



THE COLLEGE CONNECTION NEWSLETTER

FOR HIGH SCHOOL SENIORS

A Publication of Future Focus Educational Services

January 2016

VOLUME 23, ISSUE 5

WHAT'S IT ALL ABOUT?

Pablo Picasso, the great painter, once said that “The meaning of life is to find your gift. The purpose of life is to give it away.” At its best, this whole college admissions process is propelling high school seniors into that search for meaning, that search for finding what it is that you do best, that talent or passion that can be developed to bring you the years of fulfillment and satisfaction that make life worth living. Hopefully, whatever campus awaits you will be fertile ground for exploring the vast array of opportunities in which one or more particular experiences might grab you with an intensity that won’t let go. You will have found your gift. Then you can spend the rest of your life sharing it and finding the mysterious essence of that thing called “purpose of life”. In the meantime try to use this newsletter to focus your college admission efforts. The class of 2016 graduating seniors must submit the Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1, 2016 in order to receive the most accessible financial aid for the 2016-2017 schoolyear. Also be sure to make use of the Tracking Sheet on p. 3 and Senior Checklist on p. 4 for keeping application requirements and materials organized and updated.

HELPFUL FAFSA REMINDERS

1. Families can estimate 2015 figures when first submitting the online FAFSA during the first part of January. You will be able to change estimates to actuals on the online SAR (Student Aid Report), then resubmit it. See first item on SENIOR CHECKLIST on p. 4 for more.
2. Don’t forget to report all the required sources of untaxed income. These include Social Security, child support and Aid to Dependent Children (ADC). Students planning to file as married must be married on or before the date that the FAFSA is submitted.
3. If you’re filing as a dependent, both you and one parent must sign. See December issue for how to create a new FSA ID (replaces the PIN) required for electronically signing the online FAFSA. To do so, go to: <https://fsaid.ed.gov/npas/index.htm> for more.
4. Use your legal name exactly as it appears on your Social Security card.
5. If your parents are divorced or separated, the parent with whom you lived the most during the past 12 months is the parent responsible for filling out the FAFSA. This is not necessarily the parent who has legal custody or claimed you on their income tax form.
6. Prepaid tuition plans are not reported as assets on the FAFSA.
***If you’re unclear about a question or are having trouble filling out the FAFSA, you can have immediate access to online chat connections with FAFSA officials. If that system fails, call the Federal Student Aid Information Center at 1-800-433-3243.
7. Further excellent helpful info is available at <https://www.edvisors.com/fafsa>. Be sure to checkout “Student Aid Secrets for Increasing Aid Eligibility” on left.

ATTN: EARLY DECISION APPLICANTS!!!

When students apply under an Early Decision plan, they agree to withdraw their applications to other colleges if admitted. To do this, students must contact those other colleges directly. The Common Application does not have a mechanism for withdrawing submitted applications. Students seeking financial aid do not need to withdraw other applications until they have received notification about financial aid from the admitting Early Decision institution.

Evaluating the Payoff from Different Degrees at Different Schools

For years, **Georgetown University's Center on Education and the Workforce** has produced data-rich reports on the job market for college graduates with various majors and levels of attainment. Lately, its work seems even more oriented to consumers: It has released a college ranking based on the earnings of former students in 1400 colleges and universities using the U.S. Dept. of Ed. College Scorecard data. *Ranking Your College: Where You Go and What You Make* ranks schools strictly on earnings, but then tests how sensitive the ranking of a university is when adjustments are made to earnings. It asks: (1) How important is student academic preparation? (2) How much are average earnings skewed by major choice and by the selection of majors available at a particular university? (3) What is the likelihood of graduate degree attainment? On the GU website you can find your school by searching by institution name. You can sort institutions by median earnings, expected earnings and the over-under difference between the two, based on the three adjustments. Download the full excel sheet to see rankings that correct for differences in earnings. <https://cew.georgetown.edu/cew-reports/college-rankings>

Stay on Their Radar Screens!

(*BestCollegeFit.com*, 11/4/15)

One of the biggest mistakes students make at this point in the process is they fail to stay engaged with the schools to which they are applying! The assumption seems to be: "They have my application, so they know I'm interested." Guess again! One of the biggest reasons bright and talented students do not get into target schools has to do with questions about the sincerity of the candidate's interest. Answer emails that might come your way from those schools. Visit the campus. Direct important questions to the staff person at the university who recruits in your area. Don't allow the decision-makers to regard you as a "ghost applicant."

University of California Application Verification Process

Freshmen applicants who have been randomly selected to verify information in their applications were notified by the end of December. The deadline for those students to respond is **January 31**. A small number of students have been asked to provide documentation of 7/8th grade geometry as well. Failure to respond to the request by the deadline will result in cancellation of the application. Only those notified by Dec. 31 need to respond.

Do You Have Realistic Expectations?

(*"TheAdmissionsGame.com"*)

It is a mistake to assume that the more "reach" schools to which you apply, the better are your chances of getting into at least one. The reality: It rarely works that way—especially if financial aid is needed. Not only is applying arbitrarily to a long list of schools likely to be an exercise in futility, but it distracts you from giving quality attention to the applications you submit to colleges that represent "best fit" possibilities. Try not to confuse admissibility with competitiveness at a given college. The odds are that you will be admissible—you can do the work in the classroom—at most of the colleges that materialize on your list. Do you possess credentials to be competitive among that school's most highly valued candidates? Have you targeted colleges where your credentials put you in the top half—if not the top quartile—of the admitted student profile from past entering classes. In the final analysis it is neither healthy nor constructive to regard the college application process as a matter of acquiring a prize or a particular "destination."

Does Being a "Legacy" Make a Difference in College Admissions?

(*"Chronicle of Higher Education"*)

While some colleges and universities try to play down the impact of legacy preferences, research suggests that their weight is significant, on the order of adding 160 SAT points to a candidate's record (on a scale of 400-1600). William Bowen, of the Andrew W. Mellon Foundation, and colleagues have found that, within a given SAT-score range, being a legacy increased one's chances of admission to a selective institution by 19.7%. The children of alumni generally make up 10-25% of the student body at selective institutions. By contrast, at the California Institute of Technology, which does not use legacy preferences, only 1.5% of students are children of alumni. The irony, of course, is that while legacies are uniquely American, they are also deeply un-American. Thomas Jefferson famously sought to promote in America a "natural aristocracy" based on "virtue and talent," rather than an "artificial aristocracy" based on wealth.

Quote of the Month: "In November 2014, 35% of admissions officers reported viewing an applicant's social media page to learn more about them." (www.kaplan.com) Kaplan advice also includes: "With admissions officers, use a "professional" email address and don't use social media shorthand, like LOL."

The College Connection Newsletter

Students:

Make a copy of this tracking sheet and staple it to the front of a manilla folder. Use one for each of the colleges to which you apply.

TRACKING SHEET FOR COLLEGES & UNIVERSITIES

NAME OF COLLEGE / UNIVERSITY _____

APPLICATION DUE DATE _____

IF MAILED, GET A CERTIFICATE OF MAILING _____

COPY MADE OF APPLICATION _____

TEACHER RECOMMENDATION #1 SENT / DATE _____

TEACHER RECOMMENDATION #2 SENT / DATE _____

COUNSELOR / SCHOOL REPORT / TRANSCRIPT SENT / DATE _____

FINANCIAL AID FORMS SENT/DATE _____

SAT SCORES SENT / DATE _____

SAT SUBJECT TEST SCORES / DATE _____

ACT SCORES SENT _____

MID-YEAR REPORT SENT _____

7 SEMESTER TRANSCRIPT SENT / DATE _____

IF SUBMITTING FAFSA ONLINE:

PRINT ONLINE CONFIRMATION PAGE AND STUDENT AID REPORT (SAR) _____

UPDATED INFORMATION NOTES:

_____ DATE _____

_____ DATE _____

_____ DATE _____

SENIOR CHECKLIST FOR JANUARY. . .

- _____ After you have submitted your completed FAFSA at <https://fafsa.ed.gov> as soon after January 1 as possible, the process of updating it with actuals has changed. Since it is no longer sufficient to provide to college financial aid offices a photocopy of the federal income tax return to verify FAFSA information, the US Depart. of Ed. is requiring applicants to provide a copy of their federal income tax returns directly from the IRS to prevent fraud. This is accomplished through the *IRS Data Retrieval Tool*. The good news is that after filing federal income tax returns, you can transfer data from your federal income tax returns directly to your updated FAFSA. This can save some time in completing the FAFSA. It may also reduce the likelihood that your FAFSA will be selected for verification. For more: <http://www.finaid.org/fafsa/irsdataretrievaltool.phtml>
- _____ After you submit applications, be sure to check with school admission offices to see if your application is complete, and they have received test scores and any other emailed or post-mailed materials.
- _____ At the end of first semester make sure your 7th semester transcript has been sent either electronically or post-mailed from the counseling office to colleges where required. UC Schools do not want them.
- _____ If applying to more competitive private schools, make sure you know whether they require the **CSS Profile** as an additional financial aid form. Most regular decision CSS deadlines are February 1 or 15. You can find info at: <https://student.collegeboard.org/css-financial-aid-profile>, including a listing of schools which require it. You can use your student SAT login user name and password. You will automatically be informed if you qualify for a *fee waiver*, based on the information entered. Some schools require that the Non-Custodial Parent (NCP), usually a divorced parent with whom the student does not live more than 6 mo. of the year, is required to submit information. The Participating Institutions list indicates “yes” or “no” for each school.

LEGISLATIVE UPDATE

Perkins Loan Program Extended for Two Years- (*Insidehighered.com*)

Congress has reached a bipartisan agreement to revive the expired federal *Perkins Loan Program* for two years through September 30, 2017, though the deal would tighten some of the eligibility criteria. The program has previously expired on October 1, 2015. Senator Lamar Alexander (TN), the Republican who chairs the Senate education committee, had blocked the action on the Perkins extension. Alexander has called for eventual elimination of the *Perkins Loan Program* as part of an effort to simplify the federal government’s array of student loan programs. As a compromise, Alexander has now framed the two-year extension as a managed shutdown of the program: “This agreement closes down the *Perkins Loan Program* in a responsible way over the next two years while Congress works to find a long-term solution for students that makes it simpler and easier to apply for aid and afford college”. The restrictions on the extended program include limiting it to undergraduates (though current graduate recipients could receive *Perkins Loans* through the 2016-17 academic year) and requiring recipients to reach the borrowing limit on subsidized and unsubsidized Stafford Loans (\$5500/fresh: \$7500/jr/ sr) before obtaining *Perkins Loans*. Existing borrowers would not be subject to such a requirement. The tighter eligibility requirements will help pay for what the Congressional Budget Office has determined is the cost of renewing the *Perkins Program*. The federal government has not contributed money to the *Perkins Program* in more than a decade. Colleges have funded the loans mostly from older borrowers repaying their loans and in part with the institution’s own money. Colleges and universities have lobbied Heavily to save the Perkins Loan Program, which is used by more than 500,000 students who collectively borrow more than \$1 billion.

The American Opportunity Tax Credit will be permanent. (“*naicu.edu*”) This is the most generous tuition benefit available to students and families, allowing a \$2500 credit against tuition expenses annually for individuals earning less than \$80,000 for single filers, and \$160,000 for married/joint filers. This benefit was set to expire on December 31, 2017. This will now be a permanent benefit.

No cuts to student aid programs. (“*naicu.edu*”) *Supplemental Education Opportunity Grants* (SEOG) and *Federal Work Study*, (FWS) remain intact. The *Pell Grant* is set at \$5,915 for the 2016-17 award year: TRIO programs are increased by \$60 million; GEAR UP is increased by \$21 million; and SEOG, FWS, and graduate education are level-funded.

IMPORTANT WEBSITES!!!

www.salliemae.com/plan-for-college/scholarships/scholarship-search - This well-known financial services company offers a scholarship database of more than five million scholarships worth \$24 billion. All you need to do is register (for free), create a brief profile, and start finding dollars for college. Each scholarship listing features an overview of the scholarship, the award amount, requirements, and application deadline. Students who register at the site automatically qualify for a monthly \$1,000 at-random scholarship drawing. Other resources available at the Sallie Mae site include the College Planning Calculator and the College Ahead Mobile App.

www.mynextmove.org - Sponsored by the U.S. Department of Labor and developed by the National Center for O*NET Development, will help you match your interests (e.g., writing, helping people, building things, etc.) to a career. Just type in your interests to generate a list of careers that are a good match. Each career entry lists required education, skills, abilities, and personality type, as well as information on earnings and the employment outlook. You can also use the O*NET Interest Profiler, an assessment tool that asks you a series of questions about your skills, hobbies, and personality to help you find good career matches. My Next Move is an excellent place to begin exploring potential career paths.

<https://www.coursera.org/learn/college-life> - U101: Understanding College and College Life. After being admitted to college, if you are nervous about what the next step in life might look like, this free course is for you. From the online learning platform *Coursera*, it describes what faculty are looking for in college-level academic work, lists effective study strategies and suggests ways to select a major, among other topics. The course is divided into 4 weeks/8 lessons, which provide an overview of the different aspects of college life. If you just watch the videos and look at some of the links, the whole course would take about 4-5 hours.

Listing Your Schools on the FAFSA

Some experts say that listing a school first on the FAFSA indicates that a student is more likely to enroll. Other colleges indicate they are mostly using such data to help understand and analyze their own admissions statistics. Putting your top choice first is not the way to influence a college. You can better demonstrate your desire to attend a school by visiting campus, interviewing with admissions counselors and following up on your applications. Seniors this year have a choice: To play the game or to list their schools alphabetically.

COLLEGE NEWS

*****Davidson College** (NC) does not make exceptions to its rules for honoring former athletes. Not even for favorite son Stephen Curry, NBA star with Golden State Warriors. The school retires only the jerseys of players who graduated. And Curry has not completed his degree requirements after going to the NBA a year early in 2009.

***At **Liberty University** (VA), a conservative Christian school, talk on campus these days flows easily from God to guns. University President Jerry Falwell Jr. kick-started the conversation with a fiery call for the campus community to take up arms to deter terrorist threats following the mass shooting in San Bernardino.

***In early December an outbreak of a highly contagious norovirus stomach bug at **Chapman University** (CA) sickened as many 50 students and might have started in a school cafeteria.

***The **Grinnell College** (IA) Board recently agreed to keep Grinnell need-blind for at least another three years by reducing merit aid and increasing need-based grants for low income, academically talented students. Grinnell flies first-generation and other underrepresented prospective students to the school twice a year so they can see and experience the campus for themselves.

*****Texas Lutheran University** has become the fifth private institution in Texas to officially opt out of the state's new campus carry law. It and the other four will continue their previous policies of banning concealed weapons on campus. **Rice University, Texas Christian University, St. Mary's University** and the **University of the Incarnate Word** are the others.

***The federal government is preparing to forgive billions of dollars in student loans to doctors and other white-collar Americans with expensive educations, under a law designed to help modestly paid workers in public service. At issue is a 2007 program that forgives any federal student debt after a borrower has made a decade of payments, which are pegged to a low percentage of salary, while working for government or nonprofit entities.

SCHOLARSHIP PROGRAMS & CONTESTS

Generation Google Scholarship - Selected students will receive \$10,000. Open to current HS seniors who intend to pursue a degree in computer science, computer engineering or a closely-related technical field. Must be African American, Hispanic, American Indian, Female, or Person with a Disability. Applications for seniors will open in early 2016. To request a reminder for when applications open, go to: <https://www.google.com/edu/scholarships/the-generation-google-scholarship>

SEGF Scholarships Society of Exploration Geophysicists Foundation offers approximately 75 different merit scholarships, ranging from \$500 to \$14,000, averaging \$2,500 to HS seniors intending to pursue a career in applied geophysics, geosciences, physics, geology, or earth and environmental sciences. Requires a 200 word essay describing how you will use geophysics and/or geoscience in your future career. **Deadline is March 1, 2016.** <http://www.seg.org>, click "Scholarships" under "Education" (at top).

CCREF Sustainable Student Scholarship Award
US Composting Council will award \$1,000 each to two high school seniors pursuing their interests within the field of environmental science, environmental studies, engineering, biological or the physical sciences. Must submit an essay describing their experience with compost and how this fits in with their choice of major at a college or university. **Submission opens January 10 and closes February 15th.** <http://compostingcouncil.org/sustainable-student>.

Celebrasian Scholarships – Between 10 & 20 scholarships ranging from \$2,500 to \$5,000 each are awarded to high school seniors of Asian Pacific Island heritage, with financial need. Requires a 3.3 GPA, leadership and community service. **Deadline: March 13, 2016.** <http://celebrasianconference.com/scholarships>

Scholarships for Military Children - A total of 700 \$2,000 scholarships will be awarded. There will be at least one recipient selected at every military commissary location. Requires 3.0 GPA. **Deadline: February 12, 2016.** More at <http://www.militaryscholar.org/sfmc/index.html>

Magic Johnson Foundation – Awards 5 scholarships for \$1,000 each to high school students regardless of race. **Deadline: January 31, 2016.** <http://dennyshungryforeducation.com>

2016 Navy League Foundation Scholarship Program
- Presently the Foundation has twenty five endowed scholarships. Scholarships are awarded for four years and provide an award of \$2,500.00 per year. Recipients are selected on the basis of academic record (3.0 GPA), leadership achievement, character, all-around ability, and financial need. Must be a dependent or direct descendent of Sea Service personnel. **Apply immediately as past March 1 deadline can not be verified.** For Application and instructions: <http://navyleague.org/programs/scholarship.html>

Hispanic Metropolitan Chamber Scholarships - Available to any person of Hispanic ancestry in Oregon or Clark County Washington. Requires 3.0 GPA. **Postmark Application Deadline: January 31, 2016** <http://www.hmccoregon.com/scholarship.html#schol5>

Optimist International Essay Contest – Open to students under the age of 18 as of October 1, 2015. **700-800 word 2015-16 Essay Topic:** *"Lead by Example: Reality or Fiction"* Contact your local Optimist Club in early January. To locate a contact near you, e-mail the Programs Department at: programs@optimist.org. Club winners advance to the District contest to compete for a \$2500 college scholarships. **All Club-level contests are held by early February.** <http://www.optimist.org/e/member/scholarships3.cfm>.

Sons of Italy National Leadership Grants - Includes 10-12 merit-based scholarships ranging from \$4,000 to \$25,000 for entering undergraduates who are American citizens of Italian descent (at least one Italian or Italian American grandparent). A non-refundable \$40 processing fee is required. An essay of 500-750 words is required about a personal experience which demonstrated or generated pride in your Italian heritage. **Postmarked Application Deadline: February 29, 2016.** To apply: <http://www.osia.org/students/scholarships.php>

SCHOLARSHIP PROGRAMS & CONTESTS

American Chemical Society Scholarships – Need-based, renewable scholarships for \$2500 up to \$5,000 for African-American, American Indian, and Hispanic high school seniors intending to major in a chemically related field. **Application Deadline: March 1, 2016** Apply online at: <http://www.acs.org>. Click on “Education”, then on “High School” under “Students”, then scroll down to “ACS Scholars Program”.

Women’s Western Golf Foundation Scholarship - Award winners receive renewable grants of \$2000 yearly. Must be a high school female senior, apply to a 4 yr. school, file the FAFSA. Two brief 150 & 200 word essays required. Candidates will be selected on the basis of academic achievement, financial need, excellence of character and an involvement in the sport of golf. Excellence in golf is not a criterion. **Preliminary Application due by March 1, 2016, with Final Application deadline April 5.** All details at: <http://www.wwga.org/WWGA.org> Click on “Scholarships”.

National Presbyterian College Scholarships - 25-35 need-based, renewable awards up to \$1500 for superior young students preparing to enter as full-time incoming freshmen in one of the 60+ participating Presbyterian colleges listed on the website. Must be member of a Presbyterian Church. Requires recommendation of pastor and high school counselor. Must write a 500-1000 word essay on: “What is Christian vocation?” **Application Postmark Deadline: March 1, 2016.** Website: <http://www.presbyterianmission.org/ministries/financialaid/national-presbyterian-college-scholarship/>

National Italian American Foundation Scholarships - Scholarships are awarded in two categories: 1) Italian American students who demonstrate outstanding potential and high academic achievements; 2) Students from any ethnic background majoring or minoring in Italian related studies. Requires 3.5+ GPA. Non-renewable Scholarship awards range from \$2,000-\$12,000. Application **Deadline: March 1, 2016.** Online applications for NIAF scholarships: <https://www.niaf.org>. Click on “Scholarships” under “Programs”.

Italian American students must have at least one ancestor who has emigrated from Italy.

COLLEGE NEWS

***The average discount rate offered by colleges to first-year students has risen significantly. In 2014 it was 48% - up from 39% in 2007 - according to a survey of 411 private colleges by the National Association of College and University Business Officers.

It costs more to get a degree from **Harvey Mudd College** (CA) than it does to buy a home. But this diploma can have a big payoff. Google hired 11 of the school’s 170 graduates last May. Amazon and Microsoft each hired four. Many other students were hired by tech giants as engineers. The median starting salary for the class of 2015 was \$92,500. **Burlington College** (VT) has lowered 2016-17 tuition to \$21,500, making it among the lowest-cost private colleges in the country.

*****Stanford University** (CA) charged \$90 per application, more than any other university reporting data to U.S. News. The average U.S. application fee was \$41, according to the 1,068 ranked colleges reporting data in spring 2015.

***Companies used to brag about tuition assistance programs that helped workers get second or even third university degrees. But now, with employees struggling under college debt, financial companies, tech firms, and nonprofits are rolling out a new perk: student loan repayment.

***At **Drew University** (NJ), a graduate student has discovered a first edition of the King James Bible. The 1611 Bible is a so-called “He Bible,” named for a typographical error in the Book of Ruth that was corrected in the middle of the first printing. Of the fewer than 200 King James first editions known to survive, most are “She” copies.

***The San Francisco Bay Area has a higher concentration per capita of independent college-admissions consultants. In 2012 \$400 million was spent on college consultants. Hourly rates in the Bay Area can be as high as \$400 an hour, and comprehensive packages with regular meetings throughout high school can add up to several thousand dollars.

2016 Religious Liberty Essay Scholarship Contest

- Open to HS juniors & seniors. Grand prize: \$2,000 + airfare & lodging for two to Washington, D.C.; 2nd prize: \$1,000; 3rd prize: \$250. Requires essay of 800-1200 words on: “Should an elected official be able to opt out of certain job duties because of religious objections?”

Postmarked Application Deadline: March 4, 2016.

Website: <http://bjconline.org/contest/>

The College Connection Newsletter

How to Choose a College Major

(“College Spotlight”, December 2015)

The number of students pursuing majors in science technologies grew by 49% from 2010 to 2014, according to research conducted by *CareerBuilder and Economic Modeling Specialists International*. Natural resources and conservation (+45%) and parks, recreation, leisure, and fitness studies (+44%) were the next. Half of the top 10 fastest-growing majors were in STEM (science, engineering, technology, mathematics) fields. The number of students pursuing degrees in military technologies and applied science declined by 40%, followed by library science (-17%) and education (-9%). Although choosing a college major is one of the most important decisions we make in life, many young people base this important decision on their parents’ preferences or their perceptions of which fields will offer the most jobs, the highest salaries, and the best employment stability—rather than their own personal interests or goals. Studies show that students who choose a major for the wrong reasons often perform poorly during college because they’re not excited about their field of study. Pursuing majors that match your interests may seem difficult in the face of your parents’ wishes or the wealth of stats about top-paying jobs and fast-growing careers, but doing so will strongly increase your chances of happiness and career success. It’s a good idea to begin exploring your options as early as possible. You’ll probably discover some that you never even knew existed. For example, if you’re interested in music, you can not only earn a degree in music performance, but also in music therapy, music librarianship, music recording, and arts management, among other majors. Visit the websites of colleges to learn what types of degrees are offered. You can also visit websites that will help you learn more about college majors. To start, try exploring <http://careerkey.org> and <https://www.candidcareer.com>. Most majors prepare you for a variety of career paths—many of which you may not have thought of. For example, those with a degree in biology can work as biologists, but they can also work as science writers or teachers, or pursue careers in biotechnology, forensic science, politics and public policy. A philosophy degree is often disparaged as the quickest way to becoming the most-educated person working at Starbucks. But did you know that the critical-thinking and debate skills taught in philosophy programs are excellent preparation for careers in education and business? One excellent book to guide you is *College Major Quizzes: 12 Easy Tests to Discover Which Programs Are Best*, by John Liptak.

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FUTURE FOCUS EDUCATIONAL SERVICES

145 Brooks Lane
Ashland, OR 97520

FOR SUBSCRIPTION INFO, CONTACT NEWSLETTER STAFF:
futurefocus@jeffnet.org

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