



THE COLLEGE CONNECTION NEWSLETTER

FOR HIGH SCHOOL SENIORS

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MAKING FINAL COLLEGE CHOICES

The 19th cent. essayist, Ralph Waldo Emerson, once wrote, “Don’t be too timid and squeamish about your actions. All life is an experiment.” As college admission decisions begin to trickle in, the college choices facing graduating seniors shift from the realm of fantasy to the world of reality. Most applicants will hopefully receive at least one positive response from each of the three competitive levels of schools. For those fortunate enough to be admitted to a “reach” school, the concerns of distance from home and “deep-end-of-the-swimming pool” academic challenges begin to take on new meaning. The natural inclination may be to play it safe. But for those seniors ready to accept Emerson’s challenge, the rewards can be so life-affirming and growth producing, that they will never look back. Of course, parents need to play their part in letting go if the bird is ready to fly farther from the nest. Although some admissions decisions may be arriving, the financial aid award letters which will eventually help determine college choices, generally won’t be sent until April. Financial aid offices need time to crunch the FAFSA and CSS numbers to award need-based aid.

College Choices: The Coffee or the Cup

(Peter Van Buskirk, TheAdmissionGame.com)

With the May 1 Candidates’ Reply Date only three months away, the final choice of a college will remain elusive for many high school seniors. For some, choosing a college involves reconciling practical matters such as cost and distance. Others, however, will go “down to the wire” trying to figure out which of their available options is the “best”. The definition of “best” should reflect less the name, reputation and ranking of an institution and more the qualities of an educational experience that fit you best. The parable of the “coffee or the cup” can be instructive in this regard. The moral of the story is that the cup itself adds no quality to the coffee. What college applicants want is coffee, not

the cup, but many consciously go for the best cups... And then begin eyeing each other’s cups. Now consider this: ‘Life’ is the coffee. Wherever you are in your journey toward college, be sure to keep the “coffee” in mind as you think about what is best for you. After all, you are consuming the experience, not the place. If you become too focused on the “cup,” you will lose sight of the factors that define the quality of your life. As you work on your own “brew,” focus on your priorities—the factors that have guided you through your college search—and concentrate on identifying the best fit. Choose well and make the best of your experience. Enjoy the coffee!

Tips for Assessing Value Among Your College Options

- If you have been offered a merit scholarship, make sure you are clear about the criteria for renewing it after your first year.
- Find out how each institution will apply the credit associated with any community-based scholarships you might receive to your cost of attendance. Some colleges will reduce the amount of scholarship they are offering; others will reduce the amount of self-help (loan, work-study) in your financial aid award.
- Ask for a review of your potential college credits (AP, IB, courses earning college credit) as collectively they have the potential to reduce graduation requirements and, as a result, your out-of-pocket expenses.
- Determine the likelihood that you will be able to complete your degree requirements in four years. Ask to see data on graduation rates and post-graduate placements.

College Aid: When to Ask for More

(*“Wall Street Journal”*)

There is help out there to cover college costs. More families are taking action to make sure their financial-aid packages reflect their current financial situation by requesting professional judgment reviews. This process allows families with special circumstances to have their expected contributions (EFC) recalculated based on what they're making currently — as opposed to the prior year's household income, which is typically what aid and awards are based on. Schools can now choose to re-evaluate students' financial-aid packages, typically qualifying them for more aid including federal grants, loans and need-based scholarships. The Department of Education has encouraged schools to make adjustments for people who need them. A September survey by the National Association of Student Financial Aid Administrators found that nearly two-thirds of institutions saw judgment requests rise by 10% or more. Families who have experienced recent layoffs or salary cuts are good candidates for an adjustment because that qualifies as an individual circumstance. Also, families who took hardship withdrawals from their retirement accounts to cover medical bills might qualify because the withdrawal would normally count as income on their tax returns. But families who lost money in their 529 college-savings plans probably won't qualify because an entire class of students was affected. Every school has different requirements. Requests for reviews can be made over the phone and in person, but are best done in writing an email. All requests require documentation of the special circumstance, such as a pink slip or copies of medical bills. Many colleges and universities are helping struggling families cover college costs by increasing need-based financial aid.

“How Do You Know the Award Is the Best You Can Get from the School?”

The answer is simple. You have to ASK. Now, how to go about asking is another matter altogether. Look at the financial aid award. Can you afford the estimated cost to attend this school? See if your need has been met. If it hasn't, then you have the right to ask. You should at the very minimum make contact with the financial aid office to see why they are not able to meet your financial need. This is especially true if you simply cannot afford the college of your choice given your current circumstances and ability to pay. Sometimes, you will get a response like, “We have offered the most financial aid possible, given our available funds and your need for financial aid.” Tell the aid administrator what you CAN afford. Ask if there is anything they can do to come closer to what you are truly able to pay.

Some schools will negotiate a better offer with you. Especially if they are close to getting you to come, but not quite. Others will not negotiate, plain and simple. However, you will never know unless you ask.

Above all, be courteous and respectful. Of course, you want to be a strong advocate for yourself, but being argumentative or abusive to those who would help you is VERY counterproductive. Remember, ultimately, this is a business arrangement. Sometimes considerations can be made, sometimes not. What's most important is that you ask. That will DEFINITELY not hurt!

A good aid administrator will actually help you through this task as it is something he/she deals with daily. They'll ask most of the questions and guide you through it. There is no shame in doing this. After all, you're only looking out for your best interest.

Declining Interest in Studying the Humanities

(*Boston Globe, 11/8/10*)

Student interest in the humanities — which include the classics, literature, languages, history, philosophy, and religion — has dropped dramatically in recent years. Only 8% of American undergraduates majored in a humanities field in 2007, compared with 17% in 1966, according to the American Academy of Arts and Sciences. Today, business is the most popular undergraduate degree in the United States; in 2008, 21% of bachelor's degrees that were awarded were in that field, according to US Department of Education statistics. Many colleges have responded by expanding their majors in pre-professional fields like business. Drew Faust, Harvard's president and a Civil War historian, has said, “People worry a lot about what you do with a degree in the humanities. I think the change has been accelerated and intensified by people's immediate concern of getting a job — especially with the increasing cost of higher education and the challenges in the economy.” Supporting the humanities has become increasingly tough because many Tenure-track humanities faculty positions for newly minted PhDs are rare due to low turnover rates and hiring freezes at many colleges. As the cost of scientific research rises, it has become more difficult for college presidents to raise money for endowed faculty chairs in fields such as English literature, philosophy, and the arts. In these difficult economic times, the argument for the humanities can sound, to some, impractical and elitist. Without the humanities, though, college presidents say they worry that students won't develop the kind of critical thinking, imagination, and empathy necessary to solve the most pressing problems facing future generations.

REMINDERS:

- Be sure that you have adhered to all deadline dates.
- Make corrections on your Student Aid Reports (SAR) when you receive them! Remember, these must be accurate figures from your completed income tax returns. Financial aid cannot be processed until all information is accurate.
- You may send supplemental information to your admission office if you have done any significant new things. These could include an elected office, honor or distinction.
- Check your counseling office for any new local scholarships. Also, be certain you are completing your state scholarship applications. In California, submit GPA verification form by March 2nd.
- Call admission offices at your selected colleges and check if your application file is complete.

How the All-important Estimated Family

Contribution (EFC) Works

If you've already submitted your online FAFSA, soon after you should have received a Student Aid Report (SAR) by email. If you estimated 2010 figures, you will need to eventually update this information and re-submit the SAR. This report summarizes everything you wrote on your FAFSA. School financial aid offices will use it to determine how much and what kinds of financial aid you are eligible to receive. Eligibility for student financial aid is based on the difference between what the federal formula calculates (EFC) and the cost of attending the college or university. If you applied online with a parent PIN and student PIN, your emailed confirmation sheet included an amount (without a dollar sign) identified as the EFC, Expected Family Contribution. The EFC is the amount the federal government has determined that you and your parent(s) will be able to contribute toward the cost of your education **for one year**. You and your parent(s) won't be expected to come up with the entire Expected Family Contribution all at one time. It is a contribution you make over the course of the school year, no matter what the school's cost. Schools will probably request additional documentation from you, such as copies of you and your parents' 2010 tax returns. It is crucial that you respond immediately to any requests from the financial aid office. Financial aid is typically awarded on a first-come, first-served basis, and funds are limited. Once the schools have copies of your final, updated SAR, they will try to meet your financial need through a "package" that combines aid from federal and state sources with loans, institutional need-based grants and merit scholarships, and student employment (work study). Then each school will send you an "award letter" (usually in April) that explains the types and amounts of aid you're eligible to receive.

Adding Colleges or Universities to Your FAFSA List

The ten or fewer schools you listed on the FAFSA are named on the Student Aid Report and will electronically receive a copy your SAR document. If you apply to more than ten schools and they aren't listed on your Student Aid Report, those schools will also need to receive your SAR information. If submitting online, you can add and subtract schools by making corrections on the SAR. Or you can request that your SAR info be sent to additional colleges, by calling 800-433-3243. You will need to give them your Data Release Number (DRN), which is also listed on your Confirmation Page after submitting the FAFSA. When additional schools are added, a corresponding number of schools need to be removed from the list and will not have automatic access to any up-dated student information.

COLLEGE NEWS

The tuition and fee costs for **University of California** 2011-2012 students will be a system-wide average of \$12,150. Nonresident students will pay \$35,000. (+Rm. & Board)

In a new program, every freshman at **Bard College** (NY), a campus with a decidedly arty bent, has had to spend six hours a day over the past two and a half weeks learning about science through the prism of infectious disease. The 480 students have studied under two dozen scientists recruited from across the country. Using lab equipment, computer modeling and classroom discussions, they have explored all aspects of disease, including detecting germs and managing pandemics.

Stanford University's Twitter feed is the most influential among college and university accounts on that microblogging service, according to a new ranking by Klout, an online company that tracks the popularity and impact of Tweets and gives every Twitter account a numerical score for influence. Stanford earned a Klout score of 70, with Syracuse University, Harvard University, and the University of Wisconsin at Madison all following with a score of 64.

January 19th marked the 150th anniversary of **Vassar College** (NY) - the day in 1861 when the state Legislature established "Vassar Female College." Vassar has since evolved into a coeducational college with more than 2,400 students of diverse backgrounds. One-third are students of color and 60 percent of the student body receives financial aid.

Stanford University, the University of Pennsylvania, Northwestern University, Dartmouth College, the University of Chicago, Massachusetts Institute of Technology, and Duke University have all received record numbers of undergraduate applications.

COLLEGE NEWS

Colleges all over the country are getting more generous. Last year, the number of colleges with a "no-loans" policy, which guarantees aid in grants instead of loans, grew by 21%; now 74 colleges, including all of the Ivy League, have such a policy. And as more families grapple with the cost of college, a college's generosity - more than its math department, football team, or social scene - may be the tipping point for interested students.

A researcher at **Harvard University** recently examined the impact of legacy status at 30 highly selective colleges and concluded that, all other things being equal, legacy applicants got a 23.3-percentage-point increase in their probability of admission. If the applicants' connection was a parent who attended the college as an undergraduate, a "primary legacy," the increase was 45.1-percentage points.

Auburn's top-ranked football team, which defeated Oregon for the national title, has tumbled in the N.C.A.A.'s most important academic measurement to No. 85 from No. 4 among the 120 major college football programs. The decline came after the university closed several academic loopholes following a New York Times article in 2006 that showed numerous football players padded their grade-point averages and remained eligible through independent-study-style courses that required little or no work.

KEY FACTORS for COLLEGE ACCEPTANCE

According to the 2009 State College Admission report from the National Association for College Admission Counseling (NACAC), the most important factors used by admissions officers to evaluate college applicants were:

1. Grades in college prep classes
2. Strength of curriculum
3. Scores from standardized admissions tests
4. Overall GPA
5. Strength of the application essay or writing sample
6. Counselor and teacher recommendations
7. Class rank
8. Student's level of interest in attending

SCHOLARSHIPS & CONTEST OPPORTUNITIES

THE DONALDSON D. FRIZZELL SCHOLARSHIP The First Command Educational Foundation's (FCEF) awards One \$5,000 scholarship and Two \$2,500 scholarships in the "Traditional Student" category for graduating high-school seniors and current college students. This is a competitive scholarship that is awarded based on student achievement, need, and merit. FCEF is accepting 200 applications in each category. The 2011 application completion and submission process will be completely electronic. Once 200 applications are submitted, the application will no longer be available. **Check the website in February** for the availability of the 2011 scholarship criteria and application. <http://www.fcef.com/direct-apply-scholarship.php>

HISPANIC COLLEGE FUND Students of Hispanic descent can register through an online application for several scholarships arranged by planned college major. Depending on the scholarship program applied for, students may need to submit additional documents. For each scholarship program applied for, an essay will be required. The application system will automatically tell you for which programs you qualify! **Deadline for all scholarships March 1, 2011.** <http://scholarships.hispanicfund.org/applications/>

SONS OF ITALY NATIONAL LEADERSHIP GRANT COMPETITION Includes merit-based scholarships ranging from \$5,000 to \$25,000 for entering undergraduates who are American citizens of Italian descent (at least one Italian or Italian American grandparent). You may apply for multiple scholarships if eligible. To apply: download simple application from <http://www.osia.org/students/general-study-scholarships.php>. A non-refundable one-time \$30 (money order only) processing fee must accompany each application. An essay of 500-750 words is required about a personal experience which demonstrated or generated pride in your Italian heritage. **Postmarked Application Deadline: February 26, 2011**

2011 SCHOLAR ATHLETE SAMMY AWARDS Each year, the Got Milk Mustache campaign, in partnership with USA Today, recognizes 25 high school senior student athletes nationwide with a \$7,500 scholarship for their achievements in academics, athletics, community service and leadership. Students can submit their SAMMY applications online. Each applicant will be required to write an original essay of no more than 250 words about "How Milk Has Helped In My Academics and/or Athletics." **Deadline is one second to midnight ET, March 4, 2011.** Official rules and application at: <https://www.sammyapplication.com/>

DARING YOUNG ARTISTS TO DREAM SCHOLARSHIPS Scholarships are awarded in the amount of \$2000-\$3000. Also Grand Prize awards in amounts up to \$6000. Honorable Mention prizes in the amount of \$200 cash are also awarded. Scholarships allow economically disadvantaged young people to realize their artistic dreams. Though not a requirement, minority status is a factor considered in jury decisions. **Must be pursuing a degree in one of the design/arts disciplines** listed on the website. Requires online uploaded digital images of at least 10 examples of work and a mailed hard copy of the pdf application. **Deadline: Received by April 1, 2011.** All details at: <http://scholarships.worldstudioinc.com/>

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21st ANNUAL VOICE FOR ANIMALS ESSAY CONTEST Open to all high school students. Promotes the humane treatment of animals in the United States. \$1000 1st Prize; \$600 2nd Prize; \$400 3rd Prize; Applicants must submit a 1300 word essay that: "Examines either the mistreatment of one animal species or one cause of animal suffering and possible measures to reduce it." Submit essay online at: <http://www.hennet.org/contest.php> by **March 17, 2011**.

NAMTA VISUAL ARTS MAJOR SCHOLARSHIP Six scholarships in the amount of \$1,000 will be distributed to help worthy students offset secondary education costs, payable to winning candidates' colleges or universities. Must be majoring or planning to major in the field of visual arts, such as painting, drawing, sketching, sculpture, art education or other creative art fields, excluding music, film, or the performing arts. Applications and transcripts are due March 1, 2011. <http://www.namtafoundation.org/> Click on "Apply for Scholarships"

AIR FORCE AID SOCIETY HENRY H. ARNOLD EDUCATION GRANT \$2000 grants open to students with a parent who is an active duty or retired member of the US Air Force, who is a graduating senior planning to enroll as a full-time undergraduate student in the 2010-2011 academic year. **Application Deadline- Received by: March 11, 2011.** For a list of procedures and preliminary application go to: <http://www.afas.org/Education/ArnoldEdGrant.cfm>

JACKIE ROBINSON FOUNDATION SCHOLARSHIPS The Foundation awards students four-year Scholarships of up to \$7,500 per year to attend the four year accredited college or university of their choice. Must be a minority who is a high school graduating senior. Based on need and leadership potential. **Online Application must be received by March 15, 2011.** All SAT/ACT scores, letters of recommendation, and official transcripts must be mailed together and received by March 15, 2011. <http://www.jackierobinson.org/> Click on "General Applicants" under "APPLY"

STUDENTS WITH DISABILITIES SCHOLARSHIP Sponsored by the California-Hawaii Elks Major Project, Inc., 20-30 renewable awards of \$1000-\$2000 each. Must be residents of California or Hawaii and have a physical, neurological, visual or hearing impairment and/or a speech/language disorder. To apply, you must be a high school senior, high school graduate or have passed the GED. **Postmarked Deadline: March 15, 2011** For more information and application: <http://www.chea-elks.org/uspsd.html>

SOCIETY OF EXPLORATION GEOPHYSICISTS FOUNDATION Scholarships ranging from \$500 to \$14,000 (avg. \$2,600) are available for graduating high school seniors with a high school background rich in science and math and an interest in studying exploration geophysics. Two letters of recommendation and high school transcript can be uploaded to the online application. For the online application, you should be able to name a geophysics-related project you have worked on and name a faculty advisor. **APPLICATION DEADLINE: Must be received by March 1, 2011.** <http://foundation.seg.org/> Click on "Education" then "Scholarships" Questions: (918) 497-5500

NATIONAL WORLD WAR II MUSEUM ESSAY CONTEST Write an essay of less than 1000 words about "Why should we remember Pearl Harbor?" First place winner: \$1,000; second place winner: \$750; third place winner: \$500. Top 50 essayists will receive honorable mention. **Submissions must be emailed by March 31, 2011, 5:00pm CST.** Museum will accept the first 500 valid entries only. The website will indicate when 500 essays have been submitted. <http://www.nationalww2museum.org/> Click on "For Students" under "Education." Then click on "Student Essay Contests" on the left.

SOCIETY OF PROFESSIONAL JOURNALISTS ESSAY CONTEST National scholarships for 1st place: \$1,000, 2nd place: \$500, and 3rd place: \$300 are available for 9-12 grade students who submit 300-500 word essay. Topic: "Why is expression through independent media important?" Must have a sponsoring teacher sign the contest entry form. **Postmarked Application Deadline: March 4, 2011.** Website: <http://www.spj.org/a-hs.asp>

2011 RELIGIOUS LIBERTY ESSAY SCHOLARSHIP CONTEST Open to all high school students in the graduating classes of 2011 and 2012. Requires an 800-1200 word essay "explaining how religious rights clash with other rights or laws in America and how you would determine an appropriate outcome." Scholarship Prizes: First – \$1,000 and travel and lodging for two to Washington, D.C.; Second – \$500; Third – \$100. Students must have a submission coordinator that can review their essay. All details are available at: <http://www.bjconline.org/> **Postmarked Deadline: March 15, 2011.** Scroll down to "Education" under "What We Do" and choose "Essay Contest". **202-544-4226**

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ADVICE TO SENIORS ON DROPPING A CLASS OR CHANGING SCHEDULE

(NACAC Listserve)

High School Counselor Advice: The student needs to address a letter or email to the admissions office of every college they have applied to indicating the changes made in courses and reasons for the changes. They should call the admissions office to verify if this will affect their decision. The email should include the fact that the parent has knowledge of the change. It should also include a statement or outline about what the student plans to do with any extra time in the schedule (i.e. internship after school, volunteer work, etc.).

College Admissions Advice: “We tell students in our letter of admission that we expect them to maintain their course load through the senior year and to achieve at least at the same level that garnered them the admission offer. Failure to do so could be grounds for our withdrawing the offer of admission. Any proposed changes in their schedule should be brought to our attention immediately. One of our admits last year dropped Algebra II without notifying us, and we withdrew her admission since she no longer met the minimum requirements.”

SCHOLARSHIPS & CONTEST OPPORTUNITIES

KOHL’S KIDS WHO CARE SCHOLARSHIP PROGRAM Kohl’s awarded over \$300,000 in scholarships and prizes last year to more than 2,100 kids whose volunteer efforts have made positive impacts on their communities. Awards range from Kohl’s \$50 gift cards to \$10,000 scholarships toward college. Students must be nominated by someone age 21 years or older. Parents may nominate their own children. Nominations accepted from **February 1 through March 15, 2011**. To access the nomination form visit www.kohlskids.com and click on “Nominate a Kid”.

GETTING “MATERIALS NOT RECEIVED” LETTERS/EMAILS

As deadlines are met, college admission offices begin to fill up with mail: applications, recommendations, transcripts, and so forth. All of this needs to be filed before folders are read and often, during the filing period, colleges send letters to applicants noting that some materials are not yet in the files. Don’t panic! The material in question is usually in the admissions office itself, somewhere in those sacks of mail and as yet un-filed. The letters/emails go out as a sort of insurance. Admissions offices, too, are under pressure to get all the folders complete for timely and considered reading. Harvard, for example, is very careful when asking for a second copy of any material to note that this sort of difficulty would in no way jeopardize an applicant’s chance of admission. The appropriate response to a letter like this is merely to call the Admission Office and verify the file. Also: Keep copies of everything that is mailed.” (*Joyce Vining Morgan, College Counselor, The Putney School, VT*)

MID-YEAR REPORT

As part of the application process, although you may have already submitted the actual application, colleges and universities may require a Mid-Year Report which is due after the 7th semester and includes your first semester senior year grades. If you applied via the Common Application, your high school may be sending the Mid-Year Report online through Naviance software. If not, download a paper version from: <https://www.commonapp.org/CommonApp/DownloadForms.aspx>, whether you have used the commonapp or not. Click on the “Word” version so that you can fill out the required information. Either print it and give it to your counselor or email it so that the counselor can fill out the rest on computer, then print and mail it with your 7 semester transcript. Some colleges issue a February 1 deadline for the Mid-Year Report. If the report arrives after that date, **don’t worry about it**. As one college admissions counselor put it, “If we didn’t set some kind of deadline, we would be getting those reports all the way into June.”

DOMINANCE OF HS CHINESE STUDENTS

In 2009 the Program for International Student Assessment (PISA) was given to 15-year-old students in the world’s major industrial countries, by the Organization for Economic Cooperation and Development, a Paris-based group. Just published results show a “shocking” dominance by Chinese students. PISA scores are on a scale, with 500 as the average. On the math test, students in Shanghai scored 600, in Singapore 562, in Germany 513, and in the United States 487. In reading, Shanghai students scored 556, ahead of second-place Korea with 539. The United States scored 500 and came in 17th, putting it on par with students in the Netherlands, Belgium, Norway, Germany, France, the United Kingdom and several other countries. In science, Shanghai students scored 575. In second place was Finland, where the average score was 554. The United States scored 502 — in 23rd place — with a performance indistinguishable from Poland, Ireland, Norway, France and several other countries. (NY Times, 12/07/10)

Is Going to an Elite College Worth the Cost?

(by Jacques Steinberg, "NY Times", 12/17/10)

Is where college applicants spend the next four years of their lives that important? Do graduates of expensive, prestigious colleges make more money? Get into better professional programs? Make better connections? And are they more satisfied with their lives, or at least with their work? Recent research by the RAND Corporation suggests that elite schools can make a difference in income and graduate school placement. As calculated 10 years after they graduated from high school, researchers tracked 5,000 college graduates and found that alumni of the most selective colleges earned, on average, 40% more a year than those who graduated from the least selective public universities. They also found that the probability of attending graduate school at a major research university increased. Still, one flaw in such research has always been that it can be hard to disentangle the impact of the institution from the inherent abilities and personal qualities of the individual graduate. Another team of researchers looked at the same data in a different way: they compared students at more selective colleges to others of "seemingly comparable ability," based on their SAT scores and class rank, who had attended less selective schools, either by choice or because a top college rejected them. The earnings of graduates in the two groups were about the same. Earlier in 2010, three professors from labor, education and sociology sought to examine whether graduates from elite colleges were, in general, more satisfied in their work than those who attended less prestigious institutions. They concluded that "job satisfaction decreases slightly as college selectivity moves up." One hypothesis was that the expectations of elite college graduates might have been higher. Students from less affluent backgrounds are going to find themselves in situations where college is less about 'finding themselves,' and more about skills acquisition and making contacts that will lead straight into the labor market. "Everything we know from studying college student experiences and outcomes tells us that there is more variability within schools than between them," said Alexander C. McCormick, a former admissions officer at Dartmouth College. "This is the irony, given the dominance of the rankings mentality of who is No. 5 or No. 50. It's entirely possible that the quality of that biology major offered at School No. 50 may exceed that at School No. 5."

The American Opportunity Tax Credit a "New and Improved" Version of the Hope Credit.

A **tax credit** reduces actual taxes owed; a **deduction** reduces the income on which your taxes are computed. For 2011 graduating seniors, when estimating the costs of college, this improved tax credit should be included in the calculations for paying 2011-2011 college expenses. It potentially means paying \$2500 less in federal income taxes and using the money to help pay for college. The new American Opportunity Tax Credit carries a maximum annual credit — **\$2,500** — that is larger than the previously available Hope Tax Credit, and the income eligibility has also been somewhat eased. To claim the maximum credit, a college student would have to spend \$4,000 on qualifying expenses, including tuition and fees, and the cost of course materials, including books. The credit is available for individuals whose modified adjusted gross income is less than \$80,000, or \$160,000 for married couples filing jointly. U.S. Treasury Secretary Timothy F. Geithner has said that 9.4 million American families will benefit from this tax credit. The Treasury Department expects to extend \$18.2 billion in tax relief this year under the program.

The Importance of Finishing Strong!

(College Planning Blog)

High school seniors are entering one of the most critical phases of the college admission process. This is the time of the year when admission officers watch to see what students do when it would seem the spotlight is no longer on them. They want to see how you respond down the "stretch run" of the senior year. This is a critical stage of the race because you begin to ask yourself, "Do I really need to work that hard in running the last lap? The question you really need to ask yourself, though, is: "What have I won?" The answer is simple. "You haven't won a thing!" You may have a "feel-good" feeling about where you are in the competition, but the race isn't over. Admission officers at selective institutions are waiting and watching to see what you do academically when you don't think you have to do anything. They will wait until the middle of March to make their final decisions. Give admission officers every reason to be excited about you as you sprint to the finish!

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Harvard's Unofficial Early Admissions Process

("Washington Post" 1/20/11, by Valerie Strauss)

Harvard University doesn't have an official early admissions process, but some students still learn before everybody else whether they are being looked on with favor by the admissions folks. About 300 select students around the country are quietly receiving word from Harvard about how their application will be greeted during the regular process. The practice has been in place a long time, as well as at other Ivy League institutions. All but Harvard and Princeton also have some official form of early admissions process. Harvard ended its early action process in 2007 and moved to a single application date. The lack of a formal program has not, however, kept Harvard from letting certain students slip away to schools that do have formal early admissions processes. Many of the students are athletes who are "being squeezed" by other school schools to accept an offer by a specific date. Harvard officials sometimes "see individual applicants at schools here and there around the country who are particularly outstanding" and alert them that their application would be welcome. Sometimes students will approach Harvard and ask for some indication of whether they will be accepted. They are given one of three responses, he said: likely, possible or unlikely to be admitted. Likely responses essentially mean a student will be admitted, assuming they don't flunk out of senior year in high school. By way of contrast, Dartmouth College, for example, this year offered admission to 444 early decision applicants for this coming fall. Yale admitted 14.5 % of its early action applicants for the class of 2015 (761 out of 5,257). Meanwhile, this year's early decision process has been especially tough for students applying to the country's most elite colleges and universities. Some college admission test-prep companies said they received a big bump in students in late December and early January — kids who thought they would get into a college early decision but didn't and decided to try to take the SAT or ACT one more time to lift their scores. Early-decision applications were up at many schools. Bucknell University (PA) is up 30%; Lehigh University (PA), 14%; Northwestern University (IL), 26%; and Davidson College (NC), a whopping 40%. Part of the spike in applications is attributed to the Common Application, which makes it relatively easier to apply to many schools. And that makes it harder for admissions offices — and for the high school seniors waiting to see where they will be going to college in the fall.

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FUTURE FOCUS EDUCATIONAL SERVICES

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