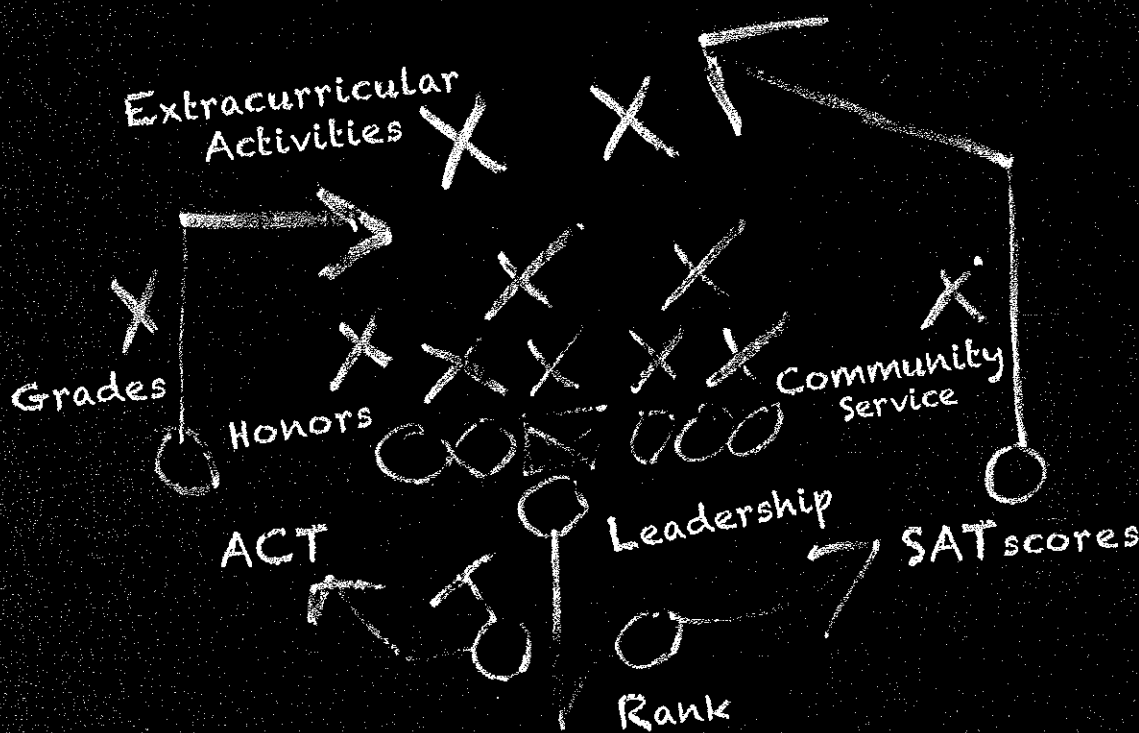


# COLLEGE PLANNING: WHERE DO I START?

ESTABLISHING A GAME PLAN FOR COLLEGE ADMISSIONS



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# Parent's Serenity Prayer

(Fiske What to Do and When For College)

I am resigned to the fact that my child's college search will end in disaster. I am serene.

Deadlines will be missed and scholarships will be lost, as my child listens to blaring music.

I am a parent and I know nothing.

When I talk about the importance of getting good grades, I am interrupted by my child's cell phone.

When I talk about researching colleges on the Internet, I see my child researching movies to go to.

At the college information sessions and college fairs, it is I who attend each one, talking to the reps.

At the campus tours, it is I who will ask all the questions, as my son is asking a hot girl if she wants to go out.

It is I who thinks the biggest decision is where she wants to go to college, as my daughter's biggest decision is what to put on the homecoming mum.

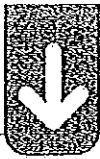
It is I who am worried about the standardized tests, as my child asks, was I supposed to sign up for that?

It is I who opens up all the college brochures, to look at, as my son keeps them piled on the kitchen table, to see how high they will get, before they fall.

I promise that I will try to support without smothering, encourage without annoying and consult without controlling.

The college search is too big to be handled alone, so I will be there every step of the way, even if I am a parent, and I know nothing.

I am serene.



# The right place

Picking a college or university should be approached with a thorough assessment of each school's assets and liabilities. And that means factoring location into the equation.

You're about to embark on that all-important journey—the college search—and you feel that somewhere out there is the school that fits you like a glove. But with so many colleges and universities to choose from, there's bound to be more than one "right place." Still, there are no sure bets. Finding the school of your dreams is almost always something of a crap shoot, and it can be more than a little stressful. Legion are the students who get it over with by signing up for early acceptance or choosing a school because "that's where my friends are going."

## Prime considerations

So what should you consider? Read on.

**Big vs. small.** It's not surprising that a big state university is going to have its share of auditorium-style classrooms, hotel-size dorms, and a stadium that seats a small town's worth of spectators. Likewise, you expect a small college to make up for what it lacks in facilities with a smaller student/teacher ratio and a tight-knit community. Moreover, at a small college you'll have a better chance of being a player on the student activities front.

**Public vs. private.** Don't let the sticker price keep you from exploring private colleges and universities. Yes, they can cost the earth, but they also usually have a stronger commitment to financial aid.

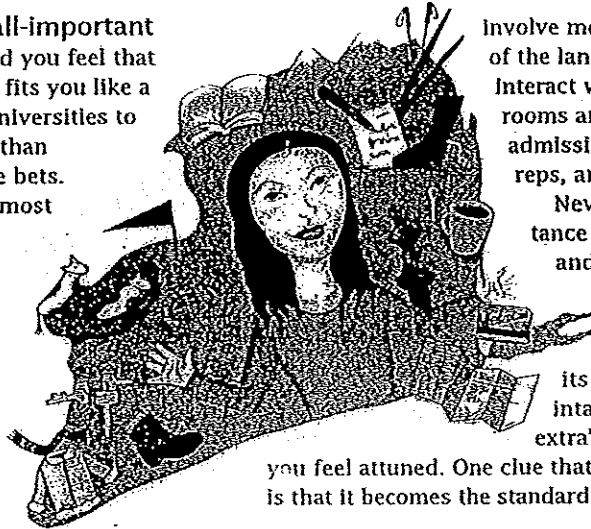
**Studious vs. social.** Though you can always go against the grain at both a studies-come-first school and party-hard school, why would you want to when you could choose a school that offers a good balance of both lifestyles?

**Brand name vs. low profile.** The notion that admission to the most prestigious schools in the country gives you more bang for your buck (both during college and after) is a myth. The graduates of countless schools with less name recognition have track records equal to those of students from the Ivy League.

**Range of activities.** You'll have time for only so many student activities—but the wider the range a school offers, the more likely you are to find the organizations that interest you most (The Hold 'Em Society, anyone?). Joining a club is also a surefire way to find friends of like mind.

## The value of visits

While it's the rare student who ends up finding a school that's perfect in every respect, your chances for success increase when you really *investigate*. That means visiting the campus at least twice. Your tour of each school should also



involve more than learning the lay of the land: Consider it a chance to interact with students, test the dorm rooms and dining halls, and meet with admissions advisors, financial aid reps, and faculty.

Never underestimate the importance of the chemistry between you and the school—the gut feeling

that "this is the place I belong." Beyond a school's buildings and ball grounds, its curricula and clubs, are the intangibles—that "something extra" or "heart quotient" to which

you feel attuned. One clue that you've found the right school is that it becomes the standard by which you judge all others.

## Where oh where?

The "right place" you seek is about more than just a college or university's curriculum and amenities. The *where* of a school can make a huge difference in what you get out of your four years. Living in the heart of a vibrant urban center can be an education in-itself, a never-ending source of stimulation. Conversely, living in the middle of nowhere may provide so few distractions that you focus on your studies and excel.

You know your likes and dislikes, but think hard about the differences between life in the city, the suburbs, and the country. Is ready accessibility to the great outdoors a must, or do you crave the cultural activities a large city provides? Then there's the happy medium: a small town or suburb within reach of a major city and all it offers.

Distance from home is another consideration. If visiting your family as often as possible is a top priority, you'll want to be within a two or three hours drive. If, on the other hand, you want to make an unmistakable declaration of independence, distance becomes a non-issue—or even desirable.

## Be smart

If you're smart, you'll tackle the search for the right college and locale with all you've got. At the same time, don't drive yourself crazy in the process. (Like wedding preparations, the college search can quickly spin out of control, with prospective students and their parents paying virtually any price to gain entrance to what they consider the ultimate ivory tower.) Simply put, the successful search boils down to finding a school that keeps you on an even keel, reasonably content, and brings out your very best.

# ATTRIBUTES I AM SEEKING IN COLLEGE

# CHECK OFF THE 6 FACTORS THAT ARE MOST IMPORTANT TO YOU IN SELECTING A COLLEGE

- CLOSE TO HOME IN TEXAS
- OUTSIDE OF TEXAS
- WARM WEATHER
- FOUR SEASONS
- IN A CITY
- IN A COLLEGE TOWN
- RURAL COMMUNITY
- SCHOOL SPIRIT
- FOOTBALL TEAM + ATHLETICS
- GREEK LIFE
- RELIGIOUS PRESENCE
- CULTURAL PRESENCE
- SMALL COLLEGE
- MIDDLE SIZED UNIVERSITY
- LARGE UNIVERSITY
- IVY LEAGUE
- SELECTIVE, PRIVATE COLLEGE
- PUBLIC UNIVERSITY
- STRONG IN MY MAJOR
- SPECIFIC PART OF THE COUNTRY (NORTHEAST, SOUTHEAST, MIDWEST, ETC.)
- STUDY ABROAD PROGRAMS
- DRIVING DISTANCE TO HOME
- AFFORDABLE
- MERIT SCHOLARSHIPS
- FINANCIAL AID
- CONSERVATIVE CAMPUS
- LIBERAL CAMPUS
- WHERE I HAVE TO STUDY A LOT
- WHERE I CAN STUDY LESS
- PRESTIGE OF THE UNIVERSITY
- ACADEMIC EXCELLENCE
- GREAT SOCIAL LIFE
- WHERE A LOT OF MY FRIENDS GO
- GREAT INTERNSHIPS
- DESIGN MY OWN CURRICULUM
- ART OR MUSIC SCHOOL
- NEAR FAMILY
- WHERE I KNOW I CAN GET IN
- CHALLENGING MYSELF

# DEVELOPING A GAME PLAN FOR COLLEGE

1. What are the 3 most important attributes I am looking for in a college?

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2. Do I know what I want to major in, and if not, what are my 2 favorite subjects in school?

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3. Are there 3 schools I have thought about, that I would like to know more about?  
Can I get into these schools with my current GPA leadership and activities?  
And, what ACT or SAT scores do I need for each of those schools?

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4. What distinguishes me from everyone else? What are my strengths?

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5. What scares me the most about applying to college or going away to college?  
How can my parents help me throughout this process?

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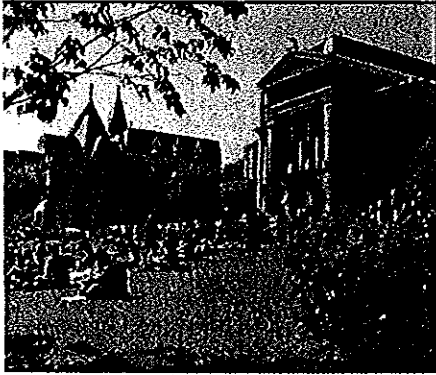
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Based on a Survey of IECA member consultants

# Top Ten Strengths and Experiences Colleges look for in High School Students



1. A rigorous high school curriculum that challenges the student and may include AP or IB classes.
2. Grades that represent strong effort and an upward trend. However, slightly lower grades in a rigorous program are preferred to all As in less challenging coursework.
3. Solid scores on standardized tests (SAT, ACT). These should be consistent with high school performance.
4. Passionate involvement in a few activities, demonstrating leadership and initiative. Depth, not breadth, of experience is most important.
5. Letters of recommendation from teachers and guidance counselor that give evidence of integrity, special skills, positive character traits, and an interest in learning.
6. A well-written essay that provides insight into the student's unique personality, values, and goals. The application essay should be thoughtful and highly personal. It should demonstrate careful and well-constructed writing.
7. Special talents or experiences that will contribute to an interesting and well-rounded student body.
8. Demonstrated leadership in activities. Colleges want people who will arrive prepared and willing to take leadership of student activities and events.
9. Demonstrated intellectual curiosity through reading, school, leisure pursuits, and more.
10. Demonstrated enthusiasm to attend, often exhibited by campus visits and an interview, showing an interest toward attending the college.



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# Year by Year

## 9th Grade

- Start the school year with a four-year plan. (Your guidance counselor can help.) Look toward choosing a challenging college-prep curriculum.
  - Begin to think about what you might do after high school.
  - Consider taking any aptitude or career interest inventories available through your high school.
  - Maintain good attendance, grades, and citizenship.
  - Make a commitment to one or more extracurricular activities or a job.
  - Create a portfolio (a file or folder). Keep samples of excellent school work, copies of report cards, special awards, letters of commendation and recommendation, and any other materials that document your successes.
  - Look into summer academic programs that might be of interest.
  - Evaluate your academic program—grades received and courses that you have taken or will take. Are you still on track for meeting your goals? Or, have your goals changed? If so, re-think your program.
- ## 10th Grade
- Take the PSAT (Preliminary Scholastic Assessment Test). This test, and other criteria, could qualify you for a National Merit Scholarship.
  - Evaluate your time management skills. Make sure that you have a balance between school, work, and play.
  - Continue to explore possible career options.

- Maintain good attendance, grades, and citizenship.
- Maintain your portfolio of achievements.
- Make a commitment to one or more extracurricular activities or a job.
- If you work for pay, begin a savings account for college.
- Look into summer academic programs that might be of interest.
- Re-evaluate your course selection and academic progress.

## 11th grade

- If you haven't already done so, take the PSAT.
- Meet with your guidance counselor to review your courses for this year, plan for senior year, and discuss a list of colleges you'd like to explore. Consider early decision plans.
- Maintain your portfolio of achievements.
- Challenge yourself with advanced or honors courses if available.
- Attend college fairs, or write or call colleges on your list and begin reviewing their literature and Web sites.
- Prepare for and take the SAT and/or ACT.
- Begin thinking about which teachers and others you might ask to write recommendations in the fall of your senior year.
- Consider taking Advanced Placement (AP) examinations or College Level Examination Program (CLEP) tests in your strongest courses; see your high school counseling office for registration dates.
- Take the TOEFL (Test of English as a Foreign Language) if English is not your first language.
- Use your spring and summer breaks to visit college campuses. Call ahead to schedule visits.

- Maintain good attendance, grades, citizenship, and commitment to extracurricular activities and/or job.
- Look into summer jobs or academic programs.

## 12th grade

- Continue to work hard on your studies. Colleges care about your course work and grades throughout your entire senior year.
- If you haven't already done so, take the SAT or ACT.
- Meet with your guidance counselor to be sure that your list of colleges includes schools appropriate to your academic and personal record.
- Reduce the number of your preferred schools; be sure to have a viewbook, application forms, and financing and scholarship information from each. Review the application requirements for each school.
- Create a file for each of your top schools. Prepare a schedule for each one showing requirements and deadlines for application, fees, test scores, teacher recommendations, school records, essays, important names, and phone numbers.
- Visit any colleges you haven't already seen.
- Prepare applications, write essays, ask teachers to write recommendations. Watch deadlines!
- Research and apply for financial aid and scholarships. See your counselor for necessary forms or download them from the World Wide Web.
- Watch your mail for admission letters. If you are admitted to more than one school, decide which one is best for you. Pay attention to acceptance deadlines.
- Watch the mail for information from the college of your choice on orientation, summer academic programs, and other information that will help your transition to college.

## Congratulations!

# How Financial Aid is Awarded

The financial aid process may seem complicated, but in its simplest form it comes down to understanding five steps:

1. You must complete the Free Application for Federal Student Aid (FAFSA) soon after January 1 of the year you intend to enroll in school. Check with each of the colleges to which you apply for specific deadlines. Be certain to ask if any other supplemental forms (such as the CSS PROFILE Application) are required.
2. After completing the FAFSA, your information is submitted to the U.S. Department of Education. The Department calculates, based on a complex methodology, your ability to pay for the cost of attendance. Your ability to pay is called the EXPECTED FAMILY CONTRIBUTION (EFC). The factors used in determining the EFC include: parent and student annual income and assets, family size, number of family members attending college, taxes paid, and more.
3. The Department of Education sends the FAFSA information, including the EFC, to every school you listed on the FAFSA. The financial aid officers subtract your EFC from the COST OF ATTENDANCE to determine your eligibility for financial aid.
4. The financial aid officer calculates, based on the campus' available resources, the amount of financial aid the institution is able to offer the family. BE AWARE: Because a student is eligible for a certain amount of financial aid does not mean the student is guaranteed to receive that amount. The unmet need is called the GAP.

## TIP:

5. The financial aid officer sends the student an AWARD LETTER that details the amount of financial aid the college is able to offer the student. The aid is broken into categories of loans, grants, scholarships and work-study.

*Need help with your financial aid paperwork? We're here for you! Contact us to schedule a free appointment to file your forms with one of our expert college counselors.*  
 1888.7.GRADUATE x119  
[collegeplanning@nhcaf.org](http://collegeplanning@nhcaf.org)

File Your Financial Aid Forms Online

FAFSA on the Web  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

CSS Profile Online  
[www.collegeboard.com](http://www.collegeboard.com)

### EXAMPLE A

Cost of Attendance	\$35,000
- EFC	\$9,000
<hr/>	
= Eligibility for Aid	\$26,000
Aid Offered	\$18,500
<hr/>	
GAP	\$7,500

### EXAMPLE B

Cost of Attendance	\$18,000
- EFC	\$9,000
<hr/>	
= Eligibility for Aid	\$9,000
Aid Offered	\$4,500
<hr/>	
GAP	\$4,500

GAP = EFC = \$9,000  
 Example A = \$26,000  
 Example B = \$9,000

Estimate your EFC (expected family contribution) at  
[www.nhcaf.org/calcs.asp](http://www.nhcaf.org/calcs.asp)

Estimate your EFC (expected family contribution) at  
[www.nhcaf.org/calcs.asp](http://www.nhcaf.org/calcs.asp)



# The Role of Parents in the College Process:

Helping your child to prepare for going to college may be the last time that he or she really needs you as a young adult. The most important contributions that will help your child are the following:

1. Encourage your child and help him to discover his passion
2. Love your child and remind him of his "talent" instead of always pointing out his shortcomings
3. Believe in your child
4. Ask what you can do to provide support without taking over
5. Do not nag
6. Do not compare your child to any other child
7. Have realistic expectations; seek improvement, not miracles
8. Take your child to visit colleges, preferably during their sophomore and junior school year; the experience can really help motivate your child to improve in his academic and leadership areas
9. Have your child take responsibility for the college process, however, provide guidance, encouragement, and support
10. Encourage organization by getting a file box; record all honors, activities, leadership, community service, etc. and make a file box for college material; do a resume early and see where you need to improve
11. Do not allow yourself to be caught up in the competition of your friends kids or with college rankings; or with trying to live vicariously through your child's achievements
12. Help your child to set academic, social and personal goals each semester
13. Realize you were young once too; and that it is okay to just be a kid
14. Have your child form study groups and develop effective study skills
15. Criticize less and hug more
16. Take advantage of all free college seminars and do your research
17. Only talk about high school, homework, and college admission once a week: "Sunday Only Rule"
18. Take a practice PSAT, SAT, and ACT before judging your child
19. Help your child to research schools; get one good college guide
20. On campus tours, do not take over; let your child take the lead

# How to Deal with Overbearing Parents

By: Risa Lewak

- Let your child apply where she wants, even if it's not the school of your dreams.
- If paying for school is an issue, have a candid talk about it. Explain that attending certain schools may not be possible because of prohibitive costs.
- If you have real conversations about your child's choice of school, sit down with him and explain why you're concerned. If your fears are unfounded, admit that your judgment was premature. (If you can't bring yourself to verbalize that, giving him a new car says the same thing.)
- Remember that your child may not want the same things that you do. She has different tastes, preferences, and interests. Respect her ability to make an independent choice.
- Don't buy a college sticker for your car until your child has been accepted.
- Don't get caught up in where your neighbor's kid is applying-this has nothing to do with your child. Leave the competition limited to who has the better barbeque grill and perkier vegetable garden.
- If your involvement with your child's applications becomes obsessive, talk to other parents who have gone through the experience and ask them how they coped with it. Either that, or think about taking up online poker.
- Don't ever say, "I know more about this than you do"-no matter how tempted you are.
- Remain supportive, but don't cross the line between support and interference. For example, "Do you need help proofreading your essay?" is preferable to "This garbage needs to be rewritten."
- Bear in mind that the happiest parents are the ones whose child is going to the school where *he* thinks he'll be the happiest.
- Realize that your child's worth (and your success as a parent) is not measured by the thickness of the envelope that comes in either December or April.
- Start planting the seeds now for controlling grad school.

# WEBSITE RESOURCES

## BEST COMPREHENSIVE COLLEGE WEBSITES

collegeboard.com  
princetonreview.com  
collegeconfidential.com  
rankings.usnews.com/best-colleges

## FINANCIAL AID

finaid.org  
fastweb.com (Scholarships)  
financialaid.com (Loans and Scholarships)  
studentaid.ed.gov (Federal Student Aid)  
fafsa.ed.gov (Federal Student Aid)  
collegescholarships.com  
fastaid.com (Scholarship Search)

## FINANCIAL AID - TEXAS

tgsic.org (Student Loans)  
everychanceeverytexan.org/about/scholars  
thehb.state.tx.us (Texas Higher Education Coordinating Board)

## SCHOLARSHIP SCAMS

ftc.gov/scholarshipscams  
finaid.org/scholarships/scams.html

## ONLINE APPLICATIONS

collegenet.com  
commonapp.org

## VIRTUAL CAMPUS TOURS

campustours.com  
collegeview.com

## STANDARDIZED TESTS

princetonreview.com  
collegeboard.com  
act.org

## CAMPUS SAFETY

campussafety.org

## ATHLETIC INFORMATION

ncaa.org  
macda.com