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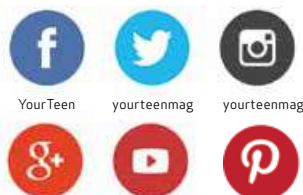
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## EDITOR'S LETTER



As a parent of teenagers, there's never any shortage of things to keep you up at night. Waiting for them to come home from their first solo drive; wondering if they'll have a date for homecoming; hoping they pass algebra. But there's also plenty to be excited about, too, as we watch them grow into young adults with their own thoughts, ideas, and opinions.

Right at the top of both of those lists is the College Process. Capital C, capital P.

Because it is a process. One that can be simultaneously daunting, exhilarating, exhausting, and bittersweet.

One thing I've learned is that the process is different for every family, and for every kid within that family. This is not only because each kid has unique wants and needs, but because things change from year to year. It can be hard to keep up with the latest wisdom, the testing requirements, and the financial aid regulations. That's where this guide can really come in handy: we've done the legwork to put all the pieces in one place, so you can find them just when you need them.

- Ready to take some college visit road trips? Read this guide first!
- When it comes to taking the ACT or SAT, are you wondering which test is right for your kid? We've got advice from the experts.
- What do college admissions officers really value most in your student's application? We asked them, so you don't have to.
- How and when should parents fill out the FAFSA? (And what the heck is the FAFSA, anyway?) Don't worry, we'll guide you through it.

In short, we've pulled together the information, resources, and advice we think parents need most when helping their juniors and seniors through the college admissions process.

We've also included plenty of advice from real parents and students, admissions officers, college counselors, and other experts on what you need to know before they go. And, because we can all use a laugh, there's a little humor along the way.

So, take a deep breath, keep this guide handy, and do your best to enjoy the ride. Who knows? Someday, our kids may even thank us.

Yours in parenting,

Jennifer Proe



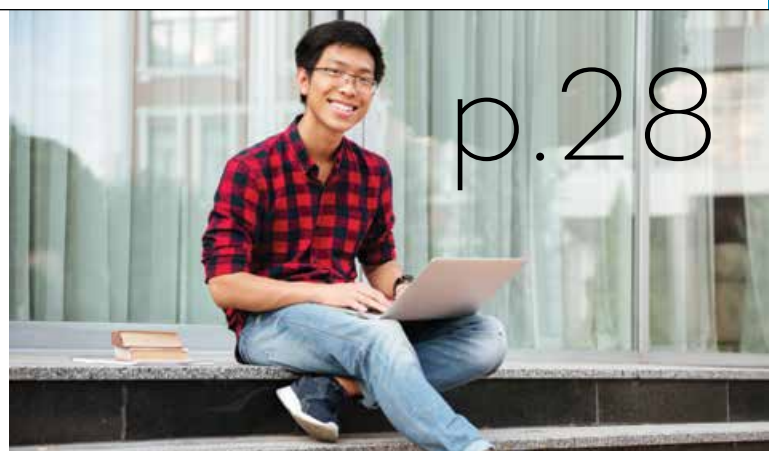
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# OUR BEST ADVICE

It may seem like there's an intimidatingly large amount of information out there about college admissions. To ease the way a bit, we put together a **TOP 10** list of the best advice we've heard over the years about the college admissions process. Read on!

1

## There are more than 4,000 colleges and universities in the U.S.

Parents and students tend to focus on brand-name colleges. But there are thousands of colleges where your teenager can be happy — and successful.

2

## Don't encourage your teenager to fall in love.

Don't push your junior or senior to fall in love with a "reach" college, where the chance of admission is low. Don't encourage your teenager to fall in love with a college you can't afford. Don't encourage teenagers under the age of 16 to fall in love with any school (it's too early).

3

## Don't panic if your teen stumbled early on.

Colleges look at an applicant's entire high school transcript, but they also love to see growth. If your teenager got low grades early in high school, encourage them to finish strong. That's a trend admissions officers like to see.

4

## There are no "right" extracurricular activities.

Some parents ask, "What activities do colleges like?" The answer: Colleges like what your teenager likes — and they especially like what your teenager is passionate about—whether that's sports, debate, cooking, or bird watching. Volunteering can also be impressive to an admissions committee, but only if it's meaningful to your teenager. Also, two to three activities are plenty.

5

## Paid employment and other obligations are also valuable.

Admissions staffers want to know how applicants spend their time outside the classroom. If your student works or has other obligations — like taking care of siblings, for example — that prevent them from participating in extracurriculars, be sure to include those on the application.

6

## Encourage your teenager to focus on what they can control.

Grades, test scores, the essay, asking the right people for letters of recommendation: these are the aspects of the college process your teenager can improve.

7

## Discourage your teenager from worrying about what they can't control.

There's no going back and fixing that bad grade from 10th grade. Instead, focus on writing a fabulous essay, keeping up this year's grades, or improving an ACT score.

8

## Make a solid list.

Make sure your student's list includes schools that are the right fit academically, socially, and financially, and that your student would be happy to attend. Include one or two safety schools that you know your student can get into (and that you can afford). Then rest easy.

9

## Affordability should be part of the process from the beginning.

Understand what it will cost your family to attend a particular institution before your student applies, using the college's net price calculator. (It's typically on the admissions website.) Be honest and upfront with your teenager about what you can afford — and be cautious about allowing your teenager to take on too much debt.

10

## Believe it will work out (because it will).

Some days, it can feel like getting into college is some kind of feat, but the fact is that the majority of colleges in the United States accept a majority of applicants. Your student will have a college to go to, and chances are your student will enjoy their experience there.



# College-Ready Checklist

## Make Your College List

Doing the research to develop a college list that suits your student (academically, socially, and financially) can make the entire college process easier (and less stressful). Page 7.

## Plan Your Campus Visits

Make reservations for your campus visits well in advance, especially if you plan to go during spring break when many juniors are touring schools. Page 14.

## Understand What College Will Cost

Understand what a school will cost before your student applies, to avoid the heartache of telling your student you can't afford it after they get accepted. Page 17.

## Fill out the FAFSA

File the FAFSA as early as possible to maximize your student's financial aid award. It's available October 1. Page 19.

## Make a Plan For Testing

Decide which test—the ACT or SAT—your student will take, then make a plan for preparing for that test. Check testing dates and sign up early to avoid paying a penalty. Page 25.

## Write the Essay

A great time to write the essay is the summer between junior and senior year of high school. Page 28.

## Decide When to Apply

There's early decision, early action, or regular decision. Page 30.

## Fill Out Applications

Make sure your student dots the i's and crosses the t's (and pays attention to deadlines). Page 32.

## Evaluate Offers

The waiting is the hardest part, but once the decisions are in, be sure to carefully evaluate financial aid offers. Page 37. If your student is deferred or waitlisted, then they should write a letter to improve their chance of getting in. If your teenager is rejected, help them move on. Page 39.

## Fill Out Legal Forms

Download and fill out the legal forms you should have in place before your teenager leaves for college, such as healthcare waiver, durable power of attorney, FERPA, and HIPAA release forms. Page 43.

## Practice Launch Skills

Make sure your student has the real-world skills they'll need to be successful at college and beyond. That includes giving teenagers hands-on experience with managing money, spending on a budget, and maintaining a checking account. Page 44.



# Making a Realistic College List

By Diana Simeon

Deciding where to apply to college can feel stressful and confusing. With so many options, how should students go about making a list of colleges to apply to? These four ideas will get you started.

## ► SET YOUR CRITERIA

Would you be happy for your student to go to any college? Probably not. Most of us have some criteria for where our teenager will go to college. Aaron Greene, founder of College Liftoff, recommends families focus on four key areas when helping their teenager decide where to apply:

- **Academics** (Does it offer the major your teenager is interested in?);
- **Career development** (How does the school help students in that major get jobs after graduation?);
- **Affordability** (How much will it cost your family per year?);
- **Good Culture Fit** (Does your student like it there?).

Greene cautions students not to let one component overshadow the other three. “Sometimes students immediately fall in love with a school, and the fit is good. But, if it does not meet a student’s financial needs, it is probably not the right choice.”

Sit down with your student, and come up with the criteria that really matter to both of you. Parents should defer to the student when possible, but it’s also okay to have some non-negotiables (you can go to any school within a four-hour drive that is within our budget, for example).

## ► EVALUATE THE SCHOOLS

Students and parents should approach the college search the same way they would approach buying a home: with a lot of in-depth research. Students tend to want to apply to schools they’ve heard of — or where their friends are applying. This is not enough of a reason to put a school on your list. “Students need to do their research and not be afraid to ask tough questions, such as, ‘What kind of internships are offered?’ ‘What are the job placement statistics?’ ‘What will it cost me?’ ‘Is it strong in my anticipated major?’ Don’t rely on a school’s reputation alone. A school may offer many majors but only really excel in some of them,” says Greene.

There are many online resources that can help. CollegeBoard.org offers detailed overviews of thousands of U.S. institutions (four-year and two-year). CollegeScorecard.ed.gov is quick and helpful for understanding average costs and after-graduation salaries at every accredited college in the U.S. (see our article on page 37 to learn how to figure out what a specific college will cost your family before you apply). College websites are also a wealth of information, and sites like CollegeConfidential.com and Unigo.com can offer the inside scoop on social life and more.

## ► KEEP THE RANKINGS IN CHECK

Many students and parents feel pressure to pick a school based on prestige and rankings. Bad idea, says Martha O’Connell, Director Emerita of Colleges that Change Lives. “We live in a brand-name society. Many parents want to ride around town with a certain college bumper sticker. But, choosing a college because of where it ranks on a list does not take into account who you are and who you want to become.” Most importantly, those schools may not meet your family’s criteria, including affordability (many prestigious colleges do not offer merit aid, for example) or majors (you can’t get an undergraduate degree in nursing at Harvard, for example).

## ► COVER YOUR BASES

It’s helpful to organize your college list into at least two categories: safety schools and match schools. A safety school is one that you are confident your teenager will get into (check accepted scores and GPA on CollegeBoard.org). A match school is one that your student is likely to get into, but it’s not a sure thing. Some students will also want to apply to what’s called a reach school, which is a school that is unlikely to accept your student, but your student still wants to try. Above all, remember to make sure at least one of the safety schools on your list is also a financial safety. That way, you can be guaranteed that your student will have a college you can afford. ●



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# Think Your Student has to Choose Between Liberal Arts and STEM? Think Again.

Agnes Scott College, a Liberal Arts Education for the 21st Century

By **Cathie Ericson**

**I**n a world dominated by specialties, many parents wonder if there is still value in a liberal arts education. At Agnes Scott College, an independent women's college in Decatur, Georgia, the answer is a resounding "yes." Agnes Scott's liberal arts education provides the soft skills many employers are seeking—nurturing creativity, critical thinking, teamwork and communication. These skills are key to successfully navigating around diverse personalities and perspectives in the workplace after college.

Agnes Scott also provides a unique mentoring program, SUMMIT, to prepare students to lead and succeed after graduation. SUMMIT focuses on developing students into global leaders starting with their first week on campus. By the second semester, every first-year student goes on a week-long global journey. This year's Journey locations

include Cuba, Croatia, Ecuador, Ghana, Morocco, and Puerto Rico.

"SUMMIT reimagines a liberal arts education for the 21st century by preparing every student to be an effective change agent in a global society, and to succeed in their chosen professional path" says Dr. Elaine Meyer-Lee, director of SUMMIT and associate vice president for global learning and leadership development at Agnes Scott College.

As part of SUMMIT, all students develop digital literacy throughout the curriculum and then curate a digital portfolio demonstrating their learning. SUMMIT recently helped Agnes Scott College earn a second No. 1 ranking in the country among national liberal arts colleges on the Most Innovative Schools list in *U.S. News & World Report's* 2020 edition of Best Colleges. Agnes Scott also received a No. 1 ranking from *U.S. News* for "Best First-Year Experience."

## Blending Liberal Arts and STEM

Agnes Scott also offers a robust emphasis on STEM (science, technology, engineering and math), including a new minor called "Foundations of Artificial Intelligence." Agnes Scott's neuroscience program is consistently one of the college's top five most popular majors. Dr. Jennifer Larimore, co-director of the neuroscience program, knows firsthand the benefits that come from studying STEM in a liberal arts environment. "My own undergradu-

(continued on p. 10)

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ate experience included a STEM major at a liberal arts institution, and at the time I didn't realize how valuable that combination was," she says. "Now as an educator, I see that a liberal arts education really affords students a broader base for problem-solving skills. The more diverse the set of tools we can give our students, the more innovative they will be. The leadership lessons and global exposure our students receive through SUMMIT might eventually be the catalyst for them to lead a medical team or a treatment group or to apply problem-solving skills to health and environmental issues world-wide."

### Real-World Experiences are Key

While Agnes Scott is known for its appealing professor-student ratio (1:10) and the other benefits that come with a smaller college, it also offers larger-school opportunities in key areas like internships and research.

"Sometimes students have a misconception that they might not be able to work with famous 'Professor X' or

gain other important internship experiences at a smaller liberal arts school," Larimore says. But Agnes Scott faculty have forged innovative partnerships with other universities that create additional opportunities for their students.

For example, Larimore linked a student who was passionate about working on addiction to an opportunity at a state school. "Our student was able to couple that research experience with her education here at Agnes Scott," Larimore says. "This is an environment where we really get to know our students and successfully place them in opportunities that provide the tailor-made experiences they need to have successful careers."

### At the Top of Their Game

While academics might be the key factor in school choice, a well-rounded education should include other pursuits—and Agnes Scott College delivers.

The college hosts six NCAA Division III teams—in basketball, cross country,

soccer, softball, tennis, and volleyball—offering an outlet for athletes who don't want to leave their playing days behind. And in conjunction with the college's overall philosophy, the athletics staff is dedicated to helping student-athletes grow their leadership skills both on and off the field.

### Room to Grow

The Agnes Scott experience doesn't have to stop at graduation. To stay current in today's fast-paced world, the college offers interdisciplinary graduate programs designed for 'forward thinkers' who want to be leaders in their fields. They share the hallmarks of the college's undergrad experience, further equipping students to succeed in fields that require innovation, leadership and global awareness, all within a cohesive, collaborative community.

From humanities and STEM, to SUMMIT and beyond, Agnes Scott College offers a unique blend of hard and soft skills to develop students who are equipped to succeed. ●



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# Experiential Learning in College

Test-drive your career at Bowling Green State University

By Joanna Nesbit

When Lisa Wood's twin sons, Andrew and Nathaniel, began their college search process, they learned about co-op programs and quickly began to zero in on them. Both boys were interested in engineering. Lisa knew that universities with co-op programs could give them a leg up when it came time to realize the ultimate goal: full-time employment after college.

## Experiential Learning in College

Co-op programs are one form of experiential learning in college—hands-on learning outside the classroom—that colleges and universities may offer to help students make connections between a field of study and future employment opportunities. Many co-op opportunities are structured around engineering or technical degrees. But universities sometimes offer co-ops for other majors as well.

Take Bowling Green State University, for example. Students in the College of Technology, Architecture and Applied Engineering need to complete a co-op as part of their degree. Other BGSU majors don't require a co-op. But if a student wants to incorporate one, the career cen-

ter will provide tools for the job search, explains Danielle Dimoff, Director of the Career Center at Bowling Green State University.

## What is a co-op?

Co-ops provide students with real-world job experience. Students apply their classroom learning to a semester of meaningful work with an employer in their field of study. The work is almost always paid—often well above minimum wage. And a student can gain valuable skills and experience, making them a more attractive candidate to employers.

Experiential learning at BGSU formally integrates students' academic study with work experience in cooperating employer organizations," says Dimoff. This not only gives students a safe way to explore a potential new career, but it also gives employers a chance to identify entry-level talent early on, which pays off for both parties.

## How do co-ops work?

Students attend campus classes full time during their first year. Details may vary by school, but beginning sophomore year, they may alternate semesters of study with full-time work experience. This can

be in business, industry, government, healthcare, or even finance. At BGSU, for example, co-op employers include Amazon, Adobe, Cisco, ProMedica, and JP Morgan, just to name a few.

Students may stay in the same city as their university. However, they may also relocate to another state or even abroad for their co-op. They typically receive a housing allowance in addition to their pay.

## What kind of students benefit from co-ops?

"Students who have the desire to be trained and get that hands-on experience will excel in this type of program," Dimoff says. Co-ops also help students sharpen their career goals because they might learn a particular field isn't for them, she explains.

For example, Andrew Wood's co-op involved computer programming in a traditional office setting. "One of the things Andrew learned is that he did not want to be a cubicle-dweller," says Lisa. After completing his co-op, Andrew decided to work at startups, which he found more stimulating.

Nate's co-op, by contrast, involved working at a steel manufacturing plant, complete with hard hat and steel-toed boots. He loved the hands-on aspect of that work, which led him to seek out a lab position on campus that involved manufacturing with a 3-D printer.

One thing they both agreed on, says Lisa: "They loved earning money!" For students who need to contribute to their own tuition costs, this can be a big bonus. In addition, says Dimoff, "These opportunities can really help students enhance their skill set and expand their professional network." Now that's a winning formula for success. ●

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# Why Not Start Your Education at a Community College?

At Tri-C, cost savings are just one of the many benefits

By **Julie Grippio Schuler**

**M**ore and more students are beginning their college careers with a two-year degree at community college, and then transferring to a four-year institution. Why?

"We find there are a lot of reasons students choose to start their college life here," says Angela Johnson, Vice President of Enrollment Management at Cuyahoga Community College (Tri-C®) in Ohio. "Saving money is a great benefit, but academic preparation is also a reason many students choose to start at Tri-C first."

For Angelita Bennett, Tri-C is a family tradition. She graduated with her associate's degree in 2012. An uncle and her sister did the same years earlier, and now both of her daughters are attending. And, in each case, Tri-C was just the beginning of a successful college education.

Bennett went on to earn her bachelor's degree from the University of Cincinnati and her oldest daughter will soon start at Cleveland State University to work on her bachelor's and master's degrees. "Tri-C has been great to my family," says Bennett.

## An Affordable Pathway to Success

Beginning a college career at a community college makes sense for many families, and — with the lowest tuition cost in the state of Ohio — Tri-C is often a smart choice.

In fact, says Johnson, students who earn an associate's degree are more likely to also complete a 4-year degree than students who begin their college careers at a 4-year school. They'll also save tens of thousands of dollars.

For example, a student attending Tri-C can save more than \$7,000 a year over an in-state public university and \$30,000 to \$40,000 annually over a private college. "Finances might not be the first reason students or parents consider

coming to Tri-C, but it definitely factors into the end benefit," notes Johnson.

## The Benefits of Dual Enrollment

Bennett first sent her oldest daughter Angel — a rising 9th grader at the time — to Tri-C through the College Credit Plus (CCP) dual-enrollment program. Dual enrollment allows students to simultaneously earn high school and college credit on select courses.

Angel, who was homeschooled, learned about the CCP program and approached her mother with the opportunity. "Having personally gone to Tri-C, I knew the campus and the teachers. It felt like family. It seemed like a great opportunity for her."

Angel wants to become a pediatrician, and with years of schooling ahead of her, the financial benefits of starting at Tri-C were also clear to her mom. "I didn't really think about the cost benefits at first," notes Bennett. Then I said, 'Wait a minute: this money we've been saving for college we can now save for what's next.' It really will help a lot."

## Transfer Agreements Help with "What's Next"

Tri-C helps set students up for what's next with Transfer Centers at each of their four campuses. At each center, designated transfer specialists help students navigate their college paths from day one. "Students work with specialists to develop their individual transfer plans so that, term by term, they make the right decisions for their goals," says Johnson.

Tri-C also has articulation agreements in place with many universities in the state; these agreements guarantee that student credits earned at Tri-C will transfer. For the Bennetts, this means that Angel's credits can easily be applied to her degree goals at Cleveland State. "It creates a seamless transition between the two largest higher education institutions



in Cleveland. The goal is to improve college access and academic success," says Johnson.

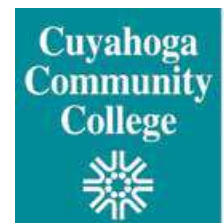
## Personal Attention, Personal Growth

Students also benefit from more time to grow and mature—learning skills they need to thrive in college. As part of the Tri-C experience, free tutoring, mentoring, and overall academic preparation services help teens develop themselves as students and young adults.

That was certainly Bennett's personal experience. "I have to give it to Tri-C. When I left high school, I was not prepared. I graduated from high school with honors, but I still wasn't prepared. When I left Tri-C, they overprepared me. They had me ready for what was next."

Starting your college career at a pace and place that's designed for maximum student success—while saving a bundle on tuition? What's not to love. ●

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# TIPS FOR A SUCCESSFUL CAMPUS VISIT

By Kimberley Yavorski

## Reserve Your Spot.

Most schools prefer that you reserve a spot for the events during your visit—some require it. Depending on the school, there may be a group information session and tour or a private tour, and time to speak with an admissions officer. Some schools offer admissions interviews. In some cases, your child can sit in on a class or even stay overnight with a student. Many schools also have an open house, often on a Saturday, with more extensive programming. This information is usually spelled out on the “admissions” section of a college’s website. Typically, you can reserve a spot online, but don’t wait until the day of—or even the week before—as events can fill up, especially during the spring when many students tour colleges.

## Allot Enough Time Per School.

Allow at least half a day per school, and plan on getting

there early. This will allow time for parking, which is often at a premium on college campuses (especially in cities). It also gives you time to check out the surrounding community. Are there interesting things to see and do? Does it seem safe? Are there shops within walking distance? Is there public transportation? Doing this before rather than after your tour gives you the opportunity to ask specific questions about what you see.

## Pack Snacks.

Most colleges have set times for information sessions and tours. These times frequently overlap with lunch. In my experience, hungry people tend to be cranky people. Cranky people do not like much of what they see or hear (nor do they remember these things at all).

## Take Notes and Even Pictures.

Suggesting that your teenager take notes is a good idea,

but I think parents should as well. You will notice (and hear) things that they won’t. I didn’t do this the first time around, thinking I would be able to remember details. I was wrong. So, my second time around, I picked up a notebook that fit in my purse and took notes at each information session. Though my kids rolled their eyes at the time, they were quick to ask for my “Handy Dandy Notebook” to review details, such as which college paid all expenses for study abroad and what tips the admissions counselor gave for writing the application essay.

## Go Beyond the Tour.

To get a real sense of what a college is like, it’s helpful to explore the campus on your own. Check out the dining hall, spend time in the library, visit facilities that are important to your student (art studios or the gym, for example), check out what clubs and events are happening on campus—and,

though your teenager may be embarrassed, talk to students. Also, find out what is going on outside of campus. At many colleges, the surrounding areas are a big part of the social life at the college.

## Ask Questions.

Encourage your teenager to get near the front of the tour and ask questions. Tour guides dread having a tour where no one talks or asks questions. Being near the front ensures your teen will hear the answers to the group’s questions and they will be more likely to engage in conversation with the student tour guide. I found falling to the back of the line allowed my teenagers to interact with other students and ask questions they perhaps did not want me to hear. Tours provide information you may not get any other way. Current students are the best sources of information about campus life. ●





# 6 Types of Parents You'll Meet on College Visits

By Jane Parent

## 1. Hoverers

Both mom and dad are with their precious child, whom they love so fiercely that they've never let him out of their sight. They are visibly agitated that the day is approaching when their firstborn will leave home. All their questions will betray intense anxiety that the school won't sufficiently appreciate their child's genius or accommodate his needs.



You feel sorry for this kid, standing there mute and dispirited, while his father takes detailed notes on his iPad about the dorm laundry facilities. "Will I have the email address for my son's academic advisor, in case I have questions about his course selections?" "Does the cafeteria have healthy gluten-free options for those with dietary constraints?" "Are there quiet hours? My son likes to go to bed early." You don't want this kid to be your son's roommate because he is going to go absolutely wild as soon as he escapes his parents.

## 2. Alumni Dad

He loved every minute of college when he was here 24 years ago, and he's so excited



that it's finally time for Junior to enroll, too. He's full of nostalgic stories about "when I was here" and all the campus traditions that he fondly remembers. He desperately wants his son to enjoy every minute and to LOVE his alma mater, so he points out everything along the way. "See that fountain? It's tradition to jump into it after a home game. It's AWESOME." "Do you guys still have Chicken Patty Wednesdays? We used to LIVE for Wednesdays!" He would give anything to be in college again.

## 3. Million Question Mom

At the question and answer session, she is the first to raise her hand. Her questions are all very specific and intensely personalized, and pertain to absolutely no one else. No thought that wanders through her mind is too trivial to ask.



"Should I buy my son's winter coat in Florida and send it, or wait until he gets to Boston and buy it then?" "My daughter wants to major in biomedical engineering and speech pathology. Will she get credit for her language AP score?" "Where can my son go to buy salsa and chips late at night?" Her questions always have follow-ups, and she doesn't seem to notice the high school students around her (you know, the ones who

might actually be applying to college here) with their hands raised.

## 4. Hardcore Parents

They're only here in case Harvard doesn't work out. They are the reality TV character who says, "This is a competition. I'm not here to make friends." Their son is applying to lots more prestigious schools than this one,



and he is much more qualified than yours. "My son will have 24 AP credit hours. He won't receive his AP BC Calc and Physics scores until next week, but how many classes will he be able to place out of?" "These introductory courses will be too easy for our daughter. Can she place out of all of them?" They will body check you to get ahead of you at the check-in table.

## 5. Cool Mom

She's dressed just like her 17-year-old daughter, and they whisper and giggle through the entire tour. She doesn't have any questions about academics or job placement rates at graduation. She



just wants to know which dorm is closest to the bars and what kind of social life there is on campus.

## 6. Almost Empty Nesters

These parents are so close to freedom they can taste it. They don't have any questions, don't read any of the informational handouts, and don't really listen to the presentations because they've been there, done that. They have the practical, valuable information you really need—like don't spring for the unlimited meal plan because your kid will never use all those swipes, and make sure you get your housing request in ASAP so your kid doesn't get stuck in the dorm with no air conditioning.



*Me?* I was a hoverer the first time, and definitely an almost empty-nester the last time. I honestly can't think of a single question that I ever asked during any of these tours. What I've really learned from all these tours is this: (1) don't let a really good or bad student tour guide unduly influence your impressions of a college; and (2) people, all the answers to your questions about meal plans, financial aid, and campus health service are on the college's website. Just enjoy your day with your kid and let them tell you what they learned. ●



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# Saving for College

Yes, you should save—and no, it's not too late.

Most families are awarded some amount of financial aid by the college their student attends. Understanding how financial aid works is the first step to getting the best deal.

By **Diana Simeon**

Putting a teenager through college is expensive. Even if you're careful to get the best deal you can (see page 37), it's likely your student's costs will be more than you can afford to pay out-of-pocket.

For example, families with an adjusted gross income (AGI) of around \$100,000 can expect to pay about \$20,000 a year toward college costs. And the higher your income, the more you'll have to come up with. Families whose AGI is around

\$150,000 should anticipate their costs being closer to \$30,000 a year. Gulp.

If you're feeling worried because you haven't saved much for college—or haven't saved at all—you're not alone. In fact, most of us are in this boat. According to Sallie Mae, a leading provider of student loans, the average American family that is saving for college (about 61 percent of all families) has saved over \$18,000. Although that's a substantial amount of savings, for many families it will cover less than a year of college.

So, what can you do at this stage in the game? Here's what the experts say.

*(continued on p. 18)*

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## Some savings are better than no savings.

Yes, it's better to start saving early—at a child's birth, really. But the adage "better late than never" also holds true, even if your student is already in high school.

"It's never too late to save because every dollar you save is a dollar less you will have to borrow," says Mark Kantrowitz, Ph.D., Publisher and VP of Research at SavingforCollege.com. "It's cheaper to save than to borrow," he adds. "Every dollar you borrow is going to cost you about \$2 to pay back." (This is an overall average for all borrowers. Some will pay more, and others will pay less, depending on the type of loan, fees, interest rate, and other factors.)

That means even minimal savings can be helpful. Take books, which for some majors can cost several thousand dollars. Why use borrowed money to pay double for those books if you can instead save that money over the next few years, or even save this fall for next semester's expenses?

## Using a 529 plan.

You may be tempted to save for college in a regular savings account, but there's a more advantageous way to do it: a 529 plan.

You can think of a 529 like a Roth IRA or 401(k), but just for college savings, says Timothy Gorrell, executive director of the Ohio Tuition Trust Authority. OTTA manages Ohio's 529 Plan, CollegeAdvantage.

As in a 401(k), the money you save in a 529 grows tax-free—and withdrawals are also tax-free, as long as the money is used for qualified education expenses. "This includes tuition, room and board, books, computers, and other supplies," explains Gorrell.

What's more, there's no deadline for using the money in your 529 savings. Money can be transferred from one beneficiary (student) to another, and you can use money saved in a 529 plan toward a bachelor's degree, an associate's degree, a graduate degree, or even a vocational degree.

What if your student does get a scholarship and you don't need the money? "You can withdraw the amount of the scholarship penalty-free," explains Gorrell. But parents shouldn't be overly optimistic about scholarships. "Less than one percent of scholarships that are awarded are full scholarships [tuition plus room and board]," Gorrell says.

If your student gets a full-tuition scholarship—which is more common, but still just a small percentage of students—you'll still have to pay room and board, books, and other non-tuition expenses. These can easily add up to \$15,000 a year.

If you're interested in learning more about 529 plans, start with your own state's plan. While you do not have to invest in that plan, doing so can save you some extra money. "In 35 states, your

contribution to the state 529 plan is eligible for a deduction or credit on your income tax," notes Kantrowitz.

"Start off saving what you can," advises Kantrowitz. "It's easier to increase what you save once you get started." ●

## 4 IDEAS FOR SAVING

1. Set up an automatic monthly contribution to your 529 from your bank account. These can often be as low as \$25 a month, depending on the plan. "You'll quickly get used to not having that money hanging around to be spent," notes Kantrowitz.
2. If you get a raise or a bonus, divert some or all of it to your 529 plan.
3. Ask family to make contributions instead of giving gifts for birthdays and holidays. (How much stuff does your teenager really need, right?)
4. Consider investing your tax refund in your 529. Investing that return can really add up over time. —Diana Simeon

## Savings Don't Significantly Impact Financial Aid

You may have heard that saving for college isn't worth it because colleges will reduce your student's financial aid package by whatever amount you've got in the bank. Not true.

Savings will have some impact on your student's financial aid award, but it's not significant.

And borrowing will cost you much more.

Specifically, the Free Application for Federal Student Aid (FAFSA)—which is what the majority of colleges use to calculate a student's financial aid award—assesses parental assets at 5.64 percent.

"That means for every \$10,000 you've saved, the reduction in federal financial aid will only be \$564," explains Timothy Gorrell, executive director of the Ohio

Tuition Trust Authority. In other words, you'll get to use most of your college savings in addition to any financial aid.

But if you borrow that \$10,000 for college expenses instead of saving it ahead of time, the extra loan will cost you much more in interest than that \$564 reduction in financial aid.—D.S.





# Don't Fear the FAFSA

Families must file the FAFSA (Free Application for Federal Financial Aid) in order to be eligible for financial aid. We asked David Levy, a veteran director of financial aid for several colleges, for his top tips on filing the FAFSA.

By **Diana Simeon**

## File early.

Families can start filing the FAFSA on October 1. “There are real advantages to filing early,” says Levy. Research shows that students who file early get twice as much grant money compared to those who file later in the process. For example, some states have early deadlines for their grant programs and hand out funds on a first-come, first-served basis. If you file your FAFSA after the money is gone, you’re out of luck, even if you are eligible for those funds. (See our article on page 37 for more on financial aid.)

## Get your Federal Student Aid (FSA) IDs before you start.

You will be prompted to create an FSA ID—both parents and students—during the FAFSA process, but it can expedite things to get your FSA ID before you start the FAFSA. (It can take up to three days to get one.) Visit [fsaid.ed.gov](https://fsaid.ed.gov) to sign up.

## Get your materials in order.

The good news: the FAFSA now automatically retrieves most of the data you need to provide from the IRS. But you will need to enter the value of your non-retirement assets, so make sure you have the most recent statements for checking and savings accounts, non-retirement investment accounts (including 529s), and real estate holdings (not including your primary residence). You may also want to have your tax returns handy to double check the numbers (FAFSA uses “prior-prior year” tax data, so for students who will be freshmen in the fall of 2020 that’s 2018’s returns). Important: FAFSA does not take into account the value of your home (again, your primary residence) or your retirement assets, so do not include those values by mistake as they will impact your family’s eligibility. Finally, don’t forget your list of the schools to which the FAFSA information should be sent.

### THE CSS PROFILE

About 400 colleges require students applying for financial aid to complete an additional application called the CSS Profile. In general, most public colleges and universities require the FAFSA only; the schools requiring both the FAFSA and the CSS Profile tend to be competitive private colleges.

The CSS Profile offers colleges a much more in-depth look at your family’s finances. For example, unlike the FAFSA, it includes the value of your primary residence and requires both parents (in the case of divorce) to submit financial information (and if a parent has remarried, then the step-parent’s income and assets must also be included).

The CSS Profile is maintained by The College Board. It takes about 45 minutes to two hours to complete and costs \$25 for the first college (\$16 for additional colleges). Parents will want to be sure to fill it out carefully and make sure the information you provide is the same as on the FAFSA (where questions are the same).

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# Paying for College

## 6 Expert Tips for Avoiding the Debt Trap

By Joanna Nesbit

College costs make even the savviest planner quake. You can (and should) get estimates on what a specific college will cost by using the net price calculator on their website. The problem is, you don't always know the whole story until you get the financial aid offer, long after your student has applied. We checked in with Melissa Bassett, vice president of InSchool Lending at SoFi, a personal finance company, for her top tips on managing the debt load while paying for college.

### 1. Exhaust free money before borrowing.

Ensure your student applies to colleges that offer the possibility of merit scholarships or need-based aid. The most generous aid often comes from the college itself, so it pays to do your homework by checking the college's website to find out what they can offer. Many selective colleges do not offer merit aid, but do provide generous need-based aid based on family income.

Sources of aid and scholarships include:

- Federal Pell grant
- State need grant or scholarship for in-state students (check what your state offers)

- Institutional need grant or scholarship (run schools' net price calculators for previews of likely aid)
- Outside scholarships (best to search locally and regionally)
- Work-study (campus job)

### 2. Always have your teen borrow first.

Students are entitled to low-interest federal student loans, the Direct Subsidized and/or Direct Unsubsidized (also known as Stafford loans), and they should borrow before parents do, especially if they qualify for a portion to be subsidized. Subsidized means the federal government pays the loan interest while students are in college. Unsubsidized loans accrue interest starting with the first payment. Federal student loans come with limits to keep students out of trouble: up to \$5,500 for the first year, \$6,500 for the second, and \$7,500 for junior and senior year. Colleges determine the loan amount based on other financial aid offered. Students don't have to borrow the whole amount, and if you're opposed to your student acquiring debt, you can always pay it down for them if you have the ability to do so.

*(continued on p. 22)*



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### 3. Be strategic about parent borrowing.

Parents can borrow a federal Parent PLUS loan, a private parent loan, or co-sign a private student loan if federal student loans don't cover enough. Tread carefully. Look at all four years' borrowing to ensure you or your student can handle the loan amount and associated monthly payment, Bassett advises. In the private loan market, parents sometimes borrow too much in the first two years and then aren't allowed (by the bank) to borrow more because they're too leveraged, Bassett says. That leaves their college junior high and dry. They can get into a different kind of trouble with the federal Parent PLUS loan. This parent loan doesn't require a debt-to-income analysis, and families might borrow beyond their ability to comfortably handle the loan payment.

### 4. Shop around.

If you do borrow, compare interest rates, fees, and repayment options. Federal Parent PLUS loans offer protections but also come with an origination fee (a fee for establishing the loan) and a fixed interest rate. Private loans may provide a lower interest rate for a good credit score, but they don't come with the same protections. "Parents should seek out the loan calculators on SoFi.com or studentaid.ed.gov for good information on repayment types. And run that payment amount. It's really about how much you can comfortably afford," Bassett advises.

### 5. Ask for a reconsideration of your financial award.

If you are disappointed with your student's financial aid package, you can go back to the financial aid office to request a review. You'll have a better chance if you can document a change in circumstance, like a job loss, but even if you can't, filing an appeal is useful. Some schools will match com-

peting offers from other colleges at the same level. "Ensure you're comparing the same direct costs of each school—tuition, mandatory fees, room, board," Bassett says. The college might say no, but you'll never know if you don't ask.

### 6. Use the college payment plan.

Bassett believes the least understood tool available is the interest-free college payment plan that most schools provide. It helps families spread costs out over 8-12 months. "The deferred payment gives you more time to plan throughout the year and can reduce what you need to borrow," she says.

Paying for college isn't easy. It takes planning, researching college resources, and conversations with your teen. The key is to avoid getting on a financial roller coaster that could tip you into unmanageable debt. ●

# 12

## Costs that Surprise New College Parents

College costs shock even the savviest parents. And no matter how much you've researched, you'll likely get hit with something you didn't anticipate. Typically, college websites list five expenses: tuition and fees, room and board, books and supplies, personal expenses, and transportation. But the college years bring other costs, too. Here are 12 common expenses that sneak up on families.

**The annual increase.** The increase in tuition/room/board that takes effect sometime each spring or summer surprises families the most, says Vicki Beam, independent education consultant and founder of Michigan

College Planning. Institutions provide estimated costs with financial aid letters, and the increase comes as an unwelcome surprise. Parents also don't realize they can expect a hike every year. According to the College Board, public university fees have increased an average of 2.6 % and private non-profits 2.3 % per year over the last 10 years. But some schools increase their rates much more.

**Room and board.** Surprisingly, some families forget to calculate this cost, sometimes because colleges don't list it with tuition, Beam says. Comb the school's website to learn about housing choices and meal plans.

Some dorms are cheaper than others. Depending on locale, room and board costs can be mitigated when a student moves off campus in later years.

**Health insurance.** At many institutions, you must prove your family health plan adequately covers your student while at school. If the school deems it inadequate, you might be required to purchase the school's plan to the tune of \$2,500 to \$3,000 per year (beyond a health clinic fee). Check your school's policies.

**Mandatory fees.** These vary by institution and may be combined with tu-





ition or listed separately. They could include a health clinic fee, a recreation center fee, activity fee, and technology fee. Mine the school website for information. Unfortunately, your student can't opt out of these fees.

**Program fees.** Some academic departments charge extra for things like art supplies, film equipment, science labs, engineering fees, or private music lessons. These can add up. Contact the department to ask.

**Other miscellaneous fees.** These include parking fees (if you take a car to campus), club fees, laundry fees, and printing fees. Every school is different. Sometimes fees can be eliminated (leave the car at home). But laundry can't be avoided (though they may try!)

**Textbook access codes.** Many students save by renting their online textbooks, but some books require digital access codes that expire at the semester's end and force students to purchase at retail price.

**Greek life.** Joining a fraternity or sorority comes with extra fees—chapter fee, membership dues, social events, clothing, and more. Don't underestimate the extra cost.

**First-year & transfer orientation programs.** Some schools charge for orientation, and if it's held during summer, that's one more trip to cover. Find out what your student's campus offers so you can plan ahead. If you're lucky, orientation will be paired with move-in day.

**Parents' Weekend.** Hotels commonly jack up their rates for this weekend, Beam says. Colleges might also hold Moms' Weekend, Dads' Weekend, or other planned family events. Consider alternative weekends to visit—you'll have a better chance of getting dinner reservations in town, too!

**Summer storage.** Attending college far from home means storing dorm things over the summer. Plan for this cost by checking out local storage options and rates. Perhaps a friend

who lives locally will allow your student to store a few items in their basement.

**Dorm furnishings.** You don't have to go nuts, but people do. However, remember that dorm rooms are small and parents are routinely surprised at what returns home unused. College isn't Antarctica—start with the basics and buy as needed.

The College Board website suggests students talk to their school's financial aid office for a more detailed picture of costs. Talking to other college parents is valuable too. Above all, discuss finances and expectations with your student, and make a plan for who will cover which cost, Beam says. Also, have your student keep an eye out for additional scholarships and campus jobs to help the bottom line. It never hurts to ask!  
—Joanna Nesbit



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# SAT or ACT?

## Which One is Right for Your Student?

By Cathie Ericson

Standardized tests can play a crucial role in giving your child a boost in the college admissions process as well as put them on track for merit aid. However, the stress can begin before they even sit down for the test—as they try to decide whether they should take the SAT or the ACT (or both!) and how often. Consider this your prep for their test prep.

### Which Test Should They Take?

The most important thing to know is that every school in the United States accepts either SAT or ACT scores, so it comes down to which format your child prefers—and which one they do better on. However, they often won't know un-

til they have taken both, which is why it might be wise to sit for each of them early in the process, such as fall of junior year.

“Since you are not obligated to submit your scores unless you choose to, taking both tests is a good opportunity to figure out where your child shines,” says Emily Levitt, vice president of education at Sylvan Learning.

After they've taken both, you can use the scores as a baseline to determine which may be a better fit, says Kristina Dooley, a Certified Educational Planner (CEP) and founder and president of Estrela Consulting in Hudson, Ohio. “If there is a clear gap between scores on the two initial tests, we encourage the student to move ahead with the one on which they scored higher.” If the scores are fairly similar, have your teenager choose the format they prefer.

### What Are the Differences in the Tests?

While the exams essentially cover the same skills, there are some key differences. For example, the ACT has a dedicated science section, while the SAT weaves science into some of its other questions. The ACT is more of a sprint, offering less time for each question, and has five options per question, while the SAT has four, giving students slightly better odds in guessing on the SAT. And the SAT has two math sections, one of which requires students to complete it without a calculator. The chart below can help you compare and contrast the two test formats. *(continued on p. 26)*

|                                   | ACT                                                                                                                                  | SAT                                                                                                                                                                |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Total Length:                     | 2 hrs. 55 min.                                                                                                                       | 3 hrs.                                                                                                                                                             |
| Number of options per question:   | 5                                                                                                                                    | 4                                                                                                                                                                  |
| Penalty for guessing incorrectly: | No                                                                                                                                   | No                                                                                                                                                                 |
| Sections:                         | English: 45 mins, 75 questions.<br>Math: 60 mins, 60 questions.<br>Reading: 35 mins, 40 questions.<br>Science: 35 mins, 40 questions | Reading: 65 mins, 52 questions<br>Writing & Language: 35 mins, 44 questions<br>Math No Calculator: 25 mins, 20 questions<br>Math Calculator: 55 mins, 38 questions |
| Weighting:                        | Math is 25% of total score                                                                                                           | Math is 50% of total score                                                                                                                                         |
| Essay:                            | Optional but recommended                                                                                                             | Optional but recommended                                                                                                                                           |

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## How Often Should They Take the Test?

Most students will want to take the test two to three times. The first time should be considered a practice. Students should take it again after some concerted study. Consider taking it a third time if they are convinced that more prep can improve their score enough to hit a specific scholarship target or improve their chance of admission at a particular school.

“Students will experience something called the ‘practice effect,’ which is the theory that after you’ve taken a test once, you will likely see your score rise because you know what you’re walking into,” Levitt says. “The format, the breaks, everything will feel more familiar to the student, thus making them feel more comfortable taking the test the second time.” So your child will want to take the exam at least twice, to enjoy the small bump just from that practice effect, she says.

Dooley says that studies have shown that students tend to max out their scores by the third time. “Unless they plan to pursue a rigorous test prep program after that third sitting, we don’t necessarily encourage them to continue testing,” she says.

## To Essay or Not to Essay?

Levitt recommends sitting for the essay portion at least once. “It’s optional, but since most kids opt out, it really shows you’re putting in the extra effort to write it,” Levitt says. She finds that most students tend to answer the prompt as though it were a dry academic paper, but the best way to make their piece stand out is to let their own voice shine through. “You want it to be enjoyable to read,” she points out. The good news is that if you score sufficiently on the first essay, you don’t have to redo it each time because you can carry over the essay score when you retake the other sections.

## Helping Them Prep

Before you start any test prep, talk to your child about their concerns, Levitt recommends.

Sometimes it’s content-based, which means they should seek out extra practice from a prep book or workshop to boost specific skills. But other times they need test-taking strategies because they are not sure how to decipher different types of questions or aren’t sure if skipped questions count against them.

Levitt recommends starting prep eight-to-10 weeks out and definitely no

less than six weeks. “You want to chip away at it versus cram like crazy.”

Dooley also suggests lots of practice tests. Students should spend time completing timed practice tests or individual test sections. “Most students are not used to taking timed standardized tests so the pacing can be tricky,” she says. “Just as student athletes and musicians practice to improve, the same is true with test-taking.”

Finally, get a good night’s sleep before the test, eat a good breakfast, and take a deep breath. “Remember, you can always take it again,” Levitt says. “Give it your best shot, but don’t fret that your whole future is riding on this. School admissions departments look at the whole student, not just test scores.”

Remind your student that their grades, the courses they took, AP or IB exam scores, essay, recommendations, and extra-curricular activities will all factor into the selection process. Says Levitt, “Any combination of these factors can make you stand out from the crowd.” ●

# KNOWING THE SCORE

As with all aspects of college entrance testing, there is some strategy involved in sending scores.

- You don’t need to send the scores until you know what they are, and which test you are going to focus on. Once you have decided you have finished testing, go ahead and send them in, Dooley recommends. “Colleges create a ‘digital bucket’ for each applicant, and the scores will be added when they arrive, whether that’s before or after the student has submitted their part of the application.”
- Both tests are offered several times throughout the year. Find testing deadlines for the ACT at [act.org](http://act.org). Find testing deadlines for the SAT at [collegeboard.org](http://collegeboard.org).
- Scores should be sent no later than two weeks before an application deadline. That means that if you are applying for early admission, and the deadline is in November, you shouldn’t rely on the late October test as a possibility.







# What will you do?

## Test Limits

Jennifer '07 – Forensic Toxicologist

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# Crafting a Winning COLLEGE ESSAY

When it comes to the college application process, students know there's so much riding on the essay. This is their chance to stand out from the crowd, but how? Our experts break it down into simple, manageable steps. And parents? Step one is to take a big step back.

By **Jennifer Proe**

## **WHY IS THE ESSAY IMPORTANT?**

The college essay is the best opportunity for students to tell the college admissions officer something about themselves that might not be evident from reading the rest of the application.

"A college wants to create a freshman class of students with different backgrounds, areas of interest, and experiences," says Cyndy McDonald, an independent college counselor with

more than 25 years of experience guiding students through the college search process.

"The only way they can know that is through the personal statement or essay portion," she says.

That's why it's so important that the essay contain this essential component: the student's authentic voice. Parents who are tempted to help their students with this part of the application process are not doing their students any favors, says McDonald.

"Colleges can tell the difference between a 17-year-old voice and a 44-year-old voice," she says—and they want to hear from the student.

## **GETTING STARTED**

The summer before junior year is a good time for students to start jotting down ideas they may want to channel into their essay, including which activities, interests, or people matter most to them. These will likely serve as the foundation for their essay topic.



And while parents should be prepared to stay out of the way during the writing portion of the essay, brainstorming is one area where their input can be helpful.

“Often, parents will remember or think of things from a much broader perspective than the student will,” says McDonald.

Some students may start working on their essay during junior year, others may wait until senior year. But keep in mind that early application deadlines can be as soon as November 1 of senior year.

“Whatever you do, don’t wait until the last minute,” says McDonald. Several drafts will be needed before the final version is complete.

**BANISH THE LAUNDRY LIST**  
The college already knows what cours-

es you’ve taken, what kind of student you are, and what activities you’re involved in, from reading your transcript and teacher recommendations.

“Avoid giving a laundry list or chronology of your accomplishments,” says McDonald.

Maureen Mathis, assistant provost at Saint Joseph’s University near Philadelphia, offers this wisdom: “For 95 percent of the students applying to college, the essay portion is not the deciding factor in their admission; it is one piece of the puzzle,” she says. “We are interested in hearing what the student learned from this event or from this wonderful person they are writing about, not just a description of the person or the event.”

Mathis adds, “If there was any kind of ‘hiccup’ in the student’s academic re-

cord, the essay provides an opportunity for the student to explain what happened in their own words.”

## REFINING YOUR AUTHENTIC VOICE

Says Mathis, “This is academic writing, not texting or talking to a friend,” so students should pay attention to sentence structure, grammar, and spelling. And everyone needs an editor, so make sure to show your essay to a trusted resource—a teacher, counselor, or parent—ideally more than once.

However, she cautions, “Parents can help edit and refine, but it is so important that the essay contain the student’s words and ideas. What really stands out to me is when a student is writing from their heart.” ●

# The 3 Kinds of Essays Colleges Want

Here’s how to handle each kind:

By **Jessica Roberts**



## PHILOSOPHICAL/ CREATIVE

Questions like, “If you fail to succeed, have you failed?” can be truly intimidating for students. Here’s the trick: Do not get bogged down in hypotheticals. Answer the question, but what you ultimately need to focus on is writing about you, your qualifications, and how you are prepared to succeed in college.



## EXPERIENTIAL

These questions are aimed at the applicant’s unique life experiences and are usually something along the lines of “Describe a time in your life when you overcame a challenge.” Pick an experience that was meaningful for you. Examples include living abroad, winning or losing, creating something, a hobby or interest, dealing with an illness or death, a work or volunteer experience, or how your family’s culture shaped your worldview.



## WHY OUR SCHOOL?

In this essay, a school wants to see that the applicant understands what the institution offers and that it’s the right fit for the applicant. You must take the time to research the school before writing this essay. The reasons must go beyond statements like, “The library is excellent” or “I love the gym.” Instead, highlight specific aspects about the university relevant to your academic and professional goals, and make a case for why you need to be at that school specifically to accomplish them.



# Should You Apply Early?

By **Diana Simeon**

Most colleges now offer what's called early admissions programs, where students can submit an application early (typically November 1) and receive a decision by mid-December. These programs are popular, and some schools are now filling as much as half of their incoming class with early applicants. Does applying early make sense for your student? Here's what you need to know:

**There are two early admissions programs.** Early decision (ED) is a binding admissions program, which means that your student must attend that college if admitted and is not allowed to apply elsewhere. In contrast, early

action (EA) is not binding. Your student is free to apply to other schools and gets until May 1 to decide where to go.

**Early decision gives some students an edge.** "Colleges like competitive students who are willing to commit to being members of the incoming freshman class," says Jon Reider, co-author of *Admission Matters*. But realistically, your student must be qualified for that school (or more than qualified, if it's an elite college). If not, then ED will not help (and you'll have wasted the opportunity to use ED at a school where it would have helped). Note that EA provides less of an admissions edge, as schools

recognize these offers are not binding.

**If you need financial aid, do your homework before applying early decision.** Do the research to understand what the college will expect you to pay (see our article on page 37); call and confirm those numbers with the college's financial aid office. Remember that if admitted ED, your student forfeits the chance to apply to other colleges, where they could get more aid. If your student is admitted early, you will receive a financial aid award at the time of acceptance. The only acceptable way out of the ED agreement is if your student truly can't afford to go (for example, your

financial circumstances have changed dramatically since applying). For these reasons, it can make more sense for many students to apply EA (or wait to apply regular decision).

**Early admissions makes sense for some students (but not all).**

Applying early can be the right choice for students who are satisfied with their scores and grades and who just want to apply early (EA) or want the edge that ED, in particular, can offer. However, if your student wants to use the fall to improve their grades or ACT or SAT scores, then it's best to wait to apply regular decision. ●

# Application Procrastination

If your kid's dragging their feet with college applications, you're not alone. These strategies can help keep them on track.

By **Amy Paturel**

**A**pplying to college can feel like a full-time gig. Even if your child has stellar academics and standout extra-curriculars, deciding which schools they want to apply to—and actually applying—requires a fair amount of heavy lifting.

Sharon Black's daughter, Delaney, is a prime example. "She works hard to get good grades, volunteers at every opportunity, and she's a first-rate soccer player. But when it comes to talking about schools, writing essays, and starting her applications, it's always 'I will,'" laments Sharon. "Deadlines are approaching, and it's like she is afraid to do it."

Delaney's reaction to college prep isn't uncommon. "With something as high stakes as college applications, the anxiety kids feel can be paralyzing," explains Katherine Reynolds Lewis, author of *The Good News About Bad Behavior*. "You know they need to own the process. At the same time, it feels beyond their abilities to manage it successfully."

## Getting it Done

Sharon put the onus on her daughter to

research colleges and begin the application process, but now she is stressing that it won't get done—or worse, she'll have to deal with the wrath of a hyper-stressed teen at deadline time. "It's her life, her college, her future, and yet, I want to make sure she does it—and does it right," says Sharon.

In the face of such a dilemma, many parents take over the entire process for fear their kid won't get their applications in on time and miss the boat for college. "Unfortunately, that approach usually backfires," says Wendie Lubic, M.A., a certified parent educator based in Washington, DC. Parents who pick up the slack during senior year set kids up for failure in college when the academic stakes and financial costs are much higher.

Approaching college conversations can feel like navigating relational landmines. Here are some tips from the experts on how parents can help their kids manage the college application process:

**1. Be part of the solution.** Manage your own fears and anxiety privately, away from your teens. "You don't need to say, 'This is so important.' 'You have

to focus.' 'This is the rest of your life,'" says Lewis. "They know that already." Instead, find like-minded parents with similar circumstances and vent your frustrations with them.

**2. Build a scaffold.** Start the planning process in advance with an overview calendar that highlights every deadline and task. Maybe it's a big wall calendar, or an Excel spreadsheet. It doesn't matter which format you use as long as it makes sense to your teen. Map out soft and hard deadlines for things like researching colleges, writing essays, and completing applications. "Then have a weekly — not daily — check-in with your child," suggests Lewis. "That gives you and your child space so you're not talking about it every single day."

**3. Get help.** Seeking outside assistance can take the heat off of an already fiery relationship between parent and teen. You may even find it helpful to hire a private consultant who can help your child stay on track with their college application process. Look for someone who is a member of an association or who is a certified educational planner. Or, lean on their guidance counselor at school to be the heavy on deadlines.

## Keep an Open Mind

Not every child is college bound or college bound now. If you have to push and prod your child every step of the way, you may discover they don't have the necessary skills to manage college life just yet.

"Some kids really need a gap year to gain some appreciation for what it takes to succeed at the college level," Lewis says. There are some terrific international and domestic programs. Some of these programs even offer college credits. "In the meantime, it's important for parents to have confidence that their kids will figure it out," says Lewis. "Even the most disorganized kids will find their way to that college diploma if that's what they really want." ●





# 5 Quick Tips for Filling Out the Application

By **Diana Simeon**

When most of us applied to college, each institution had its own application. It was paper, you had to request it, and you probably filled it out by hand. These days, most students use an online application that is accepted by multiple institutions. There are five types of applications. The most widely used is The Common Application (accepted by more than 800 colleges), but there is also the Universal Application (now used by only 18 or so schools) and, more recently, the Coalition for Access, Affordability & Success Application (accepted by a coalition of more than 140 colleges committed to helping meet students' demonstrated financial needs and graduating them with low-to-no debt). Depending on where you live, there may be a common application for your state's public universities (ApplyTexas, for example). And some schools still insist on using their own application (Georgetown University, for example). Here are some key tips to keep in mind when filling out the application.

## 1. Consider which application you use.

If a school insists on a specific application, then you must use that application, of course. However, schools that accept more than one application typically do not have a preference. In those cases, it's easiest for students to use the application accepted by the most schools on their list. Students do not need to fill out every application accepted by an institution (just pick one).

## 2. Use proper grammar and punctuation throughout.

Most students know to be careful with the essay, but care should be taken with everything in the application. It all counts, so make sure your student puts their best foot forward throughout.

## 3. Be accurate.

This is not the time to embellish your extracurriculars, scores, or any other aspect of your application. Check dates, be reasonable about how much time you really spent on activities outside of class, and be honest about who you are and what you've accomplished.

## 4. Understand what supplemental materials will be required.

Many schools require or recommend applicants submit additional essays and/or other supplementary materials (an art portfolio, for example, or short answers to specific questions, like "What are your favorite books?"). Don't wait to figure out if a school requires these supplements until the night before the application is due.

## 5. Pay attention to deadlines.

If your student misses the deadline, they're out of luck, so pay close attention to those due dates. Send scores and transcripts well ahead of the deadline (so they are there on time). Also worth noting: financial aid deadlines are often different than application deadlines (check a college's website to make sure you have correct deadlines for everything). ●



# The Interview

Should you encourage your teen to schedule an interview or not? And if they do interview, what should they expect? We got the lowdown from Terry McCue, Senior Associate Dean of Admissions and Director of Student, School & Community Relations at Kenyon College.

## Q: WHAT TYPES OF INTERVIEWS DO COLLEGES OFFER?

**A:** Schools can offer a variety of interviews. **On-campus interviews** are most often done by an admissions officer, but can sometimes be done by a student. **Off-campus interviews** are typically conducted by alums or by admissions officers who are traveling to various cities. A growing option is **virtual interviews** via Skype or Google Hangouts. That's a great option for students who aren't able to visit the campus, particularly international students.

## Q: IF THE INTERVIEW IS OPTIONAL, SHOULD THEY STILL DO IT?

**A:** If you're really shy, and every moment is filled with dread leading up to the interview, I would say maybe don't put yourself in that position. However, the interview is a two-way street. You've got this opportunity to convey information about yourself and who you are in the world, and who you might be at that college. But it's also an opportunity to learn whether that college might be a good match for you.

## Q: HOW SHOULD STUDENTS PREPARE FOR AN INTERVIEW?

**A:** Look at the college's website, because you don't want your questions to be really basic ones. You should already know about the school's curriculum, testing requirements, the majors, minors, and concentrations they have, and

whether or not they offer merit aid. Do that homework ahead of time and then use the interview to ask deeper questions. Be thoughtful about what you hope will happen in those four years; that should elicit the kinds of questions that feel meaningful to you. Also, think about what you hope they will come away understanding about you. Authenticity is a really important part of this process.

## Q: WHAT ARE SOME COMMON QUESTIONS?

**A:** If a student is very nervous, sometimes the interviewer might start out with really basic questions, such as *Tell me about your high school*, or *What was your favorite class?* Then they may move on to more reflective questions, like: *What are your long-term goals and dreams?* *How would your friends and family describe you?* *Who do you admire and why?* *What do you like to do when you have completely free time?*

## Q: WHAT SHOULD THEY WEAR?

**A:** You need to be comfortable and feel good about what you're wearing. But you also don't want to look like you're going to work out at the gym. Think about what you might wear to dinner out with your grandparents. Like you've made an effort but you're still abso-

lutely yourself.

## Q: ANY REAL DO'S AND DON'TS?

**A:** Don't be late. Turn your phone off or put it in a mode where it won't interrupt conversation. Don't go in there thinking it's your job to recite your resume; these things will already be on your application. That doesn't mean that you can't talk about the activities that are really

meaningful to you, or the academic work that is a passion for you. This is an opportunity to communicate something beyond your transcript.

Do be authentic. Nobody wants to hear canned responses, so pause and give your answers real thought. Be alert, be present, and be engaged. It's a mistake to miss that opportunity to connect. ●





# What do Colleges *Really* Want to See on That Application?

By **Allison Slater Tate**

**B**efore my children were even in high school, I knew when admissions results for our state universities were released: mid-February. Every year, on those evenings, my phone and social media channels would light up with news; either joyous (snapshots of computer screens welcoming high school seniors to the university) or disappointed (sad or crying face emojis, no words necessary).

The days following admissions results are no less fraught with emotion, as parents proclaim what, exactly, either got their child into the colleges of their choice — or kept them out. “My friend’s son got into the University of Florida, and she said it was because he had a job,” one mom told me in a conspiratorial whisper. “That’s what they really want. My daughter is dropping AP English so she has time to work at the mall. That’s going to help her get in.”

But — despite my friend’s confidence in her ability to read college admissions officers’ minds — I have learned that if there is one general rule to succeeding in college admissions, it’s that there are no general rules to succeeding in college admissions. Each university’s admissions office will have its own institutional goals in mind when it reviews applications, and applicants will be evaluated within the contexts of their own circumstances and high school settings.



## Don't Skimp on the Transcript

Many college admissions officers state that a student's transcript — both the course selection and the resulting grades — is the most important element of an application. Even in senior year, "It's important for students to have four or five core academic classes on their schedule," said college consultant Sara Harberson, founder of Admissions Revolution and a former college admissions officer at the University of Pennsylvania and Franklin & Marshall College.

## What About Test Scores?

What comes next in importance after the transcript is not so clear-cut. More than 900 colleges, for instance, are now test optional and do not require an SAT or ACT score for admission or, in some cases, even for merit scholarships. At other schools, standardized tests are still critical to the selection process.

One way to determine the priorities of the schools your senior is applying to is to look at the Common Data Set in the admissions section of the chosen university's website. The Common Data Set is a set of standards and definitions of data about college enrollment straight from the colleges themselves. The information is compiled by surveys courtesy of the College Board, Peterson's, and U.S. News & World Report.

By Googling Duke University's Common Data Set, for instance, you can see that Duke does not consider a student's class rank at all in the admissions process — which might be good news to seniors stressing about whether that B+ in physics will drop their rank too far. The University of Florida's Common Data Set reveals that the essay is ranked as more important than standardized test scores in their application process by university officials.

## Advice from an Admissions Officer

Erica L. Sanders, the Director of Undergraduate Admissions at the University of Michigan, says there truly

is no easy answer to what colleges want most in an application.

"As you probably can guess, we get many more applications from academically qualified students than we have space to admit," she said. "It's an unfortunate reality, but it means we have to look at other aspects of an applicant's record for evidence that they will be successful here."

This is why a holistic review process is so important to a highly selective college like the University of Michigan, Sanders said. "We're looking for evidence that the student will have the academic drive and personal motivation to challenge themselves and take advantage of the opportunities we have to offer and how the student's experiences will lend to our campus community," she said. "We look for evidence of passion and enthusiasm. We look for students who push themselves, embrace academic rigor, and are involved in their communities."

That can't always be found in a GPA or an SAT score. "Applicants should think about how they can convey these ideas in their application, including their essays, the supplemental questions we require on the application, and who they select to write their recommendation," said Sanders. "We truly take all elements of an application into account when making a decision."

In other words, everything counts — which can be good news or bad, depending on your student's application.

## Does "Demonstrated Interest" Matter?

What about demonstrated interest — the buzz phrase students see going around on Reddit or College Confidential? On top of everything else, do students now

have to worry about whether a college is tracking if they open their emails or if they visited campus?

The answer will vary by individual college. As far as the University of Michigan is concerned, Sanders assured nervous parents and students that while Michigan does take into account demonstrated interest, it is not measured by visits to campus or calls to the office (as is the case at some schools).

"What we actually look at is the evidence of interest for the field of study an applicant seeks to pursue or what the student believes the university can specifically provide as they pursue their academic and personal goals," Sanders said. "This might be clubs or organizations, work experience or volunteer experience. It might also be appropriate course selection in STEM for an engineering applicant, music experience for a music applicant, medical interest indicators for nursing, etc."

## Be Your Authentic Self

In the end, what will make an applicant stand out is something not quantifiable by a score or a grade, added Harberson. "You can't please everybody in this process, but you need to make sure this application represents who you are—your authentic self and not someone that you think they want." Ultimately, this is what should be reflected in your student's essay and in their choice of extra-curricular activities. So, while you may think they need to choose the debate team over anime club, the best rule of thumb may well be this one: Let your student decide. ●



# What Happens After You Click Submit?



Your teenager has submitted their college applications, but for colleges across the country, the work has just begun. Here's a look at what happens behind closed doors at the admissions office.

By **Diana Simeon**

## The Big Picture

Selective public and private institutions have what's called a "holistic" admissions process. That means staffers are looking at the big picture: transcripts, test scores, essays, recommendations, extra-curriculars and whatever else an applicant provides (like a portfolio or interview).

Note that at colleges with a holistic approach, academics are still the most important. A wonderful essay or recommendation won't get your teenager admitted if his academic record is well below an institution's benchmarks.

Every application is read at least once. "Parents are concerned that their child won't get their moment. In my experience, that's not how it works. Every student gets a fair evaluation," notes Rick Bischoff, vice president for enrollment management at Case Western Reserve University.

College admissions staffers from other selective institutions agree. "There is no being out of the mix even before you're in the mix," explains Catherine Davenport, Vice President for Enrollment and Dean of Admissions at Dickinson College. "Our commitment is to review each application fully."

After the first read-through, applications are triaged into those for immediate acceptance, those for rejection (or deferral or wait-list), and those requiring further consideration, explains Kris Hintz, founder of Position U 4 College.

Immediate acceptances tend to be students with "stellar grades, scores, essays, everything. They are way above the college's benchmarks," she adds.

Applications requiring further consideration will go either to a second reader or to a committee (or some combination of both) for a final decision. Most of the students still under consideration at this point are qualified to attend, but the admissions staff is trying to put together the optimal freshman class for next fall.

And, yes, it's a subjective process.

"From our perspective, there's no magic formula," Davenport says.

## By the Numbers

Meanwhile, some institutions use more of a quantitative approach. That includes most regional public institutions, as well as less selective private colleges.

In quantitative college admissions, applicants who hit the right numbers on the SAT or ACT and GPA are automatically admitted, explains Gary Swegan, associate vice president for enrollment planning and management for Youngstown State University.

"We usually only take a closer look at those students who are 'on the bubble,'" Swegan says. In these cases, admissions staffers examine more of the applicant's record, like extracurriculars and recommendations. ●

## WHAT CAN YOUR TEEN DO WHILE THEY'RE WAITING?

**1. Be in touch (maybe).** Admissions staffers welcome hearing from students, but for genuine reasons, like being awarded a prize or other honor, improved scores, or perhaps landing the lead in the school play.

**2. Check your email.** Applicants should also check their email frequently to see whether a school has requested additional information.

**3. Don't take the process personally.** College admissions officers stress that applicants should try not to take their decisions personally. At many selective institutions, many more applicants are rejected than admitted. And admissions officers will be the first to say that a student who gets in one year may not have gotten in the year before—or vice versa.

**4. Understand the process.** There are also factors at work that are not in your teenager's control, no matter how stellar a student. Colleges are trying to put together diverse student bodies, not just by gender or race, but by geography, interests (including major), and talents.

**5. Institutional considerations are another part of the equation.** If an admissions decision comes down to your teenager or another applicant whose parent attended that school—or an athletic recruit—your teenager may also be out of luck.

"There are three people you want to take to prom, but you can only take one," says Bischoff. "You have to make a choice."



# Evaluating Financial Aid Offers

By **Diana Simeon**

While a college acceptance is certainly exciting, the hard work is not quite over. What's next? Well, your teenager needs to decide which offer to take. An important part of that decision: Making sure to compare your student's financial aid awards, so you know exactly how much each college will cost. We asked David Levy, Special Consultant to Vice President of Student Services at Coastline Community College, for his top tips on how families should compare financial aid offers.

## 1. Understand what's in a financial aid package.

A college financial aid package will include two types of "aid," says Levy. These are:

**Gift aid.** These are grants and scholarships you WILL NOT have to pay back.

**Self-help aid.** These are loans and work-study that you or your teenager WILL have to pay back. As such, they are not really "aid," but rather (in the case of loans) deferred tuition payments with interest and (in the case of work-study) hours your student will be required to work for the college.

## 2. Award letters can be confusing.

Unfortunately, this makes it a challenge to accurately compare financial aid offers, so work extra hard to make sure you understand what you're reading. "Award letters may not be consistent in how they describe things," explains Levy.



### 3. Your goal is to determine the net price (what your family will pay out of pocket) for attending each institution.

Your net price is the total cost of the institution (the sticker price) minus the gift aid stated in your financial aid package. For example, if the total cost of the institution is \$40,000 per year and you've been awarded \$15,000 in gift aid, your net price is \$25,000. Do not subtract loans from the total cost of attendance. Loans must be paid back, therefore you should include them in your net price. "A lot of times the award letters use language that suggests that loans reduce college costs, but all they do is defer costs," stresses Levy.

Families might consider creating a spreadsheet document in order to compare financial aid offers side by side. Columns can include total cost of attendance, gift aid, total loans, net price (again, total cost minus gift aid) and anything else you find helpful (loan terms, for example).

### 4. Remember total cost includes all the costs of attendance, not just tuition.

"About one-third of award letters do not mention full cost of attendance, things like transportation, textbooks, computers, and living expenses," says Levy. "If that's the case, go back to the college's website and get the information." This is also available on websites like *CollegeBoard.org*.

### 5. Understand the amount of loans in the financial aid award and the specific terms of those loans.

"More than half of award letters don't include information about loans," says Levy. "What are the monthly payments? What are the total payments? Some letters don't even signal that you've been offered an award that has to be repaid. They may mix loans and grants together, so families are confused about what's what."

Remember, the rule of thumb for to-



tal student loan debt is that your student should graduate with no more debt than they expect to earn their first year out of college. Your teenager wants to major in marketing? Their debt should be no more than \$40,000, or \$10,000 a year. Visit *payscale.com* for entry-level salaries in hundreds of fields.

### 6. Understand the terms and conditions of the gift aid you've been awarded.

Will your student have to maintain a particular GPA? Take a certain number of courses? Make sure your student understands that if they do not meet those terms and conditions, they risk losing that gift aid.

### 7. Is your financial aid award front-loaded?

The financial aid award you receive is for freshman year only. Unfortunately, it's not uncommon for colleges to front-load gift aid into the freshman year. "Colleges may be more generous in the first year than they are in subsequent years," says Levy. "But families will make a decision based on freshman year, not understanding that in subsequent years there may be more loans." Levy says families can use College Navigator (*nces.ed.gov*) to see how grants and scholarships may change from year to year at a particular institution.

### 8. What happens to your financial aid package if your teenager wins an outside scholarship?

Some colleges will deduct the amount of those scholarships from the amount of gift aid they're offering.

### 9. Pick up the phone and ask questions.

Parents should not hesitate to call up an institution's financial aid office to get specific answers about the financial aid award. The only way to realistically compare financial aid offers is to have accurate information for each institution you're considering.

### 10. You can appeal.

If your family has received little to no financial aid, you can consider writing a college financial aid appeal letter. Colleges use financial aid appeal letters to determine whether or not to reevaluate the amount of aid they've offered an applicant. If your family's financial situation has changed considerably (high medical bills, job loss, etc.), there's a decent chance a college may bolster the package you've received. Likewise, if your student receives a better package from an equally (or higher) ranked institution—and especially if your student is in the upper end of the applicant pool—it doesn't hurt to ask a school to match that offer. Some schools will do so. ●

# Dealing with “No” or “Maybe”

## How parents can help when the answer isn’t “Yes.”

By **Diana Simeon**

### REJECTION

Getting rejected from anything is tough, but when it’s the college your teenager has pinned their hopes on, it can be crushing. Start by reminding your teenager that it’s not personal. Some schools have many more qualified applicants than they can accept. And the reasons students get rejected are often beyond their control.

Be understanding (“I know it’s really upsetting. I know how much you wanted to go there”). But more importantly, help your teenager see the big picture. “You will make college whatever you want it to be, wherever you go,” says Dr. Catherine Steiner Adair, a psychologist and author of *The Big Disconnect*. “This idea that where you go to school is more important than who you are, or what you learn, or who you meet, is crazy,” she adds, “and you really have to help children understand that.”

### DEFERRAL OR WAITLIST

If your teenager was deferred or waitlisted, then they’re probably also feeling disappointed, if not devastated. But, says Kat Cohen, Ph.D., chief executive officer and founder of IvyWise, students shouldn’t lose hope. “Some students have a second chance of getting admitted to their first-choice schools.”

Here are next steps for your deferred or waitlisted student.

**Submit additional materials (but only if asked).** “Don’t send in additional materials just to do it. Some schools do recommend that students share updates or new grades to show what they have been up to since they first sent in their applications. But

there are definitely some schools that ask students not to send in additional materials; students should follow each individual school’s specific instructions,” stresses Cohen.

“Sending additional information to a school that says “don’t send” shows them that the student doesn’t know how to follow directions.”

**Write a letter.** In this letter, your teenager should reiterate their interest in attending the college, remind the admissions committee why they are a good fit, and provide updates on any new achievements (like the starring role they just landed in the school play). If the school is still the student’s first choice, they should reiterate that if admitted, they will attend, as schools worry about yield rates. Cohen says, “In addition to confirming commitment to the school, students should also showcase their informed interest—meaning they should show that they are really familiar with the school and why it is such a good fit for them. This is important because schools want to admit students who want to be there, and lack of informed interest can help colleges weed out the applicants who might not be serious about attending.” Adds Cohen, “It is a good idea for a counselor or advisor to review this letter.”

**Finish other applications.** Deferred students will need to complete and submit the rest of their applications for the regular decision round. “Don’t let your disappointment from a deferral hurt your chances of admission at other colleges,” advises Cohen. “Stay positive and on track.”

Deferred students could still get in. If your teenager is a strong candidate for the college from which they were deferred, then there is still a



chance they could be admitted. “Deferred students are typically good-fit students with strong applications who will be reviewed again in the context of the regular applicant pool,” says Cohen.

**Waitlisted students should be realistic.** At many colleges, especially the most competitive, it can be tough to get in off a waitlist. If your student does want to accept a place on a waitlist, be sure to let the waitlist school know, and then secure a spot at a school at which your student was accepted “so your student has a college to go to in the fall,” says Cohen. ●





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# Don't Forget Mental Health

Navigating mental health care on campus

By **Nancy Schatz Alton**

**B**ecause I relied on my college's counseling services almost thirty years ago, I'm passionate about having conversations about mental health with my high school senior. Before she leaves for college, I want her to understand that caring for her mental health is just as important as managing her physical health.

While my personal history sparks this urge, this should be on every parent's checklist. Most mental illnesses begin between ages 18 and 21, but only one-third of young adults who suffer from mental illness receive treatment.

"These years are a critical time in brain development. And we also know that attending college is a big change that includes new stresses," says Elizabeth Hinkle, a licensed marriage and family therapist and adolescent peer consultant for Talkspace, an online and mobile therapy provider. "The good news is that most kids today are pretty savvy about the importance of mental health, so you can approach it openly

and honestly."

She suggests starting with the idea that mental health is about feeling emotionally and psychologically well. "Let them know that we all have times in our lives when we struggle and need extra support. Often, dealing with mental health issues is about learning how to manage stress," says Hinkle. In fact, one out of every two people will experience a mental health challenge in their lifetime.

These conversations around mental health are part of helping young adults build a new support system at their college, says Laura Horne, program director for Active Minds, a national nonprofit organization that supports mental health awareness and education among college students. "If you can share examples of people you know and love who are dealing with mental health issues, that will help destigmatize and normalize it," adds Horne.

Here are the experts' recommendations for helping your college student navigate mental health care once they arrive on campus.

## Know Depression Symptoms

Stay in touch with your student through regular phone calls and texting. Look for and ask about common signs of depression, such as sadness, anxiety, hopelessness, sleep difficulties, tearfulness, loss of appetite, and sudden drop in academic performance. Encourage your student to establish good habits that correlate with positive mental health. Remind them that good eating, sleep, and exercise can help them maintain emotional stability.

Says Hinkle, "Common red flags are big mood changes, avoidance of usual activities, or an inability to physically care for yourself. Are you attending

*(continued on p. 42)*

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classes? Are you sleeping too little or too much? If you are usually extroverted and social, you might be more isolated or staying in your room.” Hinkle adds that a spike in drinking or drug usage can also be a sign of depression.

## Scope Out On-Campus Resources

Visit the campus counseling center with your student. Ask about the range of services they provide on campus as well as a list of off-campus providers who work well with students. If visiting in-person isn’t possible, gather as much of this information online as you can and email the counseling center to ask if there is anything you are missing. Other departments to be familiar with are Disabilities Services (where your child can apply for special accommodations if needed), the Health Center, and the Dean of Students Office. There may also be a designated support coordinator for first-year students.

## Consider Online Therapy

Therapy can also literally be as close as the phone in your pocket, says Hinkle. “Online therapy might be a good option

for a student unable to make in-person counseling happen due to logistics or feelings of overwhelm, anxiety, or depression,” says Hinkle. Clients can message her any time, 24 hours a day/7 days a week via text, video, and audio messaging and she will respond 5 days a week, up to two times per day.

“We think of checking in with patients five days a week as equivalent to one 50-minute therapy session a week, with the conversation going back and forth instead of in one session. It’s similar to face-to-face therapy: I get to know and understand a client and I’m there for support and validation and to actively teach them skills to manage their depression and anxiety,” says Hinkle. She adds that some clients also like that they can read or listen to old messages, too.

## Choosing a Therapist

Parents and students should vet an online therapy service before they sign on for sessions.

At Talkspace, once clients enter their email address and create a username, they enter a private, online chat room where a consultation therapist discusses plan possibilities and then

assesses the client’s needs so they can match them with a therapist. Clients can then send their Talkspace therapist text, audio, picture, or video messages in a private, text-based chat room. Students can schedule live video sessions as well, depending upon the plan they select.

College can be overwhelming, particularly if it’s the first time your student is away from home. By anticipating their needs and discussing the resources available, hopefully you’ll find peace of mind for you and for them. ●

### IN CASE OF AN EMERGENCY

Let your student know that if they are experiencing an acute crisis, they should call 911. For free, 24/7 confidential support, they can also call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255) or text “TALK” to 741-741.





# 5 Legal Documents Your Teen Should Sign Before College

By **Wendy Wisner**

In the hustle and bustle of sending your teen off to college, you may be more focused on the supply list than on important legal documents. But once your son or daughter turns 18, they are legally considered an adult—whether or not you agree with that assessment on any given day. In fact, there are five legal documents

students should sign before they head off to school. While it is important to encourage their independence at college, these forms are essential to have in place so that you can legally assist them in case of an emergency.

Jim McGee, director for Clarion University of Pennsylvania's Center for Wellness, says that your child's

individual college may have in-house waivers and/or documents for incoming students to sign. Clarion University, for example, requires students to sign a "Declination Waiver" if they have not received all the required vaccinations; the university provides parents with healthcare waivers as well.

## HEALTHCARE WAIVER

Also referred to as a "medical power of attorney" or "health proxy," this form gives you authority to make healthcare decisions should your teen become incapacitated due to a medical emergency. According to Consumer Reports, each state has different laws governing healthcare waivers as well as individual forms. If your child is attending college out of state, you should fill out the healthcare waivers for both the state you live in and the state where your child will be attending college. Find a sample waiver form at [powerofattorney.com](http://powerofattorney.com).

## HIPAA RELEASE FORM

A Health Insurance Portability and Accountability Act release form allows you to have access to your child's medical records. This form needs to be filled out for each doctor your child sees, either at their next visit or in advance of a visit. If your teen is concerned about privacy, Consumer Reports notes that HIPAA authorization is not "all encompassing," and your child can elect to keep aspects of their sexual or mental health private. Find a sample HIPAA form at [eforms.com](http://eforms.com).

## FERPA FORM

Students should sign a FERPA (Family Educational Rights and Privacy Act) form upon college entry. As Lindy Schneider, co-author of *College Secrets of Highly Successful People*, explains, FERPA is a document that gives parents the ability to access their child's college records and schedules. Schneider says that it is

tempting to just put it off until later, but that isn't a wise idea. "The problem here is if the student becomes ill or injured and could use some help from their parents to notify their professors or download assignments, the parents' hands are tied," she says. That said, it's important to note that FERPA should be used for emergencies only, not to snoop on your child's grades. After all, the college years are a time to step back and let your child take care of their own school responsibilities. Find a sample FERPA form at [www.ed.gov](http://www.ed.gov) or google the institution's name and FERPA to find the actual form to fill out.

## DURABLE POWER OF ATTORNEY

If your child will be studying abroad—or becomes incapacitated for any reason—you would need to have power of attorney in order to sign their important legal documents, like tax forms, student loan applications, or bank documents. The rules and regulations for power of attorney vary from state to state and can be found at [powerofattorney.com](http://powerofattorney.com).

## A LIVING WILL

This isn't one that most of us like to think about, but the fact is that we all should be prepared. A living will, or advanced care directive, allows your teen to make important decisions about end-of-life care and organ donation. You may find it helpful to consult with a lawyer in devising a living will, but many free sample forms are available online.

# College Readiness

## 5 buckets of life skills to learn right now

By **Jennifer Proe**

It happens every year. Some poor college freshman misses the memo on sorting their reds from their whites and ends up sporting an entire wardrobe of pink. But when would they have learned to do laundry? Given the academic rigors and extracurricular demands of high school, parents may feel there's no time to teach this essential life skill. And yet, prepare them we must.

When it comes to raising college-ready kids, "independence, reliance, and emotional intelligence are just as important as SAT scores and grades," says Laura Kastner, Ph.D., a clinical psychologist in the Seattle area and co-author of *The Launching Years*.

Pink laundry is a trivial example, but teens who lack independent living skills can be at a real disadvantage once they get to campus.

"When students have not had an opportunity to develop some of these skills before college, it tends to show up in their academic performance around their third or fourth week," says Liz Okuma, Ph.D., vice president and dean of students at Hiram College. "We may notice they are spending a lot of time in their room or skipping class because they are feeling overwhelmed."

What are those magical skills we can help our teens develop—or, at least, begin to develop—before the big college launch? Okuma groups them into five buckets:

### Bucket 1: Simple Life Tasks

Can they cook for themselves? Do laundry? Put gas in the car? Change a tire? Do they know the proper etiquette for writing an email to a teacher or potential employer? Can they wake themselves up in the morning?

### Bucket 2: Managing Their Money

Do they know how to save money? Can they distinguish between "wants" and "needs"? Will your student be getting

a job at college? Will they have a credit card? Whatever the financial plan will be, high school is the time to test-drive it.

### Bucket 3: Managing Their Safety

What actions will they take if they find themselves in an unsafe situation? Teach them to be aware of their surroundings and to pay attention to what makes them feel safe. Encourage them to enroll in a self-defense class to learn some practical safety skills.

### Bucket 4: Time Management

College is all about "work hard, play hard"—but in order to achieve academic success, your student will need to learn to complete the work before they play. Help them learn how to say "no" to friends when the work cannot wait. College will be filled with distractions, so high school is the time to learn how to manage priorities.

### Bucket 5: Stress Management

Help your teen pay attention to what causes them to feel stressed and what actions they can take to help them feel better—whether it's taking a walk outside, playing a board game, or just spending time with friends.

"These are not things you can just teach them one time and then check off the list," says Okuma. Instead, put your teens into situations where they can practice these skills. For example, give your teen the responsibility of making a meal, even once a month, rather than just showing them how to make the meal.

Setting these expectations now primes them for success once they are on their own at college, says Kastner. It's okay if the teen struggles at first. "Allow them to make some mistakes and to experience the natural consequences of those mistakes," she says.

A little pink laundry now is a small price to pay for a thriving college kid later. ●





# REAL ADVICE

Who knows more about college than the kids who go there, and the parents who sent them? We've collected their words of wisdom, along with those from some of our favorite authors.

## TEENS

In college, it's up to you to get involved in clubs and internships that are relevant to you. Try to find a teacher who inspires you. Those initiatives can really shape your college experience.

**Daniela**

People will say it's the best time of your life, but you need to take it with a grain of salt. Yes, it is better, but it's also a life adjustment and you need to accept the good and the bad and know things will work out!

**Emma**

Start off right from the beginning by pushing yourself out of your comfort zone. Even if you're shy, go to dinner with your new friends on the very first night. Ask the professors your questions on the first day of classes. It'll only help you succeed and be happy down the line, even if it's uncomfortable at first.

**Talia**

Keep an open mind and don't disregard schools solely because you have not heard of them before. Don't remove colleges from your radar based on your GPA and/or ACT score.

**Morgan**

## PARENTS

Identify one period of time per week, say Sunday evenings, to talk about colleges and applications, rather than constantly bringing it up and expecting an enthusiastic discussion.

**Marty**

Let it be your child's journey. Let them take the wheel.

**Lisa**

There is more than one school that you will love.

**Anita**

Even if you know you want to go to college out of state, before planning a big expensive college trip, visit several colleges close to your home to get a sense of the KIND of college you're looking for. Many regions have large research universities and small liberal arts colleges, urban campuses and campuses surrounded by cornfields, and everything in between. Makes for a much more focused "college trip" later.

**Tim**



The best people I know were shot down by their dream school.

Kelly Corrigan is author of *Glitter and Glue: A Memoir* and *The Middle Place*.



In my house there's one person who went to Harvard Law School and one person who went to the University of Pittsburgh. Guess which one won the Pulitzer Prize?

It's not where you go to college that matters, it's what you do with your education.

Ayelet Waldman is the author of *Love and Treasure*, *Red Hook Road*, *Love and Other Impossible Pursuits*, among other works of fiction and non-fiction. Her husband is Pulitzer Prize winning author, Michael Chabon.



Don't choose [a school] based solely on a sense of the college's prestige. Don't let your ego do the talking. This is an education, not a handbag. Think hard about which school is going to challenge and amplify you while fitting in with your finances and the emerging design of your life. Education is about so much more than the on ramp to college or than college itself. It's an ongoing, all-encompassing, lifelong thing. The people who flourish over time know this instinctively. They keep asking, they keep pushing, they keep expanding.

Frank Bruni is a *New York Times* columnist and the author of *Where You Go Is Not Who You'll Be: An Antidote to the Admissions Mania*.

# Questions Our Kids Asked At College

As parents, we do our best to think ahead about the types of scenarios our children should be prepared to face once they are on their own. But sometimes, a few important skills or crucial nuggets of information slip through the cracks. We asked parents to share some of the questions their new college students texted to them. (Because we all know, they don't call unless they need money.)







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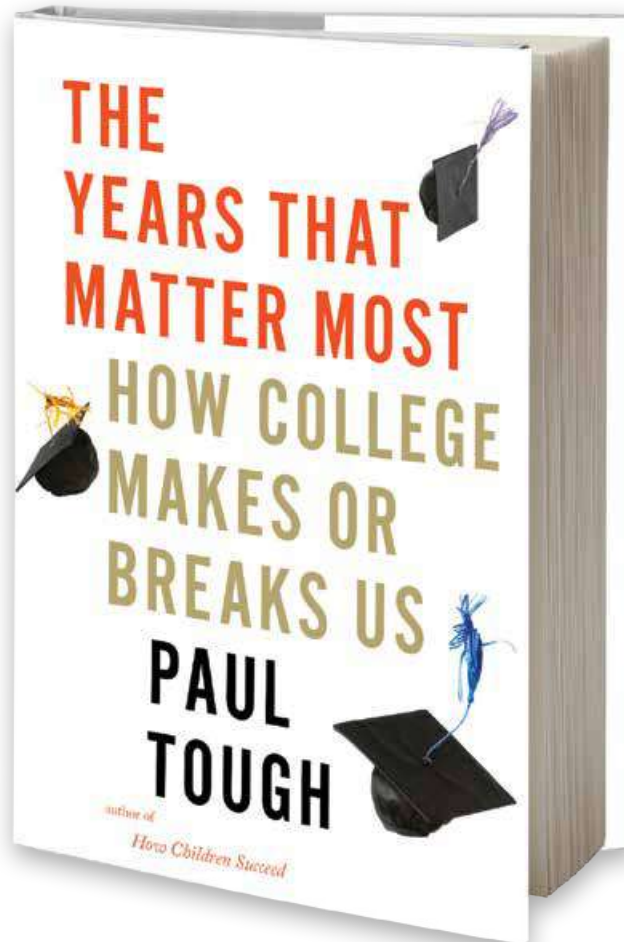
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