

# Programs for Education

COLLEGE SELECTION & ADMISSIONS ADVISING



Boston, MA ~ Dana Point, CA ~ Hubbardston, MA ~ Albany, NY ~ Portsmouth, NH

What is the best way to prepare for college? The ideal time to begin financial and academic planning for college is at birth. It is a simple 3 step process.

1. Invest at least \$50 month in a stock mutual fund for higher education expenses in your name, not the child's. That is, after you "pay yourself first" toward your retirement and have funded a six month emergency fund.
2. Put heavy restrictions on TV, cell phone and inane electronic games, with the exception of becoming skilled with a word processor toward developing good communication skills using full sentences.
3. Encourage reading, critical thinking, creativity, love and spiritual awareness. Do the same for yourselves. What you do will be emulated both consciously and unconsciously.



Well, so much for your long range planning. ☺ The "**College Planning Timeline**" begins with your student's sophomore year in high school. The sophomore year is a good time to make sure your academic planning is on track for college. This allows almost three full years for students and parents to follow an action plan based on mutually agreed upon objectives. The following footnotes correspond to the 20 itemized milestones on your road to final college selection by May 1st of the senior year. If you have questions call us at (978) 820-1295 or email to [help@SmartCollegePlanning.org](mailto:help@SmartCollegePlanning.org)

## **Footnotes**

**1. Initial Prep.** What needs to be accomplished and what are your goals? Are financial issues a major concern? Are you interested in a two-year college (Deep Springs) or four? (Carleton) Is a high school guidance counselor guiding your student? Have you met that individual to discuss the course load? Why not? When will you begin?

**2. PSAT Review.** The PSAT is not a practice test for the SAT. A high score could be worth a National Merit Scholarship or another type of recognition as a National Merit Finalist or Semi-Finalist. Check with your high school counselor to see what is available for serious students.

**3. EFC-RFC Affordability Review.** Colleges determine your financial need by using both Federal and Institutional Methodology formulas. These calculations are based upon income and assets and the result is called the Expected Family Contribution or EFC. However, your EFC may not be realistic or affordable. To determine your realistic family contribution, 'RFC', you must take an honest hard look at how you spend your personal income. What debt are you prepared to take on? Your challenge is to match the EFC with the RFC. Need help? Ask us about the money saving "Dry Run".

**4. Scholarship Search.** There are exceptions, but national private scholarship searches are rarely fruitful unless your EFC is over \$40,000, your SAT I or ACT scores are 2200 + or 33 + respectively and/or you have exceptional award winning talent in a particular area. Ask your counselor in your junior year for scholarships locally. For extra scholarship tips, call us @ (978) 820-1295.

**5. Personal Assessments.** Save money by understanding how the student's personality and interests relate to different majors and careers. Colleges offer many choices, but an effective personality assessment done in the last half of high school will help the student focus on academics. We will match the colleges to the student's strengths and area of concentration. Can you afford to experiment at \$52,210 plus/year? We have found the Psychologist Carl Jung's well documented and respected research into human behavior and personality to be well suited for this purpose.

**6. Academic Review.** Keep in mind that simply meeting your minimum graduation requirements may not be enough to gain admission to a selective college. Take Advance Placement (AP) courses when possible. Challenge yourself and take the more difficult courses. Too many young scholars are "blown away" by the higher expectations that greet them at the college level. Prepare now. Admissions officers can identify the coasting student who is on "cruise control" with a 3.8 GPA. The ambitious student earning a 3.2 GPA in higher level courses will get the nod.

**7. Gather College Data.** Get organized and get serious! Compare requirements for admission and financial aid. Visit college campuses and talk to the students as well as those in administration. You are the buyer...they are the seller. Do your research on the "product"; it costs more than a slightly used *Rolls Royce*. Use the **AAA** method of online research: **A**dmissions ~ **A**cademics ~ **A**dvising

**8. Initial College Visits are Online.** Create a file for each college. Print out FAQ's and applications from college or the **CommonApp** websites. Identify your regional counselor at each college. (Large state universities may not have regionally defined counselors.) Print out visiting procedures and college fairs the school will be part of. Print out faculty in the academic departments you have interest in. Plan to begin visiting campuses in the fall or by the late winter of your junior year. Student should make contact with college as soon as he or she can. (Parents should stay in background beginning in the last half of junior year.)



**9. Prep for SAT/ACT.** You can and should prepare for these. Consider prep books such as the College Board or ACT publications and online prep programs like **ePrep** (Contact us for special discounts.) Your high school counselor may be able to suggest local prep options. Plan to take the test twice. If a student's PSAT score is strong (195 +) we recommend the first SAT I in January of junior year and the second in October of the senior year. Colleges will receive all the results but will combine your individual best scores. The University of California will NOT cherry-pick your best scores, however.

**10. Visit Colleges.** This is an ongoing effort to visit colleges and whittle your list down to 15 to 20. Later in the fall that list will be comprised of 6 to 10 colleges. This is one of your most important steps. Try to acquire a recent college catalog! Record your observations. If you do not, it will all be a hazy memory by the fall of your senior year. After two colleges you will forget what you saw and where you saw it. Look beyond the pretty campus and talk to students and monitor classes.

**11. Refine Search.** By this time you should have completed your initial search and an EFC/RFC review. This is when the hard choices are made and reality knocks on your door. By the end of this period you have identified the six to ten colleges that are academically as well as financially suitable, any one of which you will attend if accepted.



**12. Review Admissions Applications.** Many competitive colleges expect you to write an essay on particular topics. Learn which ones before the summer. Read through the applications from each school and make note of their differences. Some may have requirements you need lead time to prepare for, such as a personal statement and references. We will be working with you here.

**13. Recommendations.** Don't take this lightly. Letters from teachers and counselors are often vital decision making tools used by the adcoms, particularly in marginal cases. Contact the people who know you well enough to want to help you no later than the first two weeks of your senior year, or the preceding summer. Ask us for sure fire tips on how to get the best recommendations, even from teachers who may not write as well as your AP English teacher!

**14. Complete College Essays** This is important. This will take up much of your summer starting in June. PFE Counselors Kris Fox and Ann Turner are your aces in the hole here! Also, your English teacher can be a source for guidance but do not wait until senior year to get started! Grammar and basic writing style are essential. You will need plenty of time to do this right! Trust me on this.



**15. Review All College Requirements.** You are now working with a list of no less than six or more than 12 schools. Now that your first marking period has ended and SAT I and perhaps SAT II scores are in, where do you fit in the prospective academic pool for each college? If one or more of these colleges offer true merit scholarships, have you completed all the requirements for those awards? Find out what financial aid forms are needed for each college, and deadlines.

**16. Finish Essays & Personal Statement.** Hopefully, most of your essays and short answer questions will be finished by October 20. If started in June, you have discovered that there were several different essays required. Be careful not to be too generic and try to write one essay for all colleges. Shape your thoughts to fit the topic (prompt) requested.





**17. Applications for Admission.** In the computer age, much streamlining in the application process has occurred, some good; some bad. Colleges now have been inundated with the “Common Apps” (CA) and have discovered that they cannot always be sure if the applicant is really serious about attending their institution. Unless told otherwise, it may be wise to take the time to fill out the colleges own application. With the CA, in fact, more schools are requiring supplemental applications, as well. If you are a full service client we will be proofreading all of them. This is important!

**18. Financial Aid Applications.** Find out which forms are required. ALL colleges that use Federal Funds want the Free Application for Student Aid (FAFSA) and the PROFILE from the College Scholarship Service is also necessary for over 350 private colleges. In addition, a college may have their own Institutional Form. Also, a Business/Farm Supplement and a Divorced/Separated Agreement form may be required. Deadlines are critical during this time so follow directions carefully. For help with these complex forms that even many CPA’s shy away from, ask us for expert help.

**19. Evaluate Award Letters.** A few days after your student excitedly rips open the thick college acceptance envelope, he/she will receive the financial aid award package. If you have done your homework and the student is in the top 25% of the applicant pool you may be pleasantly surprised. You know that any one of the colleges is suitable academically and socially. Now you want to make sure that the financial offer is based on the true cost of attendance for the coming year. If you have done a money saving “Dry Run” with us at Programs for Education, there will be few, if any, surprises. If there were special circumstances you may have already sent a letter of explanation. If not, the squeaky wheel gets the grease, but be diplomatic. Financial aid administration is a tough job and too often a thankless one. The word “negotiation” does not exist in the FAO’s dictionary but “appeal” does. Whatever the college does for you...good or not, take the time to drop a card thanking them for their effort.

**20. Make Final Selection.** May 1 is “National Deposit Day”. If you have been following the **College Planning Timeline** you are ready to send your deposit off to the college of your choice (hopefully your first) to secure your acceptance. One last thing ~ drop a note to all the other colleges that accepted you and thank them. Say you have decided to enroll elsewhere and hopefully, if there is a waitlist, another student can be notified in a timely fashion.

Best wishes for college success...and beyond,

*Eric Goodhart*

[help@SmartCollegePlanning.org](mailto:help@SmartCollegePlanning.org)

(978) 820-1295

