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May 2026

Seniors—
May 1st - Common reply deadline for college enrollment.
Notify colleges you aren't attending

Juniors—
ACT registration- May 8th for for June 13th
SAT- registration- May 22nd for June 6th testing

June 2026

Seniors—
Thank parents, teachers, and others who helped you during your high school years. Thank your scholarship providers. Handwritten thank-you notes are recommended.

Have your final transcript sent to your college of choice.

Juniors-
ACT- registration- June 5th for the July 11th test

SAT- registration date TBD for the August 22nd test

Underclassmen- Make sure to plan something productive over the summer.

When Parents Do Too Much

As college application season approaches, a familiar pattern often emerges: parents want to help their teenagers succeed, so they begin stepping in to manage parts of the process. The motivation is understandable. Applying to college can feel overwhelming, and parents naturally want to reduce stress for their child.

But there is an important difference between supporting a teenager and taking over the process.

Researchers have begun studying what is often called "overparenting." In one large analysis of more than 21,000 participants, researchers found a clear pattern: the more parents overhelp, the worse children's mental health tends to be. Higher levels of overparenting were associated with increased anxiety, higher rates of depression, and lower resilience. The effects were even stronger as children got older.

Researchers describe overparenting as *developmentally inappropriate control*. In other words, it happens when adults step in to manage tasks that a child or teenager is capable of learning to do themselves.

The intention usually comes from love. Parents want to smooth the path and prevent mistakes. But when young people are constantly protected from small challenges, they miss opportunities to build independence and problem-solving skills. Too much help now can unintentionally create helplessness later. The college application process is actually an ideal opportunity for students to begin developing these skills.

When parents take over tasks such as emailing admissions offices, resolving scheduling questions, or communicating with counselors, it can send an unintended message: *I don't think you can handle this yourself.* Even when that is not the intention, teenagers often internalize that message. Over time, it can weaken their confidence in their ability to manage important responsibilities.

Students are about to enter a stage of life where they will be expected to advocate for themselves. In college, professors expect students, not parents, to ask questions about assignments or grades. If a roommate conflict arises, students must work through it themselves. If they need help with financial aid, registration, or academic advising, they will be the ones expected to contact the appropriate office.

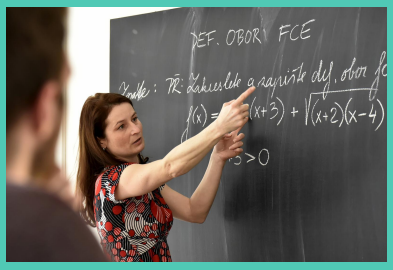
Guidance and coaching can be incredibly helpful. Learning how to do these things while still living at home provides an important safety net. For example, if a student needs to call an admissions office, a parent can help them think through what they want to ask or review an email before it is sent. Parents can help students organize deadlines, talk through decisions, and offer perspective when emotions run high.

When students write the email, make the phone call, or solve the problem themselves, they gain something far more valuable than a completed task: confidence. They learn that they are capable of navigating the adult world. The college application process is actually an ideal opportunity for students to begin developing these skills.

The goal is not to solve every problem for teenagers. The goal is to prepare them to solve problems on their own.

Career Paths for Applied Mathematics

- Actuary
- Biostatistician
- Climate/Environmental Modeler
- Computational Biologist
- Cryptographer/Cybersecurity Analyst
- Data Scientist
- Econometrician
- Epidemiologist
- Financial/Quantitative Analyst
- Machine Learning Engineer
- Operations Research Analyst
- Quantitative Risk Manager
- Research Scientist
- Signal Processing Engineer
- Software Engineer
- Supply Chain Analyst
- University Researcher/Professor
- UX Researcher (Quantitative)



Focus on Majors: Applied Mathematics

Applied mathematics is the study of mathematical methods and how they're used to address problems in science, engineering, business, and other fields. It sits between pure mathematics and the applied disciplines that use math as a tool. Students build skills in calculus, linear algebra, differential equations, probability, and computational methods, then learn to apply those to real-world problems.

Most programs encourage students to develop depth in a second subject. This gives the degree a lot of range, which is one reason it can appeal to students with strong quantitative skills who haven't yet settled on a specific direction.

Students who do well in applied mathematics tend to arrive with a solid math foundation. The most useful courses are calculus and statistics. Physics is worth prioritizing, since it's often used to describe real systems. A computer science class or programming skills can also prepare a student for the major.

In terms of mindset, students who tend to do well in applied mathematics are comfortable sitting with a problem that doesn't have an obvious answer. They're generally more interested in understanding WHY a method works than in simply getting the right answer. A natural curiosity about how things are measured, predicted, or modeled is an initial indicator of a possible good fit.

For applied math specifically, a flexible curriculum may matter more than it might for other majors because the degree's real value comes from pairing math with another field. Schools that don't require a specific list of general education (GE) courses or narrow GE categories give students more room to explore “applying” mathematics.

Brown's Open Curriculum allows applied mathematics majors at Brown to spend elective credits learning a second field. Their applied mathematics concentration offers tracks in biology, computer science, economics, and physics, and students can pursue independent research through the Division of Applied Mathematics, which spans fluid dynamics, mathematical biology, and machine learning theory.

With the "Rochester Curriculum," instead of fixed core requirements, students choose three clusters of study: one in their major and two others built around their own interests. It's a similar philosophy to Brown's but at a more accessible admissions level. Applied math majors here can double major in economics, computer science, or other fields without the friction of narrow GE requirements.

USC offers a five-year combined Bachelor's and Master's in Applied Mathematics. Students apply during their sophomore or junior year and take graduate-level courses that count toward both degrees simultaneously. The 4+1 structure is worth considering for students who know they want to go further in the field. The minor a student chooses often clarifies where their skills will be applied.

Common pairings:

Computer Science - Moves students toward software, machine learning, or AI roles

Economics - Useful for quantitative finance, policy analysis, or consulting

Biology or Neuroscience - Connects to computational biology, bioinformatics, or research

Statistics - Deepens the credentials for data science or research tracks

Public Health - Relevant for health policy and global health organizations

Psychology / Cognitive Science - A path into User Experience (UX) research, behavioral economics, and human-computer interaction

For students interested in building AI systems, machine learning runs on linear algebra, calculus, and probability. As AI tools become more common across industries, knowing what a model's output actually means and when to question it requires the same analytical thinking learned in applied mathematics curricula. The ability to interpret a result is increasingly useful.

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Financial Matters: The A to Z of College Finance

A is for the checking **account** you'll want to open. If possible, choose a bank with locations near both home and campus, and make sure parents can easily transfer money when needed. This makes day-to-day spending much easier to manage.

B is for **budget**. Create a realistic one that includes everyday spending and a cushion for unexpected expenses.

C stands for **credit** rating. Be careful about carrying balances that are hard to repay. Ideally, pay off your credit card in full each month to avoid interest and build strong credit over time. Good habits now make a big difference later.

D is for **debt**. While not every student borrows, about half of college graduates today leave school with loans, typically ranging from $30,000 to $35,000. Understanding how much you are borrowing and why helps you make more informed decisions.

E is for **Expected Family Contribution**, now called the Student Aid Index (SAI). Despite the name, it was never the exact amount you would pay. It's simply a number colleges use to determine financial aid eligibility, and it may look different from what your family actually contributes.

F stands for **flexible-spending accounts**. Many colleges allow part of your meal plan to be used at campus cafés or nearby vendors. Parents can often add money as needed, giving students both structure and flexibility.

G is for **grants**. These are typically based on financial need, reduce the cost of college, and do not need to be repaid. They are one of the most valuable forms of financial aid.

H is for **health insurance**. If a student is not covered under a family plan, most colleges offer their own insurance options. Make sure you understand what is required before arriving on campus.

I is for the **internet.** It's a useful starting point for scholarship searches and loan information. Be selective and stick to reputable sources to avoid misinformation or scams.

J is for **jobs**. Even without work-study, students can find campus or local jobs. Working 8 to 12 hours a week can provide spending money while also helping build structure, responsibility, and time-management skills.

K is for **kitchen**. Living in housing with a kitchen can help reduce food costs and give students more flexibility and independence.

L is for **loans**. Federal student loans should generally be considered first before private loans, as they offer more flexible repayment options, borrower protections, and lower interest rates.

M is for **meal plan**. Choose a plan that realistically matches how often you'll eat on campus. Many students overestimate how often they'll use it, so it's okay to start smaller and adjust later.

N is for **need**, the difference between the cost of attendance and your Student Aid Index (SAI). This number helps determine the amount of need-based aid a student may receive.

O is for **overseas programs.** Most colleges offer study abroad options, generally for the same cost as studying at your home campus. Travel costs are usually additional, but the experience can be priceless!

P is for **PLUS Loans,** federal loans that parents can use to help cover remaining college costs. Families should review repayment terms carefully before borrowing.

Q stands for **questions.** If your financial situation changes or if something doesn't make sense, reach out to the financial aid office. There may be options, including appeals.

R is for **reduce**. Look for ways to lower costs, such as using AP credits, graduating early, or taking classes at a community college.

S is for **scholarships**. Scholarships are gift aid that reduces college costs. They may be based on academics, talents, or specific interests.

T stands for **telephone**. Phone plans can quietly add up. Choose one that fits your actual usage and avoids unnecessary costs.

U is for **unpaid** positions. While these won't fund your college expenses, they can add immeasurably to your resume.

V is for **volunteer**. Colleges offer many ways to get involved in meaningful service through campus organizations and community partnerships.

W is for **work-study**. Eligibility is determined through the FAFSA. These jobs help students earn money, and earnings are treated favorably in future financial aid calculations.

X stands for **extras**. These are the small, often overlooked expenses, books, supplies, and social activities. Planning for them makes a difference.

Y is for **you.** While college is expensive, remember that college graduates currently earn over a million dollars more over a lifetime of work than those with only a high school diploma.

Z is for **zoom**. Finishing in four (or fewer) years can significantly reduce total cost. Nationally, only about 60% of students graduate within six years, so staying on track academically matters.

Choosing a Gap Year

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After years of structured schedules, deadlines, and pressure, it's not surprising that many students arrive at the end of high school feeling burnt out. A gap year gives students the chance to reset, gain real-world experience, and build the independence they'll need to succeed in college.

That can look very different depending on the student. Some stay close to home and work, save money, or take a class, while others pursue internships, volunteer, or explore interests that weren't possible during the school year. Not every student is ready for the demands of college life immediately after high school, and that's okay. A well-structured gap year can help build confidence, resilience, and self-awareness before stepping onto campus.

Students who take a gap year are more likely to graduate on time and have higher GPAs than those who do not, and report feeling more confident and better prepared for college and their future careers. Research also shows that gap year students are perceived as more mature, more self-reliant, and more independent, and that the positive effect on GPA tends to last across all four years of college. Students who returned to higher education after a gap year were found to be more motivated and to outperform peers who did not take one.

The key is to have a plan in place. A gap year is not about taking a year off; it's about taking a year with purpose. Without clear goals and structure, the year can slip by without much to show for it. Students should think intentionally about what they hope to gain, whether that's an internship, community service, language immersion, travel, or work experience. The Gap Year Association is an excellent starting point for exploring options. A gap year doesn't have to mean going overseas. Programs like City Year place young adults in schools across the U.S., providing academic support while building leadership and professional skills. For students navigating anxiety, burnout, or other challenges, therapeutic gap year programs offer structured support for mental health and personal growth as a meaningful bridge to college readiness.

How do colleges view all of this? Generally, quite favorably. Students should avoid including gap year plans in their applications, as it can complicate the process. A stronger strategy is to apply during senior year, secure admission, and then request a deferral from the school they plan to attend. Deadlines for deferral requests are typically in the summer after graduation. Colleges tend to look favorably on students who use their gap year for meaningful, intentional activities. One important limitation: students usually cannot take college-level coursework during a gap year without affecting their freshman status. Always confirm each college's deferral policy, as it can vary. For the right student with the right plan, a gap year isn't a detour. It's a head start.