



COLLEGE PLANNING ASSOCIATION

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NEWSLETTER : January 2010

"Instill Some New Year's Motivation By Encouraging College Selection!"

Dear Parent,

Happy New Year! We hope that you have enjoyed the December holidays, and that the break from classes has been a relaxing one. Now that January is in full swing, it's time to get the kids back into the routine of the academic year – and we also recommend that college-bound students begin looking at different schools as soon as possible. Right now, with the start of a new semester, it's a great time to have your student begin serious consideration of what s/he is looking for when it comes to selecting an undergraduate institution.

Now, advice of this nature may seem like it is coming a mite early to some people – like the parents of freshmen and even sophomores. However, through our years of experience in working with college bound students and their families, we have come to the conclusion that the earlier a high school student starts thinking about colleges and universities, the better! For one thing, once a student has placed a couple of “dream schools” in his or her mind, it can serve as serious motivation (far beyond anything that the average parent can come up with!) for optimal personal performance in high school classes. There is nothing like a real goal – especially one that is directly hinged to performance – to keep a young person focused and striving to achieve his or her highest potential. In addition, and this is a very important consideration, having an advance list of the colleges and universities that interest your child can also offer a more accurate – and infinitely more helpful – gauge of the costs involved in achieving his or her academic goals.

With that in mind, this is truly a set of tips for high school students of all ages. While the advice may be most time-sensitive for parents of juniors and seniors, it applies to literally every high school student who intends to attend college after graduation.

There is truly a mind-boggling array of different types of colleges and universities out there, and now is the time for you and your student to become familiar with them and what they offer! The more you learn now, the better informed you are when the important time comes for your student to decide where those college applications will be sent.

Deciding Between Public and Private Schools

The debate between Public vs. Private institutions has raged for years, and the simple fact is that it is not likely to go away any time soon! There will likely always be a segment of the population who believes that private schools are always inherently better than public schools, whether the facts bear that out or not. Frankly, there are first-rate colleges and universities in both camps, and we always encourage high school students to look at all of their options.

Private schools, in part because they are not eligible for state funding, usually tend to carry a higher “sticker shock” price tag than public schools. However, don’t let that scare you away unnecessarily! One of the hidden secrets of many private colleges and universities is that they often have more private aid available for applicants who really appeal to them. For many well-prepared students, it is possible to pay less per year at a fancy private school than they would at their state university!

There can be no doubt that there are benefits to both systems, and some of the public institutions in the United States are every bit as well-respected as their private counterparts. The decision really comes down to personal choice, good research and information, and of course: what your child receives as a financial offer from each school.

One of the things that we are able to offer as college funding professionals is a complete breakdown of the *actual costs* of attending different schools. This is an invaluable tool, allowing parents and students to view this information collectively, so that the schools – and their offers – can be compared head-to-head. If you would like a no-obligation college funding analysis as your child plans for college, please feel free to give us a call at (866) 997-0650 We have the experience to make this process much easier to understand, and to help the numbers add up as college approaches.

Considering Liberal Arts and “Specialty” Schools

Many people think of college in terms of a broad-based, liberal arts education, where students will select a major... but will still tend to take a lot of the same courses as their classmates. While there are a lot of these kinds of programs at colleges and universities around the country, there are also a number of specialty schools that are focused in on a particular area of study.

For example, students with excellent musical talents can study music at a university, or they may opt to attend a conservatory that specializes only in musical training. Other students with a scientific or mathematical bent may be happiest at a school that focuses on technical subjects, and some of these are incredibly prestigious! The amount of different kinds of schools is surprising to many people who have previously only considered liberal arts institutions or regular universities. The point is that a little bit of research and insight into your student’s individual interests can create a college pairing that allows your child to truly shine and achieve great things in his/her field.

What About Combined Degree Programs?

Combined degree programs are essentially designed for very ambitious students who know precisely what career they want to pursue after high school. For example, for high school graduates who wish to attend medical school after college, there are a number of BS/MD programs that allow earlier, automatic transition from undergraduate studies to medical school without the hassle, expense, and stress of additional applications. These programs can also chop off a year of study in many cases, and include medicine, law, business, and other graduate professional programs.

Bear in mind that these are competitive programs that usually accept students who have excellent high school transcripts and standardized test scores. In addition, there are benchmarks required for the completion of the program, including a minimum grade point average and a minimum score on the appropriate professional school admissions exams (MCAT for medicine, LSAT for law, GMAT for business, etc.). If an enrolled student meets these benchmark requirements, then s/he is accepted – often a year early – into the professional school program! The nice side of this is that it also saves a year of tuition, fees, and living expenses, which can affect the overall costs of attendance at an institution.

On the down side, however, these are generally highly regimented programs that do not allow very much freedom in class scheduling. Completing an undergraduate degree and a professional degree in a shorter period of time means that the schedule is usually pretty packed to begin with! Still, if your child is one of the few graduating high school seniors who already knows what s/he wants to do professionally, and s/he is determined to succeed, this can be an option worth considering.

Location, Location, Location

Graduating high school seniors will have different feelings about the location of their college or university. Some are free spirits who can't wait to be hundreds (or even thousands!) of miles from home, while others are more intimidated and wish to stay closer to the comforts of family and friends. Of course, there are also financial considerations for the travel to more distant schools, and the frequency of home visits can also be directly affected. However, distance from home is not the only location consideration!

Students should also consider what type of campus environment they prefer, as this plays a huge role in the kind of college experience that is available to them. Rural institutions offer more in the way of peace and quiet, often with bucolic natural surroundings and outdoor activities. Urban schools can have a lot more hubbub and activity going on, with the hustle of a city directly surrounding the campus. Some schools in New York City, Boston, Chicago, and other larger metropolises are essentially a part of the city, themselves! What is good for one student may not work for another, so it is important for the child to have a good sense of his or her comfort level, and what s/he wants out of the college experience. With those important details in mind, the ideal location for the education of your future college student can be determined with much greater accuracy.

Chances are, the pieces of the college puzzle that are important to your student will be as individual as s/he is... and that is terrific! One of the best ways to ascertain that your child ends up in the right college or university is for him or her to know as much as possible about what resonates with him or her personally. In fact, if this selection process is started early enough, the list of colleges and universities will probably change a little bit over time. We tend to view that as a very good thing, as it often indicates growth and changes over the course of the high school years.

The most important thing is for your student to be engaged in the process and looking ahead to the college years. We see far too many students operating through the high school years with blinders on, and suddenly having to apply to college with no real idea where s/he wants to go... and no information with which to make an informed decision! Let's be honest – "I'm going to apply where all of my friends are applying" isn't necessarily the best method for choosing a college or university! Take the time to look into your child's interests, skills, and talents, as well as the types of environments that are most conducive to his or her success. We also recommend taking a close look at the financial side of the college issue, and getting some assistance in dissecting the entire process for your specific circumstances. You might be interested in getting tips to help you get started. Give me a call at (866) 997-0650 and I would be happy to talk to you about your planning needs. This information will give you and your student an initial idea as to where you can start looking for the right college or university to meet your needs.

Until next month,

Edward Schramm
President, College Planning Association