



## February 2011

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

File your FAFSA if seeking financial aid

**12<sup>th</sup> – ACT and ACT plus Writing (may not be available in NY)**

## March 2011

Underclassmen— Make plans for a productive summer. Investigate summer programs, jobs, internships, and opportunities to visit college campuses.

Juniors – Create an initial list of colleges

Prepare for spring SAT/ACT exams

**12<sup>th</sup> – SAT**

**Reasoning Exam**

(register by 2/11 - late registration 2/25)

## After You've Submitted Your College Applications

Your applications are in and you are enjoying that wonderful feeling of relief that comes with the last submission, but don't put away those user names and passwords just yet. Many colleges allow students to check the status of an application by logging into their account. You should also check your e-mail regularly so that you don't miss any important communication. Do not panic if you are notified that your application is incomplete, as the missing document is probably in the mailroom. Admissions offices are deluged with applications in the last couple of weeks before a deadline, and it can take several weeks for the staff to get everything filed, even material that is electronically submitted. But it is also a good idea to keep copies of your applications, just in case a document does get lost.

Usually, you need to wait until you are accepted before applying for housing. But there are some schools that do allow students to submit a preliminary housing application as soon as they apply. This can be especially important at colleges that do not guarantee housing for freshmen. If you want to have the best chance of getting your preferred housing choice, make sure you apply for housing as soon as the school allows you to do so.

While financial aid application deadlines may not be until February or March, the Free Application for Federal Student Aid (FAFSA) should be completed as soon as possible. Funds are limited and the earlier you apply, the better. You do not need to wait until you have filed your income tax return, but can use estimates now and make corrections to the online FAFSA later. You should complete the FAFSA at [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov). Many private colleges require the CSS Profile in addition to the FAFSA. Access that form through College Board at [www.collegeboard.com](http://www.collegeboard.com).

If you have previously registered with a scholarship search engine like [www.fastweb.com](http://www.fastweb.com) to find scholarships not offered directly by colleges, make sure you have reviewed all the possibilities. Deadlines for a number of national scholarships may have passed, but some have later deadlines. Check with your high school's college counseling office to find out about scholarships offered by civic groups and local businesses. The amount of the scholarship may be smaller but there are fewer students competing for it. Before you rule out a \$500 or \$1,000 scholarship as not worth the effort, look at the application requirements. If you can complete the application in two or three hours, you are earning hundreds of dollars an hour. Put together several small scholarships and you have a nice contribution toward your college costs.

It could be two months before you find out where you have been admitted. The time will go faster and be much more pleasant for you and everyone around you if you don't obsess about admission decisions. Spending five hours a day worrying about where you will get in won't change the outcome. Find other things to occupy your time. Spending more time on community service is a productive way to channel your energy, and helping others can make you feel good about yourself.

Be sure to keep up with schoolwork. Even if you have been accepted early at your favorite school, an offer of admission is always contingent upon successful completion of senior year. If your grades are significantly lower or you have lightened your course load, you could be jeopardizing your admission. There is no need to panic if your physics grade slips from an A to a B, but if you were earning mostly A grades, you don't want a slew of Bs and Cs in your last semester. Be sure to notify the admission office if you decide to drop an AP class or make any other changes in your schedule.

## Getting Down to Business

For students who know they want an undergraduate business degree, there are many options. Some universities have business schools that offer comprehensive undergraduate business programs. Along with their business foundation courses in accounting, finance, marketing and management, students take some liberal arts courses. They choose a business major or concentration, which can be in one of those foundation subjects, or another area such as entrepreneurship, real estate or international business.

At some universities, prospective freshmen apply directly to the business school. This is the case at the Wharton School at University of Pennsylvania. NYU also admits students directly to the Stern School of Business. At many other universities, including Emory and University of Virginia, students begin in the liberal arts college and apply for admission to the business school after completing prerequisite courses with the required grade point average.

Another option is to choose a liberal arts college that offers a business administration major. At these, students may not have the option to specialize in marketing, management, finance, accounting, or entrepreneurship, and the selection of business courses may be limited. On the plus side, however, they will have the advantages that come with a smaller college, including small classes and personal attention.

Students who really want to focus on business might like a college that specializes in business, like Babson College or Bentley College. These schools offer a full business curriculum, with majors in marketing, finance, accounting and management, among others. Students also have some coursework in liberal arts, and can even major or minor in liberal arts subjects like

history or philosophy.

Some schools that do not offer undergraduate degrees in business are creating programs to give students more exposure to business. Students at Northwestern University's Weinberg College of Arts and Sciences or McCormick School of Engineering and Applied Science can apply to the certificate program at the Kellogg School of Management. In addition to completing the general education and major requirements in their college, students in the certificate program take four courses in the Kellogg School and earn a certificate in Financial Economics or Managerial Analytics.

Motivated students can earn both a Bachelor's degree and a M.B.A. in five years at some colleges. For example, top students who have demonstrated leadership at Cornell University can apply during their junior year for admission to the Johnson School's Bachelor/MBA program.

These are just a few of the many options for students interested in studying business in college.

Less than five percent of business programs in the United States and abroad are accredited by the Association to Advance Collegiate Schools of Business (AACSB), which subjects business programs to peer review and requires that members meet standards for quality of teaching and curriculum. You can search for AACSB-accredited schools and learn about careers in business at [www.bestbizschools.com](http://www.bestbizschools.com)

Students who want to prepare for a college business program should take four years of math in high school, at least through pre-calculus, and preferably calculus for the more selective schools. Having a record of leadership is important if you are applying to highly selective business programs. Prior experience in the business world is also helpful.



*The Wharton School of Business at the University of Pennsylvania is a top-ranked Business School*

*Although some colleges admit freshman directly to their business school, at many universities, including Emory and the University of Virginia, students begin in the liberal arts college and apply for admission to the business school after completing prerequisite courses with the required grade point average.*

## Focus on Finances: Understanding Your Student Aid Report (SAR)



Families applying for financial aid for college must complete and submit the Free Application for Federal Student Aid (**FAFSA**) as a first step in the financial aid process. Within about two

weeks after you send your FAFSA online, you will receive a Student Aid Report or **SAR**. The colleges that you had identified on the FAFSA will also receive a copy of this report.

If your FAFSA was incomplete, log onto your FAFSA account and click on Make FAFSA Corrections. Enter your PIN and you can add and submit needed corrections. If your FAFSA application is complete, an Expected Family Contribution (the **EFC**) is displayed on the page. The EFC is the number that your colleges use to determine your eligibility for federal grants, loans, and work-study programs. The EFC is **not** the amount your family will have to pay for college, **nor** is it the amount of federal aid you will receive. Each of your colleges will use the EFC, however, in structur-

ing your financial aid package. The college financial aid office will subtract your EFC from their total cost of attendance to determine your **need**.

In today's economic climate, relatively few colleges can guarantee to meet 100% of demonstrated need. Those that do will make up the difference between cost and EFC with a package that consists of grants, work-study, and, often, student loans. Colleges that do not have the financial resources to meet 100% of need will do their best to make their college affordable, but will award the best packages to their most desirable applicants.

When you first completed your FAFSA, you were able to send your SAR to up to ten colleges. Once you have your SAR, you can add additional colleges that will need the Student Aid Report. Just log in with your PIN, click on *Make FAFSA Corrections*, and then on *add/remove colleges*. If you did not use a PIN, follow onscreen directions to add additional schools.

## College Choice For Students With Special Needs

Students with special needs, whether that need be physical, emotional, or learning issues, must consider these needs when beginning their college search and again when making their final college selection. Although colleges may meet the requirements of the Americans With Disabilities Act, many provide considerably more services than what is required by law.

Students who have been diagnosed with learning disabilities would be wise to consult guidebooks such as the *K & W Guide to Colleges for Students with Learning Disabilities or ADHD*. This book delineates the special services available to students at a wide variety of colleges, as well as describing how students are evaluated for admission. College services may range from minimal support to well-staffed learning centers. One special program is the SALT Center at the University of Arizona. Funded by the students it serves, the SALT Center provides tutoring, learning specialists, assistive technology, a writing center, and mentorships for their clients. The program is so successful that SALT students graduate at a much higher rate than the general student population at the University of Arizona. Students accepted to the University of Arizona must apply separately for admission to

the SALT program. You can learn more at [www.salt.arizona.edu](http://www.salt.arizona.edu).

Although most high schools individualize programs for students with special needs (often at the urging of their parents), college students have a responsibility to self-advocate. Students need to be proactive, speaking to individual professors to explain their needs, and obtaining faculty help to maximize their understanding. Practicing self-advocacy while still in high school will help to ensure that you are able to use these skills in college. It is also up to the student to make sure that his or her college has received the documentation required, so the college may assess needs and then provide appropriate services.

Emotional needs can be met at college through the counseling center. It is important for students to understand that they will be treated as independent adults at these centers, with all information held in confidence.

Physical needs? Check carefully during a campus visit to be sure that the campus and its' facilities are fully accessible.

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## Conquering Test Anxiety

When you're feeling tranquil and happy, time just seems to fly by. During this time, you're in a relaxed state, similar to that of meditation, and it's easy to concentrate and focus. Test anxiety, the opposite of a relaxed state, may cause you to freeze up and may result in lower than expected test scores. Through practice, you can train yourself to be more relaxed, reduce your test anxiety, and attain scores that reflect your true potential.

Begin with the development of an "anchor", a way of triggering a relaxed state. The anchor is your own personal physical reminder to relax. An anchor can be as simple as squeezing three fingers together three times, tapping your knee slowly three times with your right hand, or pressing down firmly on your left shoulder with your right hand. Use your chosen anchor with this simple self-hypnosis exercise:

1. Sit in a comfortable chair with your head supported, close your eyes, and take three slow, deep breaths.
2. Concentrate on the cool feeling at the tip of your nostrils as you inhale, and the warmth as you exhale. Continue breathing in and out about five more times, concentrating on the feel of your breath at the tip of your nostrils, and allowing your

body to completely relax.

3. Count backward from 100 to 95.
4. Picture yourself in a favorite safe place; try to see all the colors, feel the temperature, hear the sounds. For example, at the beach you can feel the warmth of the sun, smell the sun-tan lotion, hear the seagulls, feel the sand.
5. Now, start your chosen anchor.

Practice this self-hypnosis exercise a few times a day for several weeks before your upcoming exam. With practice, you'll be able to go into a relaxed state just by triggering your physical anchor. This will provide you with your own private signal to relax without going through the process of self-hypnosis.

Practice this simple exercise at least three times a day for three weeks, taking about three minutes at a session. After several weeks, test yourself when you're feeling anxious. Take three deep breaths and begin your anchor. Every stressful time in your day provides an opportunity to practice this technique. You'll maximize your scores if you continue to prepare fully for your college entrance exams and other important tests, and then enhance your concentration and performance with this simple relaxation technique.

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