



*Excerpts From*

# The College Planning Handbook

*Your Guide To Getting Into*

*An Affordable & Worthwhile College*

**Robert Feil, CCPS, FSA**

with Linda Emma and Maren Morsch

# THE COLLEGE PLANNING HANDBOOK

Copyright 2011 by Robert Feil.

All Rights Reserved.

No part of this publication may be reproduced, in any form or by any means, without the prior written permission of the author.

Care and diligence have been taken in the writing of this publication. However, the author cannot guarantee the continued accuracy of the data or currency of the weblinks contained herein.



## TABLE OF CONTENTS

ABOUT THE AUTHOR.....	v
INTRODUCTION.....	vii
GOALS.....	1
GOALS: MAKING SENSE OF THE JOURNEY.....	2
INTERESTS.....	5
INTERESTS: ASSESSMENTS.....	6
INTERESTS: FINDING THE RIGHT CAREER.....	8
ACTIVITIES.....	11
ACTIVITIES: CLUBS.....	12
ACTIVITIES: INTERNSHIPS.....	15
ACTIVITIES: THE SUMMER BEFORE COLLEGE.....	18
ACTIVITIES: KEEPING BUSY OVER THE SUMMER.....	20
ACTIVITIES: SUMMER JOBS.....	23
ACTIVITIES: VOLUNTEERING.....	26
COLLEGE ATHLETICS.....	30
COLLEGE ATHLETICS: THE RIGHT COURSES.....	31
COLLEGE ATHLETICS: MAKE YOURSELF KNOWN.....	33
COLLEGE ATHLETICS: RECRUITING.....	36
COMMUNICATION SKILLS.....	39
COMMUNICATION SKILLS: CONVERSATIONS.....	40
COMMUNICATION SKILLS: THE COLLEGE ESSAY.....	43
COMMUNICATION SKILLS: MORE ON THE ESSAY.....	46
COMMUNICATION SKILLS: GREAT WRITING.....	48
LEADERSHIP.....	51

THE COLLEGE PLANNING HANDBOOK

LEADERSHIP..... 52

MENTORS..... 55

    MENTORS: YOUR GUIDANCE COUNSELOR ..... 56

    MENTORS: ART OF CULTIVATING A MENTOR ..... 59

    MENTORS: CREATIVE RECOMMENDATIONS ..... 62

    MENTORS: TEACHER RECOMMENDATIONS ..... 65

GETTING AHEAD IN SCHOOL..... 68

    GETTING AHEAD IN SCHOOL: FIRST TWO WEEKS..... 69

    GETTING AHEAD IN SCHOOL: LOOKING BACK ..... 72

THE COLLEGE SEARCH..... 75

    THE COLLEGE SEARCH: APPLICATIONS ..... 76

    THE COLLEGE SEARCH: EARLY DECISION ..... 78

    THE COLLEGE SEARCH: COLLEGE FAIRS ..... 80

    THE COLLEGE SEARCH: THE FINAL CHOICE..... 84

    THE COLLEGE SEARCH: THE RIGHT MATCH ..... 87

    THE COLLEGE SEARCH: WATCH FOR MAY 1 ..... 90

    THE COLLEGE SEARCH: STARTING THE SEARCH ..... 92

    THE COLLEGE SEARCH: VIRTUAL TOURS..... 94

TESTS..... 97

    TESTS: ADVANCED PLACEMENT (AP) TESTS ..... 98

    TESTS: THE SAT VERSUS THE ACT ..... 102

    TESTS: THE SAT ESSAY..... 105

    TESTS: THE PSAT..... 108

    TESTS: HOW TO STUDY FOR THE SAT & ACT ..... 111

MONEY TALK..... 114

    MONEY TALK: LETTERS OF APPEAL..... 115

    MONEY TALK: COMPARING AWARD LETTERS ..... 118

    MONEY TALK: CREATING YOUR BUDGET..... 121

    MONEY TALK: INTRODUCING THE EFC ..... 123

    MONEY TALK: WHAT’S A FAFSA?..... 125

    MONEY TALK: KEEPING THE COSTS DOWN ..... 128

    MONEY TALK: STUDENT LOANS..... 130

    MONEY TALK: THE CSS PROFILE..... 133

    MONEY TALK: FINDING SCHOLARSHIPS..... 135

ACKNOWLEDGMENTS..... 138



## ABOUT THE AUTHOR

Robert Feil is the founder and Chief Executive Officer of Waterfront College Planning, LLC in Neptune, New Jersey.

Before he founded Waterfront College Planning in 2006, his career had already spanned over fifteen years in the insurance and financial services industries. For much of this time, he was an actuary for several reinsurance management companies, using statistical methods to develop sophisticated mathematical models in order to protect major insurance companies from financial risks. He is a Fellow of the Society of Actuaries.

Bob left the corporate world in 2004 to use his financial forecasting skills in a financial planning practice, earning the Chartered Financial Consultant (ChFC) designation from the American College to assist his clients with financial planning needs.

While helping his clients plan for their financial futures, Bob noticed that the obstacle of huge college costs loomed large with many families. Looking for solutions to assist these families, he researched the details behind federal and institutional financial aid methodologies, sifted through numerous academic reports on the topics of the quantitative methods of enrollment management as well as career selection and student motivational strategies, developed measures of college stability using databases of their accounting data, worked personally with other consultants in the field, and used his expertise to develop a comprehensive model of how college planning should really work. That model is the basis of Waterfront's college planning program today – a unique combination of career planning, student positioning and financial management that goes way beyond the techniques offered by other advisors and counselors.

Bob obtained his Certified College Planning Specialist (CCPS) designation from the National Institute of Certified College Planners (NICCP) in 2007. He is a charter member of the National College Advocacy Group (NCAG - an interdisciplinary group of college admissions consultants and financial aid experts), and he serves on their membership committee. He is certified to administer the Strong Interest Inventory, a Type-B assessment available only to psychologists, counselors and other certified practitioners. Waterfront College Planning, LLC is a member of the National Association for College Admission Counseling (NACAC).

Bob and his family enjoy living on the New Jersey shore. When he is not thinking about college challenges, he enjoys music (as an accomplished pianist) and values his religious faith.

Bob continually researches the college and career planning fields to expand his expertise and develop innovative new programs to further benefit Waterfront College Planning's clients.

<http://www.waterfrontcollegeplanning.com>

## What's Your Plan?

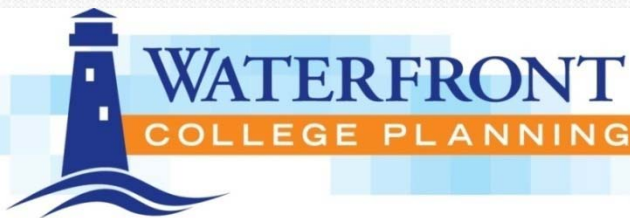
- 2 out of 3 college students take longer than 4 years to graduate with a Bachelor's degree.<sup>1</sup>
  - **What's your plan to be in and out of college in just 4 years?**
- 76% of the class of 2010 nationwide graduated with no job offer in sight.<sup>2</sup>
  - **What's your plan to have a job waiting for you when you graduate?**
- 25% of college students received no financial aid at all, and paid the full "sticker price" of \$100,000 to \$250,000 for their educations.<sup>3</sup>
  - **What's your plan to save thousands of dollars off of your college bill?**

## We Have A Plan!

- ✓ To help you **discover an exciting career** for a lifetime
- ✓ To help you find a university **you'll absolutely love**
- ✓ To find **tens of thousands of dollars** in scholarship grants

Our College Planning program costs less than the average summer camp experience, yet it includes:

- A step-by-step plan to guide you all the way to college
- Personal coaching every month to keep you on track to your goals.
- SAT / ACT prep course to raise your score by 200 points
- Career assessment with database of over 1,200 careers
- Powerful, three-stage college search
- College application essay help from a professional author
- FAFSA and other financial aid form filing
- Help in searching for private scholarships



*Strategically Matching Students  
to Great Schools with the Right Price.*



**To schedule a free consultation, call (732) 643-1005 today!**  
**Or visit [www.waterfrontcollegeplanning.com](http://www.waterfrontcollegeplanning.com) !**

1. National Center for Education Statistics, 2011 *Digest of Education Statistics*, Table 341.  
2. National Association of Colleges and Employers, *Research Brief: 2010 Student Survey*.  
3. National Center for Education Statistics, *Profile of Undergraduate Students 2007-08*, Table 4.1.



## INTRODUCTION

So now you have this book about how to get into an affordable and worthwhile college.

Assuming that you're interested in stuff like how to pick the right schools to apply to, how to pass the SAT or ACT, how to fill out what may seem like a gazillion applications (each with a dreaded essay!), and how to get financial aid scholarships, what will this book tell you that your cousin who's already in college or what googling "going to college" won't?

A lot.

You'll read about how setting goals for yourself is the first step toward getting into a college that you love. If you're planning on playing college ball, you'll find out about traps that can keep you from even showing up on the field. What happens if you don't get enough financial aid money to pay for school? You'll learn about that, too.

And that just touches the tip of the iceberg.

You'll find each topic in this book placed in the correct order of when you need to know it as you go through high school. So the first section talks about subjects you'll need to know early on, the next section a little later, and so on. And each section's articles are clearly labeled, so you can quickly find what you need to know, especially when you're in that jam when you need to know the difference between a FAFSA and a PROFILE.

So enjoy your trip through this book – especially as you start your real-life adventure of planning for college.



## INTERESTS: ASSESSMENTS

Say your guidance counselor comes to you and asks you to take an “interests and skills assessment.” Sounds totally boring, right? Kind of like a test you might take in a forced “elective” class. However, the reality is that not only are interest and skill assessments the opposite of boring, they are extremely useful tools in the college search and planning process as well.

An interest and skills assessment tries to relate your unique qualities (like subjects you excel in, clubs you’ve joined, and hobbies you have) to either college majors or to broader, overarching themes of specific career paths.

Although there are several career and personality assessment tests geared toward the college-bound student, two of the most popular are the Holland Career Key and the Myers & Briggs Type Indicator. Their exact methods of measurement differ, but both tests consider who the students are and where their passions lie, before offering occupations that might match their personalities. Used in conjunction with other pieces of the emerging puzzle of who you are becoming as a young adult, these assessment tests are great tools to have in a career arsenal.

A clearer understanding of how you view the world and interact with it can help you understand what career paths to avoid and those you may do well to embrace. If the tests confirm you as an analytical decision maker, it will also offer a range of careers – from scientists and psychologists to editors and economists – that may suit your long-range plans. Alternatively, students who are

pegged as intuitive extroverts by Myers-Briggs may see a list of careers that includes consultants, marketing managers, actors, and realtors.

When using assessment tools, there are several important things to consider.

**Be honest!** There will be no valid responses from the tests if you aren't honest when answering the questions.

**The first test might not be your best one.** There are lots of assessment tools out there, for college major planning, career path planning, as well as just to identify your scholastic strengths and weaknesses. Just because you don't feel like you received valid results from your first questionnaire doesn't mean you shouldn't try a different version of the same type of assessment.

**The results are meant to be a GUIDE, not a final decision.** Just because your assessment results say you should become a pre-med student doesn't mean you have to take the suggestion, if you hate the sight of blood.

Everyone's experiences using these tools are unique. It is important to remember that they are just guidelines to help steer your search or your focus into a general direction. They are by no means the authority on your college destination, much less your permanent career path! Take the responses that you receive from your questionnaire and objectively assess them, just like the assessment was supposed to objectively assess you. Do you agree with its findings? Could you consider some of the suggestions that the assessment had to offer, or were they completely irrelevant to your life?

Look at the results and think of courses and activities that you might enjoy. By signing up for an acting class or an EMT training course, you might be exposed to experiences you hadn't previously considered. Or, even more importantly, you might learn what to avoid. Asking questions and exploring options early will make it easier for you to choose a major and a college. And the sooner you set off in the right direction, the sooner you really will find that dream career you hope for.

Most importantly — have a little fun with the assessments and the suggestions that they give you. Explore some of the implications your results present, and enjoy the process. After all, you're exploring your future!



## COMMUNICATION SKILLS: CONVERSATIONS

Anyone who's begun the college process has heard the story of the student who looks perfect on paper, but gets to the face-to-face with the college admissions officer and bombs the interview. Conversely, another student with iffy high school credentials manages to step from that closed-door session with a thumbs-up on their college acceptance.

The message here is that those interviews really can count. And while they don't generally turn the straw of four wasted high school years into college gold, admissions officers have some serious discretion at their disposal. And nothing gives them greater satisfaction than having a student on whom they took a chance, prove them right.

Conversation skills are not the same thing as having effective communication, but they are absolutely necessary to jump start communication experiences. While someone who has good communication skills is typically evaluated by how well their ultimate message is received, good conversationalists are all about the style or method used when delivering a message.

While the differences might seem daunting at first, there is little need to worry. With a little practice in a mirror, and amongst people that you already know and are comfortable with, the learning curve to becoming a good conversationalist doesn't have to be a painful one.

Here are some easy tips to follow to build your conversation skills:

**Don't worry about being humorous or getting the other person to laugh**, especially not right away. Humor has its place, but there is no need for good conversation to be humorous.

**Focus on the person you are engaging in conversation.** What is their occupation? What do they like to do for fun? Most people have an easier time talking about themselves at first, then moving on to other topics. So, if you approach them in a comfortable manner, most people will have no problem talking about their interests, hobbies, and dislikes to start things off.

**Listen ... and then ask questions.** While these seem like silly tips, how many times have you spoken to someone who wasn't actually listening to you? By practicing active listening skills, controlling your non-verbal behaviors (eye contact versus looking away, open posture versus crossed arms or legs, nodding, smiling etc.), and reciprocating based on what the other person is actually saying, a good conversation is almost certain to follow.

**Don't lose your cool over quiet spots or lulls.** Either that person is thinking about what you've said, or is looking to you (or someone else, if you are in a group) to interject some of your thoughts and comments into the mix.

Finally, keep in mind that **not all conversations are destined to be great!** If a conversation isn't going well, or if a good conversation takes a wrong turn, it may not be your fault. Sometimes, factors beyond your control (maybe the other person is having a bad day, or is over-analyzing their responses, or perhaps they're distracted by their surroundings and other concerns) affect the conversation in a negative way, and there is little you can do to change the situation. It is also possible that they are uncomfortable with their abilities as a conversationalist!

Other commonsense tips you can practice in your day-to-day interactions with peers and adults include:

- introducing yourself simply and with a firm handshake;
- saying "please" and "thank-you";
- remembering the name of the person with whom you're speaking;
- avoiding repetitive words fillers such as "like" and "um", and
- maintaining focus on the other person and the conversation. Listening is as much a part of conversation as talking.

From grade school, you've hopefully learned the good manners, proper etiquette, and communication skills that will serve you not only as you head to college, but throughout your life. Demonstrate open, unguarded body language, good eye contact and proper introductions, so that others will follow your cues.

You should also know that, while the conversation cannot be solely about you, don't exclude yourself, either. Whether you're sitting across from an admissions officer or on your first job interview, you need to present a picture of who you are and what you bring to the table. Simple yes and no answers will not do the trick. You need to engage and be engaging. Be honest, not boastful; entertaining, but not a clown; earnest, but not obsequious. A good conversationalist makes a good first impression and a lasting one.

Even if you've been immersed in a lifetime of good communication skills, you may still be intimidated when speaking with adults. Rather than protect yourself from those encounters, though, engage them whenever possible. Become a self-advocate with your teachers, coaches, bosses and other adults in your life. It will build your self-confidence, broaden your worldview and help hone your conversational skills.

Prior to any important get-together, practice. Role-playing sessions are invaluable tools to answer the what-ifs of social situations and interviews. Practice can indeed make perfect. So, when you're finally set to go on that job interview or meet with the school's dean or step into the admissions office at your top-choice college, you may still have butterflies, but you won't be tongue-tied.



## COMMUNICATION SKILLS: MORE ON THE ESSAY

The college essay is the most dreaded piece of the application package that will determine where you will attend college. Even students who fancy themselves talented writers often falter when the subject about they're writing is themselves. And you need to paint a compelling picture of yourself in just 500 words or less! The task is a tall order.

However, the essay is a vital piece of your full application. For some candidates, it really can mean the difference between college acceptance and rejection. Crafting that one essay, then, can be a tricky road, but it's one you will need to travel.

The best piece of advice to give you with regard to your essay is this: Get it done during the summer *before* senior year. You'll really reduce the stress level that fall quarter, and you'll have ample opportunity to fine-tune your presentation to your top-choice colleges.

Here are some other great tips –

Before you set fingers to keyboard, you should **contemplate just what you want to say to the person on the other end** of that "send" button. Even using the Common App, you should consider what your first-choice college would be expecting of you. Through the college essay, schools gauge a student's interests, strengths and values, and how well they align with those of the institution.

**If you're a creative writer, then create.** Some of the best essays, at first glance, don't appear to be about the student at all. What you choose to write about and how you do it can say quite a lot about you, even if you don't regularly use the "I" pronoun.

If you don't have much in your writing craft cupboard, start with a bit of brainstorming and an outline. **What's important to you?** Where do your passions lie? It's true of almost any type of writing – if you write about what you love, the message comes through loud and clear. Whether you choose to write about climbing mountains or cooking soufflés, it should be about something for which you care passionately. Above all, the essay should be in your voice, and the easiest way to accomplish that is for you to write from the heart.

An essay that demonstrates qualities like enthusiasm, perseverance, determination, growth and maturity is a likely winner. Focusing on significant successes is a good idea; writing about how you dealt with personal setbacks is even better. Writing about a great soccer season is one option; a better one is to talk about a single game and why it defined your entire soccer career.

**Step away from I.** The "brute force" school of thought maintains that saying "I did this" and "I did that" is the only surefire way for you to tell the admissions office how wonderful you are. In reality, there are so many more creative ways to let them know who you are, sometimes without even using the "I" pronoun. Whom and what you choose to write about often says a whole lot more about you than the mere "I am wonderful" sentiment of most essays.

**Do not reiterate a resume.** With the "tell-me-something-about-yourself" prompt that some students choose for their essay's content, they often mistakenly reiterate all that's already available in their full application. They talk of their grades and class standing; their awards and achievements; their stellar performances on and off a field. The essay is NOT the place for such info. The essay is where you need to try to tell the admissions office something they can't find in the black-and-white components of your application. This is where you get to flash a little color.

**Get a tutor.** Just as you may have looked to outside help to get you through the Physics final, it may again be time to hire a professional. A good tutor or writing coach can bring out the best you have to offer and get you to put it down on paper.

Finally, make sure that what is handed in is in its final form. That means edit, edit, edit. You should write and rewrite, but then have others look at your finished product. Before you hit that "send" button, you need to be confident your essay is a polished product that's a good representation of who you are and where you want to go.



## LEADERSHIP

It's easy to understand that you are picking your college with your future in mind. But did you know that a college is likewise choosing its students with its future in mind? In the long term, a college wants its students to succeed – for them to go off and do great things in the world and tell everyone from which school they graduated. But even in the short term, having the right applicants join its student body bodes well for a college, its reputation and its ability to attract the best quality students.

Schools want students who can make a difference on their college campus and upon the world at large, and there is no better barometer of your potential positive impact than your leadership abilities. The joiners, doers and leaders at the university were likely leaders and activists at their high schools; that's the crop of college candidates that rises to the top of the applicant pool in the admission process.

Here's the skinny on leadership when it comes to applying to colleges. College admissions officers want to see two things: that you have leadership skills, and that you're not afraid to use them. Just as leadership skills are helpful in obvious ways to the organizations and activities that you are involved in, they are equally important to the college campus community, in the business world, and in just about every career path out there.

So, if you haven't ventured into the world of leading yet, or if you want to improve the leadership skills you already have, what do you do? There are lots of opportunities and activities that provide forums to exercise leadership traits and abilities. Take an inventory of the activities and clubs you are involved in, and decide where you want to take a more central leadership role. Are you into finances and budgeting? Take on a treasurer leadership role in your organization. Are you a "people person" and a good listener? Maybe a vice presidential or presidential capacity would be a good fit for you. Love kids and a certain sport? Look into coaching or assistant coaching positions in your town.

Once you decide where your leadership activities will be based, it's time to consider what skills your leadership position will require. While some leadership positions require specific skill sets (knowledge of the rules of the game of soccer, for instance, if you're coaching a peewee soccer team), good leaders share several common traits, no matter where they are working. Take inventory of what skills you have, and identify what leadership opportunities are available. You'll be leading to your full potential in no time at all.

Good leaders:

1. Have a clear vision for their organization/project/team/etc.
2. Are excellent communicators.
3. Have mastered the ability to be flexible and adapt to change; they show creativity in problem-solving.
4. Are good listeners.
5. Demonstrate integrity in their words and actions.
6. Lead by example.
7. Share leadership and recognize/reward hard work from team members.
8. Are organized and efficient.
9. Are humble, show humility, and can ask for help if needed.
10. Are dedicated to those that follow them, to their team's vision, and to the goals that the organization is striving towards.

Now, not everyone can be the captain of the football team or the student body president. True enough, but even students who aren't natural-born leaders can choose school activities to demonstrate the leadership qualities that they do possess. Just because you aren't drum major of the marching band doesn't mean you can't be editor of the yearbook. Even if you weren't chosen to lead the cheerleading squad, you can still lead the debate team. Today's high schools offer scores of clubs and sports with plenty of openings in the leadership hierarchy. And students who aren't tapped to lead can still show leadership skills by taking charge of projects and committees within their clubs and organizations.

Just remember, as with any effort you put forth, if it's about résumé padding and not passion, it simply won't ring true in the college admissions office. Being a leader in name only is a waste of your time and talent. Instead of choosing to lead a club just because it "looks good" on paper, you should follow your heart. In fact, one of the best ways to demonstrate true leadership may not be in leading any of those school sports or clubs at all, but rather by forming a club of your own. And it need not be in school. Reaching out into the community with service projects, tutoring younger students, or stepping up within a church congregation – all demonstrate exactly the kind of character that colleges hope to find in their students.

So whether you are an Eagle Scout or First Violin in the orchestra – both clear indications of perseverance and leadership qualities – shine where you feel most comfortable. Even if you choose to lead the least popular club at school, you can make a difference, as long as you have a vision for that club and can persuade the other members to follow you there. Showing how the membership rolls positively changed because of something you did is a much better indication of innate leadership than running a program simply because no one else bothered.



## MENTORS: YOUR GUIDANCE COUNSELOR

**T**oo many high school students visit their guidance counselors only at their required annual meetings. They vaguely know the office as the go-to stop for college applications and crises, but they rarely reach out.

This is a mistake.

Believe it or not, your high school guidance counselor is one of your greatest assets when starting the college search and admissions process. Although counselors sometimes get portrayed unfavorably in TV shows and movies of our day, the truth is that guidance counselors in high schools are there because they WANT to help.

Trained in counseling or psychology and certified through their states, the men and women who work as guidance counselors can truly impact you for a lifetime. Not only can they deal with a wide range of emotional and psychological issues that can affect you throughout high school, they can also be an invaluable resource on that road to college and beyond.

Counselors hold a wealth of information about course requirements, schedules, enrichment programs, careers, and colleges. They know the in's and out's of admission policies, testing and GPA requirements, financial aid opportunities and scholarship awards. They also know what

schools like what kind of students and who was accepted to what colleges in previous years. That's why getting to know the school guidance counselor is a good idea for any college-bound student.

It may be difficult to get their attention, though. Especially in the light of budget cuts and other administrative duties, their actual face time with you can sometimes be hard to get, with more students per guidance counselor and expanded duties weighing on their available office time. If you want to take full advantage of all that your counselor can do for you, you must develop a real relationship. The truth is that the better your counselor knows you, the more likely she will be an advocate for you. If your counselor knows you well, she'll know which colleges would be a good fit for your strengths and abilities; she'll know when you're stepping up or if you're stepping off track. And she'll also be able to write an effusive recommendation that isn't just standard fare, but rather sincere praise that touts the accolades she truly believes. Counselors love to boast about their favorite students.

If you're new to the high school scene, make it a point to give up lunch once every six weeks or so to make an appearance in your counselor's office, if for no reason other than to say "hi" and talk scheduling or class placement for the following marking period or semester. If in those first few meetings you find your counselor to be less than helpful, friendly or satisfactory, talk to your friends and see which counselors are actually helping out their students, and if necessary, have a parent or guardian make a change of counselor with the administration at your school. It might seem silly, but if your counselor is always too busy or too distracted to make time for you early on, it could spell disaster for later on as you prepare to apply to schools and to scholarship opportunities.

Also, it is a little-known fact that your counselor is expected to answer quite a few questions about you on the Common Application. Now think. If he saw you only four times during your whole academic career at your high school, how will he be able to give you a favorable or even an accurate review on the questionnaire sheet? If he were asked to answer the question "What are the first words that come to mind when describing Student X?" about you today, what do you think he would be able to say based on the experiences he has had with you so far?

If you're a freshman or a sophomore, see if there are any aptitude or career interest evaluations available, and ask to take them. Or just see if your counselor has recommendations for college prep summer enrichment programs available in the area. As a sophomore, evaluating how appropriate your classes are together (are you in too high of a level in your Spanish class, are you struggling to stay awake in remedial algebra, or are you right where you should be?) can make a difference down the road when it comes to your college plans. As a junior, questions about specific colleges and admissions requirements for those schools, scholarship opportunities, what AP credits

those schools accept, and any standardized test dates are all things to discuss during that busy time. Asking questions demonstrates your motivation and interest. It also gives your counselor a glimpse into who you are and who you are becoming. Once you have their ear, remember to act on the advice that the counselor offers you. Also don't forget to say thanks when the meeting is over, and maybe even follow-up with a short "thank-you" email.

Once you've begun the relationship, you need to continue it. A quick check-in every couple of weeks, a thank-you for efforts rendered on your behalf, an offer to help out in the office – all serve as means to the same end: allowing your counselor to view you as a unique person. Sharing what's going on in your life and turning to your counselor with your concerns and problems also allows her to do her job and help you overcome the day-to-day challenges of high school.

So, before you show up in your counselor's office in a panic over a college recommendation that you'd like them to write without knowing anything about you, take these few small steps to ensure that this scenario doesn't happen to you. There are plenty of reasons for you to be making appointments to see him or her BEFORE the fall of your senior year. And chances are, if you establish a good relationship with your counselor throughout high school, the effort you put in will be rewarded many times over when he or she fills out that recommendations sheet going to the Admissions Office at your dream college!



## THE COLLEGE SEARCH: COLLEGE FAIRS

**Y**ou need to visit the college long before you enroll there. In fact, you’ve got to visit a whole bunch of them to really decide which one fits you best. But – and this is a big but – before you hop on a plane or fill up the tank, you should take advantage of the one-stop shopping offered by college fairs.

College fairs gather representatives from a wide range of schools to a single location to promote their schools, recruit candidates and answer student and parent questions. Small events occur at area high schools and larger events, with hundreds of colleges being represented, come to city centers across the country. There are even virtual fairs that run online. All of them are worthwhile and are great tools to employ as you whittle your list of potential schools.

So here’s the scene: Your school (or one nearby) is having a college fair. You check the date, the time, and what schools might be attending. A few schools you may be interested in talking to are scheduled to attend. That’s all you have to do ... right?

Think again. While college fairs may seem like a simple-enough concept, they have the potential to be both overwhelming and confusing to a first-time attendee. Here are a few suggestions to help make sure that you make the most of a college fair, and that you have the best experience possible with this potentially quite helpful college search tool.

**Know what you want.** For any fair to be effective, you can't just meander through chatting up the reps with the best-looking booths. You need to do a little homework. Before you head off to the fair, you should have at least a sense of the college program, setting and size you might want. The *collegeboard.org* website is a good starting point for you to come up with a list of possible schools. Then you should research those colleges. To best use what fairs offer, you shouldn't rely on them for the answers you could easily obtain with a quick mouse click to the college website.

**Get yourself organized.** Once your school has confirmed the tentative list of colleges that will be present at the fair, take a printout or make one yourself. Highlight your "top 5" schools that are attending this particular fair, and include one or two backups in case the list changes. College representatives are not immune to flat tires or taking sick days (just like everyone else in the world), so always consider such lists "tentative" until each college actually has their set-up in place at your fair. You may also want to consider pre-filling or making labels that include your name, mailing address, and/or email address. This information will likely be asked for over and over again, so this step will save you lots of time, freeing you up to have face-to-face contacts with representatives.

**Be prepared.** If you and your counselor have talked about the schools you hope to attend, do a little background research on those schools to formulate questions for the reps you will talk to, and maybe ask your counselor for some recommendations they might have about the direction of the conversations you want to have with representatives. Go over your questions for each school, and be familiar with the particulars of each school or program you have chosen to target. It will help you make a favorable impression on the representatives you connect with at the expo. You'll want to ask about the academics, of course, but there's so much more to college life than classroom time. Luckily, fair booths are often staffed with students and alumni who can give you real-world info that isn't just about recruitment. Remember, although colleges certainly want your tuition dollars, they also want a student who comes, fits in, stays and adds to their success stories. The people manning the booths may well believe their school is THE best, but they're also going to paint a pretty clear picture of what their version of "best" is.

Questions you might ask at the fair can focus on academic philosophy, campus life, extracurricular activities, a campus's political bent and religious affiliations, even school spirit. You might want to know about service projects, study abroad programs, and offerings unique to an individual school. Or you might just want to know how the food is. The fair is a great place to support that old adage that there are no stupid questions. And colleges may have admission and financial officers on-hand to answer very specific questions, even grant some one-on-one interviews.

**Plan ahead.** If the fair is at your school, great! You know where it is, how to get there, and what the layout looks like. However, what if it is at an off-school-site location? How long will it take you to get there? What if you make a wrong turn along the way? Take these considerations seriously, and plan to leave extra time to get to an unfamiliar location and find your way through an unfamiliar venue. It always takes more time than you think it will!

**Browse.** Once you get there, scan the room (or rooms, if there are multiple spaces being used to accommodate large numbers of representatives). Take a look at where the colleges on your list are, and then make a plan for the order in which you will be visiting them. If it makes sense to do so, do it in a most-interested to least-interested pattern, to ensure that you have the best chance of a leisurely conversation with your top choices. Otherwise, plan to “attack” in a logistical way, with a flow from farthest from the entrance to closest to the exit. Most people will go to the tables closest to the entrance first, so this approach may save you precious waiting time when trying to have conversations.

A couple of other considerations for fair day – college fairs run within time constraints. So, it’s important that you prioritize your booth visits and your questions. In fact, if you already know campus tours that you’re planning, you may actually want to skip visiting their fair presentation; the fair will be redundant. Instead, look at all those “maybe” schools. Also, once you’ve crossed off a few of your must-sees, you *should* do a bit of meandering. After all, countless students wind up studying at a college that didn’t even make their top-choice list.

**Be a good student.** If a college rep says something that interests, upsets, or intrigues you (a college visitation date, an important statistic, an early application deadline, etc.), make sure you are prepared to write it down. Taking notes also helps you ask better follow-up questions for clarification, and can help you remember your conversations better long after everyone has packed up and gone home. If you need to follow-up with a rep or admissions officer, your notes are the best place to turn for contact info ... especially since college webmasters are not always updating their websites in as timely a manner as you might expect.

While it’s not important that you agree with every answer you hear, or even that you get all the answers, you should at least come away from your outing with schools fitting into a few categories: would-love-to-attend, no-way, maybe, maybe-not.

**Have fun.** Enjoy the process, because it will be over and done with before you know it. Get to know what you want in a school, what you definitely *don’t* want in a school, and certainly take advantage of opportunities such as college fairs whenever you have the chance. They afford you a

“mini-experience” of what attending each school might be like ... and better yet, at a college fair, schools come to you, not the other way around!



## TESTS: HOW TO STUDY FOR THE SAT & ACT

Although you might consider yourself well-prepared, there are probably a few things you could still be doing to boost success on the standardized tests that most colleges look to as part of their applications. Taking either the SAT or ACT is a major event in your near (or very near) future. Even if your test day is almost here, there's still time to get some studying in before you sit down on a Saturday morning with your Number 2 pencil and scientific calculator.

The secret to doing well on these standardized tests that are a key component to your college application package isn't a secret at all: Practice, practice, practice.

While the SAT and ACT have different emphases and structures, they both require a certain amount of preparation if you hope to fare well. Sure, your foundation of knowledge has been laid throughout your years of schooling, but pulling it all together for that one BIG exam can be a bit intimidating. The best way to avoid those test jitters and ensure a satisfying level of success on test day is for you to build your confidence with lots of practice.

Know the test. To truly understand how to study for either exam, you need to know what to expect. Be sure to check out the websites corresponding to the exams: [www.act.org/](http://www.act.org/) and [www.collegeboard.org/](http://www.collegeboard.org/), and grab available test prep books that discuss format and content. Also, sign up in your freshman or sophomore year for the precursors to the SAT and ACT, the PSAT and

PLAN. These early tests are not only practice for what's to come; their results are a good measure of how you might do on the exams that count.

Strategically, it is important to note an important difference between the two tests. ACT test takers will fare better score-wise if they guess to answer a question they are unsure of, because the ACT does not deduct points for incorrect answers. On the SAT, a test-taker may do better if they leave a “questionable” question blank, since the SAT’s scoring requires deducting points for incorrect responses. Don’t guess on the SAT unless you can eliminate at least one incorrect response to a question, if not two.

If possible, take a preparatory class. Many high schools offer them as half-year electives, or, if your school does not offer a class, consider enrolling in a private course. These courses are most helpful to those students looking to achieve extremely high scores, or those who struggle with standardized testing, because these classes often emphasize strategy as well as reviewing core testing concepts and types of questions. However, almost all students who take a prep class see some sort of improvement on test day. More important than any class, though, is the weekly work. You need to follow through on your “homework” if you expect to get any real success from private instruction. To supplement a course, or if taking a prep class is simply not an option, take advantage of the free ACT or SAT prep materials in your guidance office and online, or spend about \$20 on a review book that you can find at your local bookstores.

Once you work out whether you’ll take a class or just use a book, create a study plan. Identify your areas of weakness, and plan to spend a good deal more time in these areas than in areas where you are more proficient. Plan to cover one to two sections of your book/materials per day in the time leading up to your test date.

Beef up vocabulary. As early as your entrance to high school, start focusing on vocab improvement. First, you should immerse yourself in the written word by reading from a variety of sources. Then, take those long lists of vocabulary words from the SAT and ACT prep books and try the word-a-day approach. If you start early enough, it can become a good habit that will expand your vocabulary and help you do well on the exams. Make vocabulary flashcards – either the old-fashioned way or with the help of a variety of SAT/ACT vocabulary resources that are available online. While online, challenge yourself. Attempt to answer the SAT question of the day, which is featured daily on the collegeboard.com website.

Strategize. Will you answer all the questions you are sure of, and then go back to spend time on the other questions you were unsure of, or will you try to solve the questions in order? What is the greatest amount of time you can spend per question if you use that method? If taking the SAT,

how many questions in total are you willing to skip? How many questions can you skip before skipping starts affecting your ability to reach your target score? Make sure you map out your personal test strategy before you start taking those practice tests in earnest.

Plan long range. Because many colleges allow students to choose which scores they submit, it can be vital for you to take the tests as many times as you need to improve your score. Students generally fare better with each attempt so this part is really a no-brainer. But you'll also need to allow enough lead time before each effort to put in some study time. And you'll want to make sure you choose to take subject SATs as close to the time you're actually learning the material in school.

Take practice tests. The more practice tests you take, the more comfortable you will be with the exams and the more likely you will know the material they cover. When you begin the process, try them untimed. Then, once you have a few attempts under your belt, conduct a dress rehearsal, with sharpened No. 2 pencils and a ticking clock.

Finally, consider the "nuts and bolts" aspect of the test day. Are you taking the test at your high school, or travelling to another location? Do you know how to get there, and do you have a contingency plan in case the traffic or car trouble should slow you down? Double-check the time of the test and consider taking a pre-test-day drive to familiarize yourself with the route if you are going to an unfamiliar location. To further reduce test-day stress, be sure you have all necessary documents in order and in place in a convenient, easy-to-grab, hard-to-forget location the night before. Many locations require a school ID, and some may ask for proof that you have registered to take the test on that day (like an Internet confirmation printout).

When the test day finally arrives, give yourself a little extra time when getting ready to go, but don't attempt to study or "cram" at that point. It will do nothing to help your score, and it will only increase stress levels, which bodes poorly for a successful test-taking experience. Take your ID and other necessary documents, take a deep breath, and get ready to put your best test foot forward.



## MONEY TALK: CREATING YOUR BUDGET

Once you have decided on a college and accepted financial aid, you may think the biggest of your budgetary considerations are behind you. You've charted the awards against the school's Cost of Attendance and have likely opted to use a monthly plan to settle the annual bill. That's the beginning of a sound budgetary process. However, it is only the beginning.

Even if your parents are footing the entire college bill for you, now is a good time to learn about living within a budget. Even if they're handing over their credit card to you for college incidentals, they want you to have a clear understanding that there's a bottom to the well. So it's important to learn how to create a budget, and live by it.

Your school's Cost of Attendance rarely includes the reality of what it will cost you to live away from home. Colleges offer ballpark figures for tuition and fees, room, board and meals, books and supplies. But it's a big ballpark – grand slam big.

Get accurate information from the school, and also from undergrads already in your major. Business students need to know the upfront cost of purchasing software compatible to the school's. Likewise, students in art, pre-med, the culinary arts and others, will all find costs unique to their majors.

Classroom cost considerations aside, you should sit down and pencil up a real budget, factoring in a host of what-if scenarios.

### **Income**

Even if you don't qualify for work study, you may want to investigate on-campus jobs like tutoring and assisting professors, or part-time positions off campus. In exploring the college and its surrounding area, you may discover there's a whole lot to do that will cost more than your budget allows. And that's when it's up to you to increase the income portion of your fiscal plan. Just make sure that you don't plan on working more than 15 hours per week. Studies have shown that anything more than this causes schoolwork to suffer dramatically.

### **Travel**

In addition to your own travel costs, factor in the cost of your parents' visits. Most parents try to make an appearance at Orientation or Parents Weekend, but if you are involved in athletics and you want them to cheer you on, you've got to adjust your budget accordingly.

### **Auto**

If you intend to bring a car to campus, you'll need to learn the basics of budgeting for gas, school parking (and ticketing, for parking infractions), and routine maintenance. A membership in Triple A is not just a good financial decision; it's also a sound safety one.

### **A Social Life**

The most difficult part of gauging your college budget may be in putting a price on your extracurricular activities. Think about what you can and can't afford to do on- and off-campus. If you're going to opt for tickets to the big concert, you're going to have to say "no" to a night or two at the local pub. You'll need to set reasonable limits from day one, so that you can enjoy other opportunities from day two on.



## MONEY TALK: THE CSS PROFILE

While most students and their parents start hearing many of the crazy acronyms that surround the college application process sometime around Junior year, some of those abbreviations stay a bit further off the radar. Perhaps the FAFSA's close connection with the federal government (and its grants and loans) renders it the scholarship application with which most parents become quickly familiar. However, the College Scholarship Service (CSS) Profile is another important component to many financial aid applications, and is vital if you intend to apply Early Decision.

Similar to the FAFSA in that it is designed to determine need eligibility, the CSS Profile is used more commonly by private colleges. The CSS Profile is often used by institutions to make preliminary findings for financial aid offers, because the FAFSA has a later due date and is unavailable for Early Action/Early Decision applications.

Like the FAFSA, the CSS Profile requires reporting of a family's finances including information about assets, income and expenses. To determine a family's Expected Family Contribution (EFC), the FAFSA uses what is known as the "Federal Methodology"; the CSS Profile uses the "Institutional Methodology". Considered more complex than FAFSA, one of the major differences between the two systems is that the CSS Profile includes the equity value of a family's primary residence when assessing need determinations, while the FAFSA does not.

Unless you are certain you're heading to a FAFSA-only school, you should fill out both forms. Often colleges pull from both applications, and some even have supplemental financial aid forms, when assessing need and making decisions about financial aid offers.

Go to [PROFILE Online](#) to register and complete the CSS Profile. The 2012-13 application fee is \$25 and includes a single school report. Each additional report costs \$16. Once you've registered, print out a preliminary worksheet so you can gather the required financial information before moving onto the online application.

It is imperative that you submit the CSS Profile on time, and that the information you provide is accurate. Because individual schools determine their own deadlines for financial aid applications, where you are applying will dictate when your CSS Profile is due. Plan on submitting the online application two weeks prior to your earliest school deadline.

Since the PROFILE will ask for figures from the tax return you'll file in the next year, you'll need to estimate everything as accurately as you can, and then update the form when your taxes are filed. Colleges know that such revisions will happen. Schools will cross-check the FAFSA and CSS Profile forms, and match them to your final tax returns. What you report to them needs to be completely consistent.

That said, there are ways to paint a picture of your finances that will increase the likelihood of you receiving substantial offers of financial aid. Every college is different and they look to students with different criteria in mind. This is one area where turning to a professional College Planner can easily save you thousands of dollars.