

# COLLEGE COACH

## c o n s u l t a n t s

### March 2026

#### Juniors—

Create an initial list of colleges.

Tour colleges in person or virtually

[ACT](#) - April 11th (late registration March 24th)

#### Freshmen - Juniors

Investigate summer programs, jobs, and internships.

### April 2026

#### Seniors—

Final letters from colleges should arrive by April.

Compare offers of admission.

Visit top choices if possible.

Evaluate financial aid packages and consider college funding options.

Decline admission offers you will not accept

#### Juniors—

[SAT](#) registration April 17th  
Test on May 2nd

#### Freshmen - Seniors

Prepare for [AP Exams](#).

## The Importance of Likely Colleges

Most students add a few likely colleges to their list almost as an afterthought. They focus their energy on Reach and Possible schools and assume the likelies will simply be there if needed. But that mindset misses the point.

A well-chosen likely school should never feel like a backup plan. It should feel like a place you would be genuinely excited to attend.

Start by identifying the characteristics you are seeking in your college experience. Are you looking for strong academics in a particular major? A collaborative environment rather than a competitive one? School spirit? Research access? Internship pipelines? An urban setting? A close-knit campus? You can find all of these qualities at colleges that admit more than half of their applicants — and at institutions where your academic profile makes you a strong candidate.

In admissions language, a likely school generally means two things: the institution often admits 50-75% or more, and your academic credentials fall comfortably within or above the middle 50% of admitted students' test score ranges. While colleges evaluate applications holistically, academic performance remains the foundation of an admission decision.

It's also important to understand that colleges, even those that admit a majority of students, do not want to feel like a safety school. If a college believes you are unlikely to enroll, it may defer, waitlist, or even deny you to manage its yield and protect its admission statistics. Demonstrated interest, thoughtful supplemental essays, and campus engagement matter everywhere.

Now, here is the strategic piece families sometimes overlook: what will your experience look like once you arrive?

Recently, a strong student was admitted to a highly selective university and to one of her likely schools, where she was offered a generous merit scholarship. After visiting both campuses, she realized something important. At the more selective school, large introductory STEM courses were graded on a strict curve. At her likely school, she was invited into the honors program, and offered early research opportunities, where she could quickly connect with professors. She chose the likely school. By sophomore year, she was conducting research, holding a leadership role in a pre-med organization, and maintaining a GPA that positioned her well for medical school applications, all while graduating with significantly less debt.

From an ROI perspective, that decision mattered. Lower undergraduate debt meant greater flexibility when applying to medical school. Strong grades and faculty relationships translated into competitive recommendations. Confidence can lead to leadership and initiative. The return on investment was not just financial; it was academic and emotional. This is especially important for students thinking about graduate school in fields such as medicine, law, business, or STEM, where undergraduate GPA plays a meaningful role in admissions. Attending a likely school, your student can earn strong grades, build close relationships with professors, and stand out, which can create long-term advantages.

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## Career Paths for Gerontology Majors

- Social worker
- Neuroscientist
- Health service manager
- Social scientist
- Mental health associate
- Geriatric care manager
- Geriatric advocate
- Public policy administrator
- Grant writer
- Personal assistant
- Grief counselor
- Pharmacist
- Assisted living administrator
- Health educator
- Physical therapist
- Occupational therapist
- Geriatric psychologist



## Focus on Majors: Gerontology

Think about your grandparents for a minute. Or an older neighbor. Or even the people you see volunteering, working, traveling, and staying active well into their seventies and eighties. In fact, one in five Americans will soon be over 65. That shift is creating new careers, new challenges, and real opportunities for students who want to make a difference. In today's rapidly aging society, careers that focus on older adults are essential. That shift is changing everything from healthcare and housing to transportation, technology, and public policy. If you're someone who enjoys understanding people, solving real-world problems, and making a difference, studying aging, often called gerontology or aging studies, may be worth a look.

Gerontology is the study of the biological, psychological, and social aspects of aging. In classes, you might learn how memory and cognition change over time, why diseases like Alzheimer's affect the brain, and how lifestyle choices such as exercise, nutrition, and social connection influence long-term health. [Case Western](#) provides a multidisciplinary program designed to integrate research and theory about age, aging, and human development. At [San Diego State University](#), you'll find a dedicated School of Social Work with gerontology concentrations. [The University of Southern California](#) offers a social science track or a health science track. At [UMass Boston](#), a nationally recognized aging studies program emphasizes research, social justice, and community engagement. In other words, you might see this interest reflected in majors like social work, human development, aging studies, long-term care administration, public health, or even healthcare management. The names vary, but the focus is similar: understanding how to improve the quality of life as people age.

Coursework often blends science with real-world experience. Many programs require internships in senior centers, hospitals, assisted living communities, or government agencies. You might help design activities for residents in a memory care unit, assist families navigating Medicare and Medicaid, or evaluate community programs that support "aging in place." These hands-on experiences matter. They help you develop communication skills, empathy, leadership, and the ability to work with families during meaningful and sometimes difficult moments.

Technology is also part of the conversation. Students explore how telehealth, wearable health monitors, and smart-home systems allow older adults to live independently longer. They study public systems like Social Security and emerging policies that support caregivers. If you're interested in law, public policy, healthcare, psychology, business, or nonprofit leadership, this field can connect to all of them.

Career paths are broad. Graduates work as program coordinators, elder-care advocates, activities directors, case managers, policy analysts, or healthcare administrators. Some continue to graduate school in social work, occupational therapy, nursing, public health, or law. With the senior population growing quickly, the demand for professionals who understand aging isn't slowing down.

Studying aging isn't just about jobs. It's about understanding resilience, dignity, and community. It's about helping families navigate change with compassion and skill. If you want a career that blends purpose with practical opportunity, this is a field that deserves your attention.

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## Financial Matters: The Reality Behind The College Dream



If you're the parent of a high school senior navigating college costs, welcome to an expensive reality. Today's world of college financing breaks down into two categories: "Great money" and "Not-so-Great money."

**Free Money** - Free money includes grants and scholarships that never need repayment. Two types exist: need-based aid and merit-based aid. Need-based aid amounts are determined by the [FAFSA](#) and, in some cases, the [CSS Profile](#).

Merit-aid tuition reductions, grants, and scholarships remain a recruitment tool for many private colleges and many public universities seeking top students. Students can earn scholarships for athletic, artistic, or debate talents, as well as academic achievement through strong grades and test scores.

Many public universities offer prestigious Honors Colleges with perks including early class registration, smaller classes, honors housing, and substantial scholarships.

Most highly selective institutions like Stanford, MIT, and Georgetown don't offer merit aid but typically provide generous need-based assistance, many meeting 100% demonstrated financial need. If your student gains acceptance and the financial aid office determines that your family cannot afford the full cost, which can often be \$80,000 to \$90,000+ **annually**, they will cover the determined need-based aid using their own institutional methodology, sometimes with a combination of grant money, loans, and Federal Work Study.

The challenge hits families in the "gray zone," earning too much for need-based aid but insufficient to cover sticker prices.

**Loans** - Many parents, desperate not to disappoint their children, pledge to "do whatever we need to make it happen." This often means taking loans in both student and parent names, cashing life insurance policies early, or paying penalties for early withdrawals on retirement accounts.

Attending a high-priced institution while borrowing substantially is financially unwise. A college education should not disrupt normal family spending patterns or force parents to abandon their financial security.

**Smart Strategies for 2026** - Consider the following approaches:

Start early with the FAFSA, now available October 1st of senior year. Be aware of deadlines for aid applications to file on time.

Explore test-optional policies. Many schools now admit students without SAT/ACT scores, though submitting strong scores can still unlock merit aid.

Consider community college pathways. Starting at a community college and transferring saves substantially while achieving the same degree.

Research employer tuition benefits. Many companies now offer education assistance as employee benefits.

Remember: no single "perfect" college exists. Most students can thrive at various institutions. Parents must be responsible decision-makers, protecting against significant debt burdens. A child's education matters, but not at the expense of current or future financial stability for parents or students.

## The Importance of Likely Colleges (continued from page 1)

At some highly selective universities, students who were at the very top of their high school classes suddenly find themselves in the middle of a very competitive curve. Some thrive in that environment, while others quietly struggle with confidence. Being in a position to earn strong grades, build relationships with professors, conduct research, and secure leadership roles can matter more than the institution's name.

This idea isn't new. In his book *David and Goliath*, Malcolm Gladwell discusses research suggesting that students often benefit from attending a college where they are among the stronger students in the class. When students feel capable and competitive, they are more likely to raise their hands, pursue ambitious opportunities, and persist in challenging majors.

Many outstanding colleges admit over half of their applicants. Institutions such as the University of Utah, the University of Oregon, Elon University,

and the University of Denver all have strong academics, vibrant campus communities, and meaningful alumni networks. Many offer generous merit scholarships to attract high-achieving students. Smaller private colleges in the 50% admission range often boast excellent student-to-professor ratios, creating access and mentorship that can be harder to find at larger or more highly selective universities. The goal is not to attend the most selective college that will admit you; the goal is to choose a college where you will thrive.

# COLLEGE COACH c o n s u l t a n t s

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## AP Exams

During early May, high school students across the country sit for Advanced Placement (AP) exams. For students carrying a heavy AP load, that can mean four or five exams in two weeks, an intense stretch at the end of an already demanding year.

The AP program, run by the College Board, provides curriculum frameworks so teachers can align their courses with exam expectations. At some schools, students in AP classes are required to take the exam. Even when it's optional, it usually makes sense to sit for it. After a year of rigorous work, the exam is an opportunity to potentially earn college credit, and many students perform better than they expect.

Most AP exams include both multiple-choice questions and a free-response section, which may involve essays or problem-solving. Studio Art is the exception; it is assessed through a portfolio review.

Exams are scored on a scale of 1 to 5. Colleges set their own policies for awarding credit. Many grant credit for scores of 4 or 5, and some award credit for a 3. Some colleges use the scores as a method to place students in appropriate level classes. Policies vary not only by college but also by subject, and more selective institutions often have stricter guidelines.

Students can review each college's AP credit policy on its website or through the [College Board's AP Credit Policy Search](#).

Some applications, including the Common Application, allow students to self-report AP scores. Official score reports should be sent once a student has chosen where to enroll, so that the college can determine credit and placement.

Students who earn AP Scholar distinctions can include the award in their applications. The basic AP Scholar award is granted to students who score 3 or higher on at least three exams. Higher distinctions require stronger performance across more exams, with the most competitive level reflecting consistent scores of 4 or 5 on numerous tests.

AP exams cost \$99 each, though fee reductions are available for students with financial need, and some high schools subsidize the cost. While the fee may feel significant, it is modest compared to the cost of a college course.

Students who take multiple AP exams and earn qualifying scores may enter college with a semester or more of credit. Some graduate early, reducing tuition costs. Others use the flexibility to pursue a double major, study abroad, or take on internships while maintaining a manageable course load.