

# TOTAL COLLEGE PLANNING

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www.totalcollegeplanning.com

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1<sup>st</sup> - common reply date for college decisions

3<sup>rd</sup> - SAT Reasoning and Subject Tests

5<sup>th</sup> - 16<sup>th</sup> - AP exams

Juniors - work on resume

Juniors - speak to advisor about military colleges or ROTC programs

Seniors - make final college choice

Seniors - notify the colleges that you will not attend

Seniors - check out loan options if needed

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7<sup>th</sup> - SAT Reasoning and Subject Tests

14<sup>th</sup> - ACT and ACT plus Writing

Seniors - thank teachers and others who helped you

Seniors - thank scholarship providers for aid

Seniors - have your final transcript sent to the college you will attend

## Alternatives to Four-Year Colleges

Attending a 4-year college isn't for everyone. There are many other paths to career success and happiness.

Community colleges provide accessible, affordable occupational training in diverse areas, including automotive technology, early childhood education, graphic design, construction management, and computer information systems. Many community colleges also offer programs in numerous health care occupations, such as nursing and respiratory therapy.

Career training is also available at specialized schools. Students who are interested in the fashion industry can attend a top school at the bargain tuition of about \$10,000 a year. The Fashion Institute of Technology is part of the State University of New York, and offers 34 majors, including fashion design, advertising, packaging design, toy design, and cosmetics and fragrance marketing. The school's location in midtown Manhattan provides great access to internships, which are required in many majors. After earning an associate's degree, students can decide to continue for two more years to get a bachelor's degree.

There are many private career-oriented schools, which cost more, but students may be able to get financial aid. The Art Institute of California - Los Angeles is one of more than 30 Art Institutes across the country. The school offers associate's degrees in design, media arts and culinary arts.

Speaking of culinary arts, how about a degree in baking and pastry? The most well-known school,

the Culinary Institute of America, has campuses in New York and California, and offers both two and four year programs. If private school fees are too high, community colleges may provide an alternative. For example, for about \$2,000, students can get an Associate Degree in Culinary Arts, Food Service Management or Hotel Management at City College of San Francisco.

There are also career universities, like Johnson & Wales, that offer 2 and 4 year programs. Students can choose from business majors such as accounting, advertising, communications, retail marketing and management, entrepreneurship, and fashion merchandising and management. Other options include paralegal studies, criminal justice, electronics technology, or web site development. Their "upside-down curriculum" has students taking courses in their major during freshman year and getting hands-on training in the first two years so they learn about their future career and can make sure it's the right choice.

Where a 4-year liberal arts college or university offers a broad education and helps students develop analytical, critical thinking and writing skills, a career-oriented school prepares students directly for specific occupations. Many of these vocational programs include internships, which give students valuable work experience and professional contacts. For students who have a clear vocational interest, and who don't particularly enjoy studying subjects that aren't directly related to what they want to do, a career education could be the way to go.

*"There is only one success—to be able to spend your life in your own way."*

*Christopher Morley*



## Focus on Careers: Careers in Motion Picture and Video Industries

The medium may be changing, but student interest in careers in the motion picture and video industries seems to be increasing all the time. With the proliferation of cable TV, digital video recorders, the Internet, made-for-TV movies, music videos, and animated features, careers in the industry appear to be more accessible than ever. According to the Bureau of Labor Statistics, there were over 350,000 people employed in the industry in 2006, with about 40% of these jobs held by professionals such as producers, writers, directors, cinematographers, art directors, multimedia artists and animators, and audio engineers. Watch the credits after a movie, and you'll get a real appreciation for the number of people employed in the creation of a film, and the wide variety of jobs that they do.

*"According to the Bureau of Labor Statistics, there were over 350,000 people employed in the industry in 2006, with about 40% of these jobs held by professionals such as producers, writers, directors, cinematographer, art directors, multimedia artists and animators, and audio engineers."*

Jobs in this industry occur in three phases, preproduction, production, and postproduction. Producers and directors generally work in all three phases. *Producers* are responsible for all financial issues concerned with the making of a film. Initially, they are involved in the search for ideas, books, or scripts that can be turned into a lucrative film. Once they have the concept, they begin to line up principal actors and locations, and to obtain financing. The producer is responsible for completing a detailed budget for the film, and making sure that production costs stay within that budget.

### Education

For those who know early that they would ultimately like to produce or direct, formal training is available at many colleges and universities. Applicants to film programs are judged on their portfolio or talent, as well as on the usual academic criteria of grades, test scores, activities, essays, and recommendations. Applicants may be asked to submit short student films or scripts as part of the application process. Learn more about film programs and the colleges that offer them at [www.filmschools.com](http://www.filmschools.com). Many summer programs for high school students provide hands-on experience for students interested in this field. Search for these at [www.EnrichmentAlley.com](http://www.EnrichmentAlley.com).

An alternate route into these positions comes

*Directors* are responsible for taking a script and making it into a film. Thus, they are in charge of both the technical and artistic aspects of a production. They are the ones who hold auditions and rehearsals, approve locations, scenery, and music, and direct the cast and crew during the actual shooting of the film.

Producers and directors come from a wide variety of backgrounds. Some start out as actors, writers, or business managers, while others may have experience as production assistants or assistant directors. Personal qualities are of utmost importance. Successful producers and directors must be able to work well under stress, should have both talent and experience, must be able to work with diverse groups of people, and possess a good understanding of the business world.

*Cinematographers* plan and coordinate the actual filming. Their job is to compose the film shots to create the mood the director wishes. *Sound engineers* supervise all of the sounds generated during filming. Special effects play an increasingly important role in movies and are often created by *multimedia artists and animators*. During postproduction, the *film editor* studies the footage that has been shot, selects the best pieces, and assembles these shots in the way that most effectively tells the story.

through professional training for individuals who already possess a bachelor's degree or have at least two years of industry experience. The Directors Guild of America, working in conjunction with the Alliance of Motion Picture and Television Producers, offers the highly competitive *Assistant Directors Training Program*. Those who are selected for this program may receive extended training in either New York City or Los Angeles.

Private institutes, such as the American Film Institute, also offer training in directing and film production as well as in other industry-related occupations. Obtaining a bachelor's degree first, however, helps to keep your career options open as you seek work in this highly competitive field.

## Focus on Finances: Borrowing to Pay College Expenses



It's been a very strange year in the world of college financial aid. Students attending some highly selective and expensive universities such as Harvard, Amherst, and Yale will find the need-based loans

in their financial aid packages replaced with outright grants. The institutional generosity has been fueled by the hefty endowments that these colleges enjoy. But, for students hoping to enroll at the vast majority of public and private universities with fewer financial resources, the picture is much different.

At these schools, grants have often been replaced by loans of various types, leaving families to rethink college options or to scramble for loans to fill the gap between family resources and the cost of attendance. To make the situation even more difficult, traditional student loan companies have been tightening their standards for borrowing or have withdrawn from government-sponsored programs. Private loans, without any government backing, vary both in availability and interest rates depending

### How Early Should You Apply?

Early decision, early action, priority admission, early notification, rolling admission, regular decision—so many alternatives as to when and how to submit your college application simply muddy the waters and confuse the college application process. In the interests of clarity, here are some guidelines as to when to apply for students graduating with the class of 2009.

Some colleges offer an *early decision* option. This application plan is appropriate only for students who have thoroughly researched their college choices, have visited a number of campuses, and who have determined that their early decision school is truly their first choice for college. Early decision agreements carry with them the caveat that students agree to enroll at that institution if they are accepted. This is a binding agreement, and accepted students must withdraw any other active applications that they have submitted. Because early decision acceptances do not allow you to compare financial aid offers from other institutions, this application plan may not be appropriate for families that need considerable financial aid. On the plus side, however, is the fact that early notification of acceptance can reduce senior year anxiety, along with the bit of an edge that you'll get in the admissions process. Although some highly selective schools like Harvard have done away with early plans, others like Columbia and the University of Pennsylvania

upon the credit histories of the borrowers and, therefore, may be a less desirable option.

Although many families counted upon borrowing for college expenses by taking out home equity loans, the recent downturn in the housing market has considerably reduced the amount of equity people have in their homes, thus making this type of loan more difficult to get. So what is a family to do?

The first step is to carefully consider all college options by comparing college financial aid packages in terms of their bottom line—how much will the family need to pay (either through assets or loans) for education? Take a good hard look at the amount of debt that the student will have amassed by graduation, and be sure that the amount makes sense in terms of expected earnings. If loans will be needed, look first at lower-cost, need-based, subsidized loans such as the Stafford or Perkins Loans. Families can borrow through subsidized or unsubsidized PLUS loans obtained through colleges or private lenders. You can compare lender rates using the loan comparison calculator at [www.finaid.org/calculators/loancomp.phtm](http://www.finaid.org/calculators/loancomp.phtm).

accept a large part of their freshman class from the early decision pool.

*Early action* provides students with notification about admissions decisions early in the year. Since early action is not binding, there generally isn't an admissions advantage other than the college's knowledge that you're on the ball. Some colleges such as Stanford have a restrictive form of early action, allowing applicants to apply to only one school under this plan.

*Early notification* provides earlier decisions for students who submit their complete application by a specific date. *Priority application* deadlines (such as that of USC) generally provide students with consideration for merit scholarships offered by that institution.

*Rolling decision* schools offer admission on a continuous basis through the application cycle. Since more spaces are available early in the year, students who apply earlier may have an advantage over later applicants. Many students, however, apply all the way up to the final application deadline. Generally, our advice is to submit your applications as early as you can; students who need to show a strong academic senior year performance, however, may wish to wait a bit so that their first semester senior grades can also be considered during the application process.

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## Getting an Early Start on College

How long does it take to get a four-year college degree? Strangely enough, it's not uncommon for a college student today to spend five or six years in pursuit of that bachelor's degree. Add to this the years of graduate study for a master's or professional degree, and the possibility of getting an early start on college becomes more and more appealing. Happily, there are many ways high school students can amass college credit without leaving home.

*Dual Enrollment* programs involve agreements between area high schools and nearby community colleges or universities. These agreements allow high school students to take college courses either at their home school or at the college site. Successful completion of these courses grants both high school and college credit. Check with administrators before choosing classes; each college has its own

policy about the acceptance of dual enrollment credits.

*Advanced Placement (AP)* classes taken in high school offer a wide variety of college-level study. Passing scores on the National Exams given in May may provide students with college credit awarded at the discretion of their future college. Check out online offerings if a particular AP subject is not available at your high school.

*Summer Programs* on college campuses provide opportunities to get an early start on college credits as well as the chance to experience life as a college student. Search for programs at [www.EnrichmentAlley.com](http://www.EnrichmentAlley.com). *Distance Learning* programs offer on-line classes that students can access and complete at their own time and pace. Google "distance learning", or search college websites for online courses suitable for high school age students. Getting an early start on college credits will help you to graduate on time.

## Website of the Month: [www.projectonstudentdebt.org](http://www.projectonstudentdebt.org)

The Project on Student Debt's goal is to identify cost-effective solutions to the problem of paying for college. Recognizing that loans have increasingly become a primary way to pay for higher education, the project seeks to provide information for families to help them make good choices about borrowing. The "Advice to Borrowers" section addresses the questions that should be asked when shopping for private

loans. For students in earlier stages of the college search process, the Project has developed a list of schools whose financial aid policies limit or eliminate loans from their aid packages, thus reducing costs for students and their families. The list is available at

[http://projectonstudentdebt.org/pc\\_institution.php](http://projectonstudentdebt.org/pc_institution.php)

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