
Summary of College Planning for Dummies

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Good Things to Know and Miscellaneous Tips

Source: College Planning for Dummies (Very useful book!)

Summary by Cindy Duckett, September 1998

- You are the buyer and college is a buyer's market. Remembering that fact can save you money.
- Private colleges, especially those in the high price range, usually have much more money to give away in financial aid than state-supported schools.
- When you start your search for the right colleges, money should not even be close to the front of your mind. You have no idea how much financial aid you will be offered to reduce a college's published price tag.
- Only you can make yourself attractive to colleges.
- A college will look at your entire high school record, from ninth grade on. A college wants your record to show that you took the toughest available courses and that you received top grades, preferably As, in those courses.
- Plan to do lots of paperwork, especially in your senior year. Purchase an extra school-year student planner/calendar in the fall of your senior year and use it to keep track of the many financial, scholarship, college application and testing deadlines and dates you will have to meet.
- You should make sure that you have a thorough grounding in math.
- Playing a musical instrument is a talent that many colleges consider special, and applicants with special talents get special consideration, above and beyond those who do nothing in school but get good grades.
- A second language helps your college application.
- Take the PSAT. If possible, take it as a sophomore, when its score means nothing to your future, and you will be better prepared to score high on the later tests that are meaningful. The people who distribute merit scholarships choose their national semifinalists solely on scores from the PSAT taken as a junior, so definitely take the PSAT that year.
- The volume of your mail is an early indication of how desirable a college applicant you will be. Colleges only recruit students they really want. The more mail you get, the more colleges want you.
- The accomplishments you record in Grades 11 and 12 are the most significant portion of your high school record that you eventually send to

colleges. College admissions officers are impressed by a record that improves each year. A strong finish after a slow start looks better than an excellent record in ninth and tenth grades that deteriorates in the later

years, so make your last two high school years stand out.

- The

SAT I test is offered three or four times (sometimes more) each school year in every school district. Take it in the fall of eleventh grade, soon after you've taken the PSAT. Then take the SAT again in the spring. If you're a typical student, your spring score will be higher. The national average for students taking the SAT a second time is a 40-point increase. If you still don't like your score after taking the SAT twice, you can get a third shot in the fall of your senior year. Colleges count only your highest SAT score. The SAT was designed to measure a student's ability to handle college work. A perfect Score on SAT I is 1600. The lowest possible score is 400. The national average is around 1000.

- Take the ACT first

in the fall of your junior year. Then take it again (and again, and again, if you desire), and your score likely will go up. Colleges count only your highest ACT score. The ACT was designed to measure ability in specific subject areas. A perfect ACT score is 36. The national average each year hovers around 19.

- Don't

take either the SAT or the ACT more than three or four times. By the fourth try, you've probably scored as high as you ever will. Some colleges frown on students who keep trying more than four times.

- Take

the SAT IIs when you have completed the appropriate classes (e.g., biology, chemistry, physics, literature, writing, history, math, foreign language, etc.). A good rule to follow is anytime in your junior or senior years that you're finishing a class for which an SAT II is available, take it. You do have to pay a fee to take the test (usually about \$5 to \$10 each) but it's cheaper to take the test and possibly not have to take the college course if you do well enough. You can get college credit for high scores on these tests and the credit counts toward your degree at some schools. Taking these tests could save you thousands of dollars.

- Going

to college is a commitment. You're agreeing to spend two or four years or more of your life at a certain place with a certain group of people. Don't decide where to spend your college years without first meeting the college through a campus visit. The ideal times for your visits are during April and May of your junior year or September and October of your senior year.

- If you apply to

a college, you want the admission officer to have a favorable impression of you, even before reading your application. The interview when you visit the campus is your shot at creating that impression. More decisions to admit-or-reject-applicants turn on an interview rather than on a 30-point difference on an SAT score. Take a smile and use it often.

- In the fall of your

high school senior year, you need to stop shopping for colleges and make the decision to buy. Decision time is when you identify three, four, or more colleges that you feel will be the best fit for you. The most efficient approach for you is to submit all of your applications

at the same time. Ideally, that time is December of early

January of your senior year.

- Class

rank is not as important as it used to be because colleges are starting to realize that they don't know how good everyone else in your school is.

- The most important year on

your high school transcript is your senior year. Colleges like to see your record getting stronger every year. That means you are performing at your best as you come to them. Seniors who take it easy their spring semester because they think it doesn't matter have been shocked to find their college acceptance revoked due to their poor performance in that final semester.

- The most

overlooked and often underrated items in a college application are recommendations from your teachers and counselor. Most colleges want recommendations from at least one teacher and a counselor. Some request more. You can choose a teacher to recommend you. Give teachers a few weeks' notice so that they don't have to write letters for you overnight after grading papers.

- If

you expect teachers, a counselor or principal to help with your college paperwork, it is an appreciated courtesy if, in addition to providing plenty of time for them to get the job done (at least two week), you also attach sticky post-it notes on the documents you give them with information about what you need them to do for you or which parts of a document you need them to fill out and sign. Include the due date on your note. If you want them to do your mailing, don't forget to provide a pre-addressed enveloped with sufficient postage attached.

- The

bottom line for athletes capable of performing at the college level is that they don't need to do a lot of college research. They don't have to seek colleges. The college coaches will contact them. The coaching/scouting network is so pervasive that very few good high school athletes go unnoticed. If the coaches aren't contacting you, don't count on an athletic scholarship.

- When

filling out a college application, follow the directions. If a form asks for a 500- word essay, don't write 1,000. That is one of the most blatant signs that you cannot follow instructions. An unanswered question is a clear sign of carelessness.

- You won't get any money unless you ask for it. Asking for it means filling out forms. Make time for that.

- Several

hundred schools will ask you to fill out a supplemental financial aid form called PROFILE, to get information about you that the government doesn't ask. If a college of your choice asks you for a PROFILE, fill it out without delay and put it in the mail. Otherwise, the college will think you don't need the money. You can be certain of one thing: Any college that requests a PROFILE is offering tuition discounts.

- If

you want a private scholarship, you must apply to the organization that awards it. There are hundreds or those available and many books have been published compiling them.

- The

last week in December of your senior year is the ideal time to fill out your financial aid applications. School is out and you are temporarily free of its distractions and demands on your time. If you have compassionate teachers in your senior year, they will be aware of this task and not assign much homework or extra projects during this break. The basic government form, the FAFSA, cannot be submitted before January 1 of the year you are applying for aid. That's the law, and that means the early birds will be at their post offices, FAFSAs in hand, on the morning of January 2. Join the early birds. The pot of financial aid for which you're applying has limits. The pot will run out. If you apply early, you will be assured your application is considered on its merits, and you won't lose money you deserve because a college has spent all its cash.

- When filling out the FAFSA, it is very important to answer every question. If the answer to a question is zero, write zero. Don't leave a single line blank. Any unanswered questions will cause the computer to kick out your application and return it as incomplete, delaying your processing by about a month.

- Another FAFSA tip: On Questions 33 through 35, check all the boxes. You want to remain eligible for as many types of aid as you can get. Don't rule out anything. Don't forget the signature section either. A lack of a signature is, by far, the most common reason the computers reject a FAFSA.