadline. Students who register at the site automatically qualify for a monthly \$1,000 at-random scholarship drawing. Other resources available at the Sallie Mae site include the College Planning Calculator and the College Ahead Mobile App.

### **EARLY DECISION APPLICANTS REMINDER**

When students apply under an Early Decision plan, they agree to withdraw their applications to other colleges if admitted. To do this, students must contact those other colleges directly. The Common Application does not have a mechanism for withdrawing submitted applications. Students seeking financial aid **do not need to withdraw** other applications until they have received notification about financial aid from the admitting Early Decision institution.

## The College Connection Newsletter

### Attention: College-Bound Freshmen through Juniors

Here is fantastic website: [Using MyCoalition](http://www.coalitionforcollegeaccess.org), where students can begin exploring colleges and digitally compiling personal and school-related achievements as early as ninth grade. So by the time senior year rolls around, they are already on track for college success. Members of the Coalition include many of the best public and private universities. Coalition schools provide substantial support to lower-resourced and underrepresented students, offer responsible student financial aid support, and demonstrate a commitment to student graduation. The Coalition has signed up over 130 schools so far, including Stanford, Brown, Cal Tech, Claremont McKenna, Dartmouth and Duke. <http://www.coalitionforcollegeaccess.org>

### Admissibility vs. Competitiveness

(*"The AdmissionsGame.com"*)

Admissibility means that you will be admissible—you can do the work in the classroom—at most of the colleges you have applied to. Competitiveness means you possess credentials to be competitive among that school's most highly valued candidates. Have you targeted colleges where your credentials put you in the top half of the admitted student profile from past entering classes? It is neither healthy nor constructive to regard the college application process as a matter of acquiring a prize or a particular "destination."

### Campus Visit Strategy

Visiting the colleges you are applying to is essential before making a final college decision. Even if you have not been accepted yet, your campus visit will indicate your desire to enroll and will help your chances of admission. Before visiting make sure you have done a thorough job of online research for each college. Visiting during Jan., Feb., and Mar. will give you a more realistic picture of weather conditions, which will be quite different than the sunny days on the college website. It is important to develop a list of questions and plan specific activities in order to accomplish your goals.

- \_\_\_ Check well ahead for campus tours and arrange for info sessions
- \_\_\_ Meet with an admission officer
- \_\_\_ Checkout the school calendar and catalog online before visiting
- \_\_\_ Ask about merit scholarship cut-offs and opportunities and forms required.
- \_\_\_ Meet with faculty in the department of your intended major
- \_\_\_ Attend a class to get an idea of typical size, academic atmosphere
- \_\_\_ Talk to students re: general academic environment, amount and kind of study and campus life such as dating and social activities.
- \_\_\_ Investigate transportation options.
- \_\_\_ Visit campuses with your friends to cut down on expenses and the number of parents needed to accompany you.

### COLLEGE NEWS

+++ The Republican tax overhaul includes the elimination of tax-exempt private activity bonds for private colleges and universities, placing them at a competitive disadvantage, according to a new report issued by *Moody's Investors Service*. Such bonds allow some institutions to borrow money at lower rates.

+++ **Rochester Institute of Technology** (NY) has announced a \$50 million gift, the largest ever to the university. The money will be used for programs that promote creativity and entrepreneurship, and for programs focused on cybersecurity and artificial intelligence.

+++ Both ACT and SAT have announced that they are lifting limits that have been in place on the number of ACT and SAT score reports that can be sent to colleges by low-income students who qualify for fee waivers. Such students have previously been able to send eight reports.

+++ Twelve universities with big-time football programs that have opted to switch head football coaches face \$70 million in payments to buy out the outgoing coaches' contracts, an analysis by USA Today has found.

+++ The president of **Oregon State University** has asked for recommendations for new names for Avery Lodge and Benton Hall and its annex. Avery Lodge was named for Joseph C. Avery, founder of Corvallis, Oregon, who has been linked to a publication that wrote favorably about slavery in the 1850s. Benton Hall was meant to honor former Missouri U.S. Senator Thomas Hart Benton, who supported legislation to kick Native Americans off their tribal lands.

+++ After **John Jay College's** (NY) exhibit of art made by Guantánamo Bay detainees gained media attention, the Department of Defense halted export of art from the island prison.

+++ As reported in the *South China Morning Post*, a group of visiting Chinese scholars briefly established a branch of the Chinese Communist Party at the **University of California, Davis** before shutting it down due to concerns about violating local laws.

**SCHOLARSHIP PROGRAMS & CONTESTS**

**13th ANNUAL DNA DAY ESSAY CONTEST**

Offers prizes of 1st Place: \$1,000, 2nd Place: \$600, 3rd Place: \$400, Honorable Mention: 10 prizes of \$100 each. **Online Deadline: March 9, 2018.** Details at <http://www.ashg.org/education/dnaday.shtml>

**PRINT GRAPHICS SCHOLARSHIP FOUNDATION**

Approximately 200 scholarships awarded each year ranging from \$1,000 - \$5,000, renewable up to four years for high school seniors who plan to major in graphic communications, printing technology, printing management or publishing. Requires recommendations and 3 brief essay questions. **Application deadline: March 1, 2018.** <https://pgsf.org/pgsf-scholarship-application>

**SOCIETY OF PROFESSIONAL JOURNALISTS**

**ESSAY CONTEST** National scholarships for 1st place: \$1,000, 2nd place: \$500, 3rd place: \$300 are available for 9-12 grade students who submit 300-500 word essay. Topic: "Why do we need to obtain news from multiple feeds and not just one or two outlets?" Must have a sponsoring teacher sign the contest entry form. **Postmarked Application Deadline: February 23, 2018.** Website: <http://www.spj.org/a-hs.asp>

**11th ANNUAL CREATE-A-GREETING-CARD**

**SCHOLARSHIP CONTEST** Submit photo, artwork or computer graphic for the front of a greeting card to earn the top \$10,000 prize. **Entry Deadline: March 1, 2018.** Details at: <http://www.gallerycollection.com/greeting-cards-scholarship.htm>

**SCHOLARSHIPS FOR MILITARY CHILDREN**

A total of 700 \$2,000 scholarships will be awarded. There will be at least one recipient selected at every military commissary location. Requires 3.0 GPA. **Deadline: February 16, 2018.** More at: <http://www.militaryscholar.org/sfmc/index.html>

**2018 NAVY LEAGUE FOUNDATION SCHOLARSHIPS**

Four awards are available ranging from \$10,000 to \$2,500. Must be a dependent or direct descendent of Sea Service personnel. Application Deadline: **March 1, 2018.** Apply at: <http://navyleague.org/scholarship/application.html>

**OPTIMIST INTERNATIONAL ESSAY CONTEST**

Open to students under the age of 18 as of October 1, 2017. 700-800 word topic for the 2017-18 School Year is: "*Can Society Function Without Respect?*" **Contact your local Optimist Club in early January.** To locate a contact near you, e-mail the Programs Department at: [programs@optimist.org](mailto:programs@optimist.org). Club winners advance to the District contest to compete for a \$2500 college scholarships. **All Club-level contests are held by early February.** <http://www.optimist.org/e/member/scholarships3.cfm>

**SONS OF ITALY NATIONAL LEADERSHIP**

**GRANTS** includes 10-12 merit-based scholarships ranging from \$4,000 to \$25,000 for entering undergraduates who are American citizens of Italian descent (at least one Italian or Italian American grandparent). A non-refundable \$35 processing fee is required. An essay of 500-750 words is required about a personal experience which demonstrated or generated pride in your Italian heritage. **Postmarked Application Deadline: February 28, 2018.** To apply and see full list of scholarships: <http://www.osia.org/students/scholarships.php>

**WOMEN'S WESTERN GOLF FOUNDATION**

**SCHOLARSHIPS** 15 Award winners receive renewable grants of \$2500 yearly. Must be a high school female senior, apply to a 4 yr. school, file the FAFSA. Excellence in golf is not a criterion. **All applications and supporting documents should be completed and submitted by January 30, 2018.** All details at: <http://www.wwga.org/WWGA.org> Click on "Scholarships" at top.

**USDA 1890 NATIONAL SCHOLARS PROGRAM**

Provides full tuition, plus room and board, fees and books for each year for up to 4 years to selected students pursuing a bachelor's degree at one of the 19 traditionally black universities listed on the website. Must plan to study agriculture, food, natural resource sciences and the related disciplines. **Application Deadline: January 31, 2018.** <http://www.outreach.usda.gov/education/1890/index.htm>

### SCHOLARSHIP PROGRAMS & CONTESTS

**AMERICAN CHEMICAL SOCIETY SCHOLARSHIPS** Need-based, renewable scholarships for \$2500 up to \$5,000 for African-American, American Indian, and Hispanic high school seniors intending to major in a chemically related field. **Application Deadline: March 1, 2018** Apply online at: <http://www.acs.org>. Click on "Education".

**2018 RELIGIOUS LIBERTY ESSAY SCHOLARSHIP CONTEST** Open to HS juniors & seniors. Grand prize: \$2,000 + airfare & lodging for two to Washington, D.C.; 2nd prize: \$1,000; 3rd prize: \$500. Requires essay of 800-1200 words on: "*Discuss whether public school calendars should accommodate religious holidays.*" **Postmarked Application Deadline: March 9, 2018**. Website: <http://bjconline.org/contest/>

**NATIONAL ITALIAN AMERICAN FOUNDATION SCHOLARSHIPS** Must be a member of NIAF or have a parent, guardian or grandparent who is. Requires 3.5+ GPA and some are need-based. 60-70 Non-renewable Scholarship awards range from \$2,500-\$12,000. Application **Deadline: March 1, 2018**. Online applications for NIAF scholarships: <https://www.niaf.org>. Click on "Scholarships" under "Programs". Italian American students must have at least one ancestor who has emigrated from Italy.

**SEGF SCHOLARSHIPS** Society of Exploration Geophysicists Foundation offers merit scholarships ranging from \$500 to \$10,000 USD per academic year; average awards are approximately \$3,700, for HS seniors intending to pursue a career in applied geophysics, geosciences, physics, geology, or earth and environmental sciences. Requires a 200 word essay describing how you will use geophysics and/or geoscience in your future career. **Deadline is March 1, 2018**. <http://seg.org/scholarships>

**SAE ENGINEERING FOUNDATION SCHOLARSHIPS** Eight different renewable scholarships are available, offering \$1,000 to \$5,500 to college freshmen. Related science majors include: math, chemistry, physics, biology, technologies, computer science. <http://students.sae.org/scholarships/freshman> Online application deadline: **March 15, 2018**.

### COLLEGE NEWS

+++ **Arizona State University** and the **University of Kansas** have rescinded honors for Charlie Rose, the journalist who has been fired by CBS and PBS after reports surfaced that he had sexually harassed multiple women.

+++ Early applications rose this year at many selective schools around the US. **Yale University** reported a record-high number of 5,733 students applying for early admission. At the **University of Pennsylvania** 6,731 students applied through the school's early decision round. **Harvard University** has already said it plans to admit fewer students this year, in order to have room for waitlist students come spring. +++ During the period from June 2016 to June 2017, the American Historical Association posted 501 listings for full-time positions, a 12% decline from the year before, the fifth straight year of decline. New Ph.D.s in history are routinely more than twice the number of positions being posted by the AHA.

+++ International student enrollment increased by 10.7% at Canadian universities this fall. The biggest increase was in British Columbia, where international enrollments increased 15.6 percent. A survey released in mid-November found that American universities reported on average a 7% decline in new international students.

+++ Florence Irving and Herbert Irving have pledged \$700 million to **Columbia University** and NewYork-Presbyterian Medical Center, recently renamed for the Irvings. The newly announced money will be used for recruiting scientists and clinicians and to develop new cancer therapies.

+++ Many California community colleges are wondering how the more than 40 tuition-free plans already in the state will change once the statewide California Promise goes into effect. The statewide tuition-free initiative is dependent on \$31 million funding that will need to be secured in the state budget in 2018.

+++ 32 Americans have been named winners of Rhodes Scholarships, which cover all expenses for programs at the University of Oxford. This year's group includes first time winners from **Hunter College of the City University of New York**, **Temple University**, the **University of Alaska at Anchorage** and the **University of Maryland**.

+++ The movement to accept the Graduate Record Examination for admission to law schools is growing. The law schools of **St. John's University (NY)**, **Texas A&M University** and **Wake Forest University (NC)** have announced such policy shifts.

## What If Weighted GPAs Are Meaningless?

*("Insidehighered.com", by Scott Jaschik, 12/04/17)*

High schools weight GPAs in different ways, and the higher GPAs are seen as a way for colleges to flag just how outstanding various students are. Arguably, when everyone from a given high school applying to elite colleges has close to a 5.0 GPA, such statistics do little to help anyone. And some universities make clear in their own reporting that they immediately remove the weights. When the **University of California, Berkeley**, reports on the average GPA of applicants, it quotes the unweighted (3.67) even if many of those applicants no doubt think they have a 4.43 or some higher figure. This fall, **Wayland High School** (MA), which sends many students to top colleges, decided to investigate whether weighted GPAs are doing anyone any good. Their coordinator of guidance, Marybeth Sacramone, asked competitive colleges to which her students had applied, whether the Wayland students would be hurt if their GPAs all went down by ending weighting (and the transcripts made clear that there was no weighting). She received responses from more than 100 such colleges. The response was unanimous. The college officials all said that it would make no difference, and many said that they already remove the weighting before even considering an applicant's grades. One concern for such a survey is that the school offers quality courses — very much college preparatory — that don't qualify for the extra point because they are considered regular. Sacramone said that students express interest in those courses, but then say that they can't possibly take them for fear that doing so would lower their GPA, even if they get an A. She also said that the quest for GPAs as close as possible to 5.0 just seems to add to the stress. The *National Association for College Admission Counseling* (NACAC), in its new Statement of Principles of Good Practice, says that the key issue is transparency so that colleges can evaluate what a transcript and GPA mean. High schools should "describe on their school's transcripts or school profile, their policies on weighting courses." David Hawkins, executive director for educational content and policy at NACAC, said via email that "high schools can go to great lengths to arrange GPAs in a manner they feel best represents their students' work, but colleges are keenly aware of these efforts and often have 'countermeasures' to allow them to cut through the noise created by such variation."

### THE COLLEGE CONNECTION NEWSLETTER

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