



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

12th – SAT

Reasoning Exam

April 2011

Seniors – Final acceptance letters should arrive this month

Juniors – Visit colleges

Prepare for AP Exams

9th - ACT and ACT plus Writing

(register by 3/4 - late registration 3/18)

Seniors – compare offers of admission; revisit top choices

Seniors – evaluate financial aid packages and explore college funding options

Study Abroad!

The opportunity to live and study in a foreign country is seen by students and parents as not just a fun part of college, but necessary preparation for working in a global economy. In fact, study abroad is considered so valuable that Goucher College actually requires students to go abroad before graduating. Students can also do internships abroad to meet the requirement. The school offers each student a voucher of at least \$1,200 to help cover travel expenses. In addition to semester or year-long programs, students can choose a three week Intensive Course Abroad, offered in January or May. Some of these programs include coursework before or after the trip, which helps students integrate classroom learning with real world experience.

In the past, students would spend junior year abroad, often studying the language of the country they were visiting. The trend today is for shorter stays, with courses offered in English. Semester and summer programs have become very popular. At colleges that have a one month January term, professors may take a group of students to study theater in London or to study the rainforest in Latin America. One advantage of the short-term programs is that students can go on several study abroad trips while in college. Students who are studying engineering or preparing for medical school may find the short-term programs easier to incorporate into their curriculum. The disadvantage of a brief study abroad program is that you miss out on the total immersion in a culture that is only possible when you live in a country for an extended time.

Britain has long been a popular choice for study abroad as there is no language barrier. For this same reason, Australia also attracts many American students who want to spend a semester abroad, along with the appeal of the reversal of seasons,

so students can enjoy beach weather in January.

Study abroad programs are often designed so students will have time to explore their host countries, with classes only four days a week.

These programs are now available as early as freshman year. Florida State University's First Year Abroad Program sends students to London, Florence, Valencia or Panama City for twelve months. While the cost for the first year can be \$40,000 plus travel expenses, if students complete a minimum of 36 FSU credit hours during the year abroad with a 3.0 GPA, even out-of-state residents will pay in-state tuition while they complete their bachelor's degree at FSU's Tallahassee campus. Freshmen entering The College of Arts and Sciences at Syracuse University who are interested in the arts, humanities, international studies and social sciences can begin their studies in Italy. In the Discovery Florence program, students live with host families and take courses that satisfy the same requirements as those taken on Syracuse's main campus.

The freshmen study abroad programs can provide smaller classes, closer relationships with faculty and a stronger sense of community than students find on the large home campus of these schools. But there are some potential drawbacks. While students who start their college career abroad become more independent and bring a broader perspective to their studies when they move on to their U.S. school, they do miss out on some of the traditional first year campus experiences, and may feel a little out of place when they arrive on campus as sophomores. Students who have never spent time away from home may find it challenging not to be able to come home for a weekend or for Thanksgiving. They need to be mature enough to handle the lack of supervision and availability of alcohol.

Whether students go as freshmen or later in their college career, studying abroad can be a valuable part of the college experience.

Focus on the Visual Arts

There are a number of options for students who want to study art in college, and it is important to choose the right kind of program. If you think you want to major in art but are not sure that you want to pursue a career as an artist, a liberal arts college with a good art program could be just right. You would earn a Bachelor of Art (BA) degree and take a fair number of liberal arts courses in addition to art classes. You could even double major or minor in another subject and it should be easy to change your major if you decide art is not for you. Your group of friends would include students who are majoring in different subjects and you would have a more traditional college experience.

If you are a committed artist and want professional training to prepare you for a career, you could be a good candidate for a Bachelor of Fine Arts (BFA) degree. If you study at an art school, you will be immersed in art, spending much of your time in a studio. You begin taking foundation courses in art during your first semester, and you will take fewer liberal arts courses, typically in the humanities and social sciences rather than math and natural sciences. You will be part of a community of people who share your passion for art. You need to be very sure that you want to pursue a career in art, because if you change your mind, you may only be able to transfer a limited number of credits to a liberal arts school.

At an art school within a university, you can get the professional training of a BFA program and have access to the resources of a university. You are not just surrounded by art students and will meet people who have diverse interests, and have the option to participate in traditional college experiences like football games and fraternity parties.

Making sure a college is a good match for your

needs is always important, but even more so for students who are pursuing a professional art degree. You need to know what kind of art education you want and you need to make sure that the school's philosophy and approach is right for you. Find out if the teachers are practicing artists and look at their work. Check out the school's facilities and equipment. As an art student, having access to museums and galleries is also valuable.

If you want to major in art at a liberal arts college, you won't need a portfolio for admission to the college, though you may want to submit one for scholarship consideration, as many schools offer talent scholarships. If you apply to a BFA program, your portfolio will be extremely important.

Each school has its own instructions for submitting a portfolio. You will need 10 to 15 pieces that convey the breadth and depth of your work. You may be required to write a personal statement about your artwork. Your art

teacher may be able to help you put together a portfolio or you may want to find a consultant who specializes in art school admission.

National Portfolio Day is held in cities around the country. If you want to study visual arts in college, this is a wonderful opportunity to get advice about your portfolio. You need to have a plan in order to make the best use of Portfolio Day. It is usually crowded, and you could spend a lot of time waiting in line to talk to a representative, so locate the two or three schools you are most interested in and start with your favorite school. More information is available at www.portfolioday.net.

Some art schools also have their own portfolio review day, where you can have your work evaluated, tour the facilities, meet potential classmates and see if the school feels like a good fit.



At Boston University, art students can pursue their passion for the visual arts while exploring other disciplines

Making sure a college is a good match for your needs is always important, but even more so for students who are pursuing a professional art degree. You need to know what kind of art education you want and you need to make sure that the school's philosophy and approach is right for you.

Borrowing To Help Meet College Expenses: Options in Loans



Loans for education may be grouped into one of three categories: student loans, parent loans, and private educational loans. *Student loans*, such as Stafford and Perkins loans, are

made directly to the student, and the student is responsible for repayment of these loans. *Parent loans*, such as the Parent PLUS loan, offer parents a way to help finance their child's education; repayment of these loans becomes a parental responsibility. *Private loans* (also called alternative loans) help to bridge the gap between financial aid and the cost of attendance.

According to Finaid.com, two-thirds of all students graduate with some form of student debt, with the average federal student loan debt nearly \$18,000. When parent loans are added in, the debt rises to almost \$28,000. Students with demonstrated financial need (as determined through the FAFSA) may receive Stafford loans that are subsidized by the Federal government. In this case, the government pays the interest until six months after the borrower completes his or her education. All students are eligible for unsubsidized Stafford loans regardless of need. In this case, students may defer the interest until after graduation, but this does add to the principal amount

of the loan. Currently, subsidized Stafford loans may total \$3,500 for freshman year, \$4,500 for sophomore year, and \$5,500/year for each succeeding year. Students may borrow an additional \$2,000/year in unsubsidized Stafford loans. These loans have a low, variable interest rate, currently capped at 6.8%. Perkins loans are reserved for students who demonstrate the most financial need. These loans are limited to \$5,500 per year for undergraduate study. Like Stafford loans, the interest is subsidized until repayment begins.

Parent PLUS loans (Parent Loans for Undergraduate Students) are provided directly through the federal government. Unlike Stafford loans, repayment generally begins 60 days after the funds are fully disbursed. The loans have a fixed interest rate, currently 7.9%. Parent PLUS loans are designed to cover any costs not provided by the student's financial aid package.

Private loans are offered by private lenders such as banks. These loans do not require demonstrated need and rates depend upon credit scores. Families often combine private loans with student loans and home equity loans to make up the difference between the amount the student is awarded in financial aid and the actual cost of attendance.

Planning for Next Year—How Much Is Too Much?

Each year we see seniors buckling under an excessive load of AP and honors classes. Juggling the demands of a very challenging academic schedule along with involvement in school and community extracurricular activities leaves these students with little time to sleep, much less time for fun. Therefore, at this time of year as juniors and other underclassmen begin to choose classes for the next academic year, we ask the question: Just how much is too much?

While it is true that selective colleges want their applicants to have taken full advantage of the educational opportunities available to them, it is also true that there is a limit to what is humanly possible. No one involved in the admissions process wants to see students crumbling under self-inflicted pressure. Each student needs to realistically assess how much he or she can do, and plan a program of courses that while challenging, still permits you to have a life.

So what is reasonable? Colleges like to see a minimum of four years of English, and three to four years of each of the rest of your core courses. Plan to include at least three years of math, science, and foreign language (preferably four), at least three years of social studies, and one or more years of fine arts in your high school curriculum. Take *some* of these at an honors or AP level if these are available at your school and if you can handle the workload. Fill out the rest of your schedule with electives in areas that parallel your interests.

When selecting extracurricular activities keep in mind that depth of involvement is more important than breadth of involvement; opt for fewer activities but greater participation. Find the things you love to do, be it community service, student government, performing arts, debate, or sports, and devote your extracurricular hours to your growth and development in these areas.

Avery Educational Resources

**College & Prep School
Consulting**

**775 River Road, Suite C
Fair Haven, NJ 07704
732.747.3030**

**erinavery@me.com
www.averyeducation.com**

College Consortia

Are you interested in a smaller college experience but hunger for the facilities, courses, and multitude of activities that only a larger college can provide? You can find both at colleges that are part of a college consortium. U.S. consortia are modeled on the college systems at Cambridge and Oxford. Consortia are composed of unique private institutions that work together to enhance the university experience. Nearby colleges enter agreements that allow their students to take courses on member campuses, to participate in extra-curricular activities, and may share athletic facilities or libraries.

The Claremont colleges, located in Claremont, CA, make up the only U.S. consortium deliberately built to function together. Each of the member colleges (Pomona, Claremont McKenna, Harvey Mudd, Pitzer, and Scripps) has its own identity and focus. The campuses are adjacent to each other,

making shared facilities easily accessible. Each school opens its courses to students at the member institutions, providing students with a greater variety of classes than any one small college could provide. A central library serves all students, and student meal plans may be used at all of the dining halls.

Other college consortia in the U.S. function in a similar fashion, although no other group of colleges is as close geographically. Shuttle buses may make frequent trips between campuses, permitting access to facilities, classes, and activities. In some cases, the college consortia offer only joint programs and cross registration. In addition to the Claremont Colleges, you might want to check out the Five College Consortium in Massachusetts, the Lehigh Valley Association of Independent Colleges in Pennsylvania, the Associated Colleges of the Midwest and of the South, and the Atlanta Regional Consortium. At a consortium, you can experience the best of both worlds!

Website of the Month: www.CollegeStudentAthletes.com

This free college search website is geared to the needs of high school athletes interested in competing at a DIII level in college. Less competitive than DI and DII programs, DIII colleges allow athletes to continue their athletic careers while attending a first-rate academic institution. In addition to a wealth of information about DIII colleges, users can enter their own profiles and receive information from colleges that provide a good match. Data about the recruiting process and links to resources for athletes are also provided.

Avery Educational Resources

**775 River Road, Suite C
Fair Haven, NJ 07704**