

COLLEGE COACH

c o n s u l t a n t s

December 2025

Seniors—

File any additional college applications before the deadlines.

Continue to check your email and portals for messages from colleges.

File the [FAFSA](#) or the [CSS Profile](#), if required.

10th & 11th Graders—

Review PSAT report and map out a plan for test preparation with an advisor.

Schedule spring [SAT/ACT](#) testing (if applicable).

Enjoy the Holidays!

January 2025

Seniors—

Search and apply for scholarships that match your qualifications.

File any additional college applications.

Juniors—

Check the College Board and ACT websites for available test dates and sites in your area.

Rethinking Failure and Resilience

Somewhere along the way, many students began treating failure as a personal label rather than a temporary setback. The *New York Times* once observed that failure has shifted from an action *I failed* to an identity *I am a failure*. Any parent who has watched their teen meltdown after a disappointing grade or feedback knows exactly how quickly young people make this leap. Yet every major body of research tells us something very different: failure is not the opposite of success. It is an essential, unavoidable, deeply valuable part of it.

Psychologist [Carol Dweck's](#) work on mindset has helped countless students reframe this experience. Her idea of the “not yet” mindset gives students room to grow instead of shutting down. A tough outcome doesn't mean they aren't capable; it means they haven't yet mastered the material. That single word opens the door to possibility. It reminds students that growth takes time, that learning requires struggle, and that setbacks aren't proof they should quit - rather, they're signals to keep going.

Research across psychology echoes this idea. Social psychologist [Albert Bandura](#), showed that the process of confronting difficulty builds self-efficacy, the internal belief that one can handle hard things. [Martin Seligman's](#) work on optimism demonstrated that resilient people interpret setbacks as temporary and specific, rather than defining or permanent. [Angela Duckworth](#), who brought the concept of grit into the mainstream, found that perseverance develops from doing difficult things, not from staying comfortable. When young people are shielded from challenges, she warns, they can become “fragile perfects,” confident only when everything goes right.

Life is full of examples of people who transformed failure into something better. Sara Blakely often describes how failing the LSAT twice pushed her toward entrepreneurship and ultimately to founding Spanx. Jim Marshall, the Minnesota Vikings player who famously ran the wrong way and scored for the opposing team on national television. Instead of allowing embarrassment to swallow him, he used his mistake as motivation to concentrate at a higher level, practice harder than anyone else, and build a remarkable career. Their stories show that failure doesn't define someone. What they do afterward does.

This dynamic shows up often in the college application process. In one case, a senior failed a class after assuming the teacher would accept late work for full credit. When that didn't happen, the outcome was painful, but the experience pushed him to take ownership of his communication and planning in a way nothing else had. That one setback ultimately prepared him far better for the realities of college than any semester of smooth sailing ever could. The failure didn't define him; it simply illuminated what needed to change. Colleges increasingly value this kind of resilience. At highly selective colleges, even a single low grade can still hurt a student's chances. Even with a clear, honest explanation and evidence of growth, the most competitive schools may not be able to overlook it because so many applicants have spotless records. Admissions officers recognize that the transition to college demands resilience, adaptability, and the ability to bounce back from setbacks. They intentionally look for evidence of reflection in applications.

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Career Paths for Psychology Majors

- Business/Entrepreneur
- Clinical Psychologist
- Cognitive Psychologist
- Criminal Investigator
- Developmental Psychologist
- Educational Psychologist
- Environmental Psychologist
- Evolutionary Psychologist
- Experimental Psychologist
- Forensic Psychologist
- Human Resource Personnel
- Attorney/Lawyer
- Organizational Psychologist
- Marriage & Family Therapist
- Neuropsychologist
- Physician/Psychiatrist
- Psychiatric Technician
- Psychometrist/Clinician
- Rehabilitation Psychologist
- School Counselor
- Social Psychologist
- Sports Psychologist
- Substance Abuse Counselor

Focus on Majors: Psychology

If you're fascinated by why people think, feel, and behave the way they do, a major in psychology might be the perfect fit. Psychology is the scientific study of the connections between the mind, behavior, and environment. Students explore how mental processes develop, how people make decisions, how relationships form, and how internal and external factors shape behavior over a lifetime.

Because psychology is grounded in scientific research, most programs begin with core classes in statistics, research methods, and experimental psychology. After building a foundation, students can explore the many concentrations the field offers. These include developmental psychology, clinical psychology, cognitive psychology, forensic psychology, health psychology, behavioral neuroscience, and industrial-organizational psychology.

Different colleges offer unique pathways. The [University of Michigan](#) is widely known for social psychology research, including studies on how social media influences self-esteem and relationships. [UC San Diego](#) offers exceptional options in behavioral neuroscience. [John Jay College of Criminal Justice](#) is one of the top choices for forensic psychology and corrections-based assessment. [Purdue University](#) and [Colorado State University](#) offer strong industrial-organizational psychology tracks, a rapidly growing field used heavily in human resources and workplace consulting. [Tufts University](#) is one of the only colleges with an undergraduate interdisciplinary engineering psychology major called Human Factors Psychology, perfect for students interested in the interaction between humans and technology.

Students interested in children and development might explore programs like the [University of Minnesota](#), well known for its research in lifespan development. For students drawn to health-related psychology, [George Mason](#) offers a concentration in health psychology.

Those interested in sport and performance psychology often look at [Kent State](#) or the [University of South Carolina](#).

Psychology majors take courses that help them understand behavior across many contexts. Lab-based programs may include work with human or animal subjects, designing experiments, running studies, or analyzing data using advanced software. Other programs blend classroom learning with internships in hospitals, schools, nonprofit agencies, human resources departments, marketing firms, or criminal justice settings.

One of psychology's biggest strengths is its versatility. Graduates can pursue careers in business, sales, marketing, human resources, education, social services, research, counseling, or organizational consulting. A growing need exists for psychology specialists in HR departments, where understanding motivation, communication, and workplace culture is essential.

For students who want to become therapists, there are multiple pathways after earning a bachelor's degree. Some continue to a doctoral program (PhD or PsyD) to become licensed psychologists. Others pursue a master's degree in counseling, social work, or marriage and family therapy. With a master's and supervised clinical hours, students can become licensed as an LMFT (Licensed Marriage and Family Therapist) or a licensed professional counselor, depending on state requirements. These roles focus on helping individuals, couples, and families navigate mental health and relationship challenges.

Whether a student dreams of supporting children, improving organizational culture, studying brain function, helping individuals in crisis, or conducting research, psychology provides a strong foundation. It's a major that encourages curiosity, critical thinking, empathy, and a deeper understanding of human behavior, qualities that translate into meaningful and impactful careers.



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Financial Matters: Tuition Reciprocity



Picture a student who dreams of studying oceanography but lives in a landlocked state, or a student in California, Texas, or Florida competing for a shrinking number of seats at their state's public universities. Both want to explore out-of-state options. Both worry about cost. And both are perfect examples of who can benefit from tuition reciprocity programs that make certain public colleges far more affordable.

Reciprocity agreements let students pay reduced tuition at participating universities across regional networks. What many families don't realize is that every college within a reciprocity program sets its own rules, so eligibility, pricing, and restrictions vary widely even within the same exchange. A student isn't guaranteed the discount simply because their state participates.

Four major programs cover most of the country: the Western Undergraduate Exchange (WUE), the New England Tuition Break, the Midwest Student Exchange Program,

and the Southern Regional Education Board's Academic Common Market. While all aim to expand access, each operates differently, and colleges within them may add their own requirements.

[The Western Undergraduate Exchange](#) (WUE) is the largest and most widely known. Students from participating western states can attend public universities in the region for no more than 150 percent of in-state tuition. But colleges get to decide which majors qualify, how many WUE students they accept, and what academic standards students must meet. Many campuses also exclude competitive majors altogether; nursing, psychology, engineering, and computer science are frequent exceptions, so it's essential to check each college's WUE list rather than assuming an entire school participates.

[New England's Tuition Break program](#) focuses on major availability. A student typically qualifies only if their chosen major isn't offered at a public university in their home state, although some colleges extend eligibility based on geographic proximity. The discount amount varies by institution, and majors can shift year to year, so families should double-check the database before applying.

[The Midwest Student Exchange Program](#) spans eight states and

includes both public and private institutions, but participation is voluntary. Some colleges offer reciprocity only for certain programs or limit the number of seats available. Tuition at public universities is generally capped at 150 percent of in-state rates, while private colleges offer at least a ten percent discount. The actual savings depend heavily on the school.

[The Academic Common Market in the South](#) also ties eligibility to specific majors unavailable in a student's home state. Each state handles certification differently, and some pause participation during budget-tight years. Colleges may limit ACM to certain degree levels, so families need to verify details early in the process.

Across all programs, the process is straightforward: students must verify residency, apply directly to the participating college, and indicate their reciprocity status early since spots may be limited. Families should also confirm that the student's intended major is approved in the program's database and remember that housing, travel, and campus fees can still vary widely by location.

Reciprocity can open the door to out-of-state options that once felt financially impossible, but the details matter. With careful research and early planning, these programs can help students find the right academic fit at a cost that makes sense for families.

Rethinking Failure and Resistance (continued from page 1)

A student who can explain how they handled a setback, whether academic, personal, or extra-curricular, often stands out due to the vulnerability and realization the student demonstrated.

Colleges understand that challenges are inevitable. They want to admit students who can adapt, seek help when needed, and take responsibility for their growth. Resilience predicts success far more accurately than perfection

ever will. Parents play a crucial role in helping teens build this capacity. The instinct to fix things for them is understandable, but confidence grows when students work through problems, not when parents solve them.

Teens need reassurance that effort matters more than flawlessness, that their worth isn't tied to GPA, and that every setback contains a lesson if they're willing to look for it. Noticing small moments of persistence, kind-

ness, responsibility, and honesty helps them see themselves as capable and grounded, not defined by achievements alone.

Failure, when met with curiosity instead of shame, becomes a turning point. "Not yet" becomes an invitation to try again, adjust, and grow. And that mindset, the belief that improvement is always possible, is one of the greatest gifts we can give our students as they prepare for college and beyond.

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Honors Colleges

One way to have the advantages of a small college while attending a large university is through an honors program. Many public and some private universities offer honors programs that provide great benefits, including preferential class registration, special honors classes, enhanced advising, and enrichment programs.

Honors classes attract top professors who enjoy teaching bright, motivated students. In most programs, students are not required to take all honors courses and often take one or two honors classes each semester alongside their other classes. Honors classes are smaller and allow students to pursue a subject in more depth. Some programs require students to complete a senior project to receive an honors designation on their transcript.

Some schools offer separate honors housing. Honors students are generally not required to live in honors housing, but it's nice to have the option.

The [University of Arizona](#) and Arizona State University both offer honors programs. These are such large universities, each with more than 30,000 students, that an honors program is a great way to create a sense of community. [Arizona State University's Barrett Honors College](#) creates a living-learning community featuring classrooms, an advising center, a computer room, and residence halls. Honors advisors help students find opportunities for research, internships, and study abroad. Interested students

need to first apply to Arizona State University and then complete the separate and free Barrett application.

Some honors programs provide financial incentives. [Penn State University's Schreyer Honors College](#) offers a renewable scholarship of \$5,000 to all first-year honors students and provides grants to students who study abroad. The school offers more than 200 honors courses each year. Like many honors programs, they boast of high placement rates in graduate and professional schools.

While many large public universities have honors programs, some states also offer the option of a separate honors college. For example, [St. Mary's College of Maryland](#) is that state's honors college. With about 2,000 students, this liberal arts college offers a private school education, with small classes and lots of faculty interaction, at public school prices.

Private schools can also have honors programs. At Boston's [Northeastern University](#), students have access to separate honors sections of courses, as well as interdisciplinary honors seminars. They can live with other freshmen honors students and enjoy excursions to the theater and symphony.

These are just a few examples of the many honors programs available at colleges and universities across the country. While a few require a separate application, most schools will invite applicants with top grades and test scores to join their honors programs. Refer to [College Raptor](#) for a more extensive honors list.