

COLLEGE COACH

c o n s u l t a n t s

February 2024

Seniors — Fill out the FAFSA if applying for financial aid.

Update colleges with new information that may influence admission decisions.

Juniors — Check College Board and ACT websites for available test dates and sites in your area. Map out dates and create a test plan for spring SAT or ACT exams.

Begin your college search utilizing college websites, virtual tours and information sessions.

Attend an in-person or virtual NACAC Fair
<https://www.nacacattend.org/>

March 2024

9th, 10th and 11th grade students—make plans for a productive summer. Investigate summer programs, jobs, and internships.

Juniors — Create an initial list of colleges. If possible, schedule in-person college tours during your spring break.

College Experience Tied to Success

When it comes to being satisfied with work and life after college, it's not *where* you go to college, but what you *experience* in college that matters, finds a study from Gallup and Purdue University.

Researchers surveyed over 30,000 U.S. college graduates about their job engagement and overall satisfaction with life. The study found that the *type of college* attended – public or private, small or large, very selective or not very selective – had little effect on a graduate's long-term work satisfaction or sense of well-being.

Instead, researchers found strong correlations between the *types of experiences* students have in college and their odds of being engaged at work and thriving in other areas of life.

Specifically, college graduates were more likely to report feeling engaged in their current jobs if they'd had one or more of these key experiences in college:

- An internship or job that allowed them to apply what they were learning in the classroom.
- Actively participated in extracurricular activities on campus.
- Worked on academic projects that took a semester or more to complete.
- Had a professor who cared about the student as a person.
- Had a professor who made them excited about learning.
- Had a mentor who encouraged them to pursue their goals and dreams.

Students who reported that they'd had three or more of the above experiences more than doubled the odds of work satisfaction after college.

Additionally, the study found that finishing college in four years doubles the odds of work satisfaction for working graduates.

Commitment to work is an important indicator of whether or not a graduate feels they are thriving in other areas of well-being, such as feeling socially connected, healthy, and financially stable. The study found that a college graduate's odds of thriving in other aspects of well-being are 4.6 times higher if they feel they are engaged at work. Not surprisingly, if graduates felt that their college had prepared them well for life outside of college, they were 2.5 times more likely to express satisfaction with other aspects of their well-being. As with work engagement, however, the type of college attended had little correlation with other aspects of well-being.

Another key factor in the future well-being of college graduates: student debt. The study found that the higher the amount of student debt, the worse graduates scored on well-being. Only 4% of graduates owing between \$20,000 and \$40,000 in student debt were thriving in all areas of well-being, compared with 14% of those who did not take out loans to pay for college.

What implications does this study have for students and parents weighing college options? "When it comes to finding the secret to success, it's not '*where you go*,' it's '*how you do it*,'" note the study's researchers. "These elements – more than any others – have a profound relationship to a person's life and career."

Resource: The full Gallup-Purdue University study, *Great Jobs Great Lives*, can be downloaded at this link: <http://www.gallup.com/poll/168848/life-college-matters-life-college.aspx>.

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Majors, Minors, and Concentration Possibilities

Major: Environmental Design

Concentrations:

- Environmental Product of Design
- Architecture
- Landscape Architecture
- Sustainable Planning and Design

Major: Business

Concentrations:

- Operations and Business Analytics
- Sports Business
- Entrepreneurship

Major: Biological Sciences

Concentrations:

- Endocrinology
- Genetics

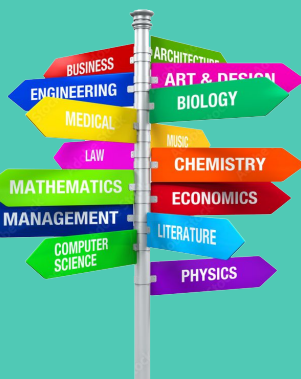
Double Majors:

- Marketing and Communications
- Business and Art
- Economics and Global Politics
- Environmental Science and Public Policy

Major: Engineering

Minors:

- English
- Foreign Language



Focus on Majors: Majors, Minors, and Concentrations

Students are typically asked to choose a major when going to college. Understanding choices beyond a major allows them to broaden their area of expertise and interests.

Majors: Your major is defined as the specific, primary area of study you will focus on during your college career. Typically, you don't have to declare your major until the end of your second year to graduate on time. Anywhere from 1/3 to 1/2 of your classes will be within this area of study. Your major selection will appear on your official transcript. Coursework will move from introductory classes, through the intermediate level and on to advanced senior level in a cohesive arrangement.

Minors: A minor course of study is a set of classes, from 15 to 18 credit hours, designed to complement and enhance your choice of major. Some college majors require a minor, but typically, the choice of minor is an individual one for each student to consider. A minor can be your opportunity to explore a new subject of interest or add coursework that enriches your choice of major. Many colleges permit more than one minor and will identify that minor on the official transcript.

Concentrations: This is a coordinated group of coursework that represents a sub-specialization or emphasis within a specific major field of study. Concentrations are defined within your major and allow you to customize your experience. The selection of your concentration, sometimes called a 'track', will provide a potential employer with more information about your specific areas of interest and expertise.

Most high school students have no clear idea of what they want to study in college – they just know they want to get into the best possible college to help them realize their unique goals and ambitions. When looking at colleges, it is important to review each listing of academic majors available. Is there more than one that draws your interest? According to the National Center for Education Statistics, about 80% of

college students change their major at least once. As a nod to the understanding that many young people are unclear about their choice of major, some colleges are creating programs designed to encourage exploration across the range of liberal arts disciplines. One more great possibility for some hard-working and talented students is the completion of two majors – this is known as a double major. Careful attention to graduation requirements is critical to successful completion.

The opportunity to broaden your undergraduate career by selecting a minor is easily available to most students. Colleges often offer many minors, and several allow students to complete more than one. It is important to work closely with your advisor to be sure that you graduate on time. Two strong reasons for selecting a minor are personal fulfillment and professional enhancement. It also reveals to a prospective employer that you are knowledgeable about several fields, thus making you a more desirable candidate.

Students who resist being 'put in a box' will be excited to review concentration options within their choice of major. This gives students the chance to choose something that matches their interests, allowing them to explore and gain expertise in a sub-specialization of their major. Examples include Tourism and Hospitality Management with a concentration in Destination and Event Management, English with concentrations in Science, Medicine, and Literature, and Business Management with concentrations in Entrepreneurship and Accounting.

Have you heard of Shakespeare's metaphor about the world being your oyster? Well in this case, a college degree can be your own personal pearl - to be selected, enhanced, and completed through a variety of course offerings, all designed to create a customized degree program that will reward you with both personal growth and professional opportunities.

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Financial Matters: Comparing College Financial Aid Offers



After months of anticipation, your child's college admissions decisions have arrived with great news. Congratulations! But, before making a college choice, many families still have one more very important thing to do: compare the financial aid offers from all of the colleges to which their student has been admitted.

Your family should receive financial aid and scholarship offers from your child's colleges by April 1. If you have not received a financial aid offer from a college to which your child has been admitted to by the first week in April, call the financial aid office immediately to find out why. Don't put this phone call off!

Once you have received all of your child's financial aid letters, the following three-step process can help your family accurately compare the offers and make a smart decision about which college to attend.

Step 1: Determine your total cost of attendance for each college

While colleges provide estimates covering tuition, room, board, fees, and additional costs like books and personal expenses, these may not align with your family's actual expenses. Certain majors or distant locations may incur extra costs (e.g., lab fees, and travel expenses). Research specific factors like airfare, major-related expenses, and local living costs. Don't rely solely on the college's estimate; create your own "estimated total cost of attendance" for accurate comparison when evaluating financial aid offers.

Step 2: Compare your family's out-of-pocket costs for each school

Every college expects each family to contribute something to their student's education. To make sure you're accurately comparing what each college will cost your family, compare each of the following items from each financial aid letter one by one:

Student Aid Index (SAI): The SAI has replaced the EFC (Expected Family Contribution). Though similar to the EFC, the SAI figure is used as a guide to determine how much aid a student is eligible to receive. This figure is determined by the sum of parental and student income and assets.

Student Loans: Most financial aid offers from colleges will include student loans. You may choose to turn down loans or only accept part of the loan amount offered.

Borrowing a manageable amount to cover college expenses can be a good plan. However, the keyword is "manageable." All loans are not created equal. Federal student loans tend to have the lowest interest rates and, for some types of Federal Student Loans, interest does not begin to accrue until six months after you graduate from college. Some colleges include private loans in their financial aid offers. The interest rates on private student loans are significantly higher than Federal student loans. Use caution when considering taking expensive private student loans, even for a "dream" college.

You'll want to carefully consider the types of loans each college has offered you and make sure you and your child understand the full cost of each loan, including loan origination fees and interest costs over the life of the loan.

Parent Loans: To help parents pay their expected share of college expenses, the Federal Government offers loans for parents called PLUS

loans. PLUS loans, if used wisely, can help cover your family's SAI if you do

not have savings or income to pay the full SAI, but keep in mind that interest and monthly payments begin as soon as you sign for a PLUS loan. Again, you can turn down any PLUS loans in your financial aid offers, but you will need to make up the difference out of pocket. Make sure to understand the terms and interest rate if you do borrow.

Federal Work Study: Federal Work Study helps cover personal expenses and books by providing on-campus jobs. Students earn up to the awarded amount, contingent on finding a work-study job and working sufficient hours. Failure to meet the criteria affects the financial aid offer. Work Study funds are not available until the student begins working. Despite this, it offers valuable resume-building opportunities. Research indicates that students working 10-15 hours per week, the typical work-study commitment, often achieve better grades. Calculate the total of SAI, loans, and Work Study for each college, and subtract from the cost of attendance to determine the family's "out-of-pocket" cost.

Step 3: Consider the "free" money in each financial aid offer

After assessing out-of-pocket costs, focus on the "free" money offered by each college, such as grants and merit scholarships. Grants act as a discount on total attendance costs and don't require repayment. Be aware of GPA requirements for scholarships. However, don't base decisions solely on grants and scholarships; prioritize total out-of-pocket costs from Step 2. The college with the most significant scholarship may not be the most cost-effective. Comparing offers accurately is crucial for an informed decision. Contact financial aid offices for clarification, and once you determine costs for four years, make a family decision for the most sensible choice.

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Planning for Summer in Winter

Admissions officers want to see that students have spent some of their summer productively. As you explore options, remember to engage in something you are interested in or passionate about rather than choosing a program because you think it will look good on your college application.

Some colleges allow high school students to attend summer sessions, where they can study subjects that are not offered in high school, explore possible college majors, and earn transferable college credits.

Choosing a residential summer class housed at a university is a great way to experience life away from home. Living with a roommate and even doing one's own laundry can help students feel more independent and self-confident. Many enrichment programs don't offer college credit but do provide an opportunity for students to pursue their interests. Students who want to perfect their Spanish may want a homestay in Spain or Latin America. A budding engineer might enjoy a camp where they build robots.

For others, community service is the way to create a meaningful summer experience. The Student Conservation Association sends crews of six to eight students with two adult leaders to national parks, forests, and urban green spaces to hike trails, build shelters, fight invasive species, and protect wildlife habitats.

Of course, you don't have to travel across the country to be involved in community service. Many local organizations also offer the opportunity to stay involved throughout the school year.

Some students need or want to earn money over the summer. Having a job can help you learn how to work with people, prioritize tasks, and manage time. Earning a paycheck can also provide a wonderful boost to self-esteem.

Summer jobs can also offer opportunities to explore career interests. If a student wants to be a veterinarian, a job at an animal hospital is an excellent way to see what's involved in being a vet. Working as a camp counselor is great for students interested in teaching or psychology.

Some students create their own summer programs. A prospective science major might contact professors at local colleges doing interesting research and see if they could use some help in the lab over the summer. This can be a way for a student to check out if microbiology is really where she's headed, and if things go well, ask for a recommendation letter. Internship spots fill early; contact prospective mentors now.

With so many options, students need to keep in mind that there's not one "best" summer activity. If you find something you are excited about doing, you're likely to experience the kind of personal growth that makes for interesting college applications.