



COLLEGE ADMISSIONS NEWSLETTER

OCTOBER 2023

IN THE NEWS:

Well, the FAFSA should be opening today, but it's not going to open until mid-December (I've heard rumors of early January, but let's hope that's not the case (and let's cross our fingers that there's no federal shutdown in November)). Some colleges will use the CSS Profile to determine aid, but some will delay issuing financial aid offers until later. Be prepared for a mess.

As you may remember, the new FAFSA will incorporate a few changes: there will be fewer questions since families will be required to transfer financial data from the IRS; they will now allow you to submit the FAFSA to up to 20 colleges (hooray! it used to be only 10!); the parent who has provided the most financial support in the "prior-prior" tax year will be the one to complete the FAFSA application instead of the custodial parent; there will no longer be a discount for having multiple kids in college at the same time (hopefully this will change for subsequent years).

You can use this calculator to come up with your Student Aid Index (which used to be called the Estimated Family Contribution): <https://www.collegemoneymethod.com/2024-25-student-aid-index-sai-calculator/>. Hopefully the Federal Student Aid site will have a calculator posted soon.

Even if you are not planning to apply for financial aid, I still do recommend that you fill out the FAFSA **after** you have been accepted. Many colleges require the FAFSA to be on record if you ask for financial aid down the road--in the event that your financial situation has changed. Better safe than sorry in my mind...

KEY CONCEPT: LOAN SIMULATOR

One of the most useful resources out there for families who are navigating the college admissions process is the **Loan Simulator** through the US Department of Education. Please go to: <https://studentaid.gov/loan-simulator/>

Essentially, you can calculate your loan payments and then choose a repayment plan that makes most sense for you. You're able to see how you can reduce your monthly payments (which may increase the total amount you end up paying), and you can see how to pay your loans off faster. You can also see the impact of suspending payments and consolidating your loans.

Parents who are thinking about taking out Parent PLUS loans can use this tool as well. You can quickly see how staggering the cost of these loans can be for many families.

COLLEGE IN THE SPOTLIGHT: BATES COLLEGE

- Location: Lewiston, ME
- # of Undergrads: 1,790
- Acceptance Rate: 13% overall
- Student / Faculty Ratio: 10:1
- Returning Freshmen: 93%
- % Receiving Merit Aid: 0%

INTERESTING FACTS:

- Some may feel it's located in the middle of nowhere, but it has a very tight-knit community of students excited about learning
- Offers a broad-based education in liberal arts; students take at least one class in 5 areas
- All students choose a major and a second area of study (either a second major, a minor, or a "general education concentration")
- Demanding workload; just about all seniors write a thesis
- Professors teach all classes, and 72% of classes have fewer than 20 students
- Offers excellent study abroad (even for just 5 weeks at the end of the year)
- Students drawn to political/social causes (diversity is known as a big social issue on campus)
- Great food and great dorms (housing is guaranteed all 4 years)
- Nationally successful debate team
- No Greek life; weekend fun is on campus (parties, comedy shows, movies, bands)

COLLEGE IN THE SPOTLIGHT: COLLEGE OF THE ATLANTIC

- Location: Bar Harbor, ME
- # of Undergrads: 377
- Acceptance Rate: 60%
- Student / Faculty Ratio: 10:1
- Returning Freshmen: 74%
- % Receiving Merit Aid: 83%

INTERESTING FACTS:

- 35 acre campus on Mt. Desert Island includes 2 island research centers, an oceanside campus center, and 2 agricultural properties
- Haven for environmentally conscious types interested in climate change and social justice
- Curriculum solely focused on human ecology; many choose to concentrate in more narrowly defined topics; students design their own course of study; students help run the school
- Natural sciences, including marine science and zoology, are stellar; the Hatchery is a sustainable business incubator; before graduation, students write a thesis on "What is human ecology?", complete a 10 week internship and project, and do 40 hours of service
- Life is intense and communal; begins with a 5 day wilderness orientation; students live in cottage-like houses on campus (required 1st year) or in nearby apartments; top ranked Take a Break (TAB) dining hall; weekend potlucks because TAB is closed on weekends
- Students have close relationships with professors; students receive in-depth written evaluations in addition to grades. No sports teams, but lots of outdoor adventures!
- 60% study abroad (programs in Yucatan and Vichy, France or with other institutions).

TIPS ON FILLING OUT THE COMMON APPLICATION:

- Towards the right side of the Common App's dashboard you'll find a button called "Application Requirements." Click on it, and you'll get a handy spreadsheet of application deadlines and requirements for all the colleges you're applying to.
- Complete the Common App tab first. This is where you'll answer basic questions about you and your parents, and you'll enter information about your high school and your courses. You'll also enter your activities (**please work on these in a separate document and then copy them into the Common App**) and upload your personal essay (again, work on that in a separate document and then copy&paste). Then you're ready to focus on each individual college application.
- You get to specify the teacher/s who are writing Letters of Recommendation for you for each college you're applying to (in other words, you can vary the teachers according to the college). You can also invite other recommenders on the "Recommenders and FERPA" page; they will receive an email with instructions on how to submit.
- You also get to specify whether you are submitting test scores for each college you're applying to. You may decide to apply test optional to a few colleges, depending on your scores and the college selectivity.
- **Optional essays really aren't optional!** Take the opportunity to tell these colleges something more about yourself! Beware of ChatGPT and other AI programs. Colleges want to know WHO YOU ARE, so be specific and personal!
- Use the **Additional Information section** wisely as well (it's in the Writing Section of the general application). Do you need to explain something about your high school? Do you need to explain something about your academic history? Be honest, direct, and concise.
- You will submit each college application separately. When you click on Review and Submit, you'll be able to save your application as a pdf, and then you can print it out (if you so desire) and **proof it**. Do not bypass this step!
- The Common App gets inundated around big deadlines and could crash. Nothing is worse than clicking "submit" and then watching that little disc spin and spin and spin. Do yourself the favor of submitting a few days (or how about a few weeks?!) before the deadline.

MESSAGE TO PARENTS WHO ARE LOOKING FOR ASSISTANCE AND RELIEF!

I have 3 slots remaining for juniors who would like to have assistance navigating the college admissions process. I like to start in the fall ideally (or early spring), so please let me know if you'd be interested.

I am also now filling slots for sophomores. With sophomores, I like to focus on their academics (what classes they are taking currently, and which ones they plan on taking junior and senior year) and their activities. Planning is crucial; I'm finding that kids and families make decisions early on that can have real and very unintended consequences for college admissions down the road.

Please check out my website for more information: www.mgsed.com/services. I'm more than happy to talk with you about what services I provide. My ultimate goal is to reduce the stress on families as they go through this process!



FOLLOW ME ON INSTAGRAM @designyourpathtocollege

I help students and their families navigate the college admissions process while decreasing confusion and stress. I empower students to figure out who they are and where they belong, and I provide structure, insight, and enthusiasm as they apply to colleges that are the best fit academically, socially, and financially. Contact me for a 30 minute complimentary session to learn more!



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