

COLLEGE COACH

c o n s u l t a n t s

June 2026

Seniors—

Thank parents, teachers, scholarship providers, and others who have helped you.

Have your final transcript sent to your college of choice.

Juniors—

June 6th - SAT
June 13th - ACT

Summer 2026

Rising Juniors—

July 11th - ACT
August 22nd - SAT

Rising Seniors—

Begin working on college applications (Common App, UCs, etc.) as they become available.

Craft your essay.
Finalize college list—tour colleges.

Prepare for fall ACTs or SATs.

Get a job, intern, volunteer, or take a class.

Your Summer, Your Story

Summer does not need to be packed with expensive camps or prestigious programs to be meaningful. It is a rare stretch of time when students can pause and ask a question that gets lost in the school-year rush: What do I actually care about?

Before thinking about programs or internships, start there. Genuine self-knowledge shapes every decision that follows, including, eventually, the college search itself.

Ask yourself some honest questions. What activities are you already involved in, and which ones genuinely energize you? Are there things you have always wanted to try but never made time for? Have you taken on a leadership role, formally or informally, and what did that feel like? Have you ever created something new, organized an event, or spotted a need in your community and stepped up to fill it? Think about impact, too. How has your involvement affected the people around you? What growth have you noticed in yourself? These questions are worth sitting with.

Here is what many students do not realize: colleges are not simply looking for a list of impressive activities. They are looking for patterns, a coherent picture of who you are and what you genuinely care about. When a student pursues something consistently and authentically, that story comes through. Think of your activities as brushstrokes. Over time, they should paint a picture of a person with real interests, real initiative, and real growth.

Meaningful exploration is often closer than you think. Look around your neighborhood. Do senior citizens need their lawns mowed

or trash taken out? Could you start a dog walking business, organize cleanup days at a local park, or tackle an environmental project? Are there old items waiting to be restored or repurposed? Even a lemonade stand raising money for a cause you care about teaches how to create a flyer, advertise, talk to people, and manage money. A student who designs and sells handmade jewelry while donating a portion to charity is learning creativity, entrepreneurship, and compassion all at once.

For students drawn to more structured interests, free platforms like Coursera, edX, and Khan Academy offer courses in everything from coding and engineering to psychology and creative writing. Community colleges offer affordable dual-enrollment options where students can earn college credit. Healthcare-curious students might shadow a professional or volunteer at a hospital or senior center. Creative students can build a portfolio, start a blog, contribute to a publication, or launch a YouTube channel around something that genuinely matters to them. Students interested in law, government, or the environment can seek out internships, conservation programs, or community organizations doing work that matters to them. A part-time job counts, too. Working in retail, food service, or a local business builds communication skills, responsibility, and maturity in ways a classroom rarely can.

Explore. Take some risks. Have fun. The self-knowledge you gain this summer is what makes every next step feel purposeful rather than performative.

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Career Paths for Liberal Arts Studies

- Marketing, advertising, and public relations
- Human resources and recruiting
- Sales and account management
- Consulting and investment banking
- Journalism and writing
- Content creation and social media management
- Publishing and editing
- Policy analysis and government roles
- Nonprofit management
- Community organizing and advocacy
- Teaching (often with a credential program)
- Curriculum development
- Educational administration
- Civil rights and advocacy organizations
- Compliance and regulatory roles
- Technical writing
- Project and product management



Focus on Majors: Liberal Arts Reconsidered

Ask twenty people what they think about the term "liberal arts education," and you'll likely get twenty different responses, and those responses will probably contain as many misconceptions as facts. Let's clear up the myths:

All liberal arts students are politically liberal. False. Students of all political beliefs graduate with liberal arts degrees. The word "liberal" in liberal arts has nothing to do with politics. It's rooted in the Latin term "artes liberalis," in which "artes" referred to the general skills that a "free person" (liberalis) needed to master in order to contribute meaningfully to society.

Math and science aren't liberal arts subjects. False. Chemistry, physics, astronomy, and mathematics are all liberal arts disciplines. Many people assume otherwise because these fields also fall under the STEM umbrella; however, from the Middle Ages until today, these subjects have been included in the liberal arts as well. The liberal arts also encompass the humanities (English, theater, music) and the social sciences (economics, history, psychology). College majors focused on preparing for a specific career, such as engineering, nursing, or business, are generally not considered liberal arts degrees.

You can only get a liberal arts degree from a small college. False. You can get a liberal arts education at many different institutions, from small liberal arts colleges to large research universities. Many people mistakenly believe liberal arts studies are confined to smaller liberal arts colleges. In fact, every major American research university offers extensive undergraduate programs across a variety of liberal arts disciplines. Nearly all research universities, from large publics to elite privates, have an undergraduate liberal arts college.

A liberal arts degree doesn't prepare you for a specific career. Maybe. A liberal arts education is not designed to prepare students for one specific career path, but that doesn't mean it leaves graduates without marketable skills. Critical thinking,

written and verbal communication, research, and problem-solving are all skills that liberal arts programs cultivate and that employers across nearly every field value. Many liberal arts graduates also find that the flexibility of their degree allows them to pivot between careers or industries more easily than graduates with narrowly focused training. That said, a degree alone isn't enough. Like all college students, liberal arts majors should seek out internships, work experience, and extracurricular activities to help build their resumes and gain practical, real-world experience.

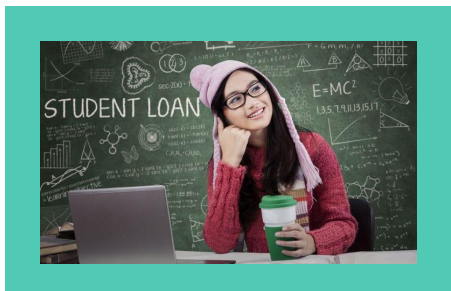
Liberal arts majors all end up working at Starbucks. False. Just ask liberal arts majors who went on to become CEOs of Goldman Sachs, Whole Foods, HBO, Disney, Hewlett-Packard, American Express, and Merck, among many others. (The longtime CEO of Starbucks, Howard Schultz, was also a liberal arts major.) The Hamilton Project, an economic policy initiative of the Brookings Institution, analyzed data from the [National Center for Education Statistics](#) and the [U.S. Census Bureau](#) and found that liberal arts majors work across all sorts of careers and industries, including science and technology.

Liberal arts majors have skills employers want and need. True. Research shows that employers value the types of skills that liberal arts studies foster. In one study conducted by the [American Association of Colleges and Universities](#) (AAC&U), 91% of employers surveyed agreed that when hiring recent college graduates, a demonstrated capacity to think critically, communicate clearly, and solve complex problems is more important than a specific college major. These are precisely the skills a liberal arts education is designed to build. Liberal arts majors should be just as intentional about career preparation as students in more career-oriented majors.

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Financial Matters: The Overlooked Student Loan Option



When it comes to paying for college, most families think of two options: federal financial aid and big-name private lenders. However, there is a third option that is often overlooked: state-based nonprofit student loan lenders. For parents navigating the complex world of college financing, understanding this option could save your family thousands of dollars.

State-based nonprofit lenders are organizations often created or sanctioned by state governments, whose mission is to make higher education more affordable for students and families in their state. Unlike for-profit lenders, they are not driven by shareholder profits. Instead, they reinvest their earnings into lower interest rates, better repayment terms, and additional services such as college planning resources and scholarships.

The difference in rates can be significant. Recent data from the

[American Action Forum](#) found that in the 2024–25 academic year, nonprofit and state-based lenders issued 88% of their loans at interest rates between 5% and 8.99%. By comparison, 69% of loans from Sallie Mae, one of the most recognized for-profit private lenders, were made at rates of 9% or higher. Sallie Mae and similar for-profit lenders are widely advertised and easy to find, but that familiarity does not always mean the best deal. Over the life of a loan, even a one or two percentage point difference can translate into thousands of dollars in savings.

It is important to understand the order in which families should explore financing options. Always start with scholarships, grants, and federal student loans, as these offer the most favorable terms and protections. State-based nonprofit loans are best used to fill any remaining gap after those sources have been exhausted.

Several well-established nonprofit lenders operate across the country. [RISLA, the Rhode Island Student Loan Authority](#), is available to students nationwide and offers additional discounts for Rhode Island residents. [MEFA, the Massachusetts Educational Financing Authority](#), provides low-cost fixed-rate loans to students across the country. Other examples include Brazos Higher Education in Texas, ISL

Education Lending in Iowa, and the Oklahoma Student Loan Authority. Importantly, lenders like RISLA and MEFA accept applications from borrowers in any state, making them viable options even for families living in states without a local nonprofit lender.

Not every state has its own nonprofit lender. California, for example, does not operate one, but it does have one of the strongest state grant programs in the country, including [Cal Grants](#) and the [Middle Class Scholarship](#), which can significantly reduce how much families need to borrow in the first place. New York similarly focuses on grants and scholarships through its [Higher Education Services Corporation \(HESC\)](#). Families in these states can still access out-of-state nonprofit lenders like RISLA and MEFA, though they may not qualify for the same in-state discounts available to local residents.

Some states also offer loan forgiveness programs if your child works in a high-need profession, such as healthcare, within that state for a set number of years after graduation; a portion of the loan may be forgiven.

Whether or not your state has its own program, exploring all available options, including those in neighboring states, could make a meaningful difference for your family's financial future.

Liberal Arts Reconsidered (continued from page 2)

This means connecting with career services early on, seeking out internships, co-ops, and applied learning opportunities, attending professional development panels, and actively networking, all while taking advantage of the scheduling flexibility a liberal arts education typically provides.

Liberal arts majors don't make as much money as engineering or business majors.

It depends. How much any individual earns over a career is shaped by career choice, experience, location, employer, and personal drive; no two graduates in any major earn the same. Engineering majors do tend to land the highest average starting salaries among all degree holders, and some liberal arts majors start below the median for college graduates overall. However, research from the AAC&U and other studies shows that while some graduates with liberal arts degrees start at lower income levels,

their income tends to increase at a faster rate over time, closing much of the initial gap.

Want to explore typical career paths and salary data for your major? [The Hamilton Project](#) offers an interactive tool based on census data showing the most common careers pursued by graduates in over seventy undergraduate majors, along with median salary comparisons over the course of a career.

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Thriving in Your First Year of College

Starting college is a major life transition. While it's liberating not to have anyone telling you when to go to bed or when to study, you're now responsible for yourself. As you handle problems with professors or roommates on your own, you'll gain real confidence in your ability to manage your life.

You will meet a lot of smart, accomplished students, and this can be intimidating. But remember: admissions officers turn down thousands of well-qualified students. If you've been admitted, you've got what it takes.

High school is over; you don't need to keep proving you can handle the most rigorous curriculum. Give yourself a break in the first semester and sign up for at least one course that sounds interesting and fun. If a class you really want is full, talk to the professor. Faculty love enthusiastic students, and a space may open up.

Your first task is making friends, and there will be many opportunities. In freshman residence halls, the first few weeks are non-stop socializing, and students leave their doors open and visit at all hours. You may not be best friends with your roommate, but chances are you'll get along. In the rare case when you truly can't make it work, the housing office can help.

Everyone goes through a period of adjustment, but there are ways to minimize stress. Even small things like keeping your room clean can impact your mood. Exercise keeps you mentally and

physically healthy, gets those endorphins going, and relieves tension.

Creating structure is another way to take care of yourself. With no more than 15 hours a week in class, there's plenty of time to study.

If you treat college like a 9-to-5 job, you can get your work done during the day and have evenings free.

Go to class. Sit up front so you're less likely to doze off. After each class, review your notes and clarify anything you didn't understand. Good handwritten notes are invaluable at exam time. If you're struggling, ask for help. That's what professors, teaching assistants, tutors, and writing centers are there for. It's much easier to keep up than to catch up.

Studies show that students who participate in campus life are happier and more successful. Whether you love film, hiking, environmental issues, or improv comedy, you'll find people who share your passion. Joining a club is a great way to build community, especially at a large university.

Everyone feels homesick at some point. Add midterms and sleep deprivation, and it's easy to feel overwhelmed. The counseling center is a valuable resource that regularly works with students adjusting to college life, and talking to someone really helps.

Getting into college took motivation, commitment, and self-discipline. Give yourself some time, and those same qualities will carry you through a successful college experience.