

COLLEGE BOUND

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

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Work/Study Financial Aid

What Students and Parents Should Know

There are 3 ways colleges provide financial aid: grants/scholarships (free money that doesn't have to be paid back)... loans... and work/study (sometimes called self-help). Any student going through the college application process is likely to hear about work/study programs.

Here's the low down on work/study programs, as well as some tips on how students can make the most of work/study programs.

The Background

The work-study program goes back to 1964 when it was created under The Economic Opportunity Act. The program was created to allow schools to provide more financial aid to students while putting those students to work to benefit the school. While the program has

changed over the years, its main mission is still to provide students with financial assistance.

If you take a college tour and see students working in the dining hall, library or even as lifeguards at the university pool, there's a good chance those students are working under a work/study program. A work/study program is a great way to help pay for college, without imposing too much on your study time. The program is also a great way to network with other students, meet faculty and learn the ins and outs of the university system.

Work/study jobs are part-time and are flexible for the busy college student. Many shifts are only 4 hours or so, and students arrange their working hours according to their academic schedule.

Many financial aid packages will include

a work/study component. Each school administers its work/study program a little differently, so be sure you ask about work/study opportunities when you take a college tour or meet with a college recruiter.

Once a student receives his financial aid package, he'll learn if he qualifies for the federal work/study program. If he does, he'll have to contact the school and get busy finding a job on campus that qualifies. For this reason, it's important to apply early for the best work/study jobs. At most schools, students have to apply for the jobs, just as they would a regular job. As you can imagine, the best jobs go fast, so be prepared to move quickly.

If work/study is not a part of your child's financial aid package, it may still not be too late. Have your student contact the college's financial aid office

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Spotlight On St. John's College, Annapolis MD



Location: Annapolis, MD,
Undergraduates: 463 undergraduate students
Male/Female: 54 percent men, 46 percent women
Degrees Offered: Bachelor's and Master's
Entrance Difficulty: 81 percent of applicants were admitted
Cost: \$53,990 includes tuition, fees and room and board
Application Deadline: Rolling

SAT Critical Reading Scores over 500 = 98 percent
SAT Math Scores over 500 = 96 percent
ACT Scores over 30 = 42 percent

Housing: On campus residence is required for freshman year. 70 percent of students live on campus.

Fun Facts:

- St. John's College is an independent co-ed school on a small 36-acre campus that's close to Washington, D.C., and Baltimore.
- According to Peterson's Guide to College, "St. John's College has a radical, all-required academic program based around a reading list of great books of the Western tradition. There are no majors, no electives, no lecture classes, no written exams, and, most importantly, no conventional textbooks; students learn by reading original texts — the 'great books' — and reflecting on them, cutting out the textbook-writing middleman."
- Student activities include a drama and theatre group, a student run newspaper and a choral group.
- International population of the student body is 7 percent.
- The school grants only 1 bachelor's degree in Liberal Arts.
- Famous alumni include composer Francis Scott Key, Maryland Governor Daniel Martin, and NPR host Lisa Simeone.

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to ask about re-applying for work/study opportunities.

What Jobs are Included Under Work/Study Programs?

You'll find work/study programs in every department on campus. Students may work in dining halls, buzzing visitors in and out of buildings, as lab assistants or cashiers at the bookstore, or helping with administrative tasks in an office environment. Not all jobs on campus qualify for the work/study program, which is why it's important to find a position as soon as you're awarded your financial aid package. Pay will range according to the job. Work/study pay can range from minimum wage up to \$20 per hour.

Tips for Making the Most of Your Work/Study Job

You might not get first crack at the best jobs your freshmen year, but if you can, try to find a job that you'll enjoy – for example, in the sports department if you enjoy sports, or within a department that intrigues you. Also, while many students seek jobs that allow them to work on homework when they're not busy, a better plan might be to find a position that will teach you a new skill to round out your resume.

Work/study is an opportunity to help pay for college, but it's also a chance to learn a little about the working world and maybe even to learn more about your intended field of study. If you can find a job working in the department where you

think you'll spend a great deal of your college career, that can prove beneficial later on.

Budget your time wisely. Work/study is intended to help with college bills without having to work full-time. But even a part-time job can be lot to manage when you're also carrying a full academic load. Students in a work/study program would do best to get plenty of rest, and budget their time daily, to include homework, relaxation, work and class.

Also, take your job seriously. The experience you gain in a work/study position can be invaluable. Just as you would in a regular job, put your best foot forward. Be sure to:

- Report to work promptly.
- Notify your supervisor as soon as possible if you will be late or unable to work.
- Do not conduct personal business on the job.
- Report your hours accurately on your time record.
- Submit your time record by the due date.
- Consider your employer's needs as well as your own when requesting time off.
- Dress appropriately for your work location.

Application Mistakes to Avoid

High school seniors will be headed back to school in a few weeks, and that means that they'll spend the next few months getting their colleges applications in order. Hopefully, students will have begun the process over the summer months.

When helping your child prepare college applications, keep in mind that there are certain pitfalls you want to avoid. The college application is your child's best chance of making a great impression with the admission department. Here's what you should know.

Don't Miss the Deadline: Keep track of application deadlines and try to submit them with time to spare, say a month ahead of deadline.

Proof the Application More Than Once: Make sure you and your child proof all applications at least twice, and with fresh eyes. Proof everything, including data such as addresses, phone numbers, etc. Spelling errors and improper grammar are surefire ways to get your application rejected.

Don't Be Too Informal: An application is like a job interview, and your student should know that text language or abbreviations, as well as common slang, are inappropriate and should be avoided. In addition, be sure your child's essay adheres to this rule as well.

Too Much or Too Little Information: One reason not to rush your application is you'll likely overlook some questions. Blanks are not good on an application. At

the same time, too much information can also backfire. Admissions officers have to go through stacks of applications. They could very well lose interest in yours if you write a lengthy journal on all of your activities.

Poor or Indifferent Essays: We have a college professor who reviews all our students' essays before they're submitted. His advice: Be sure your student writes something that's appropriate and helps the reader understand who they are. Avoid overly dramatic essays or essays that detail some horrific incident your child lived through. Also, avoid essays such as, "How Volunteering with the Homeless Changed My Life."

Be Honest: Lying on an application will only come back to haunt your student. Be honest when answering questions or describing accomplishments. Admissions officers can spot a falsified document or an inconsistency a mile away.

Don't Helicopter: Admissions officers can also tell when a parent has completed an application for a child. The college application is really your child's responsibility and she'll learn from it. Advise and guide her, but don't take over the process.

Know the School: It's important that your application reflect why your child wants to attend that school, and that she understands what the school is all about. Find a way to work in your understanding of the school in the application.

News You Can Use

A Few Updates on Paying for College

First, the good news. The Federal Direct Subsidized Student Loan Interest rates will remain at 3.4 percent for the 2012-2013 school year. The student loan interest rates were set to double (to 6.8 percent) on July 1 of this year, but Congress approved measures to keep them at 3.4 percent for one more year.

Of course there's no way to know what will happen next year, but the measure gives families another year of wiggle room.

That's good news for all students heading back to college.

Now, the bad news. Many colleges and universities aren't as generous with their scholarship and grant money as they used to be.

Student-loan provider Sallie Mae reports that grants and scholarship aid (free money that doesn't have to be paid back) fell by 15 percent in the last academic year. According to the *New York Times*, from 2001 to 2011, state and local financing per college student declined by 24% nationally.

Why? Schools are saying that they have financial troubles of their own, and have depleted their reserve funds. (A bit hard to believe when you consider the endowments some of these schools have.) As a result parents and students have to take on more debt to pay for school. The average amount families had to borrow to pay for school rose nearly 17 percent last year.

News like this can be frustrating for families, and add to the stress of the college application process — as if it wasn't already stressful enough. But there are ways to reduce your total costs for college. Our free workshop, **7 Ways to Get Into College and Never Worry About the Cost**, helps families navigate these tricky waters, and make college more affordable. The 60-minute workshop focuses on little-known ways of getting free money for college—even if you have been told you don't qualify for financial aid.



Ask the Professor

Q: My son is worried about taking the SAT. Will a prep course really help him?

A: I can't speak for all prep courses, but with our online prep courses we see around a 200-point average increase on the SAT math and reading scores and a 2-4 point average increase on ACT scores. A prep course helps your child get used to taking the SAT, so when the day comes, she's comfortable and has advanced knowledge on how to tackle the test. That alone can help conquer nerves and anxiety.

Did You Know?



- ✓ *The Toyota Yaris is the most common car driven by college students.*
- ✓ *23% of full-time undergrads work 20 hours or more a week.*
- ✓ *26 is the average number of class hours per college student each year.*

College Match Game



Which college did Anderson Cooper attend?

- A) Yale University
- B) Georgetown
- C) UCLA
- D) Princeton

Answer: A. Anderson Cooper attended Yale University where he earned a BA.



Upcoming FREE workshops

August 15 -
Edison Public Library

August 22 -
Montclair Women's Club

Parents from any town are welcome. There are 2 ways to reserve a seat.

**Online: www.myacfa.com
or call 1-973-467-0101**



I SUGGEST YOU TRANSFER TO "ENGLISH AS A SECOND LANGUAGE".

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