



November/December 2009

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November

Seniors:

- Work on applications
- Complete Early Decision/Early Action Applications
- Complete "CSS Profile" if required by your colleges
- Submit rolling admissions applications ASAP

December

5th – SAT & Subject Tests
12th – ACT

Seniors:

- File additional college applications before deadlines
- Make sure your teachers have given letters of recommendation to Catherine by Dec. 11th

Juniors and Sophomores:

- Review PSAT score report and talk with Catherine about any questions you may have

January 2009

23rd – SAT & Subjects

Seniors:

- FAFSA becomes available at www.fafsa.ed.gov. Complete & submit as soon as possible.
- Continue scholarship search & apply
- File any additional college applications

SENIOR UPDATE

It's been an active time in the College Counseling office as students finalize their college lists and dive into the application phase of the admissions process. A number of seniors have completed early decision or early action applications – and a few have already received acceptances! Good luck to all who are applying early and still awaiting news! Don't forget to keep working on your other applications. It's much easier not to send a completed application after you hear the good news than to start applications during the holiday season.

NOTE: All seniors who have deadlines before January 15th need to make sure all of their teacher letters are in to

Catherine by December 10 as all school materials will be sent out before the holiday break. If the letters are not submitted to college counseling, students will be responsible for getting them sent directly to the colleges.

GRADES: For most seniors, the mid-term grades looked great. Keep it up! Since first semester grades are so important, seniors should not let their focus and concentration drift. Amidst all of the other commitments that seniors have, they need to remember that their academic work must be their top priority. Our support for them is also very important during this time.

SENDING TEST SCORES TO COLLEGES:

Almost all colleges require that the applicant have the College Board or ACT send official scores directly to their Admissions Offices. Check the SAT/ACT website to make sure the scores are being reported. Additional reports can be sent at anytime in the process through their websites:

<http://www.collegeboard.com> - SAT
<http://www.actstudent.org> - ACT

LAST-MINUTE TESTING OPTIONS

Seniors who are unhappy with their SAT or ACT scores still have time to retake in December. However, I generally advise against retaking unless a student has plans to prepare actively for it. If you wonder whether or not retaking is a good idea for you, stop by and speak with me!

If you've taken only the SAT, you might consider trying the ACT exam. This test is especially appropriate for students who do better in their classes than on standardized tests. The ACT is more subject-based than the SAT Reasoning exam, and questions test what you've learned rather than your ability to solve academic puzzles.

Although the ACT is in many ways similar to the SAT Reasoning Exam, there are differences. One important one is that there is no penalty for incorrect answers. It's best to answer all questions on the ACT; your score is based solely on the number correct.

If you have a strong academic record, you might also consider including some test-optional colleges on your final list. **You'll find a list of the hundreds of colleges that do not require college admissions tests from some or all of their applicants at www.fairtest.org.**



Use tests to your best advantage!

FOCUS ON FINANCES: Financial Aid Basics

Is \$50,000 becoming “the new normal” for tuition and fees at top colleges? So argues the Chronicle of Higher Education in its November 1st edition. Last year, only five colleges crested this marker. This year, fifty-eight private colleges charge at least that much. Now, more than ever, tapping into all available resources for financial aid and support seems essential.

Financial aid comes in two forms: merit and need-based. **Merit aid** is gift money that does not need to be repaid and is typically referred to as a scholarship. Merit scholarships are generally awarded for outstanding performance that may be academic (as shown by grades, high test scores, essay contest, etc.), athletic, talent-based (such as art or music), or for a special skill or characteristic (such as outstanding leadership or community service.) These scholarships may be awarded by the student’s college or by a private organization such as the National Merit Scholarship Corp. or Best Buy.

The bulk of financial aid awards, however, are awarded to students who have demonstrated their need for such aid by completing the Free Application for Federal Student Aid, otherwise known as FAFSA. Using a complex methodology, the FAFSA yields an **expected family contribution (EFC)**, the amount you and your family are expected to contribute towards your educational costs for the next school year. The difference between the EFC

and the “total cost of attendance” at your college is your “demonstrated financial need.” This is the number that the college financial aid office uses in constructing a financial aid package. This package usually consists of several types of aid. **Grants** are gift aid that does not need to be repaid (you can view this as a discount on your tuition.) **Loans** must be repaid, but subsidized loans have their interest paid for you until you complete your education. Packages may also include **work-study opportunities**, a job program for college students.

Private colleges often have more discretionary money to award as financial aid, and may require applicants to complete an additional form, the CSS Profile. Information gathered here will be taken into account in the creation of the student’s aid package.

While some colleges guarantee to meet 100% of demonstrated financial need, many colleges can only meet a portion of this amount. Therefore, financial aid packages may vary greatly from institution to institution. Colleges are also more likely to offer more grant money if your grades and test scores place you in the top 25% of their entering class, or if you possess a special attribute or talent that they desire.

TOP 10 THINGS TO UNDERSTAND ABOUT NEED-BASED FINANCIAL AID (As Shared by the Middlebury Financial Aid Office)

10. At need-blind institutions, applying for financial aid does not impact admissions decisions.
9. The EFC (Expected Family Contribution) is not what a financial aid office thinks a family has “left over” for college expenses after they have covered all of their other living costs. Need analysis is a complex process of determining how much a family can afford to absorb in educational costs over time, therefore, they will take into consideration all accumulated assets, prior year and current year income as well as future borrowing capacity.
8. Assets, such as personal savings, home equity and investments are usually not the primary drivers that determine a family’s EFC. Although assets are taken into account, for most families, the greatest portion of EFC is derived from income, not assets.
7. Monthly debt payments are typically not taken into consideration by need analysis. To use them would run the risk of using financial aid to subsidize the choices that some families have made that others have not.
6. Non-discretionary expenses (e.g., medical costs, sibling’s private school costs, etc.) are taken into consideration in need analysis.
5. Support for other siblings in college counts!
4. Familiarize yourself with the Financial Aid section of the college website to learn about deadlines and required documents.
3. Get to know the financial aid counselors at the colleges to which you are applying.
2. Deadlines matter. Missing a deadline may result in your not receiving any aid at all.

THE #1 THING THAT FAMILIES NEED TO UNDERSTAND ABOUT NEED-BASED FINANCIAL AID:

1. The primary goal of any financial aid office is to arrive at an EFC that makes it possible for any admitted student to attend that institution and to do so in a way that is fair to all of the other families applying for financial aid. This is a goal that all need-based colleges strive to achieve. The more information you can share with the financial aid office about your family’s financial situation, the more able they will be to meet that goal.

WRITING YOUR WAY TO A COLLEGE SCHOLARSHIP

Although some essay contest committees consider need in selecting winners, many others look only at the merits of the essay. Writing a really powerful essay can pay off handsomely, and, unless the topic is unusually specific, essays can often be tweaked to fit the requirements of several contests.

First, accumulate a list of essay contests and make note of the essay required for each. Group those that address similar topics, and spend your time crafting a really good essay. Your opening sentence needs to grab your reader—paint a scene and place your audience right in the middle. Use specific examples and work on those descriptive phrases. Spend time writing and revising because winning an essay contest will yield more money than a minimum wage job. Here's a list of essay contests to get you started—find more by googling “essay contests.”

Students can access Federal Student Aid's free scholarship search at
<http://www.FederalStudentAid.ed.gov/scholarship>.

Atlas Shrugged and The Fountainhead Scholarships:
<http://www.aynrand.org>

The National Peace Essay Contest:
<http://www.usip.org/ed/npec/index.html>

The Holocaust Remembrance Project:
<http://holocaust.hklaw.com/>

American Foreign Service Association High School Essay Contest:
<http://mirror.afsa.org/essaycontest/>

Lincoln Forum Essay Contest:
<http://www.thelincolnforum.org/>

GET INVOLVED!

Although colleges like to see students who are involved with school and community activities, padding your resume should be the **last** reason for getting involved in any extra-curricular program or sport. Instead, invest in activities that truly matter to you. It's much more likely that you'll want to stick with a sport, musical instrument or community service project when you enjoy that activity and get something out of that involvement.

Participation requires a time commitment, the ability to balance school and extracurricular activities, and a willingness to share your talents. Rather than signing up for every activity or playing every sport that is offered, choose one or two things that interest you and fully commit to those. By staying involved over time, you may find that you have more and more opportunities to play

or perform, or that you gradually take on a leadership role as younger students join the group. When you are considering extracurricular activities, consider depth of involvement rather than quantity of activities. It is much more rewarding to be involved with fewer activities and have a greater impact than to be spread so thin that there isn't time or energy to contribute.

In addition to the obvious benefits of tapping into your passions and finding fun outlets for your creativity or athleticism, studies have shown that students engaged in activities make stronger bonds with adults and develop closer peer relationships. These students often take more challenging high school classes and experience greater academic success.

COUNSELOR'S "2 CENTS" TIP

“Deadline” means different things to different people. Here at Tandem, we tend to have a “kinder, gentler” approach. You can be assured, however, that colleges have a singular perspective and it's imperative to get application materials in on time! It's also important to note that when colleges list their admissions deadlines, they are usually listing a postmark deadline, rather than a date by which they need to receive the application. (Please note that this is not meant as encouragement to procrastinate!)

All students must keep Catherine informed about any changes in their Application List. This document assures that we send out your transcript and letters of recommendation in a timely fashion. If Catherine does not have accurate information on this document, there is no way to track all of the deadlines for all of the students!!! Please be kind to your College Counselor, and keep Catherine in the loop.