



Senior Parent/Guardian

Night: Applying for College

&

Graduation Information

**Welcome!**

**Hosted by: Linda Bostic & Macaela Holmes Fuller**

# How to Select the College Best Suited for Your Student

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- Julie Lythcott-Haims
  - Former Stanford University Dean
  - Author of: *How to Raise an Adult: Break Free of the Overparenting Trap and Prepare Your Kid for Success*
  - Hosted the Slate college admissions podcast 'Getting In' (30 episodes)
- <http://www.cbsnews.com/videos/how-to-select-the-college-best-suited-for-you/>



# Welcome!

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- Stand if you are a first time senior parent
  - 1 off to college?
  - 2 off to college?
    - More?!



# Counseling Staff

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- Ms. Gannett: A-F
  - Ms. Thompson-Walsh: G-J
  - Ms. Bostic: K-P
  - Ms. Campbell: Q-Z
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- Ms. Holmes Fuller (Post Grad Coordinator)
  - Ms. Lundquist (Registrar)

Call Ms. Benitez at 303-453-4781 to make appointments.



# Why Do P2P Counselors Do What We Do?

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- Fit + Funding = Finish College
- Increase knowledge & decrease stress
- We are here to assist at every step!
- Senior Drop-in Mondays
- *College Research, Good Fit, & Family discussions surrounding finances are crucial*
  - *Choose a block of time each week and stick to that time to check-in so as not to overwhelm your student!*



# Top Mistakes to Avoid in College Admissions

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- Form a group of 3-4 with your neighbors
- 90 sec. Question: What do you think are the top mistakes P2P seniors make in applying to college?



# Lessons Learned

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- 1) Student & Family do not discuss finances, disclose NPC results, or EFC, nor research *personal* costs of individual schools.
- 2) College List is not balanced (between likely/target/reach) or student applies only to highly selective 'name brand' colleges & a token in-state school they are not excited about.
- 3) Fit is not considered seriously. Use the Indigo report. Research! Know potential majors/4-year plans. VISIT!
- 4) Student misses Early application deadlines
- 5) Many colleges have separate scholarship applications & financial aid deadlines that need to be tracked



# More Lessons Learned

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6) Student has difficulty limiting parents' involvement & loses their own 'voice' in the process, or their own personal choice (who is going to college and why?!)

7) Student puts too much stock in college promotional materials and thinks "they want me", and develops their list around brochures rather than fit!

- ❖ Colleges want to boost their 'yield' and appear more selective—it's in their best interest to get as many students to apply as possible.



# Where Should Your Student Be in the Process?

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- Completed much of the Common App in Boot Camp & signed the FERPA waiver (no access to letters of rec)
- Learned of the SAT score replacement process (form due by 10/4)
- Requested & were matched to 1-2 teacher letters of rec
- Finished updates for Counselor Questionnaire, starting Profile for Teacher (due 9/16)
- Writing their college essay in English class (rough draft already due!)



## Where Students Should be cont.

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- Continuing to research their college list
- Signed up for College Day on Monday in English classes (can sign up for other college visits at any time) SHOW
- Please encourage your student to write letter of rec thank you notes to teacher(s) & counselor



# Critical Senior Dates (not to miss!):

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- Peak to Peak College Day: October 2
  - Peak Scholar deadline (app on Sr. page): Oct 1 or April 1
  - First Application Due: November 1
  - FAFSA Due: check priority deadlines (available Oct. 1)
  - CSS Profile Due: At time of application (available Oct. 1)
  - Community Service hours Due: April 1
  - Prom- April 18 (After-Prom volunteers needed!)
  - College Decision (Candidate Reply) deadline: May 1
  - Senior Transition Night (parents only)- May 4
  - Graduation Day: May 15
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# How to Get Information

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- Senior Digest-every Wednesday
- Peak to Peak College Day! Oct. 2
- Volunteers —email: [macaela.holmesfuller@bvsd.org](mailto:macaela.holmesfuller@bvsd.org)
  - Parent Workshops
  - FAFSA work session
- Peak to Peak College Counseling webpage
  - **Senior Fast Facts-([SHOW](#))**
- Email questions directly to your student's counselor or postgrad coordinator



# School Responsibility

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- Transcript
  - SAT Options Form required and due on 10/4
- Letters of Rec & Common App evaluation form (teachers & counselor)
- School Reports (SSR)
- School Profile
- Initial, midyear, and final reports & transcripts



# Family/Student Responsibility:

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- Student/Family sends:
  - Applications (w/payment or fee waiver)
  - SAT or ACT scores from testing agencies
    - Many in-state and public colleges will accept unofficial SAT scores off transcript or students can self-report on their app (you save \$ each time!)
  - Financial info (FASFA and CSS if applicable)
- Student:
  - Regularly updates Naviance
  - Emails college reps (thank you's, questions)
  - Answers phone when colleges call
  - Creates college portal accounts & tracks



# COLLEGE ADMISSIONS - **FALSE ALARMS**

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Students will likely get emails/notices from colleges stating that they haven't received \_\_\_\_\_.

99% of the time, the material has been sent. Don't panic; check with counselor or Ms. Holmes Fuller!

High school materials (transcript, letters of rec) are given a longer grace period after the student application deadlines.



# Fee Waivers

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- SAT/ACT
- College applications
  - Many colleges do not have an application fee
  - Apply Colorado Day on October 15 (free to apply to public & 4 private colleges in Colorado)
- CSS Profile (College Board)
  - Please inform your counselor if you are on free/reduced lunch & qualify for a fee waiver for any of the above



# Testing FAQ/Resources

- Which colleges require/recommend Subject tests?
- Which colleges require the essay of the SAT or ACT?
- Which colleges super-score or allow Score Choice?
- SAT & ACT Mid-50<sup>th</sup> percentile score ranges for 360 colleges
- List of Test Optional Colleges



# Letters of Rec

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- Teachers generally write their letters from mid-September through mid-October (Due 10/23)
- Counselors begin writing NOW!, and when ALL materials are complete (Questionnaire, draft of college essay, Parent Brag sheet--please complete asap!) SHOW
- Read your student's Questionnaire & Profile—Ask them to update if they missed crucial info., or supplement in the Parent Brag Sheet



# Importance of Visiting Campus to Determine Fit

- College Preview Dates (show [list](#))
- Stay for entire day; go to class; have lunch on campus; spend the night, if possible
  - Talk w/ current students not involved in admissions
- Register for admitted student days in the Spring
- Extremely difficult to determine fit without a visit
- Much less likely to transfer if student is able to get a sense of their place/fit on campus (a feeling of belonging)



# Getting Beyond the Committee of ‘We’ In the College Application Process and Letting Your Student Lead

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- The result of parent over-involvement is the “Committee of We”—a highly focused college planning effort organized by parents, rather than the student.
- In order for your student to fully grasp what it takes to prepare for admission, **they must first take ownership of the process and the outcome.** Parents *need to discreetly slip into a supporting & guiding role.*
- The **more engaged** the student is with the process—the more it becomes theirs—and **the happier they will be with the outcomes.**

# Thoughts from our English Teachers re THE ESSAY

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- English teachers will NOT be grading or commenting on final drafts.
- Teachers offer suggestions throughout the process by providing all the modeling, prompts and formative guidance.
- Teachers are always happy to sit with a student and talk through essays, helping with particular content or structure. Students don't learn from having someone make changes remotely, but from having conversations.
- Teachers and counselors will not "edit" (fix or rewrite) essays.



# Parent Involvement with the essay

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- Parents/guardians should approach their student's college essay in the same way as English teachers:
  - Do: be willing to have a conversation
  - Don't: sit down with a red pen and 'grade' or edit the essay.
- Admission reps value the student voice, perspective, and real life experiences and they KNOW when an essay has been rewritten by an adult!



# You have an Opportunity to make a Difference in the Quality of the Experience your Student has as a College Applicant

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- Are you and your student on the same page with regard to what constitutes a good college “fit?” **Which schools value them for what they have to offer?**
- Help establish a **calendar of events/deadlines** that will get your student through the process.
- Celebrate the person your child is! **Don't try to make them into something else in order to get into the colleges you might have in mind** (or that you wish you had attended!).
- Be **supportive**, not directive. Remember, it's their college future that's at stake, not yours! Each student needs to use their college years to figure out who and what they will be as they enter the rest of their life.
- Students **must proceed with the confidence that their worth is not determined by the realization of a dream, especially their parents'**. By reducing the fear of failure (that they won't meet your expectations), you increase their chance of success as an applicant.

# Most Applications from P2P

| 2017                 | 2018                 | 2019                              |
|----------------------|----------------------|-----------------------------------|
| CU Boulder           | CU Boulder           | CU Boulder                        |
| Colorado State       | Colorado State       | Colorado State                    |
| UCCS                 | CO School of Mines   | UCCS/CO School of Mines           |
| Mt. State, Bozeman   | University of Denver | University of Denver              |
| CO School of Mines   | UCCS                 | Saint Louis University            |
| Metropolitan State   | Northern Arizona U   | Northern Arizona U                |
| University of Denver | UNC                  | Seattle University                |
| UCD                  | UCD                  | CU Denver/Northeastern            |
| Northern Arizona U   | Metropolitan State   | Butler U/Regis U/UNC              |
| Regis University     | Stanford             | Metro/CO Mesa/ GA Tech            |
| Seattle University   | Case Western         | Tulane/USC/ Case Western/ U Tampa |
| U of Washington      | Cornell College      | U Wyoming/ Western CO/ Chapman    |

# Top Schools Attended by Number (P2P)

| 2017                     | 2018                     | 2019                          |
|--------------------------|--------------------------|-------------------------------|
| CU Boulder               | CU Boulder               | CU Boulder (24)               |
| Colorado State           | Colorado State           | UCCS (9)                      |
| Colorado School of Mines | Colorado College         | Colorado State (6)            |
| Metropolitan State       | Metropolitan State       | Northern Arizona U (5)        |
| Seattle University       | Brigham Young University | Colorado School of Mines (3)  |
| Northern Arizona         | University of Wyoming    | U of Northern CO              |
| Northern Colorado        | UCCS                     | U of Wyoming                  |
| Front Range              | Front Range              | Metro State University        |
| UCD                      | Notre Dame               | The University of Alabama     |
| Purdue                   | Cornell College          | Butler University             |
| Brown                    | UNC                      | Dartmouth College             |
| Montana State            | Santa Clara University   | Ringling College of Art & Des |

# Yearly Costs of Attendance Living on Campus (2019-20 data)

Not including \$2000 - \$4000 for books, travel, & personal expenses  
CO Schools include COF

- Front Range CC (2-year) \$5156 (live at home)
- U of Northern CO \$21,324
- Northern Arizona U (4-year) \$21,755 (w/ Gold schlshp--3.5 gpa)
- UCCS \$21,908
- Colorado State \$24,136
- CU Boulder (A & S) 4-year **\$27,278** (add \$5500 for business, \$3500 engr.)
- University of Wyoming \$29,158 (without WUE or scholarship)
- Colorado School of Mines \$35,762

# FAFSA Guidelines: Opens on 10/1

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- ❑ The purpose of the FAFSA:
  - ❑ To apply for federal grants, such as the Pell grant
  - ❑ To be eligible for low-interest student loans
  - ❑ To be eligible for institutional need-based aid
  - ❑ To be eligible for a number of scholarships that require the filing of the FAFSA
  - ❑ For students attending college in 2020-2021, tax information from 2018 will be required--forms you filed in April (PPY)
  - ❑ Students and parents start the process by creating a FSA ID at <https://fafsa.ed.gov/>
  - ❑ FAFSA Completion workshop being offered on College Day



# Benefits to Submitting FAFSA Earlier

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- You have already done your taxes and don't need to wait until the new year!
- You can use the IRS data retrieval tool, which easily imports your tax info. into your FAFSA and it will reduce the need for updates.
- Students will receive their financial aid packages earlier (often with offer of admission) and families will be provided with a more accurate idea of their financial aid.
- Families will have more time to consider all financial options for each school.
- You can get it done during College Day on October 2.
  - Tip: List any schools students might apply to (only 10). Later, log back in and list additional schools, if necessary.



# 2019-20 Estimated EFC at various income levels (AGI)

family of 4; 1 child in college full time; parents are married; student income = 0; parent/student assets = 0  
College costs = \$35,000

| Income          | EFC          | Notes  |
|-----------------|--------------|--|
| \$200,000       | 49,571       | <i>Note that the higher the income level, the less likely it is that parents have no assets, so the EFC will be higher</i> |
| \$180,000       | 43,127       |  |
| \$150,000       | 33,070       |  |
| \$120,000       | 23,206       |  |
| \$100,000       | 16,836       |  |
| \$80,000        | 9,738        |  |
| <b>\$65,000</b> | <b>5,517</b> | (Pell grant of \$657) Highest income eligible  |
| \$55,000        | 3,525        | (Pell grant of \$2,645)  |
| \$47,638        | 2,292        | (Pell grant of \$3,945) Qualify for reduced lunch  |
| \$34,800        | 0            | (Pell grant of <b>\$6,195</b> ) Highest income for <b>full Pell</b>  |
| \$33,475        | 0            | (Pell grant of \$6,195) Qualify for free lunch   |
| \$25,750        | 0            | (Pell grant of \$6,195) Fed. poverty guideline   |

# CSS PROFILE (offered by College Board)

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- Opens 10/1 of every year
- Additional non-federal financial aid form for about 400 colleges (institutional need-based aid given by college)
- Submitted at time of application to college
- Not free—pay a fee per college it's submitted to (\$25/first report & \$16/later reports)
- Automatic fee waivers based on reported income on form
- Will use the same Prior-Prior year income data (2018)
- The PROFILE contains questions specific to the schools you're applying to & allows financial aid counselors to take special circumstances into greater consideration.



# Federal Student Loans (interest rate reduced from 5.04% to 4.53%)

Parent Plus loans: 7.08%)

| Year  | Dependent Students (except students whose parents are unable to obtain PLUS Loans) |
|---|--|
| First-Year Undergraduate Annual Loan Limit            | \$5,500—No more than \$3,500 of this amount may be in subsidized loans.            |
| Second-Year Undergraduate Annual Loan Limit           | \$6,500—No more than \$4,500 of this amount may be in subsidized loans.            |
| Third-Year and Beyond Undergraduate Annual Loan Limit | \$7,500—No more than \$5,500 of this amount may be in subsidized loans.            |
| Graduate or Professional Students Annual Loan Limit   | Not Applicable (all graduate and professional students are considered independent) |
| Subsidized and Unsubsidized Aggregate Loan Limit      | \$31,000—No more than \$23,000 of this amount may be in subsidized loans.          |

# Federal Student Loans

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## Direct **Subsidized** Loans:

- Available to undergraduate students **with financial need.**
- The **U.S. Department of Education** pays the **interest** on a Direct Subsidized Loan
  - while you're in school at least half-time,
  - for the first six months after you leave school (referred to as a grace period\*)



# Federal Student Loans

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## Direct **Unsubsidized** Loans:

- Available to undergraduate students; there is no requirement to demonstrate financial need.
- **You are responsible for paying the interest** on a Direct Unsubsidized Loan during all periods.
- If you choose not to pay the interest while you are in school and during grace periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).



# Federal Student Loans

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- Average Undergrad Student Loan in U.S.: \$29,900
  - Loan Repayment Term: 10 years
  - Interest rate: 4.53%
  - Monthly Payment on this amount: \$306
  - Lifetime cost of original loan: \$36,440
- The cap on how much students can borrow in federal loans hasn't budged in more than a decade even as the sticker price of tuition, room and board at public universities has shot up 30 percent in that time.





# Your Complete College Funding Toolkit

Giving You The Edge

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## Component Previews

| Workshop  | Enrolled | View                  |
|---|----------|-----------------------|
| College Funding                                 |          |                       |
| Financial Aid Awards and Appeals Workshop       |          | <a href="#">Enter</a> |
| Federal Financial Aid and Tax Programs Workshop |          | <a href="#">Enter</a> |

## Purchased Upgrades

| Upgrades   | Qty |
|--|-----|
| No upgrade purchases have been made at this time |     |



[Financial Aid Application](#)



[Analyze Your Awards](#)



[Student Loan Calculator](#)

# What You Can Do Using Smart Track's DIY Tools

- Learn whether and where there is room to improve your EFC
- Estimate what your financial aid package is likely to include for any given college based on the school's *specific* history, your *specific* finances and your student's *specific* grades & scores
- Find GENEROUS Colleges
- Get timely & valuable content, references and reminders delivered to you
- Stay organized throughout the college application process
- Educate yourself about all types of loans, grants, tax benefits, scholarships and work study
- Calculate and compare various loans
- Analyze financial aid awards and how to appeal an inadequate one

# Net Price Calculator & EFC Calculators

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- [CollegeData Net Price Calculator](#)
- [Video: Using online college data tools to pay for college](#)
- [College Navigator](#) (Dept. of Ed.)
- [FAFSA4caster](#)
- [Tuition & Fees Over Time](#) (Chronicle of Higher Ed)



# Scholarships

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- Focus first on applying to college!
- Research scholarships directly on the college's web site (the majority of scholarships come directly from the school)
- Senior page of College Counseling Website
- Focus on local scholarships in the spring
- Register on a scholarship search engine
  - Fastweb
  - Big Future (College Board tool)



# Tips from P2P Counselors:

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- ▶ Stay Calm! Ask for help! Encourage your student to continue their research.
- ▶ Students can retake ACT/SAT as needed to earn more \$
- ▶ Talk as a family about costs & finances—be open & realistic with your child
- ▶ Learn from past successes/disappointments we have seen:
  - Do financial research now vs. spring
  - Getting into school of choice, but not enough \$
  - Discuss as a family--“Top choice” vs. affordable choice



# Tips continued...

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- ▶ Utilize your counselor (fall & spring w/ college costs and decisions)
- ▶ Open your mind to new options (colleges, location, selectivity...)
- ▶ Apply early (especially EA, not necessarily ED)
- ▶ Visit before making a decision
- ▶ Remind students to create a proper email account!
  - ▶ BVSD email will be deleted around graduation.
- ▶ **Success = happiness, thriving, ideal learning environment & good fit...which is different for everyone**



# **How** a Student goes to College Matters Much More than **Where**

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- **WHAT:** A large study by Gallup and the Strada Education Network interviewing 100,000 American college graduates:
- **FINDINGS:** The study has NOT found that attending a private college or a highly selective one foretells greater satisfaction in life
- Instead, the **game changers** during the college years include:
  - establishing a deep connection with a mentor
  - taking on a sustained academic project or research
  - playing a significant part in a campus organization
  - finding leadership roles
  - build ‘social capital’, realizing that above all else, they’re in college “to widen the circle of human beings who know you and care about you”
- **What these reflect are *engagement and commitment*.**

# Parting Thoughts: A School's Admit Rate or 'Ranking' does not Equate to Quality

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- Institutions know that the harder something is to get (or get into), the more it is prized and seen as exclusive, so they work hard to get many students to apply to increase their selectivity.
- Dashboard 5 of National Trends in College Applicants (Selectivity) (Higher Ed Data) SHOW
  - TULANE
  - THE UNIVERSITY OF CHICAGO
  - NORTHEASTERN UNIVERSITY



## Parting Thoughts From Admissions Reps (cont.)

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- The truth is there are lots of great colleges in the nation where you could succeed and be thrilled with the community—where you could make friends, do well, be happy, and thrive. Right now these places are just names and addresses—don't place any more emotional attachment on any one of them than that.
  - Talk to friends this year when they come back from college for Thanksgiving or Winter Break. Ask them where they thought they would be a year prior—for many their current school was ***not their first choice or even on their radar***. But then they moved in. They made it their home. And so will you. (Georgia Tech blog)
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# Can We Really Measure the Quality of a College?

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- The problem, as Malcolm Gladwell once put it in the *New Yorker*, is simple: “There’s no direct way to **measure the quality of an institution — how well a college manages to inform, inspire, and challenge its students**. School rankings are arcane, potentially biased (schools are actually asked to rank competing institutions), and prone to, well, jiggering. More or less, it's a popularity contest that tends to reward the schools and programs that are generally regarded as best by academics--not students, alumni or the companies that recruit from those schools”.



# Parents/guardians please stand if....

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- You knew what you wanted to do for a profession when you were 17 (and you're still doing it)
- You knew what you wanted to major in at 17
- You never changed your major
- You applied to an out-of-state college
- You had to take the ACT, SAT & SAT subject tests—more than once
- You applied to more than 10 colleges; 5 colleges; 3 colleges?
- You were nervous about the college process
- You can't believe your “baby” is graduating in 8 months
- You are proud of your child
  - Tell your child why....TONIGHT!

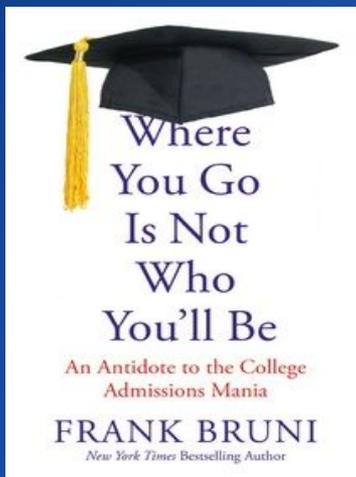


# Graduation Week

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- May 4-15: AP testing
- May 11-13 Senior Finals
- May 13: Night of Reflection
- May 14: Senior luncheon & rehearsal
- May 15 2019: Graduation! @ Peak to Peak
  - Up to 10 guests per family





# Recommended Reading

"[This] clear, well-researched book should be required reading for everyone caught up in the college-admissions game." --William Deresiewicz

"[College admissions is] an exorbitant, anxiety-producing, soul-crushing process. Bruni challenges its premise and offers welcome relief, reassurance and comfort to us." --Peggy Orenstein

**'Your worth is not determined by the university you go to. That's the exact mantra every student and parent must heed.'** --Maria Shriver

"Bruni provides the perfect course correction for students and parents who get sucked into the college admissions frenzy." --Katie Couric



# Malcolm Gladwell

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- EICD: Elite Institution Cognitive Disorder
- “Humans dramatically underestimate the power of being at the bottom of a hierarchy”
- “Your odds of persisting in STEM until college graduation fall by 2% for every 10% increase in the average SAT scores of your peers at the college you’re attending”. It’s all about how smart a student feels relative to the other people in the classroom.
- By choosing to attend the most selective schools, a student decreases the odds of graduating with a science/STEM degree by 30%.
  - The BEST students from lesser known schools are considered a better hiring option than GOOD students from the most selective/elite colleges.

# Other Recommended Reading

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- College Admission: From Application to Acceptance, Step by Step, *Christine VanDeVelde*
- Best College Fit: <https://www.bestcollegefit.com/blog/>
- Rest: Getting More Done While Working Less, *Alex Soojung-Kim Pang*
- How to Raise an Adult: Break Free of the Overparenting Trap and Prepare Your Kid for Success, *Julie Lythcott-Haims*
- There is Life After College: What Parents & Students Should Know About Navigating School to Prepare for the Jobs of Tomorrow, *Jeffrey Selingo*
- 'The Great Success of the University of Chicago: Jeff Levy  
<https://www.bigjeducationalconsulting.com/blog/finding-colleges-that-are-affordable>

