



College

SURVIVAL GUIDE

YOUR Teen for parents



Presented by:



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How Parents Should Approach the College Process

Your Teen asked Terry McCue, Assistant Head of School and Director of College Counseling for Hathaway Brown School in Shaker Heights, Ohio – and a former admissions director – for her advice on how parents should approach the college process.

Was applying to college different back in our day?

It was! And it's so important to understand the difference between admissions then and now. If you went to a competitive college, chances are high you wouldn't get in today. Those days are gone. When I was applying to college, Middlebury was a good safety school. Now, Middlebury is harder to get into than the Ivies were 20 years ago. The number of applicants has tripled or quadrupled to these schools. There were more than 30,000 applications to Columbia this year. Twenty years ago that number was closer to 10,000. And, the population of applicants is a global one. Colleges want kids from 50 states and around the world.

How should parents approach today's college process?

Among college counselors, there is a famous saying: "College is a match to be made, not a prize to be won." This is not about a bumper sticker or whether your family and friends will recognize the name of the school. It's about finding a school that's a good match for your teenager. A place where she can thrive and reach her goals.

When do we start talking about college?

Middle school is a fine time to talk about college if your child is ready. If your middle schooler exits the kitchen, then he's not ready. But if your middle schooler has been looking at colleges since the fourth grade, he may be more amenable. You might start with this message: We expect you to go to college, and we will support you in applying and attending.

What else?

Help your adolescent be a good reader. I can't emphasize this enough. Students who do well on the SAT are good readers. It's a vocabulary rich test, and you cannot become a good reader overnight. Read widely, and read for pleasure every night. Foster a love of learning. Let them be exposed to everything that makes us human, including the arts. And – this is a tough one – play an active, but not domineering role, in your child's education. If you step in to solve every problem your child encounters, the implicit message is, "I don't think you can handle this yourself." Of course, sometimes a problem is too big and you have to step in. But it's key to find the balance.

The start of high school feels stressful, suddenly college is looming.

Yes, and it's really important not to make high school all about strategizing for college. You'll hear some parents say, "Well, you should do debate because I read an article in the New York Times that said colleges love debate or whatever." That's not a reason to have your teenager join an activity. When I was in admissions, we



loved the applicants who did what they loved. Trust me, it's palpable in a student's application.

And once the admissions process has officially begun?

Find your balance. It's tough. It's emotional. But start by letting your teenager know you have an unshakable belief that things will work out, no matter what school they go to. I see it all the time that things can work out in unexpected ways. Every year, we have students who went to their third or fourth college choice and, almost without exception, they come back and say, "I love it, and I cannot imagine being anywhere else." Let your teenager be the leader. Parents who take charge deprive their teenagers of a real opportunity to take ownership. The message, again, is: "I don't think you are capable of doing this." Let your teenager own it.

Can you give us some examples?

When you visit colleges, take a step back. Let your child ask the questions. When you're on a tour as a parent, you're at the back of the line. Support your teenager, but do not push your role as the advisor. Do not hijack the process.

What else?

Don't tie your happiness with your child's college success. This is not a report card on your parenting. Kids cook at a different rate. Some of the most amazing people I know are people who didn't take the traditional path.

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Paying for College: 5 Steps to Shrinking Costs

For most of us, paying for college is a worry: no surprise, when the sticker price at many colleges now tops \$50,000 a year. Your Teen asked Lynn O'Shaughnessy, author of the bestselling *The College Solution* for her advice.

The good news: "Sticker price is mostly meaningless," O'Shaughnessy says. In fact, according to the latest statistics, 87 percent of students at private colleges receive some kind of scholarship or grant. And when you combine public and private institutions, two-thirds of students are not paying full fare.

Here are five steps to shrinking your college costs.

1. Understand what aid is available.

Both public and private colleges offer two kinds of aid: need-based and merit. Need-based aid is based on your family's finances; merit aid is based on your teen's achievements (academic or otherwise).

2. Calculate your EFC. The Expected Family Contribution is calculated based on your household finances, and it represents what a college will expect you to pay, at a minimum, toward your teenager's education for one year. It's officially calculated when you fill out the Free Application for Federal Student Aid (FAFSA) during your teenager's senior year of high school, but you can calculate it today using one of the free EFC calculators available online (O'Shaughnessy recommends CollegeBoard.com). For families earning

around \$50,000 a year, expect an EFC of \$5,000-\$6,000, while families in the \$150,000-plus range could have an EFC of \$30,000 to \$38,000 a year depending on their assets. Need-based aid fills the gap between your EFC and a college's sticker price.

3. Target schools offering the type of aid you need.

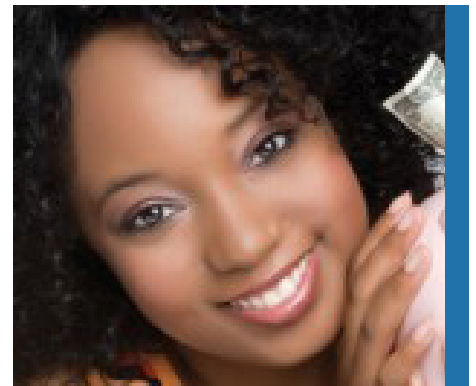
As you build a college list, use your family's EFC to target appropriate schools. "If you have a lower EFC, then you are going to look for schools that are really generous with need-based financial aid," O'Shaughnessy says. "If you are wealthy, and your EFC is \$50,000 a year, for instance, then you are looking for schools that are generous with merit aid." Schools vary widely on the merit and need-based aid they provide. For example, at New York University, only three percent of students received their full "need" – as calculated by the EFC – while at similarly ranked Bucknell University, a whopping 95 percent of students received their full need. And merit aid? NYU averaged \$7,300; Bucknell, \$14,855. Meanwhile, other schools offer need-based aid in lieu of merit aid. Take Amherst College. It offers zero merit scholarships, but meets 100 percent of need-based aid, with the average award in 2012 totaling a whopping \$43,000-plus a year. You can find this kind of detailed information on individual school profiles at CollegeBoard.com

4. Encourage your teenager to be a good student.

Here's the bottom line: colleges compete for good students, so the better your teenager's grades, the likelier she'll

receive a robust aid package. "That doesn't mean you need to be an A-plus student," O'Shaughnessy says. Students with less-than-perfect transcripts can also land enough aid to lower college costs considerably, if they're careful about where they apply. One tip: apply to colleges where your applicant is in the top third to 25 percent of applicants.

5. Look beyond the rankings. While the media makes it sound otherwise, most institutions are "fighting in the trenches" for great students, O'Shaughnessy notes. "To get them, they have to give better financial-aid packages or better merit awards." Indeed, applicants willing to look beyond the schools that top the ranks of *U.S. News and World Report* can get an excellent education at a much lower cost. "Those schools that are not on the tip of everyone's tongue, which don't have the highest rankings, are often less expensive than those with bigger names," says O'Shaughnessy.



Paying for College: Saving is Worth It

Among the pervasive myths when it comes to financial aid is that saving for college will hurt your chance of getting aid. Many assume that a college will see your savings and decide it's available for tuition.

Not true, says Lynn O'Shaughnessy, author of *The College Solution*. "Saving for college almost never penalizes you. It's a non-issue for the vast majority of people because of what the financial aid formulas care about."

For starters, FAFSA does not consider your retirement savings or the value of your home. But a parent's non-retirement assets – including college savings – are not all up for grabs either. In fact, FAFSA assesses parental assets (again, not including retirement assets or your house) at just 5.64 percent. So, for a 55-year-old parent with \$100,000 in savings, the EFC – read *Paying for College* for more on EFC – will only increase by \$3,000 a year, or \$12,000 over four years, nowhere near the entire \$100,000.

So how to start? You can, of course, just open a savings account, but an increasingly popular way is the tax-advantaged 529 plan.

Think of a 529 as a 401K for college. Like a 401K, annual contributions to a 529 are tax-free; withdrawals are also tax free when used for a beneficiary's qualified education expenses, including tuition, room and board, books and, increasingly, computers. The funds can be used at any college or university in the U.S. or abroad that is accredited for financial aid.

There are other pluses too: you can transfer money between beneficiaries – say, one child's tuition is more than another's – and if your teenager does land a scholarship, you can withdraw that amount penalty free. Meanwhile, in many states, you'll also catch a break on your state income tax if you buy into the state-sponsored 529 plan, though you are free to purchase any plan you like.

"It's never too late to start saving," explains Courtney Walls, vice president of BlackRock, Program Manager for the popular CollegeAdvantage Advisor 529 Savings Plan, available through many brokers and banks. "The starting contribution in most plans is just \$15 to \$25. Even if you only get a few years of tax-free growth, the cost of savings outweighs the cost of borrowing." In other

words, saving even a small amount of money now will cost you or your teenager less than paying back the same amount in loans later.

What's more, adds Walls, these funds can stick with your teenager for years to come. "They can be used for law school, medical school, any kind of graduate school. Those are all qualified expenses."



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The Transcript Tells a Story

Academics are the most important factor in college admissions. Here's how admissions staffers will evaluate your teenager's transcript.

How does the GPA compare?

Most colleges use an in-house formula to recalculate your teenager's GPA and compare it to applicants at different high schools. For example, many institutions strip out the grades for non-academic classes, like gym, music and theater.

Have you challenged yourself?

Admissions looks at both class type and grades. In general, a B in an advanced course is better than an A in an easy or non-academic course. How many advanced courses to take? That depends. If your teenager is capable of a full load of advanced classes, fine. But if that will make your teenager crash and burn, then try just one or two. Work to find that sweet spot of a strong GPA in classes that challenge your teenager.

What are the trends?

It can take time to adjust to high school, so don't sweat it too much if your teenager's first semester or year is a bust. In fact, colleges love to see students who "catch fire" and end strong, notes Terry McCue, Head of Admissions for Hathaway Brown School in Shaker Heights, Ohio. The opposite, starting out strong and petering out by junior year, will hurt your teenager's candidacy, however. That's why you want to be wary of overloading your student with too many advanced classes.

What's your high school like?

When your teenager submits an application, it's accompanied by a high school profile that the guidance department prepares. What's more, many institutions divvy applications by region, so an admissions staffer who is familiar with your high school will probably do your first read-through. She'll use her knowledge and the profile to check whether an applicant has challenged himself at a particular high school and how he compares to his peers. Does this mean your teenager is out of luck if he attends a less competitive high school? Not at all. In general, staffers evaluate whether an applicant has taken advantage of what his school offers.



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Beyond the Classroom

If you're like many parents, you've spent a lot of time shuttling your teenager from one extracurricular activity to another. So, on a scale of 1-10, how high would you rank their importance in college acceptance?

Try 11th. That's right, extracurricular activities don't even make the top 10, according to the 2012 State of College Admission Report from the National Association for College Admissions Counseling.

"The extracurricular resume is only important for a few schools," notes Kris Hintz, founder of PositionU4College in Basking Ridge, New Jersey. "But, I think a lot of parents have gleaned from the media that this applies to every college, and it doesn't."

So, what matters most? In order of importance – grades, rigor of the curriculum and scores on the SAT or ACT.

So if your teenager is running ragged with a laundry list of extracurriculars, cut back. They only matter if your teenager is applying to a selective institution and then a couple of extracurriculars is plenty (and even preferable).

"Those schools like to see some commitment, that the applicant is not flitting from one thing to another," explains Lynn O'Shaughnessy, author of *The College Solution*. "For example, my daughter liked art and soccer, and that was enough."

Also, there's no "must-do" extracurricular that

colleges look for, so let your teenager pick. In fact, admissions officers say teenagers who've been pushed into the "right" activities tend to talk half-heartedly about them on their applications and in the interview.

But there is one hard-and-fast rule about extracurriculars: they should not interfere with academics.

"Extracurriculars are not a back door into college," Hintz notes. "If an extracurricular activity comes at the expense of grades, then you're actually hurting your application, not helping."



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Get ready. Admissions testing starts sophomore year.

Sophomore year begins with two pre-tests: the PSAT (for the SAT) and the PLAN (for the ACT). Your teenager will probably take the PSAT twice and the PLAN once. There is no need to prepare for this first round of tests. They don't count and no admissions staffer will ever see the results. However, they are helpful.

"It gives an indication of how they will score on the real test," explains Megan Dorsey, founder of the Houston-based College Prep. You'll have an indication of what your teenager needs to work on, as well as a sense of whether to focus on the ACT or the SAT (colleges only require one).

During the fall of junior year, your teenager will take the PSAT for a second time. This second PSAT is another chance to practice for the SAT, but it's also the qualifying exam for the National Merit Scholarship. Experts suggest that if your student scores within National Merit territory – the top three percent of test-takers in your state – the first time she takes the PSAT (sophomore year), it's worth studying for this second, qualifying round. For starters, being a National Merit finalist (even a semi-finalist) raises your teenager to the top of the applicant pool – and it can also bring scholarships.

"The scholarships from National Merit are relatively small, around \$2,500," Dorsey explains. "But, there are many colleges and universities that have special scholarships set aside for any National Merit finalist that opts for their school!"

In the spring of junior year, most teenagers take the SAT or the ACT (or both) for the first time. How much preparation depends on your teenager, Dorsey says.

"There are the teenagers you can hand a book, and they're going to get it done themselves. Others may need more guidance."

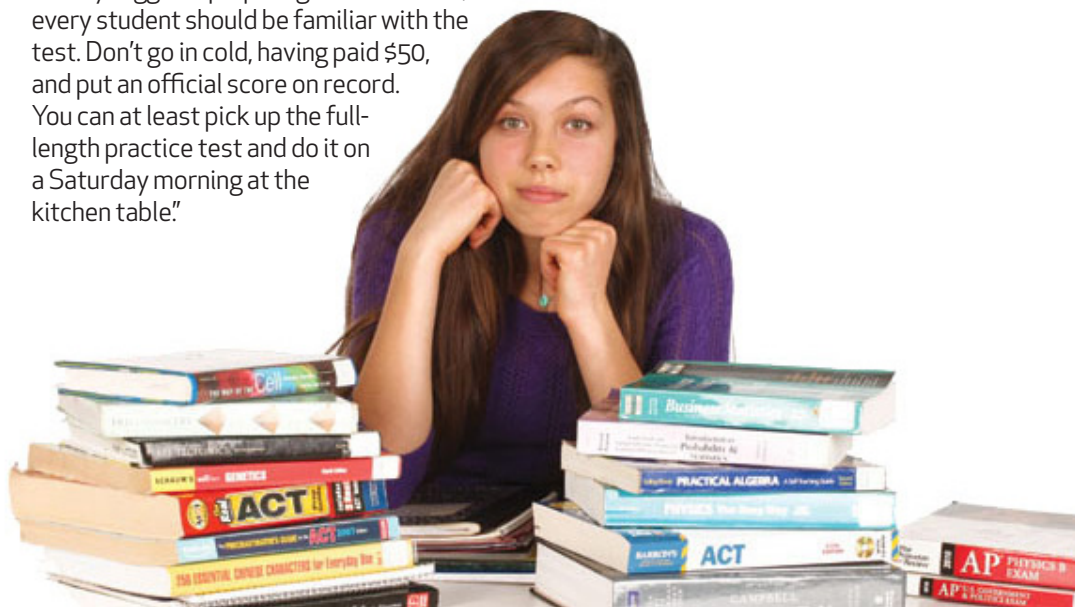
There are many prep classes: through a private tutor, a franchise like Kaplan or even free ones at your local library.

Dorsey suggests preparing. "At a minimum, every student should be familiar with the test. Don't go in cold, having paid \$50, and put an official score on record.

You can at least pick up the full-length practice test and do it on a Saturday morning at the kitchen table!"

The good news: your teenager can take these tests more than once. In fact, most applicants will take either the SAT or the ACT again during the fall of their senior year. Some colleges, typically the most elite, will want to see every score, while others will simply ask for your highest score.

Choose the ACT or SAT based on your teen's success with the pre-test. Experts note that the ACT tends to be more coachable, but it's important to be realistic about just how much you can improve a score, Dorsey says: "Most teenagers are never going to get a perfect score, but they can open up some more doors if they can score three or four points higher on the ACT or a couple hundred higher on the SAT."



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Finding the Right College

Deciding where to apply to college can feel stressful and confusing. Here's how to find the right one.

1. Getting Started. It starts by understanding what works for your applicant. Aaron Greene, founder of College Liftoff, suggests keeping four criteria in mind: academics, career development, finances and student life. Greene cautions students not to let one component overshadow the other three. "Sometimes students fall immediately in love with a school, and the fit is good. But, a school that does not meet a student's financial needs is probably not the right choice."

2. Evaluating Schools. Students and parents should approach a college search the same way they would approach buying a home. "Do a lot of research and don't be afraid to ask tough questions," Greene says. Don't rely on a school's reputation alone. Do they offer merit aid? Do they help students find internships? How is the faculty in my teenager's areas of interest? "A school may offer many majors but only really excel in some of them," adds Greene. The school's location, size and student life are also important factors to consider.

3. There is No "Perfect." Encourage your teenager not to set his sights on just one school, especially if it's an elite institution that rejects the majority of applicants. "Never talk about one school as perfect during this process," advises

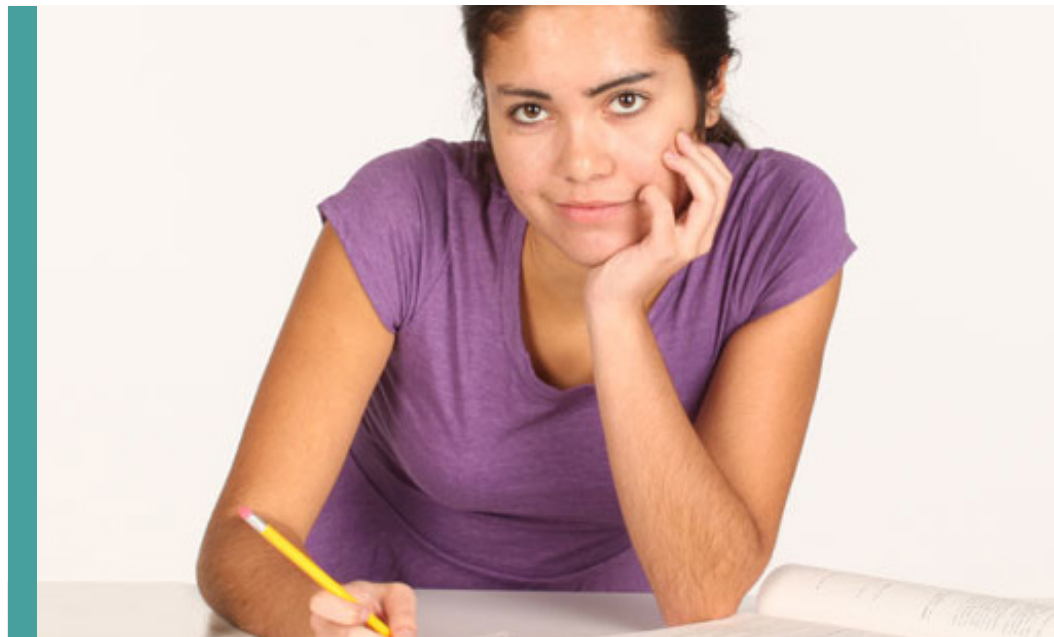
Maureen Tillman, founder of College with Confidence. "Look at each school your teenager is applying to and explore all the positives (as well as negatives), helping them to see that there is not just one school for them."

4. Visiting Colleges. College visits are key to determining whether a school is a good match. Keep an open mind. Many students go into the process thinking they want one kind of school – urban, rural, big, small – then fall in love with something different when actually on campus.

5. Eschew Rankings. It's common to feel pressure to pick a school based on prestige and rankings. "We live in a brand-

name society," says Martha O'Connell, former executive director of Colleges That Change Lives. "Many parents want to ride around town with a certain college bumper sticker. But, choosing a college because of where it ranks on a list does not take into account who you are and who you want to become."

Making it Work. Regardless of where your teenager enrolls, encourage her to make it the best it can be. Oftentimes, students who do not go to their "first" choice end up loving – passionately – where they do end up and realizing the heartache was for naught. Tillman says, "As with all things in life, in the end, it is what you make of the opportunity!"



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“I’m a second-year student at the University of St. Andrews in Scotland.” It’s certainly an attention-grabbing answer when people ask me where I go to school. And, inevitably, they follow up by asking, “So what made you decide to go there?”

I usually respond by explaining that, while I did apply to many American schools, St. Andrews offered the courses I was interested in, the chance to travel and the opportunity to receive a master’s degree in the same four-year period that most students earn a bachelor’s. Put this way, the decision was a no-brainer.

But if I answered honestly, I would also tell people that I hated the college process and came to resent the American higher education system right when I was supposed to be finding my place in it. I applied to St. Andrews to escape the college application hell of American colleges. And, a huge part of my decision to attend St. Andrews was because it was very different from all the American schools I considered.

As a high school student, I dreamed that I would get into my top choice and receive adequate aid or scholarships to go there. Out of my top three (American) choices, I was rejected from two and accepted at one, on the condition that my family paid \$60K/year for me to go there (they couldn’t).

I was top of my class, a National Merit Scholar and editor of my school’s online magazine. I participated in debate for three years and took AP and honors classes in subjects I disliked just to beef up my college apps. My parents had spent a fortune to send me to private school and for me to take dozens of standardized tests and submit dozens of college applications. And still, no dice. I felt totally exploited by the college process.

So, thank goodness, I applied to a handful of UK schools during the fall of my senior year. For \$40, I submitted a master application that went to five schools. (To put this into perspective, the average American college application costs around \$75 apiece.) They required no extra tests, and I heard from each school within a month. The schools had clear guidelines regarding test scores and GPAs, and acceptance was almost guaranteed if you had scores within the designated range. Also, the schools cost the equivalent of in-state, public school tuition. Basically, the UK university process is a super cheap cakewalk compared to the American equivalent.

Now that I’ve been at St. Andrews for three semesters, I know that I made the right decision. I love it here, and I have many reasons for staying. But the underlying motivation behind why I chose to attend was disillusionment with the American system.

To students and families going through the college process, I recommend considering other options – not necessarily hightailing it to a coastal Scottish town, but certainly exploring different avenues. Whether foreign or local, these avenues offer a sense of control in an otherwise overwhelming process. I know I’m so glad I pursued an unconventional college path.

The Campus Visit

Do Your Homework. Do research before you visit. Visit websites like College Confidential. Read guidebooks. The more you can learn before you go the better.

Start Early. Don't wait until the summer before senior year of high school. For starters, summer is not the best time to get a sense of campus life (few students are around). And, it takes time to visit all the schools on your list (or enough of them). Plan on at least half a day per school, and book important on-campus opportunities well in advance. That includes interviews, overnights and tours.

Go Beyond the Tour. Sure, it provides an overview, but you need to take time to explore the campus to really get a feel for a school. "Try to get a sense of what it's like to make a home on campus. Check out facilities that are important to you – the library, music, sports, dorms," recommends Dr. Michele Hernandez, author of *A is for Admission*.

Ask Questions. Make a list of questions before you leave on your trip. In fact, Kelly Queijo, founder of SmartCollegeVisit.com, suggests asking the same questions on every tour for an "apples-to-apples" comparison.

Take Notes. Tours can blend into one another. Have your teenager document her thoughts in real time; also, be sure she notes the name of the tour guide and any other students or officials she meets so that she can follow up with them.

Go to Class. This gives your teenager a chance to observe the faculty and how they interact with students. If your teenager is passionate about a particular subject, encourage her to set up an appointment with one or two professors who teach in that area.

Schedule an Interview. These days, many colleges do not require applicants to have an interview, but that doesn't mean your teenager shouldn't sign up for one when offered. An impressive interview can work in your teenager's favor. These slots are handed out on a first-come, first-served basis – another reason to plan your trip well in advance.

Look Beyond Academics. Peruse the bulletin boards in the student center for activities that appeal to your student. "Also ask your tour guide," recommends Sue Davis, Director of Admissions for

Youngstown State University. "They are typically students who are involved in a lot of activities on campus." Be sure to learn what's going on off-campus too. At many colleges, the surrounding area is a big part of the social scene.

Parents, Step Back. Teenagers should take the lead during the entire application process, including the campus visit. "Remember, this is your student's journey, not yours," says Robin Mamlet, the former Dean of Admissions at Swarthmore College and coauthor of *College Admission: From Application to Acceptance, Step by Step*.

Have Fun! Last, but hardly least, take some time during your trip to have fun with your teen. Go sightseeing or eat at a popular local restaurant. Not only will you get a feel for the area around campus, you'll also be spending precious moments with your teenager.



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Nailing that College Essay

For many teenagers, the most stressful part of the admissions process is the essay. And, how do you impress when answering questions like, "Tell us how you learned from failure?" or "Where do you see yourself in 20 years?" or, at the University of Chicago, "So where is Waldo, really?" Your Teen shares some tips from the experts:

1. Read nonfiction essays. "College essays are very different than English assignments, where you have to analyze a play in the third person," says Lisa K. Buchanan, a San Francisco-based essay advisor and writer. "They involve more intimacy." She recommends high-school seniors read a sampling of literary nonfiction essays before starting their own college essay. "Go to the library. Get an anthology of essays, and read the first opening paragraph for inspiration," she says.

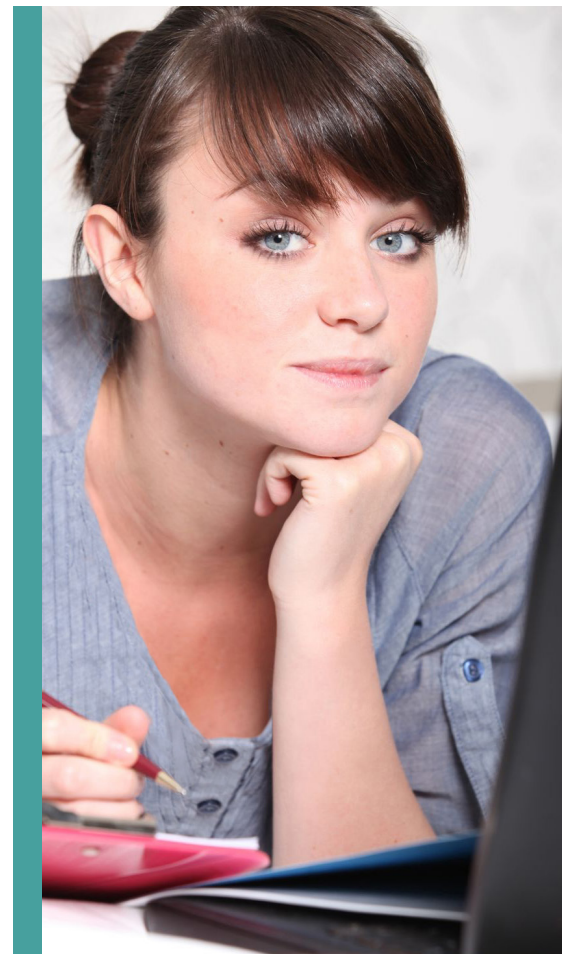
2. Talk through your essay. A good way of practicing this is talking through the essay at the dinner table. "Sometimes when you're being spontaneous and exploring the topic, the things that come out are just wonderful," says Marjorie Hansen Shaevitz, a college admissions counselor in La Jolla, California and author of the

book, *Admission Possible*. "And parents can help you get more focused as you're speaking. At the end of the dinner, you can practically have the essay written."

3. Show vulnerability. And when thinking about the voice of an essay, think about the qualities of your favorite conversation partners – what makes them so interesting to talk with – and adopt it. "In general, you tend to avoid the person who only talks about how great he is, or the person who, when asked about their vacation, gives you a list of every single thing they did," Buchanan says. The same thing holds true for the voice of essays. "You want to show a little bit of vulnerability," Buchanan adds.

4. Share your solution. In other words, they're looking for examples of how your mind works: how you reacted in an adverse situation or how you solved a difficult problem. Everyone has these stories; the tricky part is telling them.

5. Be yourself. "The good thing is that admissions counselors aren't looking for Hemingway-style prose or even extraordinary stories," says Hansen Shaevitz. "They are looking for you to be yourself."



Click “Submit”: Behind the Scenes of the Admissions Process

The big day has arrived. Your teenager has submitted her college applications, and it's time to kick back and wait for the results. But for colleges across the country, the work has just begun. In the months following the deadline, admissions officers work round the clock to decide who gets accepted for next year's freshman class – and who doesn't. So what happens behind those closed doors? Your Teen decided to find out.

Not surprisingly, the process depends on the type of school. At regional public institutions, for example, decisions are based mostly on the academic record (transcript, GPA and test scores), says Gary Swegan, associate vice president for enrollment planning and management for Youngstown State University, except for those students who are “on the bubble” and need closer scrutiny. In these cases, admissions staffers examine more of the applicant's record, which at YSU includes extracurriculars.

At more selective public and private institutions, the admissions process is more holistic. In addition to GPA, transcript and test scores, admissions staffers are reading essays and recommendations and considering extracurriculars and anything else an applicant has provided (like a portfolio or interview). However, even at these institutions, academics are the most important part of the application; a wonderful essay or recommendation

won't get your teenager admitted if his academic record is well below an institution's benchmarks.

Every application is read at least once, a process that takes, on average, 15 minutes. “From a parental perspective, there is a concern that their child won't get their moment. In my experience, that's not how it works. Every single student gets a fair evaluation,” notes Rick Bischoff, who currently serves as vice president for enrollment management at Case Western Reserve University, but has also done stints in admissions at Caltech, the University of Chicago and Macalester College.

Next, applications are triaged into those for immediate acceptance, those for rejection and those requiring further consideration, explains Kris Hintz, owner of Position U 4 College in New Vernon, New Jersey. Acceptances tend to be students with “stellar grades, scores, essays, everything. They are way above the college's benchmarks,” she adds.

Applications requiring further consideration will go either to a second reader or to a committee (or some combination of both) for a final decision. Understand that most of the students still under consideration at this point are qualified to attend, but the admissions staff is not simply looking for qualified students. Rather, they're trying to put together the optimal freshman class for next fall. And, yes, it's a subjective process.

“I ask the question, ‘Which students will my faculty want to teach?’ because at the end of the day, the people who sit in my chair have to answer to the faculty,” Bischoff explains. And this is where the essay and recommendations really matter. “It's amazing how good of a picture we get of a student based on the incredible range of voices we have on an application. When it works well, there is an authenticity to what you read, and you have a very good sense of who the student is,” says Bischoff.

Most institutions are also looking for a diverse student body, not only in gender or race, but also geography, interests (including major) and talents. If an admissions committee has already let in 20 students from the East Coast whose passion is theater, then your theater-loving teenager from the East Coast may be out of luck at that school.

Institutional considerations are another part of the equation out of your applicant's control. These include children of alumni or faculty, who may get priority in the process.

For these reasons, experts stress applicants should not take rejections to heart. The fact is that a selective college can only take so many students, and for many institutions, it's often just a small percentage of applicants. “There are three people you want to take to prom, but you can only take one. You have to make a choice,” Bischoff says.

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The Agony of Waiting

The waiting period can sometimes be the hardest part of applying to colleges. Researching, filling out applications, visiting campuses—it all leads up to the final letter of admission or rejection. It can be a tense time in any household, but it's important to keep spirits high and not focus solely on checking your email all day long.

The reality is – what's done is done. You cannot magically go back and fix that chemistry grade or sign up for debate club or letter in soccer. Though it's always great to have a "reach school," remain grounded about the likelihood that your teenager will actually land there next fall. The reality is, college is competitive. Thousands of students are vying for the same spot as your son or daughter.

Some tips as you wait patiently for admission decisions:

Don't dwell on it. After ensuring that the colleges have received every last piece of required documentation, just sit back. Don't make this a constant topic of conversation. Savor the time that you have left with your teenager at home and trust that, in the end, your teen will be attending the school that is a good fit.

Parents: Do not open the letter (or check online). This is your teen's application, and it is his right to be the first to see the results. Your son or daughter should face the news—good or bad. Being able to handle acceptance and rejection are part of life, and this is one more lesson learned.

Boost your teenager. Chances are, the time spent researching, visiting and applying to colleges may have left your teen feeling a little vulnerable and uneasy about the future. Make sure to highlight positive aspects of every college, even if you secretly are hoping he or she gets into a particular one. The majority of teenagers who don't go to their "first choice" end up falling in love with their college. Be confident that your teenager will do well wherever she ends up.

Deferred or wait-listed? If your teenager is deferred or wait listed, encourage him to write a note reiterating his interest in attending the institution. Experts say when it's a close call between two applicants, sincere expressions of interest can be the deciding factor.

Evaluating College Offers

The acceptances are in, but how to decide? The following tips will help you make an informed decision.

1. How much will it cost? Schedule a meeting with your teenager. Take every acceptance letter and create piles for each school. Add any additional information to each pile, like merit scholarship awards and financial aid packages. Now get out the calculator. Look at costs: tuition, room and board, travel expenses, books, spending money, meal plans, and any additional fees. Factor in any scholarships or financial aid. Determine the net cost for each institution. Also, consider the

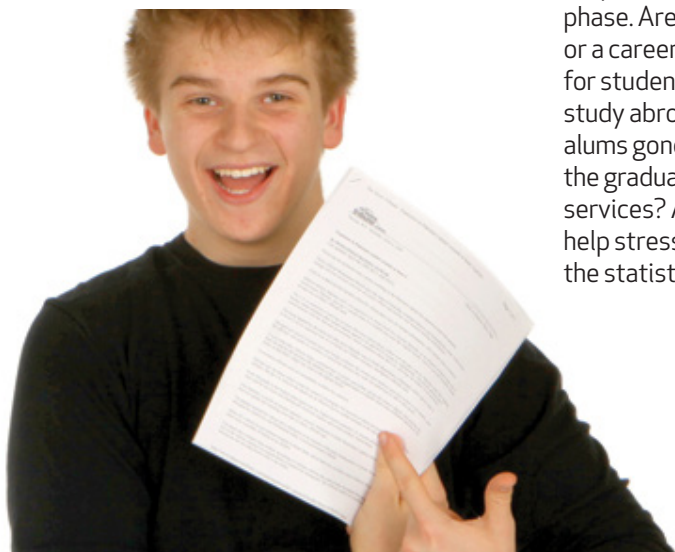
dollar amount of loans that will need to be repaid and weigh the pros and cons of that burden. Record the costs for each school and set this aside for now.

2. Pay a visit. Schedule a visit to schools that are in the running. Most colleges have Admitted Student Visit Days which afford students the opportunity to learn more about the school, meet professors, meet fellow admits, and get a better feel for the campus. Make the most of it. Check out the surrounding town, have a few meals in the dining hall, chat with current students on campus, sit in on a class, and meet with the department that your teenager is considering majoring in.

3. Ask more questions. Your teenager is in, which inevitably leads to different kinds of questions than during the application phase. Are there internship opportunities or a career services department available for students on campus? How about study abroad opportunities? Where have alums gone after graduating? What is the graduation rate? How about health services? Are there programs in place to help stressed out college kids? What are the statistics for campus safety? Dig deep

for as much information as you can about your teenager's prospective picks – this will be her new home for the next four years.

4. And the winner is... Now that you've completed the research, create a list of pros and cons for each school. Is the top choice within your budget? How was the vibe on campus? Did your son or daughter feel like he or she fit in? Is the campus safe and inclusive? Are the academics everything you hoped for? Are there resources if your teenager needs help getting a job, is stressed out, or looking to change majors? Once you've reached a decision, make sure to pay the enrollment deposit in order to secure your son or daughter's spot. Enrollment deposits are typically due by May 1. Good luck!



College SURVIVAL GUIDE
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