

COLLEGE BOUND

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

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Record Number of NJ Parents Seek College Aid

Rising college costs have families seeking answers... financial aid applications up 20%

As the economy continues to sputter and college costs continue to rise, our workshops are more crowded than ever.

This week, at a free community workshop at the Metuchen public library, we had to scramble to find extra chairs, and in the end, could not fit one more body in the room (at least not without breaking fire codes).



It was standing room only in Metuchen

At a recent PTA-sponsored workshop in Florham Park, over 200 parents filled the auditorium – including two school principals and the superintendent of schools. And the interesting thing about this workshop was...

... it was at a middle school!



Over 200 parents pack Florham Park workshop in search of answers to runaway college costs

I guess it shows just how pressing the topic of college costs has become to

families in our area.

I love giving these workshops to help open parents' eyes to the fact that there are lots of ways to reduce tuition costs. But one of the frustrating things for me –especially when so many people attend—is that there's never enough time to answer questions.

So I had a brainstorm. I compiled the 10 most frequently asked questions from our workshops, and made a video of me answering each one. I also thought about the 10 questions people "should" ask but don't – the "off the radar" things that can affect both your chances of acceptance and getting financial aid. I made a video answering each of these questions, as well.

Thus was born the "College Savings Video Series." It comes with a companion eBook titled, *20 Surprising Tips That*

Continued ...

Spotlight On Providence College



Location: Providence, RI

Undergraduates: 3,837

Male/Female: 44/56

Entrance Difficulty: Very difficult

Acceptance Rate:

60% of 8,376 applicants

SAT Math Range: 540-640

SAT CR Range: 530-630

SAT Writing Range: 550-650

First-year students returning: 91%

Grad in 4 Years: 84.4%

Cost of Attendance: \$53,525

Avg. Percent of Need Met: 77%

Strongest Programs:

Political science, Business/marketing,
Biological/life sciences, Education,
Pre-professional

Fun Facts:

- PC's Feinstein Institute for Public Service offers the first known major and minor in public and community service studies.
- The nation's only university administered by the Dominican Friars, a Roman Catholic order whose intellectual heritage dates back to the 13th century.
- In 2005, PC adopted a SAT/ACT test-optional admission policy.
- There are several other colleges in the Providence area, including Johnson & Wales University, Rhode Island School of Design, Brown University, and the University of Rhode Island.
- 11% of the student body is enrolled in the liberal arts honors program.
- The Women's Rugby Club is a U.S. championship winner.
- Geoff Smith won the Boston Marathon in 1984 while a student Providence College.
- The BIG EAST athletic conference was founded by PC Coach Dave Gavitt.
- Famous Graduates: John O'Hurley, Janeane Garofalo, Richard M. Daley, John Thompson, Christopher Dodd, Patrick Kennedy, Lenny Wilkens

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Will Reduce College Costs by \$5,000 to \$30,000 a Year.

We plan to charge the general public \$47 for this valuable information. But subscribers to this newsletter can get it free. I've set up a special web page where you can get instant access. Just go here and enter your email address.

Ways to Get Free Housing at College

Not only are tuition costs escalating, but the cost of room and board is rising as well. The average is now over \$10,000 per year at the colleges and universities our clients are attending.

Here are 3 ways to eliminate this hefty yearly expense:

- 1.) Become a resident assistant (RA) in a dorm. Most RA's are not charged housing costs.
- 2.) Invest in a local property with multiple bedrooms. Keep one room for your student, and rent the spare rooms to fellow students. What they pay you in rent covers the mortgage, taxes, utilities, etc., on the property. So your son/daughter gets free housing.
- 3.) Create a college coupon/information book. I know a guy who did this and not only paid 100% of his room & board expenses, but he had enough money left over to buy a brand new sports car.

Why does this work? Students going to a university or college away from home may not know where local stores are, where to get groceries, where the police station is, the local library, cafes, etc. Sell an information pack just for these students that contain a guidebook, a local map, bus/train schedules and coupons/discounts they can use. You could sell

Here's the link:

www.CollegeAdmissionsCounselor.org

I hope you enjoy the series.

One quick favor to ask: Since it's my first foray into videos, I would appreciate your feedback (in the "Comment" section below each video).

them for \$5 - \$10 each.

Include anything that you can think of that would help them get comfortable to the area. Don't forget, you will want to include restaurants especially; health foods, deli's, sandwich shops, pizza parlors, coffee shops, and Chinese food.

Local businesses will gladly work with you; they know that offering a coupon or discount will bring them new regular customers. See if you can get the businesses to offer a regular student discount, because this will really appeal to students on a fixed income. If you can include these in your packet, you will be able to show them how it will pay for itself in just a few purchases, by using the coupons and discounts.

You may want to check with all of the local bookstores also, and see if they will carry the info packs for students to buy. You may have to share some of your profits with them, but it will be worth it. Leave brochures in some of the businesses that accept coupons too, this can be an added source of advertising for you.

This works especially well in a city/town that has more than one college.

Student of the Month

News You Can Use



Amanda Centrella

This month I thought it might be fun to hear from a former Student of the Month who's now a freshman in college. Amanda Centrella first appeared in these pages a year ago, and is now in her first semester at Providence College. I spoke to her about the transition from high school to college.

Q: First of all, how are things going? How's college life?

A: It's amazing. I really enjoy living on my own. I like the people here. I've been able to meet quite a few interesting teachers. The work is hard but rewarding.

Q: What do you like most about it?

A: I really like the independence. I miss my family and friends. But I like starting my new life on my own, and being responsible for everything. I've found it's more rewarding when you accomplish something.

Q: What's been the biggest surprise so far? Give me one positive and one negative.

A: I'm surprised that after all these weeks, I still feel like I'm in camp and I'm going to be asked to come home in a week. I'm trying to get over that sensation.

The biggest positive is I love the people here. I've already developed a tight-knit group of friends I enjoy spending time with. I kinda expected my college friends to be similar to my high school friends. These friends are different from the people I used to hang out with back home. It's easy to be with them and they're hysterically funny. I appreciate both sets of friends for different reasons.

One negative for me is I'm not used to

the level of alcohol use. It's fine, I can get used to it and ignore it if I choose, but it's certainly there, front and center. Also as a freshman, you're shut out of the most interesting courses.

Q: How's the food? Are you eating well? Your mom would want me to ask that.

A: I am eating well. The food is OK, not fantastic. Actually, sometimes it's terrible. But there's always something I'm willing to eat. And there's always late-night pizza.

Q: Are the classes more or less difficult than you anticipated?

A: There's lots of reading. Studying is different cause what the teachers ask of you is different. I'm doing pretty well, and I have my high school to thank for that.

Q: Were you ever worried or nervous that you would be lonely for home?

A: I was nervous about being lonely, and about finding people who I would like and who would like me. But the wisdom I found is this: You're at the college you picked for certain reasons, and most of your classmates found those same reasons appealing. So the odds that you'll be able to find people you click with are pretty strong.

Q: How hard/easy has it been to meet new people and connect?

A: At the beginning it's a little difficult 'cause you're in a place where you don't know anyone. So you have to be willing to reach out. But because everyone is in the same boat, it's not that awkward or uncomfortable. People find any excuse to talk to you. You walk into the bathroom and strangers introduce themselves. I'm typically not that outgoing type of person, but I felt comfortable because everybody else was reaching out. It turns out that's not so hard as I imagined. I now feel like I could do that. If I joined a club or something and didn't know anybody, I could walk up to people and say, "Hi, I'm Amanda," and be OK with that.

Q: On a scale of 1 to 10, with 10 being the highest, how would you rate your college experience so far?

A: Probably an 8 right now. I really like where I am and so happy with my friend group. But I still miss people at home, and I'm still getting accustomed to things here.

Dangerous New Drinks Put Teens at Risk

Have you heard about the new caffeinated alcoholic drinks, such as Four Loko and JOOSE, showing up on campuses – and even high school parties – across the country?

These fruit-flavored drinks, with up to 12% alcohol, have been growing in popularity as a cheap, fast way to get drunk and party all night. A rash of teen injuries and even deaths have been attributed to their use.

Their trade name is "energy drinks," but teens have another nickname for them: "Blackout in a can." Packaged to look like sports drinks, the 23.5 oz. cans are supersized – and so is their punch. Just one serving is equivalent to five to six beers and four to five colas. "A 110-pound woman who downs a single can will have a blood-alcohol level twice the national intoxication standard," says Bruce Goldberger, a forensic toxicologist at the University of Florida.

Why They're Dangerous

The human body has a natural defense against excessive alcohol consumption: We get sleepy. But high caffeine levels (up to 200mg) override the system. As Goldberger told *Newsweek*, because kids are "wide-awake" drunk, they don't realize how intoxicated they are. As a result, they're more likely to take part in "risky behavior, like drunk driving and sexual assaults."

In the past week, a teenager died after her boyfriend crashed their car. The boy was charged with manslaughter and admitted they had a 12-pack of beer and five Four Lokos. An 18-year-old was charged with extreme driving while intoxicated after she played "beer pong" with Four Loko and then drove into a house.

Colleges and a number of states, including New York, Michigan, Oklahoma, Utah and Washington, have banned these dangerous drinks. But they're still available in New Jersey.



Ask the Professor

Q: How does my son/daughter find the best-fit college?

A: For some families it's all about the bumper sticker. Big-name schools are right for some kids, but not suitable for many. There are many colleges that provide an education that's as good as any Ivy League school, but cost up to 50% less. These schools actually have a better track record for getting their students into graduate schools than many of their famous Ivy League counterparts. Many have a higher percentage of their graduates finding jobs right out of college. But they are content to remain under the radar. If you have an open mind you can save a ton of money.

Did You Know?



- ✓ In an effort to be more competitive, some universities, such as Vanderbilt, are now promising to meet 100% of a family's demonstrated financial need with grants (free money), not loans.
- ✓ Now that the federal government is no longer guaranteeing student loans, many private student lenders are pulling out of the business, including Citigroup. New policies enacted by Congress have the government lending directly to students.

College Match Game



Sandra Bullock earned her undergraduate degree from which of the following colleges?

- A.) Alabama
- B.) East Carolina Univ.
- C.) LSU
- D.) Tennessee

Answer: B.) Ms. Bullock left East Carolina during her senior year to pursue an acting career, and later completed her coursework.



Upcoming FREE workshops

December 1 – 7:30 pm United Methodist Church in Cranford

December 14 – 7:30 pm Maplewood Public Library

There are 2 ways to reserve a seat:

Online: www.myacfa.com

Call: 1-908-857-4200



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