Ian 'The Professor' Welham's

# COLLEGE BOUND

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

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## The Dirty Dozen: 12 Admission Mistakes That Get Your Application Rejected

The 2009-2010 school year was the most competitive ever. Applications were up, and acceptances were down.

This year, the acceptance rate at Harvard fell below 7% for the first time. Admission rates fell to 7.2 percent at Stanford, 7.5 percent at Yale, 8.2 percent at Princeton, 9.2 percent at Columbia and 9.3 percent at Brown. As recently as 2003, all of those schools admitted more than 10 percent of applicants.

Applications are up at many state schools as well. The average four-year college, public and private, received 24 percent more applications this year than just four years ago.

Admissions officers state that if you want to avoid the "rejected" pile, you *must* avoid these no-no's:

## 1. Missing the Application Deadline

This one seems obvious, but you'd be surprised how many students drop the ball on this most basic protocol. Almost just as bad is waiting 'til the night before to complete your application. You're not

going to be able to represent yourself well on the application if you're cramming.

## 2. Poor spelling

This is the number one pet peeve among admissions officers. It drives them crazy – and immediately signals you as less desirable candidate. Spell check can't tell if you've mistakenly typed "there" when you really meant "their". One way to catch poor spelling: have someone else review your application thoroughly.

## 3. Lousy proofing

Imagine the surprise of the Notre Dame admissions officer as she reads, "Here's why I really want to go to Boston College." Most students just cut and paste their essays because they usually use them for multiple applications. Because of this, they sometimes forget to edit and indicate the right name of the university they're applying to. Big oops. A good proofreader will also help catch grammatical errors, shoddy punctuation, incorrect word choices, etc.

## 4. Being Too Informal

We are now in the era of instant

messages, tweets and emails – all of which are written informally. But too much informality, including textspeak and slang, is a turn-off to college officials, because they want to determine if you can write at the college level. Also, an email address like hotaction@xxxx.com can give a negative impression. Be smart.

## **5. Too Much or Too Little Information**

One reason not to rush your application is you'll likely overlook some items. A blank space is not good. At the same time, too much information can also be a turnoff. Admissions officers have to go through stacks of applications. They could very well lose interest in yours if you write a toodetailed journal on all of your activities.

#### 6. Bad Essays

The person reading your application is trying to discover what makes you tick. Your essay should reveal who you are. Make sure you read the question and understand what the college is trying to assess. Don't be dramatic or tell some horrific story just to make an impact. That doesn't reveal anything about you

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# **Spotlight On Rice University**



Location: Houston, TX Undergraduates: 3,179 Male/Female: 52/48

**Entrance Difficulty: Very difficult** 

Acceptance Rate: 25% of 8,968 applicants Avg. GPA: not reported SAT Math Range: 680-780 SAT CR Range: 640-750

First-year students returning: 97%

Grad in 4 Years: 78%

Cost of Attendance: \$45,638 Avg. Percent of Need Met: 100%

**Strongest Programs:** 

Architecture, Engineering, English, Music,

Biological/Life sciences

#### **Fun Facts:**

- An elite private college whose tuition is \$5,000 - \$10,000 less than comparable schools
- Rice has a residential college system where students live, eat and develop a social circle
- With all of the traditions and rivalries involved, Rice's residential colleges have been compared to Hogwarts
- Rice is the second smallest university to have an NCAA Division I football program – it's baseball team won the College World Series in 2003
- Famous traditions include Baker-13 (a bi-monthly naked run around campus), Night of Decadence (a legendary Halloween party cited by *Rolling Stone* as one of America's top 10 college parties), and the Beer-Bike relay race that includes the world's biggest water balloon fight
- 46% of undergrads hail from outside Texas
- Most classes have only 20-30 students
- Famous alums: Howard Hughes, Larry McMurtry, baseball player Lance Berkman, Physics Nobelist Robert Wilson

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as person. Write something that will help the reader know you better.

#### 7. Bored Attitude

Poor handwriting, lousy essays, missed information, skimpy details... these are all indications that you're bored and not really excited to attend this university. Show some enthusiasm!

## 8. Falsified Documents

Some students think they can get away with giving wrong information, or omitting poor grades. Keep in mind that this will come out through the financial aid process or other supporting records for your application. Also, admissions officers are great at sniffing out inconsistencies, altered documents, or suspicious claims. Instead, take advantage of the essay and provide a reasonable explanation to any negative items that could be misinterpreted.

## 9. SAT OUT

Be cautious about waiting for your last set of SAT or ACT scores before you apply, because seats might not be available by the time the scores are received.

## 10. Too-Involved Parents

It's obvious when parents complete much or all of the application. College officials are not impressed. Mom and Dad are not applying to college. You are.

## 11. Why me? Why you?

Why do you want to attend \_\_\_\_\_ college? This is the #1 most important question you need to answer on the application. It's your opportunity to demonstrate your understanding of a particular school and highlight personal strengths that fit that college and its offerings.

## 12. The Wrong Application

Not in the sense of using the Rutgers application to apply to Princeton. What I'm talking about here is applying to the wrong college for you. Here are some poor reasons for choosing a college: because your friend is applying... because it's a "name" school... because they have a good football team... because you're too lazy to do the research required to find the best-fit college for you.

# Increase in Affluent Students Getting College Aid

Here's a trend we've been reporting on for a while now. Fifteen to 20 years ago, financial aid in the form of grants and scholarships was targeted primarily to lowincome students. Then colleges began to compete for the top students. The amount of grant aid awarded to families earning \$100,000 or more increased 406% between 1995 and 2003.

Today more colleges and universities claim to offer tuition discounts to even the most affluent students. And a recent study from the National Association of College and University Business Officers (NACUBO) seems to support this claim. According to the report, the percentage of students receiving discounts at private colleges rose to 84% for the latest crop of freshmen. Here's the breakdown:

- 36% of available scholarship money went to students who needed financial help
- 41.5% went to affluent students, who didn't need the assistance
- 22.5% went to students who had a partial financial need

This shows that there's plenty of merit money out there – if you know how to attract it.



## **Student of the Month**



**Daniel Cohen** 

Student: Daniel Cohen High School: Morristown

Class: 2010

Favorite Subjects: History

Favorite Activities:

Playing sports (tennis, basketball, wiffle

ball), watching movies

Favorite Book: Eragon Inheritance series

College acceptances:

Boston College, Northeastern, Rutgers, Villanova, Washington Univ./St. Louis

Colleges wait listed:

Northwestern, Rice, Virginia

## Q: Tell me about your decision process. You had a wide variety of choices. How did you end up deciding on Washington University?

A: It came down to three schools: Boston College, Northeastern and Washington University in St. Louis. First I decided to eliminate one of the Boston schools. I had lukewarm feelings at BC. Nothing really jumped out at me. I liked Northeastern better. So it came down to Northeastern and Washington Univ. In the end, I liked the St. Louis campus better. It felt more relaxed and the average student just felt more like me. Also, I determined I'd get the best education at Washington U.

# Q: You were accepted into the prestigious Olin Business School. Did that sway you?

A: Yes, there are only 300 kids accepted. They flew me out there for a weekend visit. It's called the Spotlight Weekend. They arranged for me to stay with a student on campus. I went to class, met professors, attended some seminars and simulations, and got a tour around town. That weekend iced it for me.

# Q: Did anything about the application process turn out differently than you expected?

A: What I originally wanted turned out to be the complete opposite of where I ended up. All through high school I had my eye on Penn and the University of Chicago. But by the time I was finishing my applications, I had no desire to attend those schools. I was influenced by their reputations. But when I saw them in person, they were not what I expected. The fit wasn't right for me.

## Q: Looking back, is there anything you would have changed?

**A:** I have no regrets, and I wouldn't do anything differently – except I wish I'd started the process earlier. I should have started working on my essays, especially, during the summer.

## Q: What did you end up writing your essay about?

A: How the two sides of my family have influenced me. I've learned by seeing the good and bad of each side. [CCPS giving me] access to a Northwestern University English professor to review my essay was a big help. His input helped with editing and really helped make the essay better.

# Q: Now that the process is over, any advice for underclassmen who are where you were a year ago?

A: It's hard to predict where you'll get in. I got into schools I didn't expect to and got wait listed at schools I thought I'd get in no problem. So apply to a wide variety of schools.

## News You Can Use

## Negotiating Your Financial Aid Award

Many families wonder if it is possible to negotiate college financial aid and scholarships. The answer is yes— if you do so carefully.

Last year 600 families appealed their financial aid award at Boston University. Half saw their award increased.

The best way to negotiate is to follow a few simple tips: be prepared, be organized, and be polite. There is normally a very structured process in which colleges negotiate and you must follow the rules. Don't try to play games. For example, bluffing will not increase your dollar amount, and will almost always backfire.

It is important to be able to document your special circumstances. Colleges will consider significant financial change to the household, such as loss of job... salary reduction... unforeseen medical costs... divorce... or any other life change that would alter your ability to pay tuition based on your previous year's tax data.

What about competing offers from other schools? These can be used to your advantage, but use with caution. You want to state it as a fact, not as a threat.

Still have questions on financial aid? Contact us and we'll help you.

## Savings Update

This academic year, we've helped students receive financial aid packages ranging from \$5,000 a year at Providence College to \$48,950 a year at Harvard, including:

- \$40,900/year at George Washington University
- \$42,860/year at the University of Chicago
- \$47,918/year at Northwestern University
- \$32,000/year at Loyola University

We can help you, too. There's no cost and no obligation for your initial consultation. Call (908) 857-4200.





## Ask the Professor

- Q: I'm thinking of converting a traditional IRA to a Roth IRA. Will doing so impact my eligibility for financial aid?
- A: If you believe you'll be eligible for financial aid, you might want to think twice. Here's why. Every traditional IRA dollar you convert to a Roth IRA adds to your taxable income in the year you convert. That means when you fill out the FAFSA, you will need to enter a higher adjustable gross income. That usually means less financial aid. So this would not be a good strategy especially if you have a high school junior, or if you have a sophomore and intend to take advantage of the 2- year conversion option.

## **Did You Know?**



- ✓ More than 400 colleges have adopted the common application.
- ✓ This year, 1.4 million applications were submitted via the common application.
- ✓ Students today apply to twice as many schools as their parents did, on the theory that they are half as likely to get in.

## **College Match Game**



Mario Batali attended which of the following colleges?

- A.) New York University
- B.) Johnson & Wales
- C.) Culinary Institute of America
- D.) Rutgers

Answer: D.) The famous chef majored in Spanish Language, Theatre and Economics at Rutgers, and graduated in 1982.



# Upcoming FREE workshops

May 12 – 7:30 pm Maplewood Maplewood Library 51 Baker Street

May 26 – 7:30 pm Bridgewater Shimon and Sara Birnbaum Jewish Community Center 775 Talamini Road

There are 2 ways to reserve a seat:
Online: www.myacfa.com
Call: 1-908-857-4200



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