

TOTAL COLLEGE PLANNING

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Playing it Safe

January, 2009

Seniors – apply for a pin and then complete and send the FAFSA any time after Jan. 1st. Apply online at www.fafsa.ed.gov

Seniors – search and apply for scholarships that match your qualifications

Seniors – File any additional college applications

24th – SAT Reasoning and Subject Tests

February, 2009

Juniors – Begin your college search

Juniors—Map out dates and prepare for spring SAT and/or ACT exams

Seniors – Contact colleges to be sure your applications are complete. Send mid-year grades if required. Update colleges with any new information that might affect admission

7th – ACT and ACT plus Writing (may not be available in NY)

When visiting colleges, students and parents often have different questions. Whether you're just starting your college search or beginning to make final decisions about colleges to which you've been accepted, safety on campus needs to be considered. While students want to know what everyone does for fun on weekends, their parents want to be reassured that their child will be safe on weekends, and during the week as well.

In response to questions about campus security, student tour guides always point out the blue-light emergency phones, which connect to campus police. College administrators at most schools have taken steps to improve security over the years, adding extra lighting and restricting access to residence halls, but parents remain understandably concerned about their children's safety on campus.

Some parents worry about their children attending schools in urban locations that border neighborhoods with high crime rates, like USC or the University of Pennsylvania. Many schools have their own police officers patrolling the campus 24 hours a day. When you ask students at these schools about security, they generally say they feel quite safe. But nineteen-year-olds are more likely to underestimate risks.

If a small college in a rural area sounds good right about now, keep in mind that crimes can happen anywhere. At a small, self-contained college, it may be easier to spot people who don't belong on campus, but that also makes it easy to become complacent. And that creates opportunities for the bad guys.

So how do you help your child stay safe at college? First, pay close attention to security when you visit schools. Ask questions. How does the school address campus safety at orientation? Do all students have access to every building on campus or does a student's entry card only work for his residence hall but not others? In large residence halls, is there a reception desk with someone on duty around the clock? How many campus police officers patrol the campus at all times? Ask students if they are aware of any recent incidents on campus. Read the school newspaper for reports of recent crimes.

Parents and students have the right to know crime rates at any college they are considering. Many schools make the information available on their websites, and the U.S. Department of Education has a website with statistics on thousands of colleges and universities. To see what crimes were committed on and off campus from 2005 through 2007, go to: <http://ope.ed.gov/security/search.asp>. When you compare statistics, keep in mind that not all colleges report crime the same way. "Off campus" can mean different things to different schools.

While security at college is a valid concern, most campuses are quite safe. Crime rates for college students are lower than for the general population. The vast majority of students graduate without encountering crime, and there are steps you can take to lower your chances of being victimized. Avoiding situations where intense drinking is going on, locking doors and calling the escort service if you have to walk home alone from the library late at night will go a long way toward making your college experience a safe one.

"I'm a great believer in luck, and I find the harder I work the more I have of it."

Thomas Jefferson



Focus on Careers: Physicians

Medicine, traditionally, has offered its practitioners many rewards—personal, intellectual, and financial. The personal comes from knowing that you are making a difference by caring for people and helping them to remain healthy or regain health and quality of life. Intellectually, medicine offers opportunities to continuously learn new things; this is a career that is always intellectually stimulating. Medicine has also allowed its practitioners to live comfortably. On average, physicians today earn about \$160,000 per year, although

many medical specialists earn far more than this average amount.

If you're interested in and proficient in the sciences such as biology and chemistry, skilled at math, enjoy problem-solving, and have an interest in working closely with others, a career in medicine may be right for you. You can learn a great deal more at the Association of American Medical Colleges' new website: *Considering a Medical Career* at www.aamc.org/students/considering/start.htm.

Looking Ahead to Medical School

It's not easy to get into medical school, but making the right choices early can help you reach your goal. It's important to start out with a good foundation.

Taking physics and calculus in high school is good preparation for the science courses you'll be taking in college. Medical schools require students to have college courses in biology, inorganic chemistry, and organic chemistry, physics and calculus. These courses are tougher if you haven't had any exposure to the subjects in high school. Since medical schools will be looking at your science GPA in addition to your overall college GPA, it's important to do well in these classes.

The good news is that you can major in any subject. A student who majors in art history and has excellent grades in science classes will be in a stronger position applying to medical school than a biology major with lower grades.

The Medical College Admission Test (MCAT) is also a major factor in admissions decisions. Beyond grades and test scores, medical schools are looking at a student's seriousness of purpose. Volunteering or working at a hospital or other health care setting will help you be sure that you really do want to become a doctor and demonstrate your commitment to medicine. Being able to deal with people from different cultures is a plus, so students who know a second language and have studied abroad may have an advantage.

Many aspiring physicians think they need to go to the most prestigious undergraduate school in order to have a chance at admission to a good medical school. This isn't the only path, and sometimes it's not the best path. A student who is strong in science, has a lot of self-confidence and is assertive about pursuing research opportunities will probably be successful in an intensely competitive environment.

But for the student who doesn't immediately grasp complex physics problems or is shy about asking for help, attending college with many driven and accomplished pre-med students could be the end of the dream of medical school. This student would be better off at a college that will provide the personal attention she needs in order to prepare for medical school. In a nurturing academic environment, she'll be able to form relationships with faculty who will help her master the material required to do well on the MCAT, and may hire her to work on their research projects. These professors would be able to write meaningful recommendation letters for medical school.

Cost is another consideration. There are many colleges that are not well-known but have a good track record of sending graduates on to medical school. By targeting colleges that are either lower in cost or where you are likely to get merit aid, you may be able to avoid loans. Since most students take out loans to attend medical school, it's nice to start without the burden of heavy debt from your undergraduate education.

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Focus on Finances: The Economy and College Admissions



In this time of economic turmoil, a drop in early decision applications was expected; to nearly everyone's surprise, many private colleges saw a substantial increase in early

applications. As the application year has progressed, however, we're beginning to hear tales of lower numbers of applications than expected, often from the same colleges that reported the early increases. Respected privates like Gettysburg and Colby colleges have recently described a regular decision application decrease that has occurred at the same time that public colleges are seeing a significant increase in number of applications. State schools dealing with likely budget cuts (as in California and Florida) may actually have to cut enrollment of formerly qualified students. Colleges like Harvard, Yale, and Columbia, however, are all re-

porting higher numbers of completed applications than at this time last year. These schools are known for their large endowments and ability to offer generous amounts of financial aid.

So all in all, this application year is much like the state of the economy—its hard to predict just where the figures will end up. Selective private colleges are likely to offer many qualified students places on their wait list since they will have concerns about the effect of the economy on yield (the number of students who actually accept their offer of admission.) Some less selective privates may find themselves with smaller numbers of entering freshmen than they wish to enroll, even while offering students more financial aid. And instate publics, once seen as financial or academic safeties, may find themselves sought after by more students than they will be able to enroll. It's going to be a very unpredictable year.

Score Choice and Testing Plans

Students cheered when the College Board announced their new "score choice" policy, allowing students to select the test results that they wished to submit to colleges, with scores chosen from among several test sittings. Their advisors and college admissions officials, however, expressed numerous concerns. Let's look at how the Board's decision to implement score choice may affect you.

Score choice impacts all students who will graduate in 2010 and later. Previously, test results from all SAT Critical Reasoning and Subject exams taken would appear on a student's score report when the student requested that her scores be sent to colleges. As of March, 2009, however, students can select SAT scores by testing date and choose among specific Subject Test scores for reporting to colleges. This new policy puts the SAT on a similar footing with the ACT, but does create its own set of problems.

At issue is an increased pressure to retest in pursuit of higher scores. It is expected that more affluent students may choose to take the SAT even more times now, ultimately reporting only their highest scores. More days spent testing, more time and money spent on tutoring and test preparation in hopes of ever-higher scores, giving students who

have the time and financial resources to do this an unfair advantage in the admissions process.

Colleges, especially the most selective institutions, have expressed real concern over this new policy, and some have already stated that they will require applicants to submit test results from all tests taken. Although many have said that they will continue to count only the highest scores (sometimes from a single test date and sometimes by combining the highest scores from multiple sittings according to the policy of the individual college) all scores will be expected to be reported to these institutions. Thus, a student who has taken the SAT Reasoning Exam multiple times may find that colleges look askance at his obsession with higher scores, and that they may show preference for applicants with slightly lower scores who have spent their time in more productive ways. Testing multiple times under score choice may well backfire.

Consult with your college advisor as you plan out your individual testing schedule. How many times to test and which tests to take (SAT, Subject Tests, ACT) should be determined in light of your ultimate college goals as well as your test preparation and test-taking ability.

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The Mid-Year Report

Whew! It's finally all over except the waiting! Although this may be the sentiment of many seniors who have just about completed all their college applications, the reality is that the application process is definitely not yet over. As we near the end of the first semester, many selective colleges will want an update on your senior year performance. This update, called the mid-year report, is commonly sent by your school counselor at the conclusion of your first trimester or semester. The mid-year report includes a new updated transcript as well as information reflecting any new information that colleges may wish to consider. Included are any negative information such as updated disciplinary information, excessive absences, or evidence of senioritis, as well as positive

data such as new honors and awards, special achievements, or a significant upward trend in grades.

Rather than seeing the mid-year report as potentially hurtful to your case, look at the opportunity you have to let your colleges know about new activities and achievements. Since it is your school counselor who will complete this report, make sure you update your counselor with any new information that could positively influence the admissions decision. If your grades have been affected by the pressures of senior year, be sure to explain this to your counselor so he can advocate on your behalf.

Although not all colleges require a mid-year report, many private colleges (and some public ones) will welcome this information.

Website of the Month: www.students.gov

Students.gov is an official site of the U.S. government focused on helping students and their parents locate information about post-secondary education. The site includes resources to help students in choosing a college, paying for their education, finding summer internships or jobs, learning about careers, and checking out

volunteer opportunities. There are links to the military services and ROTC scholarships, and information about state and federal scholarships and grant programs. Other links allow you to check out study abroad opportunities, testing options, and federal loan programs. There's a wealth of information here!

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