



# THE COLLEGE CONNECTION NEWSLETTER

FOR HIGH SCHOOL SENIORS

A Publication of Future Focus Educational Services

March 2010

VOLUME 17, ISSUE 7

## ENTERING UNCHARTED TERRITORY

After a vacation spent in Hawaii, Barak Obama's mother allowed him to stay there for high school and returned to Indonesia without him. She explained her decision: "Somehow, wandering through uncharted territory, we might stumble upon something that will, in an instant, seem to represent who we are at the core." Life is a continuing search for that "something" which might seem to represent who we are at the core. For graduating high school seniors, this search is particularly intensified because it is so new and so fraught with questions about "who we are at the core". For seniors, there is only one way to find out. Every college application or post-high school plan is a thrust out into unknown territory. The results of these efforts will further define the search. For college-bound students, use the month of March to prepare yourself mentally and emotionally to accept the options presented by fate, to make the most intuitive and reasoned decision possible before May 1, then to focus your positive energies on making the most of your opportunities. Disappointment and regret go with the territory. Cry and shout and commiserate for a day, then choose what seems to represent who you may be at the core. Closely read letters from your accepting schools (69.5% of freshmen attend their first choice school) and checkout websites for visitation days in April. Try to attend a school you have visited. The purpose of this March 2010 issue is to help you stay grounded in the process, until the excitement of April when college responses and senior year-end plans provide renewed momentum toward the finishing/starting line of high school graduation.

### RECEIVING RESPONSES AND MATERIALS FROM COLLEGES

Whether you receive it by email or post-mail, be sure to print or open all mail immediately and file in organized folders. Make sure that every required form that each college needs to confirm your enrollment, financial aid package, dormitory space, and/or anything else that might be required is in hand. Contact the particular college immediately if you suspect that anything is missing from the material you've been sent. It is especially important to stay on top of the financial aid process at this point. Candidates who have met normal deadlines and who have been admitted through the regular admission cycle should receive financial aid offers no later than April 15, with a May 1 deadline for response. If you have not received a financial aid package or other financial aid notification by April 15, call (don't email) your school(s). When possible, both parents and students should be double-checking on this process.

### BEWARE OF <http://www.fafsa.com> AND OTHER FINANCIAL AID SCAMS

The free and official FAFSA website is <http://www.fafsa.ed.gov> NOT: <http://www.fafsa.com> which charges \$80 for "personal help, advice and review of your FAFSA." Every spring, seniors and their parents are advised to respond with caution to opportunities for receiving college financial aid that arrive by email or post-mail. As an example, an organization called *Goal Financial* has sent mailings in recent years to a number of seniors from its "Federal Student Loan Division" offering "federal student loans" for the coming year. This program, like a number of others, offers seniors and their parents an opportunity to be "pre-approved" in order to "know the amount of Federal money that will likely be available to you..." The letterhead stationery could lead families to believe that this organization is affiliated with the federal government; it is not. It's important to remember that current high school seniors and their parents who complete the Free Application for Federal Student Aid (FAFSA) will be advised by the colleges to which they apply as to the amount of federal aid to which they are entitled; there is no need to contract a private agency to get this information.

### NEW DIRECT COLLEGE LOAN RULES - To Be or Not to Be?

Four months ago, it appeared all but certain that the White House and Democrats in Congress would succeed in overhauling the student loan business and ending government subsidies to private lenders. But an aggressive lobbying campaign by the nation's biggest student lenders (banks) has now put one of the White House's signature plans in peril, with lenders using sit-downs with lawmakers, town-hall-style meetings and petition drives to plead their case and stay in business.

# The College Connection Newsletter

## FINANCIAL AID AWARD LETTER WORKSHEET

	SCHOOL 1	SCHOOL 2	SCHOOL 3	SCHOOL 4
Name of school	_____	_____	_____	_____
Total Cost of Attendance	_____	_____	_____	_____
<b>Grants &amp; Scholarships</b>				
Pell Grant	_____	_____	_____	_____
SEOG	_____	_____	_____	_____
State Grant	_____	_____	_____	_____
College-based Grant	_____	_____	_____	_____
Merit	_____	_____	_____	_____
<b>Subtotal 1: Grant &amp; Scholarship Aid</b>	_____	_____	_____	_____
<b>Work Opportunities</b>				
Federal Work-Study	_____	_____	_____	_____
College Work-Study	_____	_____	_____	_____
<b>Subtotal 2: Work Opportunities</b>	_____	_____	_____	_____
<b>Loans</b>				
Stafford Loan	_____	_____	_____	_____
Perkins Loan	_____	_____	_____	_____
Institutional Loan	_____	_____	_____	_____
Other	_____	_____	_____	_____
<b>Subtotal 3: Loans</b>	_____	_____	_____	_____
<b>Total Financial Aid (Subtotals 1, 2 &amp; 3)</b>	_____	_____	_____	_____
<b>School Comparison</b>				
Total Cost of Attendance	_____	_____	_____	_____
Total Financial Aid	_____	_____	_____	_____
<b>Total Contribution from Family Resources</b>	_____	_____	_____	_____

## SENIOR CHECKLIST FOR MARCH

### Practice for College Now!

(from "College Board Online Senior Newsletter")

Consider the remaining months of your senior year a trial run for college, where assignments get tougher and where teachers won't be checking up to make sure you're studying or working on class projects.

**Extend your reading habits:** If you are assigned to read a portion of a book for class, consider reading the whole thing. Be ready: papers and reading assignments will get longer and more challenging in college.

**Typing:** If you're still using two fingers to hunt and peck your way around the keyboard, you may want to learn to type. You'll be doing a lot of typing in college, so unless you're already a fast typist, you should start practicing today.

**Tutoring:** If you've gotten a lot of your tough courses out of the way already and you're not breaking a sweat during your last semester in high school, consider tutoring someone who does need some help. Knowing how to tutor well can be a great asset. A good tutor or study group leader is always in demand at college. You'll meet people, make friends, and score points with professors if you can offer your services tutoring next fall.

**Practice taking more notes:** Taking notes well is an essential skill in college. You won't be relying just on books for exams and papers in college; lectures are a critical part of many courses. If you're not a good note-taker, start practicing now. Give your notes to a friend who isn't in the same class to see if he or she can understand them. A great note-taker is also in high demand at college.

- \_\_\_\_\_ Ask your guidance counselor to alert you if any of the colleges you applied to plan to visit your school in the coming months. Early March to mid-May are travel months for many colleges.
- \_\_\_\_\_ Spend your time doing what needs to be done. For example, don't forget to finalize your financial aid application by making any corrections or additions to the Student Aid Report (SAR). Many institutes have March dates for submitting your family tax returns and any other forms required to qualify for aid. If you need an extension, ask for it in writing.
- \_\_\_\_\_ Read carefully your acceptance notices to see when your transcripts should be mailed. Failure to provide transcripts could result in your admission offer being withdrawn. It is a good idea to double check with the university to make sure your transcript arrives.
- \_\_\_\_\_ Have a contingency plan – look into the offerings of the community college and/or vocation/technical centers.
- \_\_\_\_\_ It's not too late to apply to schools with rolling or open admissions.
- \_\_\_\_\_ If you have not received your SAR online following your online submission of the FAFSA or have not received it four weeks after you mailed it, contact the Federal Student Aid Information Center at 1-800-433-3243 (1-800-4-FED-AID)
- \_\_\_\_\_ Contact each admissions and financial aid office to make certain that your application is complete. Find out what else you need to do to establish and maintain your eligibility for financial aid.
- \_\_\_\_\_ Universities of California send acceptance letters from March 1st to March 30th. UCLA and Berkeley send theirs March 30th.
- \_\_\_\_\_ If you are applying to more than one college, carefully rank your preferences by location, academic program, and other important characteristics. Does their final ranking match your gut feelings?

## Does a Big Name Matter?

(*"Inside Higher Education," February, 2010*)

Consider the United States Senate. The diversity of Senate backgrounds is very striking. Fully half of U.S. senators are graduates of public universities, and many went to public universities- among them **Chico State, Colorado State, Iowa State, Kansas State, Louisiana State, Michigan State, North Carolina State, Ohio State, Oklahoma State, Oregon State, Penn State, San Jose State, South Dakota State, Utah State, and Washington State**. Or consider the CEOs of the top ten Fortune 500 corporations. H. Lee Scott Jr., of Wal-Mart, the world's largest corporation, is a graduate of **Pittsburg State** in Kansas. Or consider Rhodes scholars: this year only sixteen of the thirty-two American recipients hailed from elite colleges; the others attended **Hobart, Millsaps, Morehouse, St. Olaf, the University of the South, Utah State, and Wake Forest**, among other non-elites. Steven Spielberg was rejected by the prestigious film schools at USC and UCLA; he attended **Cal State Long Beach**. The elite top 25 can no longer claim to be the more or less exclusive gatekeepers to graduate school. 61% of new students at Harvard Law School last year received their bachelor's degrees outside the Ivy League. Loren Pope, author of *Looking Beyond the Ivy League*, analyzed eight consecutive sets of scores on the medical-school aptitude test. **Caltech** produced the highest-scoring students, but **Carleton** outdid **Harvard**, **Muhlenberg** topped **Dartmouth**, and **Ohio Wesleyan** finished ahead of **UC Berkeley**. In the 1990s little **Earlham College** (IN), with just 1,200 students, produced a higher percentage of graduates who have since received doctorates than did **Brown, Dartmouth, Duke, Northwestern, Penn, or Vassar**.

## COLLEGE NEWS

**Dartmouth College** (NH) has announced that it is restoring loans to the aid packages of students from families whose incomes exceed \$75,000 — ending a no-loans policy announced with much fanfare two years ago. The announcement comes a week after Williams College moved away from its no-loans policy, although Williams will also continue to offer its lowest-income students packages that do not include loans.

A study by *US News & World Report* has found that some colleges — especially small and selective liberal arts colleges such as **Vassar** (NY), **Swarthmore** (PA) and **Skidmore** (NY) — are accepting fewer women. As the percentage of male students enrolled in college has declined over the past decade, it has become more difficult for colleges to create a balanced student body.

**Yale University** has announced that it plans a number of steps to close a remaining \$150 million budget gap, including cutting staff, freezing salaries for deans and officers, reducing the number of graduate students - even turning down all thermostats to 68 degrees. With its endowment down by about \$740 million, **Brown University** is warning that \$30 million in budget cuts through layoffs, attrition or early retirement - will be necessary. The proposals include increasing enrollment, eliminating some varsity sports programs, and reducing athletic staff.

According to Voluntary Support of Education survey donations to US colleges and universities were down \$3.75-billion from the previous year - a decline of 11.9%, the steepest in the survey's 50-year history. During the period of the survey - July 1, 2008, to June 30, 2009 - college fund raisers had reported "hitting a wall" with donors who had either lost significant portions of their wealth or were nervous that they would.

With foreign applications still trickling in, **Stanford University** already has topped last year's record of 30,428 applications overall. Only about 1,700 spots (5.6%) are available in the freshman class, which means a lot of high school seniors will be disappointed when the acceptance letters go out from the university in late March and early April.

**Syracuse University** (NY), **Baylor College of Medicine** (TX), **Harvard University** (MA), **Carnegie Mellon University** (PA) and **Yale University** (CN) were the top five losers among the 100 largest college endowments for the fiscal year ended in June 2009. Each school's endowment fund lost around 30% from a combination of market losses and spending. Among the top 100 endowments, **Pepperdine University's** (CA) fared the best, losing just 3.8% in value. The average endowment fund lost 18.7%.

## COUNSELOR'S CORNER

### UNIVERSITY OF CALIFORNIA NEWS

<http://www.ucop.edu/news/factsheets/2010/10app.html> - Use this link to research all available data tables for each UC campus for UC's fall 2010 applications. <http://www.ucop.edu/a-gGuide/ag/cte/> - This link provides information and guidance for high school administrators, teachers and counselors interested in developing and submitting for "a-g" approval Career Technical Education (CTE) courses. These courses may be offered by the high school or through the district, a Regional Occupational Program or Center and will be allowed to count as 'g' elective academic credit toward freshman entrance requirements.

### University of California 2012 Admission Policy Changes

In February 2009 the University of California Board of Regents approved a change to the University's admission policy that will affect this year's high school **sophomores who will graduate in 2012** and beyond. The new policy requires the same number of "a-g" courses and the same GPA as current policy. The key differences are:

1. Two SAT Subject Tests will no longer be required for admission. However, students could still choose to submit their scores for consideration as part of their application, just as they do now with AP scores. The Subject Tests also could be recommended for certain majors.
2. All applicants will need to complete 11 of the 15 "a-g" courses by the end of their junior year. UC administrators are providing additional guidance regarding the implementation of the policy, including a revised admissions index and detailed information on implementation. They also are providing tools that schools can use when communicating this new information to parents and prospective students.

For more information refer to:

<http://www.universityofcalifornia.edu/news/eligibilitychanges/>

**\*\*\*Next year's 2010-2011 seniors will be held to existing UC admissions requirements.**

## FINAL COLLEGE CHOICES

*(Excerpted from "Octameron Solutions")*

By early April after you have received your acceptance (or rejection) letters, you can finally stop camping by your mailbox. Everything should be a breeze, right? You're headed to college and on to better and brighter things. If you're lucky enough to have more than one choice, there might be a problem in deciding which school you prefer. Suddenly, you panic and conclude that you're doomed to four years of misery if you make the wrong decision. Well, here are three points to keep in mind: **1)** Remember that college, no matter where you go, is an ongoing process of adaptation and adjustment. Many options will open up to you as you move along. **2)** Divorce yourself from everyone else's expectations. This is now your life, and you're starting on your adventure of how to live it. **3)** As for following friends, fight the temptation. As comforting as it may be to go off to college with your hometown friends, the fact is, college is all about being on your own for the first time. Keep in mind, college is one of the easiest places to make friends, not to mention a good place to break the mold that's defined you for the last 18 years. Hauling your past to school might make the initial adjustment easier, but it won't contribute to your long-term growth.

### How to Appeal Your Financial Aid Package

(reprinted from "Elements of Aid" online newsletter)

Appealing for additional assistance is a pretty straightforward process, but care must be taken when pursuing this course of action. The first thing you must do is sit down with your pen, paper (and calculator) and decide what your family can reasonably afford (given your current financial situation) to pay. Plain and simple — income minus expenses equals discretionary funding. **Use the Financial Aid Worksheet on p. 2.** You may find that you do not have anything left over after expenses are met. You may also find that you actually run a deficit! Next, evaluate what has happened over the past year in your family's finances. Has there been a loss of employment? Has there been a one-time increase in your or your parents' income (i.e. capital gains). Unexpected medical expenses? Anything out of the ordinary that you can attach a dollar amount to? If there has been and you can provide documentation, you have the makings of a financial aid appeal. Finally, you will need to write a letter to your financial aid office and explain in detail what has happened in the past, where you expect to be at the end of the year and what you can presently afford. Then tell them what you need. Sometimes you can ask for more aid over the phone, but I recommend you write. That covers what you "should" do. Now let's examine **what you "should not" do.** Two things to keep in mind when appealing for aid: First, consumer debt, although real, cannot be taken into consideration. So, if you have a high mortgage payment, no home equity, no equity line of credit, or credit card debt, it won't help your case. Second, ask yourself this: "Is this expense a family choice?" Family choices can be construed in many ways. Some schools will not make allowances for tuition paid for elementary or secondary education. Other examples include purchases such as cars, computers, clothes, etc. Home repair and maintenance are further examples of expenses that do not constitute financial hardships. Finally, in all of your dealings with the financial aid office, be nice. Don't let the aid administrator remember you for lashing out at them when the chips don't fall in your favor. By being nice, you increase the administrator's motivation to help you.

### EXCELLENT/RELIABLE FINANCIAL AID WEBSITE

<http://www.csocollegecenter.org/guide/paying.aspx>  
CSO College Center is an online clearinghouse of college programs, admissions information and the most important and useful financial aid links. The intent is to serve first-generation, low-income, and minority student populations, but it is excellent for all income groups. It contains a thorough summary of the different steps of applying for money for college. Consult CSO College Center's Links and Resources page to begin your scholarship and loan search. Also has very informative articles on "Thinking about Financial Aid" and "Financial Aid Terms."

### Despite Crunch, Some Colleges Go on Hiring Spree ("Boston Globe")

Amid the gloom of hiring freezes across much of academia, some New England colleges are seizing on the opportunity to scoop up the brightest newly minted PhDs to bolster their faculty ranks and gain ground on their competition. While schools like **Harvard** curtail faculty searches as part of belt-tightening measures, a school like **Northeastern** in Boston is conducting a search for 46 professors in fields ranging from nanotechnology to public health. **Tufts** is moving forward with 52 faculty searches. Other Massachusetts schools, including **Emerson, Holy Cross, and Amherst**, have created teaching positions. They're able to do so amid the economic downturn by cutting back in other areas: delaying construction, limiting travel, even whittling the number of applicants flown in for campus interviews. At **Emerson**, more than 100 candidates have applied for an assistant professorship in world history - four times as many as in a similar search several years ago. **Amherst, Colby** (Maine), **Middlebury** (Vermont), and **Lasell** (Boston) are reporting an exceptionally qualified applicant pool as more job candidates graduate from top doctoral programs. Jeff Abernathy, a vice president and dean at **Augustana College** in Illinois, explained his decision to accelerate hiring by quoting billionaire investor Warren Buffett. "The path to riches, he says, is to be 'fearful when others are greedy, and be greedy when others are fearful,' " Nearly half of the colleges that responded to a December survey by the Chronicle of Higher Education and Moody's Investors Service said they have instituted partial or total faculty hiring freezes. About 20 percent to 25 percent of the academic positions that Harvard graduate students applied for in the fall have been put on hold, said Robin Mount, interim director of the Office of Career Services at Harvard. In normal years, top candidates from elite schools would have job offers from such schools as **Harvard, Stanford, Princeton, and Columbia**. But given the tight market, the best grad students are being recruited by such schools as **Tufts and Boston University**. More than 80 solid applicants, twice as many as last year, are hoping to land an assistant professorship teaching statistics at **Amherst**, a position for which the liberal arts school has had trouble in the past finding the right match. Many of this year's applicants also come from highly regarded statistics programs such as those at the **University of Michigan and Penn State**.

## SCHOLARSHIPS & CONTEST OPPORTUNITIES

**HEALTH OCCUPATION STUDENTS OF AMERICA (HOSA) SCHOLARSHIPS** Scholarships are available for graduating seniors who are enrolled in health occupation/health science programs affiliated with HOSA. Applicants must submit a one page statement “describing three (3) exemplary qualities gained through your HOSA experiences, and how you plan to use them in your future college, community and career.” The amount and number of scholarships will vary from year to year. **Application must be received by April 1, 2010.** Application at: [http://www.hosa.org/member/2010\\_scholarship\\_guidelines.pdf](http://www.hosa.org/member/2010_scholarship_guidelines.pdf)

**THE EVALEE C. SCHWARZ CHARITABLE TRUST LOANS** High school seniors, undergraduates, graduate students. Interest-free Loan Awards of \$15,000 are available to undergraduate and postgraduate students who demonstrate exceptional academic performance and financial need. You must be a U.S. citizen, have an Expected Family Contribution (EFC) of \$4,000 or less and attend school in the state in which you reside. You must also have an outstanding combination of standardized test scores (ranking in the top 10% of scores nationally) and grades. Law students or pre-law students are not eligible to apply. High school seniors may apply. Go to: <http://www.evaleeschwarztrust.org> **Application Deadline: April 10, 2010**

**SCHOLARSHIPS FOR SURVIVORS** Ten student awards-\$3,000 each. The purpose of these scholarships is to provide support to a person seeking to initiate or complete a course of study that has been interrupted or delayed by a diagnosis of cancer or other critical or life threatening disease. Medical Criteria: must be a survivor of a life threatening, chronic or debilitating disease. Must write an essay (1000-word max.) on why they have chosen that particular field, how some illness in their family may have affected their decision and how they feel they can help others by earning a college degree. **Application deadline: Postmarked by April 12, 2010.** Details and application at: <http://www.patientadvocate.org/events.php?p=69>

**EARTH ISLAND INSTITUTE NEW LEADERS INITIATIVE** The Brower Youth Award is open to high school students who have demonstrated outstanding environmental leadership in the areas of conservation, preservation and restoration and played a major leadership role in an environmental project. The winners of the award receive a \$3,000 cash prize, a trip to California for the award ceremony and wilderness camping trip, and ongoing access to resources and opportunities to further their work at Earth Island Institute. Qualifying activities may include campus organizing, habitat restoration or clean-up of toxic waste. **Application Deadline: May 15, 2010.** To request an online application: <http://broweryouthawards.org/section.php?id=54>

**NATIONAL ASSOCIATION OF HISPANIC JOURNALISTS SCHOLARSHIPS** Current high school seniors, college undergraduates and first-year graduate students who are pursuing careers as print, photo, broadcast or online journalists are eligible. Each scholarship has different requirements for eligibility. Carefully review each to determine which ones you qualify for. Requires an autobiographical essay written in the third person as a news story. Details and application available at: <http://www.nahj.org/> Scroll down to “NAHJ 2010 Scholarship Applications” All **All applications must be completed online by: March 31, 2010.**

**THE DONNA JAMISON LAGO MEMORIAL SCHOLARSHIP ESSAY** This Essay Competition awards scholarships to outstanding high school seniors. The application, which includes the 2010 essay theme, should be available in early March. Awards are: Three \$2,500 Finalists, Three \$1,500 Semifinalists, Three \$500 Honorable Mention. **Application deadline: May 1, 2010.** Application and guidelines at: [http://www.nextgennetwork.com/scholarship\\_competition.htm](http://www.nextgennetwork.com/scholarship_competition.htm)

**FiSCA NATIONAL SCHOLARSHIP PROGRAM** Available only to deserving college-bound high school seniors from families in areas served by FiSCA members (all western states included.) Awards cash grants of at least \$2,000 to at least two students selected from each of five geographic regions across the nation. Criteria is based on academic achievement, financial need, leadership skills in school and the community, and a 200 word essay on “Profile a person or event that has influenced you, and explain how this has made an impact on your life.” Finalists will be contacted for interviews. Details and downloadable application on website: <http://www.fisca.org> - click on “Community Outreach.” **Application deadline: Postmarked by April 9, 2010**

**BURLINGTON NORTHERN SANTA FE FOUNDATION SCHOLARSHIP** These \$2500 scholarships are made available to 5 American Indian high school seniors every year, who reside in states serviced by the Burlington Northern and Santa Fe Pacific Corporation and its affiliated companies: AZ, CA, CO, MN, MT, NM, ND, OK, OR, SD, and WA. Must be majoring in business, engineering, math, medicine/health administration, natural/physical sciences, technology or education. **Must be a member of an American Indian tribe** or otherwise considered to be an American Indian by the tribe with which affiliation is claimed or is at least ¼ American Indian blood, have a 2.0 or higher cumulative GPA. Also must be a current member of AISES. <http://www.aises.org/> - click on “Programs” **Postmarked deadline: April 15, 2010**

## SCHOLARSHIPS & CONTEST OPPORTUNITIES

**AYN RAND ESSAY COMPETITION** Sixteen awards ranging from \$1,000 to \$10,000 are based on individual merit and ability. There are also 220 prizes of \$100 (45) & \$50 (175). 11th or 12th grade students submit an essay of no fewer than 800 and no more than 1,600 words on one of three topics concerning the theme and characters of the Ayn Rand novel, "The Fountainhead". Essay topics and complete contest rules are available on website. Essay can be submitted online at: <http://www.aynrand.org/contests/tf.html> **APPLICATION DEADLINE: April 26, 2010**

**OFA/CASEY SCHOLARSHIP** Provides scholarships of up to \$10,000 to eligible students who must have been in **foster care or a ward of the court** for at least one year (12 months) at the time of their 18th birthday. There are two parts to the OFA/Casey Family Scholars scholarship application. **Part I (online portion): deadline midnight March 31, 2010. Part II (printed portion): must be postmarked by Friday April 15, 2010.** Documentation for Part II will need to include the Financial Aid Award Letter from the college or university which the student will be attending in 2010-2011. <https://www.orphan.org/sch/>

**AMERICAN HELLENIC EDUCATIONAL PROGRESSIVE ASSOCIATION** A variety of scholarships ranging from \$500 to \$2000 available for **students of Greek ancestry** who are members or children of members of AHEPA, Daughter of Penelope, Sons of Pericles or Maids of Athena. The Application Package must be mailed by Certified Mail with Return Receipt Requested and **Post-marked by DEADLINE: March 31, 2010** All information and application available on website: <http://www.ahepa.org/athletics/> Click on "Education & Scholarships" under "Programs".

**SOCIETY OF WOMEN ENGINEERS FRESHMAN SCHOLARSHIPS** Scholarship information 2010-2011 school year will be available starting in March 2010. The society offers over 130 scholarships ranging from \$1000 to \$10,000 available only to incoming freshmen. Completed applications including all supporting materials must be post-marked no later than the **APPLICATION DEADLINE: May 15, 2010**. Must send in a copy of a letter of acceptance from an ABET accredited college or university indicating acceptance into an engineering or computer science curriculum. Freshman Scholarship information, March 2010: <http://www.societyofwomenengineers.org/scholarships/>

## This Year's (2009-2010) Loan Policies at Top Schools

Will They Be Continued in 2010-2011?

In light of the current economic downturn, private colleges and universities took substantial steps in 2009 to stay affordable to students and their families. The National Association of Independent Colleges and Universities surveyed over 1,000 of their private college members to find out which schools changed their financial aid policies in 2009 in order to keep their costs as low as possible. Here are some examples. If the schools you are interested in do not appear here, inquire with their financial aid office to see what, if any, special offers are being made to help students and families in 2010-2011

- Amherst College** (Amherst, Mass.) – Amherst replaced all loans with scholarships in its financial aid packages.
- Brown University** (Providence, R.I.) – Brown eliminated loans for students whose family incomes are less than \$100,000, and reduced the amount of loans for all students who receive financial aid.
- Cornell University** (Ithaca, N.Y.) – Cornell eliminated student loans for families with incomes below \$60,000.
- Dartmouth College** (Hanover, N.H.) – Students entering Dartmouth from families with incomes of \$75,000 or less received free tuition. (See College News)
- Duke University** (Durham, N.C.) – Duke made it possible for students from families with incomes below \$40,000 to graduate debt-free.
- Harvard University** (Cambridge, Mass.) – Harvard eliminated loans in financial aid packages, replaced them with grants, and removed home equity in determining a family's assets. Families earning \$120,000 to \$180,000 a year were required to pay, on average, no more than 10 percent of their income.
- Haverford College** (Haverford, Pa.) – Starting in 2008-09, Haverford eliminated loans from financial aid packages for all incoming freshmen.
- Lafayette College** (Easton, Pa.) – Lafayette eliminated loans from need-based financial-aid packages awarded to students with family incomes less than \$50,000.
- Massachusetts Institute of Technology** (Cambridge, Mass.) – MIT waived tuition and replaced loans with grants for all students whose families earn less than \$75,000 a year.
- Stanford University** (Stanford, Calif.) – All students with family incomes of less than \$100,000 no longer paid tuition.
- Swarthmore College** (Swarthmore, Pa.) – Swarthmore replaced all loans with scholarships in financial aid awards for both continuing and new students.
- University of Pennsylvania** (Philadelphia, Pa.) – All undergraduate students eligible for financial aid received loan-free aid packages, regardless of family income level.
- Vassar College** (Poughkeepsie, N.Y.) – Vassar eliminated loans from the financial aid packages of students with family incomes of up to \$60,000.
- Wake Forest University** (Winston-Salem, N.C.) – At Wake Forest families with annual income of less than \$40,000 had their loans capped at \$4,000 per year.
- Yale University** (New Haven, CT) – Families with incomes of less than \$60,000 were not required to pay anything. Families with incomes of \$60,000 to \$120,000 contributed from one to 10 percent of the student's bill.

## The College Connection Newsletter

### Dealing with College Admissions Anxiety

*(The Brookings Institute, Jan. 29, 2010)*

Today almost everyone seems to assume that the critical moment in young people's lives is finding out which colleges have accepted them. Winning admission to an elite school is imagined to be a golden passport to success; for bright students, failing to do so is seen as a major life setback. As a result, the fixation on getting into a super-selective college or university has never been greater. Admissions mania focuses most intensely on what might be called the Gotta-Get-Ins, the "top 25" colleges in any given year, with maximum allure. Competition for elite-college admission has grown ever more cutthroat. Shirley Levin, a college-admissions consultant, has observed: "Never have stress levels for high school students been so high about the idea that if you don't get into a glamour college, your life is somehow ruined." Although the total number of college applicants keeps increasing, the number of freshman slots at the elite colleges has changed little. But what if it turns out that going to the "highest ranked" school hardly matters at all? Researchers Alan Krueger and Stacy Berg Dale began investigating this question ten years ago. Krueger and Dale studied what happened to students who were accepted at an Ivy or a similar institution, but chose instead to attend a less sexy, "moderately selective" school. It turned out that such students had, on average, the same income twenty years later as graduates of the elite colleges. Krueger and Dale found that for students bright enough to win admission to a top school, later income "varied little, no matter which type of college they attended." In other words, the student, not the school, was responsible for the success. As Krueger has written, "that you go to college is more important than where you go." Consider a few schools not in the top twenty-five: Bard, Bates, Brandeis, Bucknell, Carleton, Claremont McKenna, Colby, Colgate, Colorado College, Davidson, Denison, Dickinson, Emory, Grinnell, Harvey Mudd, Haverford, Holy Cross, Kenyon, Lafayette, Middlebury, Notre Dame, Oberlin, Occidental, Reed, Rice, Sarah Lawrence, Skidmore, Vanderbilt, and Whitman. David Adamany, the president of Temple University, says, "The child who is rejected at Harvard will probably go on to receive a superior education and have an outstanding college experience at any of dozens of other places, but start off feeling inadequate and burdened by the sense of disappointing his or her parents. Parents must guard against setting their children up to consider themselves failures if they don't get the acceptance letter from a super-selective school."

#### THE COLLEGE CONNECTION NEWSLETTER

FUTURE FOCUS EDUCATIONAL SERVICES

2030 Greenmeadow Way

Ashland, OR 97520

FOR SUBSCRIPTION INFORMATION, CONTACT:

[futurefocus@jeffnet.org](mailto:futurefocus@jeffnet.org)