

COLLEGE AID SPECIALISTS



225 N. 5th St Ste 208 Grand Junction, CO 81501

970-243-0960

www.collegeaidspecialists.net

November 2008

“Step-By-Step College Prep: Vital Information for High School Upperclassmen!”



If you have a high school junior or senior in your home – or a student who will be a junior or senior someday! – now is the critical time to move steadily forward in the college

preparation process. Once your child gets to his or her junior or senior year, the pace of preparation always picks up significantly. We can't stress enough the need for early planning. The earlier you and your child work on the necessary details to attend and afford the right college or university, the better the chances are for your child's future success. Having the right information will be just the thing you need to set yourself apart from the crowd. You will want to position yourself in the best way so your child can make the most of the opportunities that lie ahead. This newsletter contains tips that will help you to make sound decisions in the last two years of high school... and will give you the information you need to take the vital steps to get your child into the school that will best suit his or her needs.





Choosing the Right School for Your Child

When you and your child began searching for the right schools to apply to – (you have taken that step, right?) – you probably picked up a copy of “U.S. News and World Report” to find out what the latest rankings were for the colleges and universities across the U.S. This is a great source of general information, and one that is important to take into some consideration when selecting a school. You should be aware, however, that colleges can juggle around the numbers in order to be listed higher in the ranking system. In order to artificially increase their rank, colleges can recruit the best and brightest students by promising early admission; and subsequently admit previously wait-listed students with lower test scores after the statistics have been submitted. This fudges the numbers for rankings, which are not always the indicator of the best school for any individual student.

When selecting a school with your child, you will want to take appropriate rankings into some consideration, but give even more attention to several other factors. Ask yourself the following questions with regard to your child and his/her studies:

1. Does this school offer the program(s) that interest my child the most?
2. Is the program in which my child is interested considered as part of their ranking system?
3. How do students, teachers, parents, and (importantly) current professionals in my child’s field of interest feel about the school that my child is interested in?

Doing your own research is one of the most important tools you have at your disposal when it comes to finding the right fit for your child. Asking pertinent questions for yourself will lead you in the right direction. We find that a child who might thrive at an Ivy League institution could drown at a very well-respected, larger state school – or vice-versa. Another child could shine even brighter at a smaller, equally well-respected, liberal arts college. If your child already has an idea of which major or career direction interests him/her, then the work will be in finding the best instructors for that program. Bear in mind that these professors do not always necessarily teach at the highest ranking schools! However, if your child is uncertain as to which direction to go, then other strategies and sources will be useful in finding quality educational institutions.



Reposition Your Assets to Help You Along the Way

Junior and senior year are absolutely crucial when it comes to determining your college financial status.

When you are comparing the calculations used by the schools to determine your Estimated Family Contribution (EFC), you may be surprised to discover that when everything is submitted your initial numbers had changed! Colleges will each use a different formula to calculate

your family’s EFC, which makes a big difference! They hope to minimize the amount that every student is eligible for in order to distribute funds to more students. They will not regard each bill that your family has to pay each month in the same manner that you would.

There is some good news, however. Preparedness is the name of the game, especially when you have a junior or senior. You can legally reposition your assets before they are viewed by a financial aid officer.

Schedule Visits to College Campuses



By now, your upperclassman/woman has most likely narrowed down the college list a bit. If not, encourage that to happen now! This is a great time to schedule a visit to some of the more interesting institutions for your student. You can research extensively on-line and with brochures, but you will not get the complete picture until you visit the school. Visits are extremely informative and are the best way to get a “feel” for the school. Preparation is key when planning a visit to a college campus. Be sure to contact the admissions office in advance to let them know of your arrival, and they will often plan a tour. To get a clear idea of what it would be like to stay in the dorms,

you can request a room in one of the residence halls. Colleges really encourage visits and schedule tours throughout the year, so they tend to fill up fast. Call and reserve a spot early on! While you’re on campus, there are many places to visit and things to see. You may want to request to attend a class. Be sure to try and catch the professor after class and strike up a conversation. Observe the rapport between the students and professors. Note whether or not the students seem engaged in the material.

You may forget all of the things that you wanted to ask. Be sure to write down questions you’d like to ask while you are there. For example: Are the computers and lab

equipment updated? What is the local town or city like for students? Is it a safe area? Are the residence halls quiet enough to study in – and if not, are there other locations for quiet study? Are campus jobs available? What is the library like? Is it difficult to get into the classes your child will need for his/her major? These are just a few questions that will help you as you think of your own...



Start Thinking Now About the College Essay

Most college admissions departments require an essay as part of the application process. Your child's choice in essay topics and style reflect much about your child and his or her values, preferences, creativity, sense of humor and depth of knowledge. A really stellar college application essay can definitely impact your child's eligibility for admission into his or her college of choice, as well as any additional funding they may make available.

When considering an essay, the colleges are looking for several things:

- *Your Child's Values:* The essay topic reveals much about your child, since much of what we do in life reveals what our values are. For instance, the choice of clothing a person chooses reveals how he or she wants to be perceived in the world. Or, if a person drives an older car that is a little beat up, it might reveal that this person chooses to spend his or her money on other things.
- *Your Child's Preferences:* The schools want to know what kind of person your child is. How your child chooses to write the essay and what your child choose to write reflects his or her preferences. Is he or she an artsy type or does he or she prefer to wax scientific and analytical? Or, is your child somewhere in between?
- *Your Child's Thought Processes:* This is probably the most important aspect of consideration. The style in which the essay is written shows your depth of knowledge on a chosen topic and reveals whether your child is methodical, whimsical, and so forth.

It has been said many times that there is no "correct" way to write an essay. The essay simply has to be on a focused subject. It could be your child's summer job, a mentor, a beloved pet, or even a great family vacation. The possibilities are endless. In addition to these considerations, it is of utmost importance that the essay be checked for spelling and grammatical errors. A sloppy essay that is replete with errors will certainly impact its consideration.

Stay Organized

When your child is in the final stretches (i.e. junior and senior year) of high school, it's imperative that you stay organized and on top of all of the piles of paperwork required to get your child into college, and to get the most funding possible. The last couple of years of high school can be tough in terms of your child staying focused. Implement plans now that can help your child stay focused and on task during these important last two years of high school.

Developing strong organizational skills will be a critical benefit for your child in college and throughout his or her life. Some people are naturally more inclined to be organized than others but just like any good skill, it takes time and a lot of practice.

We recommend using checklists that will assist you on your "to-do" list. These checklists can be used to track paperwork for submission, meet application deadlines, or even keep track of daily homework assignments during the rush of school and financial aid forms! In addition to checklists, you may want to use a Master Calendar to keep track of important dates, deadlines, family commitments and other activities. This will help to keep each family member on track and aware of what's coming up.

Along with the "to-do" list, we recommend a scheduled time for working on application forms, financial aid paperwork, and even homework. People (young and old) usually get more done with some structure. Discuss together when the best time would be for your family, and set goals for accomplishing the necessary tasks. Celebrate each accomplishment, as well!

Don't Be Shy About Asking for Help

Getting your child into college – and paying for it – can sometimes feel like a maze. You may find that you've made some progress in one area and the next moment, you've hit a brick wall in another. It does little good for your student to work his/her tail off as an upperclassman, be accepted to a dream school, and then find out that it's simply not within the budget! In the arena of college funding, there is new information out there each year. Things change quickly and if you're not "in the know," you won't be aware of how the changes will affect you. You probably have a tax advisor or an accountant who assists you with taxes. This is really no different than the subject of college funding. Finding the right help and the right advisor can make all the difference when it comes to helping your child get into (and through) the college of his or her choice.

You want to find the advisor that has the right background and expertise to help you along the path of getting your child into college. Not only can it increase the chances of your child attending a great school, it will keep you sane at the same time!

Getting your child into college is no easy task. It often "takes a village" to make sure you've done everything that needs to be done in order to ensure success. We know that it can be overwhelming for parents and students alike that they find themselves procrastinating getting started. ***This will not help you!*** It's important to stay focused and move forward. We are here to help you along the way. We are experts in the field of college funding and are available to offer our expertise to you whenever you need it.

Until next month...

Steve Buller

Jo Ann Bray

Todd Bennett