

COLLEGE COACH

c o n s u l t a n t s

October 2026

Seniors—

Attend meetings with college reps. Continue to work on your applications.
Check the accuracy of transcripts.

Fill out [STARS](#) if appropriate.
Work on EA and ED applications.

Juniors—

[Attend NACAC Fairs.](#)
[National Portfolio Day.](#)

10th & 11th Graders—

Take the PSAT.

Parents—

If applicable, complete the [CSS Profile](#).

[FAFSA](#) is scheduled to open on October 1st.

November 2026

Seniors—

Submit EA and ED applications and supporting documentation. Create college portals and check weekly.

Continue to work on applications. Keep track of deadlines.

Juniors—

Finalize your standardized testing timeline.

Do Rankings Really Matter

Every year, college rankings generate headlines and create anxiety among families who want their child to attend the “best” college. A school climbs five spots and celebrates; another school drops a few notches and parents start to wonder if something's wrong. But before giving rankings too much weight, it's worth asking what they're actually measuring.

Consider this: If Naperville, Illinois, is ranked as the #1 place to live in America, would you move there? Probably not. Maybe your family and job are elsewhere, or you love the mountains or the beach and have no interest in Illinois. You understand that a ranking doesn't know your specific lifestyle, preferences, or priorities. Yet every year, families use college rankings as though they do.

It helps to remember that colleges have every incentive to rank high on these lists. Reputation drives everything in higher education, and admissions offices know it: when a school climbs into the top 20 or 25 of U.S. News, applications can jump 5-10%. That pressure shapes real decisions about selectivity, financial aid, and who gets admitted, which is one more reason to treat a ranking as marketing as much as measurement.

Look up the same college on two or three different lists, and you'll likely see very different results, because each publication weighs different factors. Forbes leans heavily on alumni salary, debt, graduation rate, and return on investment. Niche College Rankings draws mostly from student surveys covering academics, value, campus life, and safety. U.S. News uses a formula built from graduation rates, financial resources, faculty salaries, and even peer assessments, which make up 20% of the formula and further contribute

to the inconsistency, since administrators at other colleges are rating schools they may know little about.

If rankings were measuring one true “best,” they'd agree with one another. They don't, because they're measuring the results of a formula, and your family may weigh those same factors quite differently than the publication did.

It's also worth remembering that not every ranking measures the same kind of school. Comparing Yale's ranking to a small liberal arts college isn't really comparing apples to apples; one is built to be a research powerhouse with R1 classification and funding. The other often actually offers opportunities for undergraduates to do research with direct faculty supervision, with professors who are focused on teaching and mentoring undergraduates.

Even the most detailed ranking can't tell you whether your student will feel supported on campus, whether the teaching style will match, or whether opportunities like research and internships are actually accessible to first-year students rather than reserved for upperclassmen. For that, a more revealing number is a college's retention and graduation rate, found in its [Common Data Set](#), which is easy to search online. We recommend students apply to colleges where they can thrive academically and socially, which cannot accurately be determined or measured by any publication's ranking system.

The [National Survey of Student Engagement](#) shows that students thrive through high-impact practices, such as undergraduate research, internships, mentorship, and study abroad, not through a school's rank. The college creates opportunities; the student participates.

College Coach Consultants

Careers in Business for Non-Business Majors

Economics

- Investment banking
- Market researcher
- Business consultant

Information Systems

- Product manager
- Business analyst
- Technology consultant

Communications

- Marketing manager
- Account management

Public Relations

- Brand management
- Corporate communications
- Public relations

Industrial Engineering

- Process improvement expert
- Manufacturing leader

English

- Content strategy
- Copywriting
- Brand storyteller

Focus on Majors: Alternatives to Business

Business is one of the most popular majors, and a new Validated Insights report ([Higher Ed Insights, August 2025](#)), drawing on National Student Clearinghouse data, confirms it's the top bachelor's field in the country. In Spring 2025, about 1.63 million students at four-year colleges majored in business-related fields (across all class years), up 4.8% from the year before. The Bachelor of Business Administration (BBA) alone accounts for 646,747 of them. Finance and Accounting are growing fastest, up 12.3% and 9.6% year-over-year, respectively, well ahead of the field as a whole.

That popularity has a downside. Business programs are among the most competitive on many campuses, and admission often requires higher levels of math and stats coursework that not every student wants or needs. It's worth understanding that there are different types of "business majors." A BBA tends to be the most specialized track and carries real weight with finance and consulting recruiters, and it's also fairly math-heavy and competitive to get into. A BS in Business Administration usually asks for even more quantitative work than that. A BA in Business Administration generally has lighter math requirements, more room for gen-ed classes, and sometimes an easier admission bar at the same school. So, the real starting point is what problems you want to solve with a business degree, and how you'll solve them.

For students not interested in pursuing a BBA or BSBA, many schools offer other majors that can lead to successful business careers. Economics is a good alternative: it often lives in Arts and Sciences rather than the business school, so admission can be less competitive, and recruiters respect it just as much. Communications, advertising, public relations, sports management, and journalism are natural fits for students drawn to marketing and engaging with clients. These alternative majors typically have more flexible prerequisites.

Psychology and sociology fit students who'd rather study people than spreadsheets, and both can translate into HR or consumer research roles. A foreign language or international studies major can open doors in global business, particularly for students who already speak another language well.

Students who are interested in careers as business analysts might want to explore courses or a major in information systems. Data science and statistics majors serve a similar purpose. A few newer, less-known options are worth looking into. Human Organizational Leadership Development teaches management and HR skills with lighter admission requirements. Other majors students may want to consider: English, for writing, communications, and strategic thinking, as well as industrial engineering, which focuses on solving efficiency problems for companies.

Students curious about business can explore [DECA](#), [FBLA](#), or [BPA](#) in high school (if available), national organizations offering competitions and skills training in marketing and finance, leadership, and workplace technology, respectively. Involvement signals genuine interest and strengthens any application.

Whichever major a student chooses, the single biggest factor in securing a job after graduation is real-world experience. Seek out internships in various business settings throughout college, not just senior year. Multiple internships provide insights into different fields. A psychology major who interns in HR, or a communications major who works in corporate marketing, gains the same practical skills as a business major. National surveys consistently show problem-solving, teamwork, and communication as essential skills for employers, and internships are where students prove they have them.

Students can also add a business minor, which will allow them to combine specific business courses with those in their major. This can help diversify their skill set and increase their appeal to prospective employers.



Financial Matters: The FAFSA Timing Gap



If your family is filling out the FAFSA for the first time, one detail catches almost everyone off guard: it asks for tax information from two years earlier, the "prior-prior year." For students starting college in the 2027–28 school year, that means 2025 taxes. This lag makes the process faster and more predictable for colleges to handle, but it also means the form can describe a financial picture that no longer matches your family's reality. A bonus, an inheritance, or a job loss that happens after that tax year, or even within it, can throw off what the FAFSA and CSS Profile assume you can afford.

Many families skip financial aid forms in the first year because they assume their income is too high to qualify, or because applying feels like unnecessary paperwork for aid they may never need. This is worth reconsidering. Some colleges will not consider a request for institutional aid in later years if the student did not submit the required forms as a freshman or transfer applicant. Others require a waiting period of at least a full academic year before a student who skipped the initial filing becomes eligible again. Anyone who thinks they might need aid at any point during the student's undergraduate career should file in that first year, even if the numbers suggest aid is unlikely. It preserves the option.

The good news is that when circumstances do shift, colleges have a process to address this change in

circumstances. It's usually called a "professional judgment review" or "special circumstances appeal," and it allows a financial aid office to adjust an aid package based on documentation of a real change. Here's how it plays out in two common situations.

A one-time bonus or windfall.

If a parent received an unusually large bonus, sold stock, or had another one-time spike in income during the base tax year, that income gets counted as if it were ongoing, even if it isn't. This can make a family look wealthier on paper than they actually are going forward. Financial aid offices can sometimes discount one-time income when calculating aid, especially with documentation showing it won't recur. A letter from an employer or accountant confirming the bonus was non-recurring is typically what's needed.

Job loss or a significant pay cut.

This is one of the most common special circumstances appeals and usually one of the more straightforward to document. If a parent has lost a job, retired, or seen a substantial income drop since the tax year reported on the FAFSA, most colleges will reassess aid eligibility using current income rather than the outdated return. Families in this situation should contact the financial aid office directly, rather than just submitting the FAFSA and waiting, and should be ready with documentation such as a termination letter, unemployment records, or recent pay stubs.

Should you notify the financial aid office right away, or wait until the student is admitted?

Most financial aid offices would rather hear about a change sooner rather than later, and the earlier a family raises the issue, the more room a college typically has to work with.

Waiting until the aid offer arrives to mention a job loss from six months ago makes the case harder to make. Notifying a school early, even before admission decisions arrive, means the financial aid office can factor the change in from the start, and the appeal won't feel like an afterthought. It also tells a family sooner whether each school on the list is truly affordable. That matters most at colleges that are need-aware or don't meet full need, where the gap between an aid offer and the real cost can be significant. Every school on a student's list should be one they would genuinely be glad to attend, so each one deserves an accurate picture of the family's current finances. A short email to each financial aid office, followed by the documentation it requests, is usually enough to get the process started.

A few things apply across these situations. Appeals go through each college's financial aid office individually. There's no way to flag this on the FAFSA itself, so it takes a direct conversation and, usually, a written request with supporting documents. Some colleges have their own special circumstances form, while others simply ask for a letter explaining the change. Every school also handles these reviews a little differently. Some are generous and proactive; others require more persistence, so it helps to ask directly what a school's process looks like before assuming nothing can be done. Families should keep copies of everything they send, note who they spoke with and when, and follow up if they haven't heard back within a couple of weeks.

None of these situations is a reason to panic, and none is something a family has to navigate alone. A financial aid officer's job includes helping families through exactly this kind of mismatch between the form and reality. It's up to the family to start that conversation.

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Understanding the PSAT: What it Is (and Isn't)

Every October, sophomores and juniors across the country sit down for the PSAT, and every October, families have the same questions: Does this count? Do we need to prep? What happens with the score?

Here's what's useful to know, broken down by grade.

For freshmen: The PSAT isn't typically offered until sophomore year, but this is a good year to build foundational reading and math skills through regular coursework rather than test-specific prep. Strong classroom habits now pay off later.

For sophomores: The PSAT is a low-stakes practice test. It doesn't factor into college applications, and it isn't reported to colleges. Its real value is diagnostic. It shows students how their skills currently line up with the SAT format, and it gives them a baseline to build from over the next two years. There's no need for formal test prep at this stage. A relaxed, "let's see where you stand" approach serves most sophomores well.

For juniors: The junior-year PSAT potentially carries more weight than earlier versions, mainly because it's the qualifying test for the National Merit Scholarship Program. Only about the top 3% of test-takers earn any National Merit recognition, and the cutoffs for Semifinalist status are set state by state and change from year to year, so there's no fixed number to chase. For most stu-

dents, this isn't a make-or-break test, but it's still a meaningful checkpoint. Junior scores offer a genuine preview of SAT performance and can help a student decide how much test prep, if any, makes sense before spring or summer testing. This is also a smart time to get a feel for the ACT. If a student's high school offers the PreACT (offered in 10th grade), it's worth taking, since it mirrors the ACT's format and gives a comparable preview; if not, many test prep companies offer free practice ACTs that work just as well. Comparing the two tests, both the scores and how each one felt to take, can help a student figure out which format plays to their strengths before committing to one path.

A word on scores. PSAT results typically arrive within 2-4 weeks, and the report includes more than just a number. It breaks down performance by skill area, which can be a genuinely helpful roadmap for where to focus study time, whether that's independent practice, a tutor, or simply more reading. The College Board's [Understanding Your PSAT Scores](#) video walks through it all.

The bottom line: The PSAT is a tool. Its greatest value is the information it provides, not the pressure it can create. Keep it in perspective: test scores never outweigh grades in college admissions. Treating the PSAT as a practice test tends to produce better testing experiences and a clearer sense of what to work on next.