



February 2010

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Considering the True Cost of College

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Juniors –

- * Begin a college search, meet individually with Catherine and schedule family meeting for March

Seniors –

- * Most college-based financial aid deadlines are this month
- * Verify with colleges that applications are complete

March 2009

- 1st – **Application & Financial Aid Deadlines** at moderately selective colleges
- 5th – **Registration deadline** for April 10th ACT
- 13th – **SAT**
- 25th – **Registration deadline** for May 1st SAT

Scholarships/Contests

Feb. 23 – [Hispanic Scholarship Fund](#)

Feb. 27 – [Association for Women in Mathematics](#)

Feb. 28 – [Optimist Int'l Essay Contest](#)

It is normal for parents to feel a twinge of guilt when looking at their child's college prospects with an eye toward cost, but such considerations are essential – especially in challenging financial times. Of course, college is more important than just any expense – it's an investment, and when it comes to your child's education, you don't want cost to stand in the way of providing the highest quality education possible. Yet, family resources available for tuition are simply not what they once were.

As you look into colleges, it's wise to explore your options, and our public institutions are a great place to start. There are 15 public four-year colleges and universities in the state – and they offer a great number of options in terms of size, location, and programs (see last month's newsletter for an overview). With tuition at less than half the national cost for private colleges, it would be imprudent to overlook what these schools have to offer. You might also consider cutting tuition bills by close to another 75% for the first two years by taking advantage of PVCC's guaranteed admission programs. Students go on to earn their bachelors degrees from UVA, William and Mary, JMU and others ([click here](#) to see a list of participating colleges).

Many families believe that it is beyond their reach to consider private schools.

However, just this month, the Washington Post reported that although "the sticker price of private college has soared in the past five years . . . net price . . . has declined," (Washington Post, Feb. 10, 2010).

The article was based on the report "Trends in College Pricing" by the College Board and helps counter one of the most misunderstood facts about private college tuition: the posted "sticker price" is very rarely what a student actually pays to attend a school. "Net tuition" is generally about 45% of the advertised tuition cost once student need is taken into consideration by the financial aid office (and with tuition at many being over \$50,000/yr, "need" is very much being redefined!)

At the end of the process, it is important to carefully compare "the bottom line" of college financial aid packages. How much will the family actually pay out of pocket? If loans will be needed, look first at lower-cost, subsidized loans such as the Stafford or Perkins Loans. [Click here](#) for a loan calculator that serves as a great tool for estimating the size of your monthly loan payments.

Once acceptances are received, take a critical look at the aid packages offered, and make the best decision for both your child's education and your family's financial situation.

www.ProjectOnStudentDebt.org

The Project on Student Debt's goal is to identify cost-effective solutions to the problem of paying for college. Recognizing that loans have increasingly become a primary way to pay for higher education, the project seeks to provide information for families to help them make good choices about borrowing. The "Advice to Borrowers" section addresses the questions that should be asked when shopping for private loans. For students in earlier stages of the college search process, the Project has developed a list of schools whose financial aid policies limit or eliminate loans from their aid packages, thus reducing costs for students and their families. [Click here](#) to view the available list.

Juniors: Creating a Testing Plan

Whatever we may believe about the value of standardized admissions tests, for the foreseeable future, they are going to remain a part of the transition from high school to college. This doesn't mean that they have to rule your life, however! You can do a great deal to make the process simpler and kinder by creating a testing plan that will work for you and your schedule.

There are two basic ways to approach this. One is to determine the test requirements of the colleges that most interest you, and then plan to take all of the tests needed. If none of your colleges requires subject tests, for example, you can eliminate these from your testing schedule. The drawback of this plan is that most college lists change between the end of junior year and the beginning of senior year. Lacking appropriate tests could make your life more complicated when you do create your final list.

A second option is to take all the tests you could possibly need for the most selective colleges and in that way keep your options open. With this plan, you would take an SAT Subject Test when you complete the final course in that subject area (assuming you have done well in that class). You might take the Spanish language exam after taking Spanish IV, or the

U.S. History exam at the conclusion of that subject. Take two to four subject exams at the end of your junior year, and you'll have completed all of the subject tests that you will need for college.

Most colleges require results of the SAT or ACT with Writing (for those that are "test-optional," see www.fairtest.org). Some professionals recommend taking each of these exams once, and then repeating the test that yielded the higher score. To do this, you'll need to allow for three separate testing dates. You can also simply take an ACT and SAT practice exam under controlled, timed settings to get a sense if you are stronger on one test than another, therefore avoiding the additional costs of test registrations. Although you can take both SAT and ACT in the same month, you cannot take both the SAT Reasoning Exam and SAT Subject Tests on the same date. You can take up to three Subject Tests on one date, although most students limit themselves to two.

If you are a junior, it's important to get out a calendar and create a long-range plan. The most popular test dates tend to be June and October, but you will want to take into consideration any conflicts with sports, family vacations, etc. Making a plan now can greatly simplify your life later!

Road Trip! (10th, 11th, 12th grade)

Virtual tours, college viewbooks, attending area meetings, talking with current students— all of these provide a look at life at a particular college. Yet, nothing can take the place of a campus visit when you're trying to determine just how well a college fits you. Whether you are just beginning to explore colleges, are compiling your college list or making your final decision about which college to attend, you need a first-hand look at life at that institution.

If you're just beginning the college search, start your visits close to home. Even if you don't plan on attending a local school, visits to nearby institutions will allow you to focus more carefully on such factors as size, diversity of student body, type of institution, majors and courses of study. Visit both public and private colleges, residential and commuter campuses, universities and liberal arts colleges. Once you've determined the characteristics most important to you, you can begin to visit colleges that are further away.

Seniors who have begun receiving admissions decisions will want to pay a second (or third) visit to each campus they are seriously considering. This is the time to go beyond the group tour. If possible, arrange an overnight visit with a stay in the dorms. Attend classes and talk with current students about what they like and don't like. Eat at the dining hall, and check out the library. Picture yourself attending that school, and determine where on your list of acceptances that college ranks. If you have received offers of admission from several schools, let those at the bottom of your list know that you will not be attending. Notifying those colleges early (whether it's via e-mail or phone) is the right thing to do—you'll be opening a place for a student for whom it's the perfect fit!

Parents: Setting the Tone for the College Search

It's fairly common for college counselors to hear parents ask, "Can you please talk to him? He doesn't listen to a thing I have to say!!" That's what HE wants you to think, anyway. In this critical time of stepping forth and making a path for themselves, it's uncomfortable for many teenagers to admit to themselves (much less their parents) just how much they still need your guidance and support.

Although it's certainly not the experience that most parents report having, research bears out that parents have more influence on their child's college search than college counselors, teachers, friends, or other family members.

Needing guidance seems only natural as this is the biggest transition most of them have ever had to face, and the most significant decision for which they have been left responsible. It's daunting to say the least – and help from their parents, whether actively sought or covertly extracted, is what researchers have determined has the greatest impact on their college decision.

So – how are you to deal with such responsibility - especially when it is not a role that is outwardly bestowed upon you?

First, recognize that, although you have the wisdom of years and experience under your belt – this is your child's journey, and they should be in charge of its course. As graduation approaches, the pace is somewhat out of their hands – but they should have some say over the destination. If they sense that you're the one leading the charge, they may very well dig in their heels and cause no end of resistance and frustration.

Even if their pace is slower than you might like, or in a direction that seems uncertain – forward movement is easier to help direct than firm entrenchment.

Second, understand that although they are in charge of the journey, you have major responsibilities in relation to how they maneuver the course. Consider the parents' role in driver education as a good model. As you sit in the passenger seat and your child is at the wheel, you are still the adult responsible for ensuring that they get to their destination in one piece. Work with them to develop a system for keeping track of application and scholarship deadlines. Make sure they are registered to take the right standardized tests. Keep in touch with the College Counseling office to make sure that all of the necessary paperwork has been submitted. There is a great deal of minutia involved in applying to college – and being organized isn't known to be the greatest strength of adolescence.

Third, be aware that students are highly sensitive to parental expectations in this process (again – this is true whether or not they reveal this fact to you!). It is critical that parents manage their expectations in a way that assures their child that they are proud of them no matter the outcome of college decisions. It is challenging, but *critical* to find the right way to encourage your child to shoot for the stars and to also take pride no matter the outcome of the process.

In the end, no matter how important college decisions seem to be, your child's sense of self-worth is more strongly influenced by what YOU think of them than what any admissions staff decides.



This year's students have participated in a wide range of community service projects already – from The Salvation Army to feeding the homeless.



Summer on Campus -- Trial Run

Snow may still be carpeting the ground, but this is the perfect time to start planning for your summer vacation. For students just beginning to think about college choices, a summer on campus serves as a trial run. Hundreds of colleges across the U.S. offer summer programs for high school students.

In some cases, students take regular college summer courses for credit alongside college students, and participate fully in campus life. Often, however, the high school students live together in supervised dormitories, and participate in special activities and seminars designed especially for their age group.

High school students may earn three to eight college credits during the summer at programs offered by institutions such as Harvard, Syracuse, Brandeis, Cornell, Brown, University of Florida, Ithaca College, and UC Santa Barbara. Shorter programs offering intense study in just one area, often focused on specific careers, are also available. You can learn about Veterinary Medicine at Tufts, study Marine Science at the University of Miami, investigate military careers and engineering at the U.S. Air Force Academy or

Naval Academy, work on your art portfolio at Skidmore, or engage in scientific research at Boston University.

Non-credit enrichment courses that also provide students with the experience of living on campus are offered to high school students at schools like Barnard and Columbia. Attending a college's summer program probably won't influence your admission to that particular college, but your willingness to spend part of your summer vacation in serious learning indicates your level of commitment and thus may affect admissions. Good grades in your summer courses and a glowing letter of recommendation from your instructor are also a plus.

Try one of the summer enrichment search engines to find a program that fits your interests. There's one at www.Petersons.com and a new free search engine at www.enrichmentalley.com that includes reviews of programs by former participants, their parents, and educators.

While it may not be simple to match the 'uniqueness' of a Tandem education, taking the time to visit a potential school will give you a better chance at succeeding.



SPECIAL ANNOUNCEMENT!!!

JUNIOR FAMILY MEETINGS: Beginning March 1st, Catherine is meeting with juniors and their families to help develop specific strategies for the college search process and make college recommendations. (Recommendations are influenced by students' areas of interests, geographic preferences, academic performance and other factors to try to maximize "best fit" possibilities.) Please contact [Catherine](#) with dates and times that will work for you and your family, and she will work to develop a master meeting schedule and get back with families as quickly as possible.