

# COLLEGE BOUND

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

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## For the Class of 2011, the Mad Dash for College Has Begun!

### *Just Remember the Mayonnaise Jar When Things Get Hectic or Overly Stressful*

For high school seniors and their parents, the gun lap has sounded. From now until April or May, it's the final mad dash for college. With applications, essays, deadlines, interviews, recommendations, financial aid, more deadlines, acceptances, rejections, wait-lists, and more, it's about to get crazy.

If you're not careful, the stress meter will keep going up and up until...

You're ready to pop.

Before parents and students get caught up in the frenzy, let me share the following story – and important lesson – with you.

A professor stood before his philosophy class, with some items in front of him. He picked up a very large and empty mayonnaise jar and started to fill it with golf balls. He then asked the students if

the jar was full. They agreed that it was.

The professor then picked up a box of pebbles and poured it into the jar. He shook the jar lightly. The pebbles rolled into the open areas between the golf balls. He then asked the students again if the jar was full. They agreed it was.

The professor next picked up a box of sand and poured it into the jar. Of course, the sand filled up everything else. He asked once more if the jar was full. The students responded with a unanimous "yes."

The professor then produced two cups of coffee from under the table and poured the entire contents into the jar, effectively filling the empty space between the sand. The students laughed.

"Now," said the professor, as the laughter

subsided. "I want you to recognize that this jar represents your life. The golf balls are the important things—God, family, children, health, friends, and favorite passions. Things that if everything else was lost and only they remained, your life would still be full. The pebbles are the things that matter like your job, house, and car. The sand is everything else—the small stuff.

"If you put the sand into the jar first," he continued, "there is no room for the pebbles or the golf balls. The same goes for life. If you spend all your time and energy on the small stuff, you will never have room for the things that are important to you. So...

"Pay attention to the things that are critical to your happiness. Play with your children. Take time to get medical checkups. Take your partner out to

Continued ...

# Spotlight On Wake Forest University



Location: Winston-Salem, NC

Undergraduates: 4,476

Male/Female: 49/51

Entrance Difficulty: Very difficult

Acceptance Rate:  
38% of 9,050 applicants

SAT Math Range: 630-710

SAT CR Range: 610-690

SAT Writing Range: 620-690

First-year students returning: 93%

Grad in 4 Years: 84%

Cost of Attendance: \$52,082

Avg. Percent of Need Met: 99%

Strongest Programs:  
Pre-professional, English, Psychology,  
Mathematics, Economics, Romance  
Languages

## Fun Facts:

- The smallest of the ACC schools population-wise, but with the resources of a much bigger university.
- Wake Forest's 148-acre Reynolds Gardens has one of the first collections of Japanese cherry trees in the U.S.
- All students receive an IBM ThinkPad computer and printer, updated after two years and given to the student upon graduation.
- Community service is important here: the school's motto means "In service to humanity."
- Over half of the student body studies abroad.
- After the Demon Deacons score an athletic victory, students cover the quad in toilet paper to celebrate.
- Every Halloween the school orchestra puts on a midnight concert in full costume
- Famous Graduates: Arnold Palmer, Billy Packer, Tim Duncan, Brian Piccolo, Marc Blucas, Maria Henson

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dinner. There will always be time to clean the house and fix the dripping tap. Take care of the golf balls first—the things that really matter. Set your priorities. The rest is just sand.”

One of the students raised her hand and inquired what the coffee represented. The professor smiled. “I’m glad you asked!” It just goes to show you that no matter how full your life may seem, there’s always room for a couple cups of coffee with a friend.”

## What Do You Want to be When You Grow Up?

The other day I heard someone on the radio say they always wanted to be an astronaut – until they realized there was math and science involved.

Most high school kids don’t have a clue what they want to do for a career. But one day your high school student may surprise you – and ask for your opinion. If that day ever comes, here’s some food for thought based on a report from salarytracker PayScale.com.

If you want to follow the money, think engineering—and more specifically, petroleum engineering—because petroleum engineering majors are pocketing the biggest paychecks these days. According to PayScale.com petroleum engineers earn a starting salary of \$93,000, and with experience, take home a mid-level salary of \$157,000.

The next highest paying majors on the list: aerospace engineering and chemical engineering, which both produce a mid-level salary of \$108,000. Electrical engineering was next in line, paying \$104,000, followed by nuclear

engineering. So as the deadlines pile up and the stress meter rises, take it from a Dad who’s shipped his two children off to college: this is your last year with your child at home. Spend time together. Enjoy each other’s company. You may never have concentrated time together like this again. The applications and deadlines and essays, etc., are the small stuff—the sand that seems important but, in the end, isn’t. And when things get really hectic, call a timeout and go for a cup of coffee together.

engineering.

These things tend to be cyclical. And while petroleum engineering has been a very profitable sector for the last few years, it fluctuates with the price of oil. However, from a broad perspective, there’s no denying: engineering is hot. The next highest-paying majors are applied mathematics, biomedical engineering, physics and computer engineering.

What if you’re not a rocket scientist or math whiz? The report revealed other majors that lead to good paychecks. For example, a building construction major can expect a mid-career salary in excess of \$94,000, while mid-level government majors typically earn \$87,300 on average. International relations, supply chain management and urban planning also boast average salaries of more than \$80,000 a year.

For students who don’t have a clue, our “Discovery” program can help them make progress and help narrow down their choices.

# Student of the Month

## News You Can Use



**Kiaira Smith**

*Student: Kiaira Smith*

*High School:*

*Marylawn of the Oranges Academy*

*Class: 2010*

*Favorite Subjects:*

*Science (chemistry), English*

*Favorite Activities:*

*Basketball, track, campus ministry*

*Favorite Book: The Great Gatsby*

*College acceptances: Univ. of Delaware,*

*Delaware State, Notre Dame of Maryland,*

*NYIT, University of Hartford*

*College attending: University of Hartford*

**Q: You had a very active high school sports career and still were able to keep up your grades. How did you manage that?**

**A:** My parents always said schoolwork comes first. They taught me the importance of setting priorities. Plus, because my parents sacrificed to pay for my schooling, I always felt there was no excuse for me not to do my work—regardless of how tired I might be. I didn't want their money to go down the drain.

**Q: You transferred from a public co-ed high school to a private all-girls school in your sophomore year. What prompted you to make the change?**

**A:** It's funny because my brother started out at a private boys' school and

transferred to the public high school because he didn't like it, and I did just the opposite. And we both ended up totally happy. What attracted me to Marylawn is that the teachers really care for you, and push to see you reach your full potential. It felt like more of a close-knit family than a school.

**Q: What else did you learn?**

**A:** Three things that will be with me forever. First, they taught me how to be an independent woman who thinks for herself. Second, I learned that if you have a goal and you're willing to work hard, you can achieve it. They also taught me the importance of giving back. This is something I learned first from my family, and it was continued at Marylawn. In college I want to do Habitat for Humanity and I'll volunteer to assist cancer patients at a hospital. This will also help me in my nursing career.

**Q: I know you're leaving for college next week. As you look forward with anticipation, what are your thoughts? What are you telling yourself?**

**A:** When you go to college, don't forget who you are. College is about finding yourself. You spent all these years building fundamentals – the do's and don'ts you learn about from the time you're in kindergarten – but remember to be your true self.

**Q: That's very wise.**

**A:** My parents gave me some good advice. That is, be yourself. When you meet somebody new or find yourself in a new situation, don't do something just trying to be cool. If people can't like you for who you are, they're not worth it.

**Q: Any tips for younger students?**

**A:** Not too many. I wish I had done better on the SATs, so there's that. Also, start early to give yourself plenty of time.

## Update: Appealing Your Financial Aid Award

Just as you can appeal your property taxes or a court verdict, you can appeal your financial aid award. From time to time in these pages we remind readers of this right. Still, many families are intimidated and believe that appealing their award is

- useless; and
- will prejudice the college against their student.

Not true. While I don't recommend appealing on a whim or without documents to back up your case (for example, loss of job, family illness, separation, etc.), we do believe in aggressively pursuing every financial aid dollar to which you're entitled.

We appealed two financial aid awards this year, both successfully. In one case, a student at George Washington University was awarded an extra \$6,000+ a year, for a total of almost \$25,000 over four years. And this was grant money – in other words, money that doesn't have to be paid back.

In another case, we had a student at Cornell whose out-of-pocket costs dropped by \$15,000 a year after our appeal. He's a sophomore, so the family savings will total over \$40,000 by graduation.

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

## Get Credit for Your Old Textbooks & Save up to 90% on This Semester's Textbooks

Amazon.com has a simple, easy-to-use program where you can trade in your old textbooks for credit. The only requirements are the books must be on their eligible titles list (fairly extensive), and the books must be in good condition.

For example, I saw 3 psychology textbooks with an average trade-in value of over \$90. Some law school textbooks were fetching over \$60. Shipping is free. Search Textbook Buyback on Amazon.com



## Ask the Professor

Q: What's the difference between financial aid and merit aid?

A: Financial aid comes from the federal and state government. Merit aid comes from the colleges' own funds (endowment). Financial aid is based on how much money you make, and how much you have saved. Merit aid doesn't consider this. In fact, even Bill Gate's kid could get merit money. Most people overpay for college because they don't know the best way to get both financial aid and merit aid. To apply for financial aid you just have to submit the government paperwork (FAFSA). To get merit aid, you need to know what a particular school values in a student, and which colleges are willing to pay your student to go there.

## Did You Know?



- ✓ Last year, the college with the highest paid graduates was Harvey Mudd College, a math, science & engineering school in Southern Calif.
- ✓ The average starting salary of a Harvey Mudd graduate was over \$54,000.
- ✓ Next on the list of graduates taking home the biggest paychecks were Dartmouth and Princeton grads.

## College Match Game



Bill Gates earned his undergraduate degree from which of the following colleges?

- A.) Univ. of Washington
- B.) Carnegie Mellon
- C.) Harvard
- D.) MIT
- E.) None of the above

Answer: E.) Bill Gates never graduated from college. After scoring 1590 out of 1600 on the SAT, Gates enrolled at Harvard in 1973, but dropped out two years later.



## Upcoming FREE workshops

September 14 – 7:30 pm Chatham Library

September 28 – 7:30 pm Scotch Plains

October 7 – 7:30 pm Florham Park

**There are 2 ways to reserve a seat:**

**Online: [www.myacfa.com](http://www.myacfa.com)**

**Call: 1-908-857-4200**



"THIS IS 'TAKE YOUR DAUGHTER TO WORK' DAY, NOT 'HAVE YOUR DAUGHTER DO YOUR WORK' DAY."

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