THE

U.S. NEWS

PATH TO COLLEGE

GUIDEBOOK

A premium guide exclusively for
U.S. News College Compass users
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For more than 30 years, U.S. News & World Report has provided college rankings and data to help you – the consumer – evaluate and compare schools. As a media company, we are also committed to producing high-quality journalism that demystifies the college search and admissions process.

To put you on the path to college, we've compiled some of our best editorial content from usnews.com published over the last several years exclusively for U.S. News College Compass subscribers. The following articles in this guide give prospective students and their families expert information and tips on how to research, apply to and pay for college.

The content included here is not exhaustive – our team of reporters and editors provide year-round coverage of these important issues. To read more, please visit usnews.com/colleges.

And remember: There is no one best college; the key is to find the one that is the best fit for you.

Best wishes,

Anita Narayan
Managing Editor, Education
U.S. News & World Report
Chapter 1

CHOOSING COLLEGES
Chapter 1: Choosing Colleges

Weigh characteristics such as cost, size and location carefully in deciding which college to attend.

by Michelle Showalter | Scholarship America

Planning to enroll in college soon? There are a lot of decisions to make when it comes to finding the college or university that suits you best. Before you make up your mind about where you’ll get your degree, make sure you take the following things into consideration.

1. Consider the type

From technical colleges to public universities, your ideal type of higher education may be based on how much money you have available, what kind of job you want to have and how much you value prestige and selectivity. If you’re looking to become a dental assistant, medical technician, mechanic or hairstylist, you’ll most likely want to look into technical colleges or trade schools.

2. Consider the cost

We won’t tell you to automatically choose the cheapest option available to you, but cost should be a huge factor when deciding on a college. If your heart is set on an expensive college but you don’t have much cash on hand for tuition and living expenses, don’t sign away your life just yet.

If you’re short on cash but want to end up with a four-year degree, you could consider starting out at a community college and earning your associate degree before you move on to a four-year institution. And if you’re looking for a smaller school with more personal attention, a private college might be the best fit.

You need to think about what your student loan situation could be when you graduate. Do you want to be paying more than $500 a month for student loans after graduation? Will you be able to afford those payments? If the career you hope to enter doesn’t pay well, consider carefully whether or not the prestige is worth the dent it will put in your pocketbook.
3. Consider the major

You may already have your heart set on a particular institution. It meets all your requirements for the perfect college, and you can’t wait to load up the car and move into the dorms.

But it’s important to research the institution’s various academic programs before you make a final decision. If you’re hoping to end up with a career as a graphic designer or an opera singer but the school lacks quality art or music departments, you may end up regretting your decision and transferring.

4. Consider the location

Are you planning to live at home? It’s smart to choose a college within easy driving distance or that has public transportation as an option. Do you have a part-time job you’d like to go home to on the weekend? Make sure your college is within a few hours’ drive.

Then again, if you can’t wait to get out of Dodge and see the world — and don’t plan on coming home much — a college on the other side of the country might just be perfect. Think about whether you prefer a small college town setting or a big city atmosphere. Both have advantages, so it depends on where you feel more comfortable.

5. Consider the size

This is where your personality can really come into play. Some students love the fast-paced, energetic setting of a big school — not to mention the tremendous opportunities it can bring. Other people prefer to get to know their professors and peers on a more personal level and can’t wait to get involved in everything on campus, something that’s easier to do at a smaller school.

6. Consider the extras

Once you narrow down your list, it’s time to think about the fun part, the extras that could determine whether you survive or thrive in college.

What’s the cafeteria like? Is the college a “suitcase school” or do students stay put on the weekends? Does it have an active Greek life or other clubs and activities that interest you? What about the sports teams?

Most importantly, when you toured the college, did you feel like you fit in?

With tuition at an all-time high at many colleges and universities across the country, it’s essential that you weigh carefully a college’s characteristics before you shell out thousands of dollars in tuition payments. And though it’s important you feel comfortable and happy at the institution you decide to attend, you also need to think about life after college, which could be made extremely uncomfortable by the weight of your student loan debt.
Leverage Your Individual Data to Find a College Match

Start by looking at your GPA and college entrance exam scores when building a college application list.

by Bradford Holmes | Varsity Tours

Many students approach the college application process with the belief that more is better when it comes to sending in applications. The thought is that more applications means a better chance of being accepted. They often begin this process by examining factors like location and size, and then they compile a large list of schools.

A smarter way to apply, however, is to filter your lists of colleges by such criteria as average test score and GPA and then determine which schools are an ideal match based upon your personal data. Here is a guide for applying to colleges using this method.

1. Assess your academic data

The majority of the time, you should only apply to schools where your high school GPA falls in the above-average or average number for incoming freshmen. The same is true for standardized test scores like the SAT.

Ensure your data is in line with those students who are typically admitted to the colleges in question. Take advantage of websites like the College Board or the College Compass version of U.S. News that allow you to filter institutions by specific ACT and SAT scores. You might also consider factors like your class rank and how it relates to the relative prestige of your high school.

Think about how often students from your high school or similar schools receive acceptances from the colleges that interest you. If it is rare, you likely need to be at or near the top of your class.

Finally, reflect on how challenging your schedule of classes was in high school. This determines how your GPA compares with those of other applicants, since not all GPAs are created equal.

One student I worked with in the past, for instance, applied to and was accepted at a number of top-tier schools despite what was, on its face, an unremarkable GPA. One reason for his success was likely because he had taken an extremely rigorous class schedule at a secondary school that is widely recognized for academic excellence.

2. Recognize that you are more than just a series of numbers

Rely on your data as an initial filter, but remember that you have other attributes to offer as well. If you held leadership positions or won awards for your extracurricular participation in high school, share these details in your application.

Think about a unique life story that you will be able to effectively convey in your essay, and about other areas you excel in, such as music or athletics, that can compensate for a small weakness in GPA or test scores. Such experiences and skills can increase the power of your college applications.

3. Consider your personal preferences

Your personal preferences should only come into play after you have built a list of appropriate colleges.

Even within the group of colleges that match your data, you will find wide variations when it comes to attributes like location, size, cost and academic programs. A tool like Parchment can help you streamline your research. Simply enter the attributes you desire in a program, like a major in biology or a school in Boston.

4. Divide, evaluate and apply

Divide the schools you plan to apply to into three categories based on your likelihood of acceptance: reach schools, 50-50 schools and safety schools.

Include a healthy mixture of all three and remember to consider every possible factor when assigning colleges to categories. Schools that may otherwise be reach schools can turn into toss-ups or safety schools if their programs match your interests and strengths.

Applying to college is never easy, but following these steps may simplify the process. Use your data to filter out schools where you may have zero chance of being admitted, and limit your reaches to two or three.

Be honest with yourself – it is better than wasting your time and money on applications that may be unsuccessful.
Parents should talk about expectations before teens narrow down their college short lists.

by Briana Boyington

The college admissions cycle is a long process with a lot of moving parts. In the midst of all of the upcoming deadlines, parents and students may overlook some of the ways that college will affect the family dynamic. Discussing expectations beforehand can help students choose the best school for them and help families feel more confident about the transition to campus.

College admissions experts encourage parents to consider the following questions as they set expectations before their teen applies to or chooses a school.

1. What expenses will your child be responsible for?

The majority of the time, you should only apply to schools where your high school GPA falls in the above-average or average number for incoming freshmen. The same is true for standardized test scores like the SAT.

Experts advise parents to make sure their children really understand the student loan process and how taking on debt will affect them after college. Families should also take time to consider student jobs and what percentage of their income their teens are expected to contribute to college expenses.

2. What happens if your teen wants to pick a new major?

"If you’re going to an institution or picking an institution singularly for an academic program, what happens if that program turns out to be something that you don’t like or something that you have a change of heart in?" asks Timothy Lee, director of undergraduate admissions at the University at Albany—SUNY.

Students should know how the schools they plan to attend support students who want to change majors, if those colleges offer other academic programs that interest them, and if those schools have complementary programs that will allow students to transfer some of their credits from their existing majors to a related field.
3. How often will you talk when your child moves to campus?

Students and parents often have different expectations about how often they need to communicate and through what means, says Patti Lux-Weber, assistant director for parent relations and special events at the University of Wisconsin—Madison. “Students might just want to text and parents might just want to hear their voice to make sure that they’re OK,” she says. Families should discuss how they plan to communicate and how often.

4. Does your teen need to maintain a certain GPA, and how will grades be monitored?

For many, college will be the first time that parents won’t have access to their kids’ grades. Families should have direct conversations about how students will share grades with parents, what kinds of grades they expect and if there are any privileges or penalties – including financial – attached to academic performance, experts say. They should also outline a plan for what to do if the student starts to struggle academically.

“Having an actual GPA expectation might be a little much for some families,” says Christine Self, associate director of parent and family relations at Texas Tech University. Students might be hesitant to talk to their parents if their classes aren’t going well if GPA expectations are too high. Instead, Self encourages parents to be supportive and find out the dates for midterms and finals and check in on grades during those times.

5. How should your teen deal with social, academic or health issues?

Parents should encourage their teens to utilize campus resources to get the help that they need to succeed in college, experts say. That could include anything from tutoring to student health services to treat stress and mental health issues. Parents should also encourage students to find a mentor that can help them adjust to college and map out a career trajectory.

“We want parents to remind their students that there are those resources and that it’s OK to go talk to somebody,” Lux-Weber says.

6. What should your teen do to stay safe?

Families need to take time to discuss emergency protocols and how they will communicate if something does happen, but they should also discuss what students should do to prevent harm. That includes drinking alcohol responsibly and traveling in groups instead of alone at night, experts say.

7. What does it mean to be a socially conscious adult?

Families can use recent coverage of college protests to discuss learning and living with different kinds of people. Admissions experts encourage families to research the campus culture of the schools they’re applying to and find out what support schools offer to make sure their student would feel safe and welcomed.

“Parents need to have some discussions with their students but also understand that this is a time for the students to grow and hopefully mature and to kind of explore things on their own,” Lee says. "Students need to be their own advocate, and they need to realize that it’s time to start making some adult decisions."

U.S. News & World Report’s
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Explore more than 1,900 graduate programs with the U.S. News Best Graduate Schools rankings, including resources and tools to help you find the best program for you.

See the rankings at usnews.com/grad
Discover 11 Hot College Majors That Lead to Jobs

From robotics to cybersecurity, STEM majors are among the hottest for career-seeking college students.

by Cathie Gandel

Looking for an academic direction with terrific growth potential? Some traditional fields are newly hot at the bachelor’s level; in other cases, enterprising colleges are creating new majors in emerging fields. Here are some hot majors you might want to consider.

1. Biomedical engineering

The folks standing at the intersection of the life sciences, engineering and medicine are working on such advances as an artificial kidney to help 2 million people worldwide give up their dependency on dialysis, and “designer” blood clots created from artificial platelets to save wounded soldiers on the battlefield.

The Bureau of Labor Statistics estimates the field will see a 62 percent growth in jobs between 2010 and 2020. The Georgia Institute of Technology and the University of Michigan—Ann Arbor boast top 10 programs in the field.

2. Biometrics

This field teaches students how to build automated identification devices, such as facial recognition systems. As biometric readers replace photo IDs and passwords in both the public and private sectors, the industry is expected to grow to $363 million by 2018, according to New York-based Transparency Market Research.

West Virginia University and Davenport University are the pioneers offering undergrad degrees in the discipline, says Bojan Cukic, professor of computer science and electrical engineering at WVU. Grads with a strong foundation in biometrics can pursue careers as security consultants, intelligence analysts or biometric system designers.

3. Forensic science

More experts are needed to operate the new, sophisticated tools to prevent and investigate crimes. Forensic science focuses on using technology to analyze evidence. Students should expect “tons of math and science, plus learning to interface with the criminal justice system,” says Timothy Palmbach, chair of the forensic science department at the University of New Haven.

About 15 U.S. bachelor’s degree programs are now accredited by the American Academy of Forensic Sciences in forensic science or forensic chemistry, including Pennsylvania State University, Loyola University Chicago and Texas A&M University.

4. Computer game design

The global market for video and online games is expected to reach $82 billion by 2017, according to DFC Intelligence, a San Diego-based market research company.

Budding designers must learn skills such as animation, audio design, programming and production management — expertise that can also be employed to create simulated training environments in which, for example, emergency personnel respond to an earthquake.

More than 200 colleges and universities now offer majors in game design, development and programming, including the University of Southern California, University of Utah, George Mason University, Rochester Institute of Technology, Becker College and Drexel University.

5. Cybersecurity

Large companies and governments are moving aggressively to protect their computer systems. Between 2014 and 2016, the Pentagon plans to add more than 4,000 experts at its Cyber Command. Specialists in cybersecurity can also expect to find openings in health care, energy and at security services firms.

The National Security Agency is identifying centers of excellence in cyber operations, starting with Dakota State University, the Naval Postgraduate School, Northeastern University and the University of Tulsa.

In one essential course at DSU, “students learn to ‘lift the hood’ of the software program, see how it works, determine where it is vulnerable and then write code to exploit that vulnerability,” says Josh Pauli, associate professor of cybersecurity.

6. Data science

The International Data Corp., a Massachusetts-based technology market research firm, says the global volume of computerized data is doubling every two

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years. This will help create some 4.4 million jobs worldwide by 2015, estimates Connecticut-based technology research firm Gartner Inc. Interested students should consider a major in data science or business analytics (No. 7 below).

The College of Charleston is one of the few institutions to offer an undergraduate degree in data science. By studying statistics, math and programming, graduates learn to help government agencies, consulting firms, scientific organizations and a variety of companies from e-commerce giants to big-box stores to develop strategy, understand customer behavior or predict market trends.

7. Business analytics

While closely related to data science, business analytics is primarily a business major, says Kenneth Gilbert, head of the department of statistics, operations and management science at the University of Tennessee, which launched a degree program in 2010. Courses include computer software, math, statistics and communication skills.

Rutgers Business School introduced a business analytics and information technology major for undergrads in 2011. The University of Iowa offers a B.S. in business analytics and information systems, while Old Dominion University features a major in business administration/business analytics.

8. Petroleum engineering

New technology has opened up shale formations thought unproductive 10 years ago. A new crop of petroleum engineers will be needed to tap these reserves; half of the current supply is expected to retire in the next decade.

Grads, who can expect high starting salaries of more than $100,000 a year, will find employment in three areas, says Robert Chase, chair of the department of petroleum engineering and geology at Marietta College: as drilling engineers who supervise the effort to access oil or gas, as production engineers who design and install the equipment needed to produce it; and as reservoir engineers who analyze how much can be recovered.

Texas A&M, the University of Oklahoma, the University of Wyoming and the University of Alaska—Fairbanks all offer highly regarded programs, and with major oil companies or suppliers nearby, provide opportunities for internships.

9. Public health

Two factors give public health majors rosy prospects: the threat of global epidemics, and the part of health reform that focuses on prevention. Students can focus on the scientific aspects of the discipline, the statistical angle or policy, and find work in hospitals, nonprofits and community health centers.

Columbia University's Summer Public Health Scholars program gives college students from across the country who are going into their junior or senior years, or who have just graduated, the chance to explore public health as a career. Other undergrad programs can be found at Temple University, Brown University, University of California—Berkeley, University of California—Irvine and George Washington University.

10. Robotics

Between 2012 and 2020, robotics could create between 2 million to 3.5 million new jobs, according to Metra Martech, a London-based market research firm – hardly surprising in a field helping to expand human capabilities across every walk of life. Anesthesia bots are assisting in surgery; oceanographers are using underwater robots to map the underside of Arctic ice; and NASA's robotic rovers are currently surveying the surface of Mars.

“Over the last five years, more and more students were self-designating a major in robotics, so we decided to craft a formal curriculum,” says David Barrett, professor of mechanical engineering and design at the Franklin W. Olin College of Engineering.

Robotics majors generally study mechanical, electrical and software engineering as well as modeling and entrepreneurship. Other schools with strong robotics programs include Worcester Polytechnic Institute, Lawrence Technological University, University of California—Santa Cruz and Carnegie Mellon University.

11. Sustainability

New and retooled environmental degree programs are placing fresh emphasis on practical problem-solving. The University of Tennessee, which graduated the first students from its sustainability major in May, offers a solution-oriented curriculum that spans law, business, science, resource management and ethics, says Michael McKinney, professor of geology and environmental studies.

Sustainability managers in all sorts of companies and organizations look for ways to make the “institution more efficient and produce less waste and pollution. As a result they tend to save money for their organization, which is one reason why these jobs are becoming popular,” says McKinney.

In 2012, at least 17 schools added sustainability majors, including the University of South Dakota, Cornell University and Oregon State University—Cascades.
Don’t Ask These Ineffective Questions While on College Tours

Avoid topics that are beyond a student tour guide’s knowledge, such as financial aid policies.

by Brian Witte | Varsity Tours

The campus tour is an important component of any visit to a prospective college or university. With the guidance of a current student, you can explore a school’s buildings and grounds and ask questions. While you do not want to waste this opportunity, part of maximizing your college tour is avoiding inappropriate or ineffective questions.

The latter category – ineffective questions – can be subdivided into two areas: questions that are beyond the knowledge of your tour guide, and questions that can be answered by visiting the college’s website.

Questions That Are Beyond the Tour Guide’s Knowledge

Nearly all campus tour guides are current students. This means that they are invaluable resources for opinions about the best classes, campus social life, dining hall food and the worst dorms. However, they may not know much about financial aid, specialized learning services or how the administration makes decisions.

For instance, financial aid may be an uncomfortable subject, as it involves both personal and parental resources. In addition, a student tour guide may not know how the school awards grants versus loans. Even if your tour guide has extensive personal experience with the system, his or her experience likely will not match yours. Instead, ask financial aid questions when you meet with an admissions counselor.

The same goes for any specialized learning needs that you may have. Even if your tour guide shares a similar challenge, and is familiar with the available campus resources, he or she may not wish to discuss this topic with strangers.

Finally, a tour guide may know very little about decisions that are handled at the administrative level. Asking about his or her experience in freshman-level classes is fine, but asking which classes are assigned adjuncts versus tenured professors may not result in an informed answer.

Questions That Can Be Answered by Visiting the College’s Website

The other type of question to avoid on a campus tour is one that involves facts and figures available on the school’s website or from third-party resources. Almost any answer with statistics falls into this category: the percent of students who live on campus, average class size, graduation rate and so on.

But you do not have to avoid these subjects entirely. Rather, ask questions about how current students experience these statistics.

If a college touts a low student-to-professor ratio, for example, ask if it truly feels that way. Are small classes found only in highly specialized senior-level seminars? Do freshmen ever enroll in small classes? Or you might see that 20 percent of the student body participates in the Greek system, so you could ask your tour guide how that affects his or her social experience on campus.

Crime and safety are two additional topics to consider. The statistics available on a school’s website can be useful measures, but your tour guide can also share his or her impression of campus safety. A campus that is statistically safe but where students have safety concerns can be a stressful environment. The campus website may discuss safety initiatives, like late night patrols and increased campus lighting, but the actual student experience may be more relevant.

Graduation rate is another topic where official statistics and student experience may vary. Your tour guide may be able to talk about the accessibility of advisers, or how seriously professors take their office hours. Again, it is the student perspective that is worth knowing, even if it is a limited sample size.

A college tour can provide invaluable insight into daily life on a campus. Use your tour time wisely, and target your questions for maximum usefulness.
APPLYING TO COLLEGE

Chapter 2
Avoid These Big College Application Mistakes

Admissions staffers from across the U.S. tell you what not to do when applying to college.

by Courtney Rubin

Colleges are sure to find your international baccalaureate degree impressive – but not if you call it an “international bachelorette” on your application. That’s a spell-check-induced gaffe cited by deans of admission at more than a couple schools.

What are some other mistakes that drive college admissions staffers crazy – and sometimes send the applicant straight to the rejection pile? U.S. News asked pros from around the country to weigh in on what they’d strongly rather you not do. Here are some of the highlights.

Robert Barkley, Director of undergraduate admissions, Clemson University

Neglecting to read directions: We have a place on our application that is marked clearly for international students. But we have gotten applications from American students who have not read that, and where it asks, “Do you have a visa?” they say yes. And when it asks what kind, we’re expecting to see an F1 or a J2, something administered by [the government]. In one case we got Bank of America. And where we asked for the number of the visa, we got the credit card number. We were not impressed.

Tom Weede, Vice president for enrollment management, Butler University

Letting parents take the lead: It doesn’t tell us that a student is interested if we get 15 phone calls from Mom. Some parents are annoying – we get that. We try not to hold it against the student, as long as he or she has played a role in the process. We want families involved. But the student needs to take the lead.

Leigh A. Weisenburger, Dean of admission and financial aid, Bates College

Submitting a lengthy resume: At my stage in my career, I shouldn’t have a three-page resume. So no 17-year-old should be submitting a three-page resume.

I know many college counselors encourage students to write one as a process to help the kid recognize all she’s accomplished, but we don’t need to see it if you’ve filled out the application properly. It just rubs me the wrong way when students submit a resume rather than filling out the activity portion of the application.

Debra Chermonte, Dean of admissions and financial aid, Oberlin College

Hitting submit without proofreading: Using spell-check isn’t enough – you have to proofread. Julie Taymor, who wrote and directed “The Lion King,” is a graduate of Oberlin, and we had a student who was really passionate about [Taymor’s] work and wrote a really well-done essay about it. But she neglected to proof it, and throughout she referred to the musical as “The Loin King.”

She didn’t get in. It wasn’t just because of that; it didn’t help, though. It was a really good essay, but that just put the pause button on it.

Julie Shimabukuro, Director of undergraduate admissions, Washington University in St. Louis

Waiting until the last minute: Many students who submit on the date of the deadline assume that everything transmitted and was received. But sometimes things are lost in cyberspace.

By the time we process the thousands of pieces of information that come in on the final day, the actual deadline has come and gone, and it’s possible that something is still missing. We try to give a few days’ grace period, but colleges and universities expect you to confirm that your application has been received and that it is complete.

Amy Jarich, Assistant vice chancellor and director of undergraduate admissions, University of California—Berkeley

Repeating yourself: When I keep hearing the same thought over and over, I really feel like it’s a missed opportunity. In the application, real estate is so valuable! Each part of it should be telling us something new …

If you’ve told us in one essay how you live with your extended family and how important that is in your life, don’t tell us in the second essay about how the person you most admire is your grandmother … You want us to think: “That brings a new piece to this puzzle. I like that.”

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Emily Simmons, Associate dean of admissions, Emory University

Asking for information easily found: When you're visiting colleges or meeting a visiting admissions counselor, ask for information you won't be able to find out anywhere else: the personality of the campus, the counselor's favorite things about the school.

If you're asking us about test scores, it sounds like you haven't done your research or like you're asking a question just to ask a question, maybe because your parents told you to. We're not keeping track of who asks ridiculous questions. But if you ask thoughtful questions, it's a chance to wow us.

Henry Broaddus, Dean of admission, College of William and Mary

Giving colleges what you think they want: Please, please don't give us the personal statement that opens with a couple of minutes left in the game and ends with how winning isn't everything or how you learned the value of teamwork!

Or the classic service trip essay that's about how everyone can make a difference. Or how if everyone just rolled up their sleeves and worked together we could solve everything. We're a lot more interested in the rough edges. Tell us something original.

Chris Muñoz, Vice president for enrollment, Rice University

Writing a one-size-fits-all essay: If you write an essay for a university, and then you write that essay again and it's just a matter of changing the name of the university, then it's probably going to be a poor essay. And yes, we have gotten students who forget to change "Northwestern" to "Rice."

It's not just about name-checking a faculty member or academic program, either. How does a faculty member's work speak to you as an applicant? Why, specifically, have you chosen us? Demonstrating true interest and care can make a difference on the margin. And when you're talking about universities that admit under 20 percent of applicants, you may need it.

Sarah Richardson, Director of admissions and scholarships, Creighton University

Trumping up your extracurriculars: We want to know where a student's passions lie, and genuine interests tend not to appear suddenly in senior year. I'd rather see quality over quantity.

And students need to help us develop an understanding of the personal significance, not just with the essay, but when submitting information about extracurricular involvements. When they detail the amount of time that they spend with those activities, as well as any leadership roles they've taken on, that allows us to understand the level of commitment.

Kelly A. Walter, Associate vice president and executive director of admissions, Boston University

Failing to check curriculum requirements: Students today often begin their college searches during freshman and sophomore year, and they do an exceptional job of learning about majors and general admission requirements. But they don't dig down that extra level, to specific curriculum requirements – it's the one area of the application process students pay the least attention to, in my experience.

For example, we expect students wanting admission to our engineering program to enroll in physics and calculus in high school. There's nothing more disappointing than to review an application of a student who might otherwise be competitive for admission and realize she is ineligible because she didn't take the required courses.

Karen S. Giannino, Senior associate dean of admission, Colgate University

Forcing colleges to fill in the blanks: If there's something on your transcript or in your activities list that would raise a question, answer the question. If maybe you've gone all the way up to Honors French 3, and then you're not taking a language senior year, that's a question for an admissions officer: Why didn't she continue to take French?

Maybe it was a scheduling conflict. Tell us, so we don't just assume you decided to take it easy senior year. And get some adult – not your parents – to look at the file you've put together and invite them to ask you questions about it. It doesn't have to be an adult in the know. Sometimes naive questions are the best ones.
5 Things College Applicants Can Do to Stand Out – in a Good Way

Showing sincere interest is a sure way for college applicants to make a good impression at their No. 1 pick.

by Katherine Hobson

An academic passion, initiative and a proven interest in a college are key to getting your foot in the door – and they’re only some of the attributes admissions officers are looking for in their ever more competitive applicant pools.

Sixty-four percent of colleges and universities surveyed by the National Association for College Admission Counseling saw a jump in the number of applications for entry in the fall of 2012, the most recent stats available, as students continued to apply to a greater number of schools and interest increased from abroad.

The same forces are persisting this year, particularly at the top of the heap. Stanford University accepted just over 5 percent of the 42,167 applications it received for the class of 2018; Yale’s acceptance rate was 6.3 percent.

Scary as those statistics may be, it’s important to remember that, on average, colleges are still accepting almost two-thirds of their applicants, according to NACAC.

“For most kids, it’s not that hard to get into college as long as you’re doing the right thing,” says Mark Montgomery, an educational consultant in Denver. U.S. college counselors and high school guidance counselors to find out what the right thing is.

1. Develop a smart short list

Picking colleges requires a long look inward as well as study of all those school websites. “Pause and assess who you are, what you’re good at,” advises Judy Muir, an independent college counselor in Houston. Then consider how your learning style and other preferences fit with each college’s strengths.

Ted Spencer, director of undergraduate admissions at the University of Michigan—Ann Arbor, says you should be able to come up with five reasons for applying to every school on your list.

Then run the list by your guidance counselor to be sure you’re being realistic about the chances for admission. Some high schools have software that can tell you where you’d stack up against past applicants to a college.

2. Consider early options

Some 47 percent of colleges reported an increase in the number of applicants accepted through binding early decision for the fall of 2012 – meaning the students promised to attend if accepted – and 68 percent saw a jump in nonbinding early-action acceptances, where students get word early, without an obligation, according to NACAC.

Montgomery always advises students to apply early decision if they absolutely know where they want to go and won’t need to weigh financial aid offers, since colleges like to admit students who are a sure thing, and the odds of clearing the bar are often better.

“We have kids whose applications we’re reading in the regular decision round who go on the waitlist, when they would have been admitted early,” says Mike Sexton, vice president for enrollment management at Santa Clara University in California.
3. Show sincere interest

As it becomes easier for students to apply to multiple schools electronically and by using the Common Application, admissions officers are alert for “stealth candidates” who do nothing but fill out the forms. If you want to be taken seriously, “you’ve got to show them some love,” says Caroline Brokaw Tucker, an independent college consultant at Connecticut-based Dunbar Educational Consultants.

Visiting, the best way to get a feel for schools, is also the best way to show you’re interested. Take the tour, but also meet with admissions officers. Ask questions. If you can’t visit, take advantage of local college fairs and every other option for contact.

“Write to the admissions office, sign up on their Facebook page — anything to let them know you think they’re the bee’s knees,” says Montgomery.

“I made sure I stood out,” says Abigail Fleming of Evansville, Indiana, who applied to 10 small liberal arts colleges and, after visiting a few, zeroed in on Beloit College in Wisconsin. She stayed in touch with the admissions office when she had questions, and even drove three hours to a college fair to connect with the school again. She’s now a freshman at Beloit.

4. Pay attention to details

Optional essays? Write them. A chance to elaborate on your extracurricular activities? Take it. For students on the bubble, that bit of extra effort can make the difference in whether or not you’re admitted.

Thyra Briggs, vice president for admission and financial aid at Harvey Mudd College in California, advises putting serious thought into the teachers you ask for recommendations. “Don’t always choose teachers who gave you a straight A,” she says. A recommendation from a teacher who watched you struggle can “show how you respond to challenge.”

Finally, keep careful track of deadlines. And meet them.

5. Take the lead

Throughout the process, it’s really crucial to remember that you, not your parents, are running the show. Take charge of creating your list, of arranging visits and interviews (and then do the talking), and of reaching out to the admissions office with questions on your own, rather than having your mom do it on her lunch hour.

“It’s refreshing when a student does that,” says Rick Clark, director of admission at Georgia Institute of Technology, “because it’s so rare.”
Kira Gressman happened to be at NASA in Houston, conducting an experiment with other students on a new plant growth chamber that she’d helped develop, when she got word that her top-choice college, Brown University, didn’t want her. Nor did Amherst College or Tufts University, and she’d been wait-listed by Brandeis University. Gressman, a senior at Lakewood High School in Colorado, was crushed (though she did get into the University of Colorado–Boulder).

She’d pulled many an all-nighter working toward her 3.6 unweighted GPA in the International Baccalaureate program and an ACT score of 33, while also playing French horn in the all-state honor band and mellophone in the marching band, and volunteering with a teen suicide-prevention organization and a nonprofit that helps rescue child soldiers in Uganda.

“I felt like I had done everything I possibly could to get into a great school, and none of it helped me in the end,” she says. “What else are these schools looking for?”

It’s not always easy to tell, in the increasingly cutthroat world of college admissions. The 2011-2012 round brought rising numbers of applications and lower admission rates at a broad range of schools, from the most selective to traditional “safety” schools that are no longer such a sure thing.

Some of the blame can be placed on the spread of the Common Application and the ease of applying to multiple schools. But applicants also just keep getting more accomplished. For example, of the 26,664 students who applied to Princeton University for fall 2012, fully 10,225 had a 4.0 GPA, and 13,945 scored at least a 2100 on the SAT.

Much of what goes into the hard choices college admissions officers have to make is beyond students’ control, such as whether institutions are prioritizing matters like diversity, legacy applicants, or athletic recruiting in a given year. So it’s crucial to know all about everything you can control and learn how to “position yourself throughout the process,” says Eileen Feikens, director of college guidance at the Dwight-Englewood School in New Jersey.

To that end, U.S. News asked guidance counselors, private counselors, and the people making the admissions decisions for tips on navigating the madness:
Continued from page 16.

1. Get an early start and finish strong

Colleges want to see that you’ve focused from the start on getting the best possible education your high school has to offer. “You really need a four-year plan,” says Katherine Cohen, whose IvyWise admissions consulting company begins working with some families as early as the end of the student’s eighth-grade year. “High school shouldn’t just happen to you. You need to proactively make the most of your time there.”

If you want to take calculus in your senior year, which many selective colleges like to see, you generally have to start with geometry as a freshman in order to end up in pre-calculus when you’re a junior. Many schools now look for at least four years of a foreign language, says Cohen, and expect advanced classes in areas of strength, not coasting, in both 11th and 12th grade.

If it took you a while to get on track, consider making up lost ground in summer school or by doubling up on math, science, or foreign languages in your junior and senior years. “We like to see candidates who turn things around,” says Kevin Dyerly, director of admission at Whitman College.

2. Challenge yourself responsibly

While grades remain the single biggest factor in admissions decisions, strength of curriculum is an ever-closer second. In the National Association for College Admission Counseling’s most recent “State of College Admission” survey, 66 percent of staffers said they assign considerable weight to degree of challenge. Thank the evidence piling up that high schoolers who take more demanding classes are more likely to succeed in college.

So planning your course load becomes a balancing act. You want to take the most rigorous courses you’re eligible for and are interested in—without sacrificing your health or social life.

“So many families say, ‘I’m going to have this many APs, is that enough?’ but that’s not the right question, because there is no magic number,” says Greg Roberts, dean of admissions at the University of Virginia. “You need to ask ... things like: Where are my strengths? Where are my interests? ... What are the top students taking? Which AP classes are more challenging, and which are not?”

Admissions officers will glean the answers from the “profile” of your high school that your counselor submits with your application, which outlines curriculum offerings, demographics, and grade distribution.

3. Don’t apply too broadly

Grace Oberhofer decided to apply to an even dozen colleges. “I wanted to have options,” says the 2011 graduate of Tacoma School of the Arts in Washington. She got them: Though wait-listed by first choice Harvard University, she was accepted at Tulane University, Oberlin College, Brandeis, Duke University, Sarah Lawrence College, and Tufts, where she is a sophomore this fall.

But she was taken aback by all the time and effort it took to present herself to each and write all those essays while “making sure my schoolwork was going well and still trying to hang out with my friends on weekends.” Indeed, a recent study by the College Board showed that the vast majority of students report that the more colleges they apply to, the more stressful the experience is. Perhaps because of that pressure, overapplying can actually hurt your chances.

“It’s tough to put together a personal, genuine application that shows commitment to a particular school when you’re applying to 20 different places,” says Jeff Pilchiek, the director of guidance at Westlake High School in Austin, Texas. “It’s much better to be an exceptional applicant at six schools than an average applicant at 12 or 20.”

4. There’s room for error, with an explanation

You don’t need a perfect record to get into the school of your dreams. You must, however, provide an explanation for any significant blip. “Seventeen-year-olds ... haven’t seen the world yet or perfected who they will become, so it’s natural to see some students who have some flaws in their applications ... It lends an authenticity to their candidacy,” says Seth Allen, vice president and dean of admissions at Pomona College in California. But, he adds, you shouldn’t just “hope we don’t notice you goofed up!”

The personal essay, your teacher recommendations, or an interview can be used to clarify a discrepancy in grades or behavior. For instance, write about how that B in AP chemistry resulted from a valiant battle to bring up an early D, which helped you grow as a scholar. “Don’t let a reader make the wrong assumptions,” says Allen, “because that is typically not going to work in [your] favor.”
5. Don’t just be a joiner

Top colleges are increasingly after well-rounded student bodies of individual specialists: the football player, the poet, the mathematician. So “it’s better to be involved in fewer activities wholeheartedly over time, rather than 9 or 10 superficially,” and make an impact, IvyWise’s Cohen says.

One math whiz she counseled founded a microfinance club at her high school and then raised more than $100,000 to fund projects in Third World countries; another spent three years researching his school’s light bulbs, water flow, and air systems, then developed a sustainability plan that saved more than $6 million.

6. Work the wait list

High schoolers aren’t the only ones who have to deal with unpredictability. Because colleges now have such a tough time figuring out how many accepted students will actually show up on the first day of classes, many are being more strategic these days about using the wait list, taking a number of students from it in order to improve their stats.

“Don’t regard that letter as a polite denial,” advises author Peter Van Buskirk, former admissions dean at Franklin and Marshall College. Many enrollment officers, he explains, “are saying if they have to admit four to five students in regular decision to enroll one, maybe [they] ought to take more students from the wait list, where they only have to admit maybe four to get three.”

He recommends staying in touch with the admissions office and making clear that you’ll attend if you’re accepted, then sending in new grades and honors and even visiting again.

7. Be true to yourself

All through his time at High Tech High International in San Diego, classmates and teachers kept telling Nathan Roberts that he should aim for the Ivy League. So he put Harvard and Yale University on his list, even though he sensed he’d be happier at a smaller liberal arts school.

After visiting Carleton College, Roberts realized it was the ideal place for him, with its excellent neuroscience program, small classes, personalized attention from professors, and focus on providing need-based financial aid. “I knew I could get just as good of an education there as anywhere else,” says Roberts, who was wait-listed at Harvard and Yale University but withdrew once he visited Carleton, where he’s now thriving as a junior.

As for Kira Gressman, she spent the week after getting her rejections moping around and feeling sorry for herself. She then took another look at her only option—the University of Colorado–Boulder honors program, where she’s now in her second year—and realized that it was actually a great match.

She saw that there would be “lots of opportunities for me to succeed and to make a contribution to the world at Boulder.” And that, she says, is “what I really want from my college experience.”

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Chapter 2: Applying to College
As a high school student in Tennessee, Austin Herrera knew that he wanted to go to college. But with grades ranging from A’s to D’s, he knew his options would be limited.

Herrera says he was too distracted in school and his reputation as a class clown, extracurriculars and lack of interest and effort affected his grades. Dyslexia, he says, was another hurdle that affected his grades and confidence.

“I doubted myself and sort of gave up on myself when I saw the grades that I had, because I would work hard and study but I still came out with a low grade,” he wrote in an email.

Herrera switched schools his senior year and used the new atmosphere to change direction and focus on the future. Realizing that his past academic problems would affect his admission chances, Herrera used his personal statement to acknowledge his grades, discuss his learning disability and show his interest in studying business and film.

“I explained dyslexia – what it was and how I learned. I just explained that I’m a very hard worker and passionate.”

Herrera was accepted into two of the five schools he applied to and now studies film as a freshman at Columbia College Chicago.

For students who struggle academically in high school, the college application process can be especially stressful. The competitive admissions process can make these students feel like college is out of reach, but there are still options.

Admissions experts say students can explain an academic dip in college applications and use the rest of their senior year to make their application more appealing. Students should talk to a counselor to examine all their options, but the following four strategies can help students with poor grades strengthen their college applications.
1. Take responsibility and offer an explanation

There are many reasons a student’s grades can drop, including family issues, illness, a switch in teachers during the year or a lack of maturity. Admissions officials recognize that grades aren’t always an indicator of capability, so experts say students need to take the time to write an honest explanation about their grades.

“Everybody makes mistakes; there’s not one perfect person out there. But how do you learn from those mistakes – if you can explain it thoughtfully and in a mature way, often times a college is going to understand that,” says Kat Cohen, CEO and founder of IvyWise, an educational consulting company.

Students can discuss poor grades in a personal statement or in the additional information field on the Common Application.

“You can point out on it, ‘I take full responsibility for the grades that I earned early on. I was not mature enough. I didn’t realize the effort that it would take to be successful in high school. I’ve learned and I’ve improved,’” says Nancy McDuff, associate vice president for admissions and enrollment management at the University of Georgia.

2. Get recommendation letters from teachers and counselors

A good word from a high school counselor or teacher who knows a student well can go a long way in college admissions, experts say.

“Sometimes a great letter of recommendation can come from a teacher who has seen a student greatly improve their grade and go from very low to very high, even if the student has higher grades in other classes,” says IvyWise’s Cohen.

Students should develop close relationships with counselors and teachers and have an explicit discussion about what they’d like addressed before a letter is written, experts say.

3. Wait to apply and improve your grades

Early admission is extremely competitive, so experts recommend students with poor grades on their transcripts apply during regular admission and use the extra time to take challenging courses and improve their GPA.

“Focusing on your grades now is critical. There are lots of different ways to improve your grades,” says Cohen.

Students should use their teachers as tutors, visiting them frequently to discuss what to focus on and what weaknesses to work on, she says.

4. Start at a community college

For students without the academic background for a four-year institution, admissions officials recommend attending a community college for at least a year. That’s especially true if students need to catch up on developmental course work.

“Community colleges are better prepared to handle that and get the student up to that level playing field so they can transfer to a four-year university,” says Jeff Fuller, director of student recruitment at the University of Houston.

Students who take this route should maintain a perfect grade point average, Fuller adds.

Admissions officials want to make sure applicants will be able to thrive in college. Students with low grades will need to prove that their past poor grades aren’t indicative of who they are now and their capabilities as a college student.

“The F will always be on their transcript. But like everything in the college admissions process, students that show that they can overcome either adversity, academic preparation, whatever it may be – those are great telling signs for a student’s perseverance and persistence towards graduation,” Fuller says.
As students enter senior year of high school and meet the pressures and anxiety that come along with applying to college, one question that must be considered is whether to apply to a college early. The most common way to apply to a college early is through early decision, in which a student commits, if accepted, to attending the college to which he or she is applying early.

In recent years, however, a number of universities have instituted early action, a program that allows a student to apply to that college early without making a binding decision to enroll. Although these programs vary in specifics, as not all allow students to also apply to other schools early, non-binding early action overall is becoming an attractive application option for many high school seniors.

Here are three situations where it would make sense to apply to college via early action:

1. **As a non-binding alternative to early decision**

   Applying early decision can often provide a noticeable bump to a students’ chances of getting into a given school – especially if you are on the proverbial borderline. If you have a clear-cut No. 1 choice early in your senior year and want to maximize your chances of getting into that dream school, applying early can help.

   However, the binding nature of early decision programs has its drawbacks. For one, students in need of financial aid will not be able to compare offers from multiple schools and will, for the most part, be stuck with just one offer.

   Second, because early decision is binding, students who are admitted under such programs often have little recourse if they change their mind. Applying early action gives you many of the benefits of early decision, but the non-binding nature means you can still compare multiple financial aid offers and will not be stuck attending the institution.

2. **To improve peace of mind**

   If you tend to stress out more than most and have been dreading the college admissions letter season considerably, applying early action may be the best way to make your senior year of high school as enjoyable as possible.

   Even if none of the schools on your list offering early action programs are your first choice, it may still be helpful to know that you have already been accepted somewhere that you are happy attending. This will allow you to avoid having your entire senior year become stressful.

   If multiple schools on your list have non-exclusive early action programs, meaning you can apply to more than one school early action, then you can take advantage of an even better situation.

3. **If your application profile is already top-notch**

   One reason commonly given for not applying early to college is that your application profile could still use a semester of buffing. This could be because of a lower-than-ideal GPA, a lack of extracurricular activities or mediocre SAT scores.

   However, if you already have top-notch grades, a generous helping of interesting extracurriculars and extremely high SAT or ACT scores, it may be useful for you to apply early action to one of your top choices so you can avoid competing in the regular applicant pool. If you already stand out as you enter your senior year and have done thorough research regarding the colleges you would like to attend, identify whether or not any of those colleges offer an early action program.

   If they do, getting your name in before other students can significantly help you gain admission to the college of your choice.
Chapter 3

PAYING FOR COLLEGE
What You Need to Know About FAFSA Changes

Some colleges and universities are changing their financial aid deadlines for the 2017-2018 school year.

by Farran Powell

While prospective students for next year’s freshman class haven’t made a decision on a college yet, the process to begin applying for financial aid is only weeks away.

The date for the Free Application for Federal Student Aid – commonly known as the FAFSA, which many schools use to determine financial aid awards – is available three months earlier this year than in past years. That means for the 2017-2018 school year, students and their families can start applying for financial aid as early as Oct. 1. In prior years, the form became available on Jan. 1.

The new FAFSA timeline is intended to help families receive notification earlier, government officials say.

“We are trying to provide more time for students, and trying to get financial aid awards back to students earlier,” Department of Education Undersecretary Ted Mitchell told financial aid administrators at a July conference in the District of Columbia.

“Don’t just assume that the filing dates you’ve used in the past are applicable in the future,” says Brad Barnett, senior associate director of financial aid and scholarships at James Madison University. “You need to check with your school to see if they have changed.”

“The change is shared with all our potential students as well as our returning students,” says Rick Wilder, director of financial aid at the University of Florida, who says the deadline is the earliest it’s been in the 30 years he’s worked there.

Wilder says aid awards from the university will be sent out at the end of February – three to four weeks earlier than previous years. He also says the move coincides with the timing of the acceptance letters, which go out during the second week of February.

But not all schools are changing their financial aid deadlines and timelines for the 2017-2018 school year.

“Different institutions are doing different things and a lot of institutions are proceeding with caution,” says Marty Somero, director of financial aid at the University of Northern Colorado. “For the situation next year, we are not going to change our priority deadlines.”

Other schools, including JMU, have a similar stance. Barnett says the university will keep its deadlines the same for now.

But with some schools moving up their financial aid timelines, Barnett says students may see aid award letters trickle in over a lengthier period of time.

“They could get financial aid information from some schools months before others,” he says.

The other big change, experts say, is related to tax information required for completing the FAFSA. The new guideline uses verified taxes from two years ago – sometimes called the “prior prior year.”

For a family completing the FAFSA for the 2017-2018 school year, they’ll use the 2015 tax return. Previously – before the timeline change – a family would have submitted 2016 tax information.

“With the changes to the earlier FAFSA and to the prior prior year, we believe the intent is to help simplify the process,” says UNC’s Somero, who says the changes should help low-income recipients.

The Department of Education’s move to use verified tax returns reduces the need to use tax estimates on the form. Before, families would fill out estimates on the form and wait until they filed their current-year taxes to verify the FAFSA.

With the adjustments, some families are going to use the same exact tax year – 2015 – for the 2016-2017 and the 2017-2018 academic year.

“After that, it’s going to be the two years behind,” says Barnett, from JMU’s financial aid office.

While the changes to the process for applying for student aid may not solve the problem of rising tuition costs, experts say, it should simplify the process and provide extra time for families to choose a college.

Wilder, from UF’s financial aid office says: “The federal government has made these changes to help families.”
Taking a gap year to establish residency in a state can save students thousands of dollars on tuition.

by Kelsey Sheehy

In the college decision-making process, cost is key. Roughly 43 percent of incoming freshmen cited cost of attendance as a “very important” factor in their final college selection, according to an annual report by the University of California—Los Angeles.

Cost-conscious students often view state colleges as the least expensive route, and generally, that is true. In-state tuition at public universities was about $10,000 less than out-of-state tuition for the 2012-2013 school year, according to tuition data reported to U.S. News in an annual survey.

But there are ways for students to save thousands of tuition dollars without being confined to their home state, says financial aid expert Mark Kantrowitz, publisher of Edvisors.com.

Schools make many kinds of exceptions, he says. “If your parents are in the military, but you are out of state, sometimes they will waive residency requirements. Sometimes if parents are policemen or firemen, they waive it. Sometimes there are exceptions for teachers.”

Colleges may also have flexible residency requirements for students who live near state lines and want to cross over for college, Kantrowitz says.

Students can also take a gap year and relocate to establish residency in the state where they want to attend college. Having your mail sent to an aunt’s place in Sacramento and snagging a California driver’s license won’t cut it. Applying to a college exactly one year after you move to a state will also raise red flags, warns Kantrowitz.

“Many of these colleges are very aggressive in denying people who qualify for it just by manipulating the situation,” he says.

To improve their odds of getting resident tuition, students should build up a lengthy paper trail, he says.

“Pay state income taxes, get a library card, register your car in the state, register to vote. Do all of the above, so there isn’t anything to suggest you have ties to the other state.”
Continued from page 24.

Going through the effort doesn’t guarantee eligibility for in-state tuition, says Suzanne McCray, vice provost for enrollment at the University of Arkansas. The university considers students younger than 23 legally dependent on their parents. So even if they move to Arkansas, work, pay taxes and become residents of the state, they will still pay out-of-state tuition if their parents live in another state, she says. Students can petition to be considered independent, but doing so is “very difficult.”

“I would recommend that any student planning to attend a university and think they would be reclassified to get on the website and review it very carefully before they pick up and move,” McCray says.

Cost-conscious students can avoid the residency hassle altogether if they are itching to attend school in the Pacific Northwest — specifically, at Eastern Oregon University, where there is no such thing as out-of-state tuition. The regional university sets tuition at $7,046 for all students, regardless of residency.

Following in a parent’s footsteps can also net tuition benefits. Northwestern Oklahoma State University, for example, waives nonresident fees for children of alumni. Students who prefer to blaze their own trails can qualify for in-state at some universities if they have strong academic credentials.

At Texas A&M University, non-Texans who earn a competitive scholarship of at least $1,000 also qualify for in-state tuition rates. The University of Arkansas also waives a portion of out-of-state fees for some scholarship winners, McCray says.

This “New Arkansan” award is also available for students from neighboring states who excel academically. Students from neighboring states — Texas, Louisiana, Mississippi, Tennessee, Missouri, Kansas and Oklahoma — who achieve at least a 3.25 GPA and an ACT score of 24 (1090 for the SAT) can get up 80 to 90 percent off nonresident tuition.

Exchange programs are also a way to save. While they don’t waive nonresident fees entirely, these regional networks give qualifying students a steep tuition break.

The Western Undergraduate Exchange, available to students who call Arizona, California, Colorado, Oregon, Washington or another of the 15 participating states home, has saved students roughly $2 billion over the past 25 years, says Margo Colalancia, director of the program.

Residents can attend certain schools located in other member states and pay 150 percent of in-state tuition. About 145 institutions participate in the exchange, including the University of Arizona, Washington State University and Colorado State University.

There is a catch, though. Many schools put an annual cap on exchange students and some restrict tuition breaks to certain majors. At the University of Arizona, for example, out-of-state students can get more than $11,000 off nonresident tuition - but only if they major in mining engineering.

Other tuition exchange programs include the Midwest Student Exchange, the New England Regional Student Program and Academic Common Market in the south.

Eligibility depends on a number of factors, including where students live, what degree program they are interested in and whether minimum caps have been met. If students earn a tuition break through the exchange, then change majors, they could lose their discount, Colalancia says.
Of the 1,100 institutions that submitted financial aid data to U.S. News, 66 reported covering full need.

by Farran Powell

For most parents, paying for college isn’t easy; but some schools offer enough institutional dollars to students to offset expensive sticker prices.

Many schools that report meeting the full financial need of students are private colleges and universities. For the 2015-2016 school year, only 66 colleges and universities out of 1,100 schools claimed to meet full financial need, according to data reported to U.S. News in an annual survey.

The amount given in financial need is usually decided by the information that a family provides on the Free Application for Federal Student Aid. On the FAFSA, families submit financial information such as income, tax data, assets and household size. From this information, a family’s estimated contribution is determined.

Financial awards from colleges and universities use a combination of loans, scholarships, grants and work-study to cover the gap between the total cost of attendance and the amount a family is expected to pay. A school that claims to meet 100 percent covers the gap entirely.

For the most part, National Liberal Arts Colleges represent the bulk of these schools that meet full demonstrated need with 40 schools in total, followed by National Universities with 25. Only one Regional University made the list: Walla Walla University in Washington.

More than half of the schools that make this list are need blind: a policy that judges students on their merits, not on their ability to pay tuition. Some of the schools with this policy include Amherst College in Massachusetts, Yale University in Connecticut and Stanford University in California – to name a few.

Only two public universities – the University of Virginia and University of North Carolina—Chapel Hill – that are also National Universities reported meeting 100 percent of financial need. Both schools also practice need-blind admissions.

Several schools that don’t appear on the list were very close to meeting full need, including Johns Hopkins University in Maryland at 99.9 percent, SUNY Polytechnic Institute at 99 percent and the University of Florida at 99 percent.

On pages 27-28 are the colleges and universities that claimed to meet 100 percent of demonstrated financial need for full-time, degree-seeking undergraduates in fall 2015.
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<th>School name (state)</th>
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It starts with the excitement of being accepted to college, and then the admissions packet arrives with the cost of attendance – which can be a hefty amount if the family doesn’t qualify for financial aid.

“Our daughter got into Boston College at $68,000 a year,” says Kathleen Thometz, of Western Springs, Illinois, about the total cost of attending without any need-based aid and paying in cash. “She chose UConn’s honors program because they gave her a nice $15,000 a year scholarship. So we are paying $30,000 a year.”

The University of Connecticut charged out-of-state students $34,908 in tuition and fees along with $12,174 for room and board for the 2015-2016 school year – which is much lower compared with Boston College, which billed students $49,324 for tuition and fees and $13,496 for room and board for that same year, according to U.S. News data.

Households similar to the Thometz family from suburban Chicago are turning to honors programs and schools that hand out non-need-based aid for value for money – especially if they’re “too rich for financial aid.”

“I see this situation often, particularly in the D.C. area where salaries tend to be higher than the rest of the country, but the cost of living is much higher,” says Melissa Sotudeh, a wealth advisor at Halpern Financial Inc. in Rockville, Maryland. “You’re treated the same on the calculation, and there is no cost of living adjustment where you live.”

For a family of four in the District of Columbia, it costs $106,493 a year to maintain a “decent yet modest standard of living” for expenses such as food, child care and housing, according to the Economic Policy Institute’s family budget calculator, released in August 2015.

Wealth advisors say qualifying for financial aid generally becomes more difficult when a family earns more than $150,000 a year or has a lot of financial assets such as a high balance in a tax-advantaged college savings plan or lots of stocks and bonds.

“For our folks, it’s for those with income $150,000 or higher or $200,000 plus,” says Houston wealth advisor Jim Waters from PartnersInWealth. “And it also depends on how many kids you have and other factors.”

Many parents realize there’s a shortfall in funds available as the cost of college continues to climb, college planning experts say.

“Thirty years ago, putting your kid through school was like buying a car. Now it’s like buying a house,” Sotudeh says.

Here are some strategies in choosing schools that may reduce the burden of paying for college.
Look at schools that grant merit awards

While financial aid is determined by income and assets, merit aid isn’t.

Colleges use non-need-based aid – institutional grants or scholarships that are not based on financial need – to attract exemplary students to enroll at their school.

“This means looking at private universities,” says Joseph Orsoloni, president of College Aid Planners Inc. in Glen Ellyn, Illinois. “Many families get scared off by the sticker price of private schools, yet these are the schools with the endowments to fund merit aid.

College planning experts say students and their families can look at websites that list schools where most students receive merit aid.

“Ideally you want your student to be in the top 25 percent of a school’s student population,” Orsoloni says. “Those are the kids that get the money.”

Apply to schools that offer deep tuition discounts

The sticker price at schools can look staggering – sometimes costing more than $50,000 in tuition and fees for one year.

But the average discounting of tuition and fees at colleges for grant-based aid was 48.6 percent for the 2015-2016 academic year – so almost half the stated price, according to a recent National Association of College and University Business Officers study.

“A 3.7 GPA might not stand out at Harvard, but could be eye-popping at other schools,” says Brett Tushingham, a college financial planner at Tushingham Wealth Strategies in Wilmington, North Carolina.

College planning experts recommend applying to multiple schools for this reason.

“We’ve discovered that if your kids choose a school in one tier lower than they are capable, they often get offered more money,” Thometz, the Illinois mother of four, says.

Consider an honors program at a National University

Many National Universities, institutions that offer a full range of undergraduate majors as well as master’s and doctoral programs, offer these types of programs along with merit aid to attract high-achieving students to their campuses, college experts say.

Jim Waters from PartnersInWealth says his clients are turning down top-tier schools such as Rice University and Southern Methodist University for in-state honors programs at the University of Texas—Austin or Texas A&M University—College Station because it’s better value for money.

“It’s a better deal,” Thometz says about her daughter Mary Jo, who chose to go to UConn for its honors program. “People are making their own way in the world, and I don’t think you need to spend $70,000 a year on college to get ahead.”

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It’s not easy to separate your scholarship application from the crowd. After all, even if you fit the criteria to a "T," you’re still likely to be one of a number of applicants with similar grades, goals, activities, and aspirations.

That’s where a great application essay comes in. The essay is your best chance to make the case for why you should receive the scholarship; it helps the scholarship provider learn about the person behind the application, and gives them a much more detailed look at your school and home life.

If you use them right, those few paragraphs can help your application stand out—and could mean the difference between getting a “thanks for applying” E-mail and an award check.

Of course, putting so much emphasis on an essay may make it seem like a daunting task, especially if you don’t consider yourself a great writer. By following these four tips, just about anyone can create a standout essay.

1. Know your audience

Although we’re looking at scholarship essays as a whole, it’s important to realize that every scholarship provider is looking for a specific student who meets unique criteria. When you get your application, look closely at the questions, the organization giving the scholarship, and any past recipients you can find.

Are they emphasizing classroom performance? Looking for someone who’s dealt with adversity at home? Interested in character or community service more than grades? Whatever the answer, your research will put you a step ahead of applicants who are copying and pasting “one-size-fits-all” essays.

2. Plan far in advance

You can also avoid the “one-size-fits-all” essay by getting an early start on each application. Begin your research and planning a week or so before you think you should, and you’ll be able to take enough time to turn out something great.

This will also give you time to craft an outline, which can help your essay stay concise and on target. Think of two or three main points you want to make in response to the essay question, add some supporting information under each of them, and consider a sentence or two of introduction and conclusion. Before you know it, you’ll have built the structure and thesis of your essay, and you won’t have to rush to write it.

3. Make it personal and passionate

When you do start writing, don’t forget that the main purpose of your essay is to convince the scholarship provider that you’re the student they’ve been looking for. Answer the questions you’ve set out in your outline, but make sure every point you make is illustrated with a specific detail that shows you care about the subject. Don’t just mention that you work with disadvantaged kids; tell them how your love of soccer got you into coaching those kids. Don’t just tell them about your acting awards; show how the stage helped you conquer your shyness. Putting your unique interests and perspectives on the page will go a very long way toward creating a memorable essay.

4. Find an editor

Last but not least, make sure you have time to run your essay by a good editor, whether it’s a parent, teacher, or grammar-nerd friend. Even a well-researched and passionately written essay can be derailed by spelling mistakes or awkward sentences, and if you’ve spent a lot of time looking at your words, it’s easy to miss basic mistakes.

A few minutes of proofreading by a trusted editor can make a huge difference. I also recommend reading your essay aloud to yourself, so you can hear how it flows.

Scholarship essays are a big component of your applications, and can be a major headache, too. But by starting early, answering the right questions, and describing what makes you unique, you'll be writing standout essays without the stress.
High school students need to stay on task from freshman year through senior year.

by Ned Johnson

Freshman Year

Get set for a great high school career. It’s important to remember that what lies ahead is more than just a four-year audition for college. Still, it will help later to think now about what admissions staffers will look for.

☐ Plan your schedule carefully from the beginning

Seek advice and teacher feedback when you map out your classes. Grades are important in ninth grade. But rigor is key, too, so don’t just go for easy A’s. Ask for help if you run into trouble, but if you get a bad grade, accept it as constructive criticism, really read – or listen – to your teacher’s comments and figure out how to do better.

☐ Read voraciously

Books, newspapers, magazines, blogs – choose what engages you and remember to look up unfamiliar words.

☐ Get involved

In addition to academics, develop talents and interests outside the classroom. You’ll find school is more fun, and your preferred activity may just be the detail that catches a college’s eye.

Sophomore Year

Now that you’re no longer a rookie, you’ll want to focus on evolving as a learner. Besides studying the material, take note of what your teachers value and consider how you can learn more efficiently – and better.

☐ Refine your route

Look ahead to the 11th and 12th grade courses you might be interested in taking and plan to work in any prerequisites.

☐ Challenge yourself (wisely)

Remember to ask for help, if you need it. Create a balanced schedule. You want to strive for the best possible grades, but overtaxing yourself is bound to be counterproductive.
Consider a testing strategy

Will you take the PSAT this year? You’ll get a better sense of where you stand if you know what is on the exam before you take it.

Also, consider whether an SAT subject test makes sense in the spring. If you’re enrolled in an Advanced Placement or honors course now, the timing may be good. The College Board makes practice versions. Take at least one.

Put together a resume

Start jotting down your hobbies, jobs and extracurricular activities. For now, it’s a way to keep track of what you have accomplished with thought of where you will go.

Make the most of your summers

Work, volunteer, play sports, travel or take a class. Find an activity that builds on a favorite subject or extracurricular interest.

Junior Year

Essays and testing and APs, oh my! Your grades, test scores and activities junior year constitute a big chunk of what colleges consider for admission. Do your best in class and truly prepare for the tests you take. Step forward as a leader and explore pursuits that interest you, not just because they’ll look good on an application, but because they’ll help you grow as a person.

Evaluate your approach

As Albert Einstein allegedly put it, insanity is “doing the same thing over and over again and expecting different results.” So if you feel stuck in your studies and in need of a breakthrough, ask teachers, parents or friends for help in finding a new approach.

Speak up in class

You will need to ask two junior-year teachers to write recommendations. They can’t know you without hearing your thoughts, so make sure to contribute in class.

Sleep

The average 16-year-old brain needs over nine hours of sleep to function at 100 percent, and that’s exactly where you want to be.

Plan your testing calendar

Test scores matter – along with grades – so talk with your parents and guidance counselor about which ones to take and when and how to prepare for them.

First up, the PSAT. If your 10th-grade scores put you in reach of a National Merit Scholarship, it might be wise to spend concentrated time prepping. Then take the SAT or ACT in winter or early spring.

Don’t worry if you don’t get your ideal score; you can try again. The SAT subject tests are also an option for May or June in areas where you shine or in subjects you covered junior year.

Get involved

It’s great to show you’ve worked hard, are dedicated to an activity, play well with others – and can lead them. Start an arts discussion group that goes to museum openings, say, or be voted team captain.

Begin building your college list

Once you have gotten your test scores, talk to a counselor and start putting together a list of target schools, reaches and safeties. Make use of new technology and apps to aid your research.

Explore college websites and resources like ed.gov/finaid and usnews.com/best-colleges. While you’re online, be sure to clean up your Facebook act. It might get a look from the college admissions folks.

Make some campus visits

Spring break and summer vacation are ideal times to check out a few campuses. Attend college fairs and talk with the people behind the tables. They can give you a feel for their school and some good future contacts.

Write

Procrastination doesn’t make for a good college essay. Aim to have first drafts done by Labor Day. Share them with an English teacher or counselor.
Senior Year
You made it. Let’s party! Well, not quite yet. This will also be a year of hard work and continued preparation. Colleges do consider senior-year transcripts. They can and will rescind offers to students who slack off, so stay focused.

Finish testing and check the boxes
You’re in the final stretch. If necessary, retake the SAT, ACT or subject tests. The early fall test dates will give you time to apply early. Also, make sure you’re completing all graduation requirements as well as course requirements for your target colleges.

Be very clear on the admissions testing policy of each school. Are they test-optional or do they require the SAT or ACT – and should you take the writing or subject tests?

Ask for recommendations
Early in the school year, ask two teachers if they are willing to write a letter of recommendation for you. Choose teachers with whom you have a good relationship and who will effectively communicate your academic and personal qualities.

You will want people who can offer different perspectives on your performance. Be sure to update and polish your resume too; it will come preparing for admissions interviews.

Apply
Fill out each application carefully, and ask someone to look over your essays critically.

Check that your colleges have received records and recs from your high school, and have your SAT or ACT scores sent from the testing organization. A month from the date you submit your application, call the college and confirm that your file is complete.

Follow the money
Check with each college for specific financial aid application requirements. Dates and forms may vary.

Make a choice
Try to visit the colleges where you’ve been accepted. Talk with alumni, attend an accepted-student reception. Then confidently make your college choice official by sending in your deposit. Done!