

COLLEGE BOUND

Helpful tips for getting into college and the smartest ways to pay for it.

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“Why Am I Receiving This Newsletter?”

Well, the simple answer is because you are a Complete College Planning Solutions client, or you have attended or registered to attend one of our free community workshops. Perhaps you're also wondering, “What's in it for me?” If so, let me explain.

I decided to publish COLLEGE BOUND for several reasons. Reason #1 is that I have an unwavering commitment to helping families through the minefield known as college preparation.

A recent national survey revealed three interesting findings about the college application process:

1. 66% of parents and students surveyed experienced high levels of stress about college applications
2. 2 out of 3 stated that the economic downturn had affected their application decisions

85% said financial aid will be “very” or “extremely” necessary

Meanwhile, another study showed that 9 out of 10 families overpay for college. The most common reasons: lack of knowledge... poor advice... missing deadlines or filling out the forms incorrectly.

So it's clear: the college application process has gotten too competitive, too stressful, too complicated and financially is too risky to try to “wing it” on your own. There's just too much at stake.

We'll be publishing this newsletter once a month and we will also continue to post brand new information on our blog (<http://completecollegeplanning.com/pages-blog/>) several times a week. Each issue of COLLEGE BOUND will help you...

1. Stay on top of the latest ways to

improve your student's acceptance chances and lower your out-of-pocket costs.

2. See examples of how other smart families are using the resources of Complete College Planning Solutions to save thousands of dollars off the college bill.
3. Learn the most reliable ways to maximize need aid if you qualify as well as proven strategies to get merit aid even if you make a comfortable six-figure income.

I realize this is stressful time for both students and parents. For students there's the relentless pressure of AP classes, keeping up grades, enduring standardized tests, writing essays, filling out applications, securing recommendations and a never-ending list of to-dos . . . all the while dealing with anxieties such as “Can I find a school I'll be happy at” . . .

Continued ...

Spotlight On Princeton University



Location: Princeton, NJ

Undergraduates: 4,981

Male/Female: 54/46

Entrance Difficulty: Most difficult

Acceptance Rate:

10% of 21,370 applicants

Enrolled: 68%

Avg. GPA: 3.86

Avg. SAT Math: 723

Avg. SAT CR: 715

Grad in 4 Years: 90%

Cost of Attendance: \$51,155

Avg. Percent of Need Met: 100%

Strongest Programs:

Physics
Molecular Biology
Public Policy
Economics

Fun Facts:

- During its first 140 years Princeton was known as the College of New Jersey
- In 1783 the Continental Congress met in Princeton's Nassau Hall, which served as the capitol of the United States for five months
- Albert Einstein worked at Princeton's "Institute for Advanced Study"
- President John F. Kennedy attended Princeton for 1 semester before transferring to Harvard
- Famous alums: James Madison, Woodrow Wilson, Charlie Gibson, Ralph Nader, Jimmy Stewart

"Who will want me?" and then, "Will I fit in?"

Parents, meanwhile, have their own list of concerns: "What's the best-fit school for my child?" . . . "When should I push, when should I back off?" . . . "Will we run out of money paying for college?"

My goal through COLLEGE BOUND

is to help ease the transition from high school to college for both parents and students.

If you have any questions or comments, please send them to info@CompleteCollegePlanningSolutions.com. I look forward to being a resource for your family and to help make college the wonderful experience it should be.

SAT Scores Down on Average But Up For Some Groups

SAT scores for the class of 2009 were down slightly from the previous year, on average. However, among some groups, SAT scores increased dramatically. In New Jersey, the year-over-year SAT numbers look like this:

<u>Year</u>	<u>Critical Reading</u>	<u>Mathematics</u>	<u>Writing</u>
2008	502	515	494
2009	501	515	493

Nationally, the good news is that more—and more diverse—students are taking the SAT exams. For example, of the 1.5 million high school students who sat for the test, minorities represented 40% of the group. However, there seems to be a widening scoring gap between the best- and worst-performing groups.

Scores of students from families earning over \$200,000 rose to 1702, a whopping 26-point increase from last year. Such a dramatic increase may give credence to the notion that test-preparation tutoring gives students a distinct advantage, because upper-income families are the most likely group to enroll their children in test-prep courses.

January 1: First Day for FAFSA Forms

Attention: Parents of seniors — be prepared to submit your FAFSA application on or near January 1. Financial aid is first come, first served. Don't worry if you haven't completed your taxes yet. You can estimate on the FAFSA and then put in the final numbers in later.

Student of the Month

News You Can Use



Amanda Centrella

Student: Amanda Centrella

High School: Westfield

Class: 2010

GPA (unweighted): 3.88

SAT: 2120

Favorite Activities:

Horseback riding, Folio literary magazine, crew

Colleges Interested In:

Boston College, Wesleyan, William & Mary, Providence College, Amherst, JMU, Oberlin

Q: What is your favorite class?

A: AP Literature. I love the teacher and the subject matter. We get to analyze poems and stories and write, and these are all things that I love.

Q: What made you pick the schools you did?

A: I want to be in an environment where I'm comfortable and at a place where

people are excited about learning. I felt at home at the schools I applied to.

Q: What's the hardest part about applying to colleges?

A: Taking the initiative to get it all done. It's intimidating because everything you put down on paper is going to affect your future. Kathi in your student services department was a big help because she gave me the bigger picture and showed me how it was all going to come together.

Q: The Northwestern Univ. professor who reviews all our students' essays does not hand out praise easily, yet he was very complimentary about your essay.

A: Oh, thanks. It was great to have another set of eyes to look over my work and see if it made sense. He pointed out some new things that I did not notice and he confirmed some things that I was shaky about.

Q: Now that the application process is over, what advice would you give other students just starting?

A: Despite what you may hear about this crazy, insane search, it's not as complicated as you might fear. Think of it as a shopping adventure – make it fun and exciting instead of stressful. Make a checklist, take things step by step, and try not to get overwhelmed.

American Opportunity Credit Helps Middle-Class Families

What used to be called the Hope education credit is now the American opportunity credit. More families qualify and there's more money available.

1. The maximum amount of the credit has jumped from \$1,800 to \$2,500 per year, per student.
2. The AOC is available for four years of college, not just the first two years like with the Hope Credit.
3. The adjusted gross income limit to qualify for the credit has been raised by 60% — to \$180,000 for couples filing jointly (\$90,000 for single taxpayers).
4. It's available for 2009 and 2010.

Best Graduation Rates

Here are the schools with the highest rates of students who graduate in 4 years (Source: U.S. News & World Report).

Art Center College of Design	94%
Davidson College	92%
College of the Holy Cross	92%
Haverford College	91%
Williams College	91%
University of Notre Dame	91%
Pomona College	90%
Claremont McKenna College	90%
Princeton University	90%

Upcoming seminars

January 21 – 7 pm Clark Library

There are 2 ways to reserve a seat:

Online: www.myacfa.com

Call: 1-908-857-4200

Important Dates This Month

Seniors – Write thank-you notes to those who wrote a letter of recommendation for you. • If you participated in fall activities, make sure the schools you're applying to are updated on recent sports letters, awards or accomplishments.

Juniors – Set up time during break to organize college visits. Try to visit at least one college campus. • Students looking to gain an edge may wish to contact college faculty. It's a great way to gather inside information and you get bonus points when you tell the admissions office that you've been in touch with Professor so and so.

Sophomores & Younger – Try to go to see at least one college campus during break, and visit a few college websites. • Begin to explore some careers. You can learn about work in any field at www.wikipedia.com

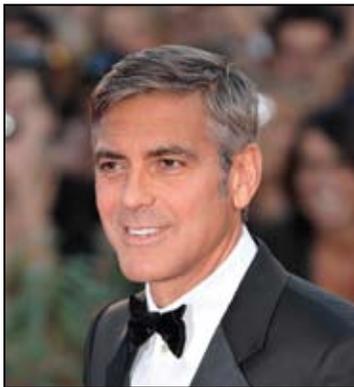
Did You Know?



A recent survey of college seniors revealed these startling facts:

- ✓ 55% said they were considering graduate school to avoid getting a real job.
- ✓ 22% said they would purposely fail classes so they could remain in college.
- ✓ 32% said they were moving back in with their parents after graduation.

College Match Game



Actor George Clooney attended which of the following colleges?

- A.) Fresno State
- B.) Northern Kentucky University
- C.) UCLA
- D.) Arizona State University
- E.) None of the above

Win a \$500 to \$5,000 Scholarship



Refer a friend or family member to join our College Dream Builder™ program. Your friend or family member gets an instant \$300 discount by knowing you. And when they enroll, your student receives \$500.00 per referral. Refer 2 families, earn \$1,000.00. Refer 10 families, earn \$5,000.00!

College Dream Builder™ provides students the personal attention and help they need to find the perfect-fit school and make college the wonderful experience it should be.

For details, call 908.857.4200 or email info@CompleteCollegePlanningSolutions.com



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Answer: B.) Mr. Clooney attended Northern Kentucky, a school of 15,000 students just south of Cincinnati, Ohio.

