



THE COLLEGE CONNECTION NEWSLETTER

FOR HIGH SCHOOL SENIORS

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THE WAITING PERIOD BEGINS

Seneca, the Roman philosopher and dramatist wrote, “True happiness is... to enjoy the present, without anxious dependence upon the future.” Although these are words to recycle throughout life, they are most important to remember during the period of waiting which will now fill most of the next three months. The tendency will be to live in the past or the college future, while losing sight of the fact that the next five months represent the end of childhood for many graduating seniors. Unfamiliar pangs of nostalgia and reflection mix with recurring images of imagined scenarios, yet to play out. For many seniors, the most pressing of these is the anxiety-producing question, “What college will be my new home?” This fall of 2009 has hopefully been a time of making realistic college choices for application to assure that your new “home” will prove to be a perfect “fit.” Perhaps you have discovered that choosing a college, by its very nature, is more an act of faith, rather than a scientific calculation of probabilities. Each year massive numbers of students apply to the traditionally well known and popular “top-ranked” colleges and universities because “everybody else is doing it.” Wise college applicants need to try to avoid the herd mentality, to apply to some little-known but appealing and less competitive colleges which are good matches, and to recognize that applying to colleges is an act of faith and knowledge in oneself, rather than a “scientific” calculation based on US News & World Report projections.

2010 FEDERAL FINANCIAL AID CHANGES

Congress has been busy trying to meet the growing financial burden for students attending college. Graduating high school seniors and their families should be aware of the following changes:

1. For low-income students the maximum Pell Grant has been increased to \$5,550 for the 2010-2011 academic year. The amount of a Pell Grant can be estimated by subtracting the Expected Family Contribution (EFC) from \$5,550.
2. The Hope Credit, which benefits families and students who pay for college expenses, rose to \$2,500 for the 2009 and 2010 tax years. The credit previously applied to the first two years of post-secondary education, but can now be claimed for the first four years. And it now includes course materials such as textbooks in addition to tuition and fees. Also, 40% of the credit is refundable, meaning families can get up to \$1,000 even if they don't owe taxes. The maximum income level for eligibility is now \$90,000 for single filers, and \$180,000 for joint filers. This tax credit can be subtracted directly from the taxes owed for the 2010 tax year.
3. Direct Federal Loans have been made more attractive than private bank loans. *Subsidized* Stafford Loans of \$5500 for low-income freshmen for July 1, 2010–June 30, 2011 will have an interest rate fixed at 4.5%. *Unsubsidized* loans will be fixed at 6.8%. Private bank loans are often based on variable interest rates. Federal loans come with fixed interest rates and payment plans that allow for hardship deferrals and loan forgiveness for individuals who take certain public-sector jobs or have low income.
4. Families also are getting some relief from the time-consuming rigors of filling out financial-aid forms. The online version of the Free Application for Federal Student Aid, or FAFSA, which will be available Jan. 1 at Fafsa.gov, is now shorter and simpler. The new online application eliminates questions that don't apply to the applicant, streamlines information input and provides faster estimates. The Confirmation Page received upon online submission of the FAFSA will include an immediate Estimated EFC, estimated Pell Grant amount and information on federal loan availability.
5. On the “new” online FAFSA, every time a student enters a college code, a pop-up box will display such data as: retention rate, graduation rate, average indebtedness at graduation, and loan default rate.

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**According to the preliminary annual report by the National Association of College and University Business Officers and the Commonfund Institute, the average investment return for more than 500 colleges and university endowments was minus-19 percent for the fiscal year ending June 30. The figure was a slight improvement over the minus-22.5 percent average return for 435 institutions over the first five months of the 2009 fiscal year.

**A U.S. News analysis of just the dorm costs of hundreds of colleges across the country shows opportunities for dramatic savings by shopping for colleges with cheaper dorms and by shopping for cheaper dorm options at each college. There's a startling variation of more than \$10,000 between the price of a standard shared double at the most expensive dorms in the country and the cheapest.

**An increasing number of high school graduates are passing over top-drawer public and private universities to become honor students at community colleges. Recession-wary students are flocking to selective two-year programs, which allow students to complete half of their college education for about \$8,000, then transfer to a more prestigious four-year institution.

CAREER WEBSITE

<http://www.berklee.edu/careers/default.html>

This Berklee College Music website contains information on more than 50 careers in 13 music fields such as Film Scoring, Music Education, Songwriting, Business/Management, Tours/Roadwork, Performance, and Production & Engineering. There is an extensive section on the music therapy major and career. Also includes other Music Career Resources and links to Music-Related Associations.

Quote of the Month

"The most important choice you make in choosing a college is where you choose to be your best self. If you're prepared to bring your best self to college, then it hardly matters where you go to college. On the other hand, if you choose not to be very motivated, not to be very responsible, not to be prepared to work very hard, it doesn't matter where you go; you probably won't get a good education." (*Douglas Bennett, President, Earlham College, Richmond IN*)

HOW TO FIND PRIVATE COLLEGES WITH DEADLINES AFTER FEBRUARY 1, 2010

For graduating seniors with 3.0+ GPA and 1200/1800+ SAT scores, many private schools with later deadlines are more likely to offer attractive financial aid packages. Even seniors applying to the most competitive schools, need to include one or two of such opportunities whether or not financial aid will determine the final choice. Colleges with later deadlines should not be viewed as less strong schools. They are seeking to attract as many qualified applicants as possible, and many times the college name does not carry the same national "product recognition" as the more highly recognized and marketed schools. The best way to find these schools is to use: <https://www.commonapp.org/SearchEngine/SimpleSearch.aspx>, the search engine of the Common Application website. Select one or more states and distance of less than xxx miles from your entered Zip Code, and write: 02/01/2010 in "Deadline on or after" window. Then click "Search." For: "California, less than 750 miles from 97520," ten schools were listed with links to requests for info and to school websites: California Lutheran University, Dominican University of California, University of La Verne, Mills College (Women), Notre Dame de Namur University, University of Redlands, Saint Mary's College of California, Whittier College. Don't put all your eggs in one basket!

COMMON FAFSA MISTAKES

1. Some parents and students mistakenly use their W-2 forms for final income and tax figures. Yes, you can estimate these figures from your W-2 forms when first submitting the FAFSA, but you will eventually use your 2009 1040, 1040A or 1040EZ Federal tax return form to clarify and document the Adjusted Gross Income (AGI) and taxes paid.
 2. Don't forget to report all the required sources of untaxed income. These include Social Security, child support and Aid to Dependent Children (ADC). Use FAFSA Worksheet.
 3. Students planning to file as married, must be married on or before the date that the FAFSA is submitted.
 4. If you're filing as a dependent, both you and your parents must sign.
 5. Be sure to get a PIN for both of you at www.pin.ed.gov.
 6. Remember to file with estimated figures by the end of January, 2010. Priority for programs with limited financial aid funds is often given to students who file early. You will be able to change estimates to actuals on the SAR (Student Aid Report), then resubmit it.
 7. Use your legal name as it appears on your Social Security card. Nicknames or aliases will cause a processing delay.
 8. If your parents are divorced or separated, the parent with whom you lived the most during the past 12 months is the parent responsible for filling out the FAFSA. This is not necessarily the parent who has legal custody or claimed you on their income tax form.
 9. Prepaid tuition plans are not reported as assets on the FAFSA.
- ***If you're unclear about a question or are having trouble filling out the FAFSA, call the Federal Student Aid Information Center at 1-800-4-FED AID (1-800-433-3243).

LISTING COLLEGES ON THE FAFSA

The FAFSA online application allows you to search and find the Title Code numbers needed for each college or university (maximum number ten) that you list on the FAFSA. Helpful hint: "List colleges that are to receive your data in alphabetical order." All your colleges will see the names of all schools on your FAFSA list. Sometimes colleges assume that the order of the schools is the order of preference. Listing alphabetically will remove this assumption.

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Students:

Make a copy of this tracking sheet and staple it to the front of a manilla folder. Use one for each of the colleges to which you apply.

TRACKING SHEET FOR COLLEGES & UNIVERSITIES

NAME OF COLLEGE / UNIVERSITY _____

APPLICATION DUE DATE _____

IF MAILED, GET A CERTIFICATE OF MAILING _____

COPY MADE OF APPLICATION _____

TEACHER RECOMMENDATION #1 SENT / DATE _____

TEACHER RECOMMENDATION #2 SENT / DATE _____

COUNSELOR / SCHOOL REPORT / TRANSCRIPT SENT / DATE _____

FINANCIAL AID FORMS SENT/DATE _____

SAT SCORES SENT / DATE _____

SAT SUBJECT TEST SCORES / DATE _____

ACT SCORES SENT _____

MID-YEAR REPORT SENT _____

7 SEMESTER TRANSCRIPT SENT / DATE _____

IF SUBMITTING FAFSA ONLINE:

PRINT ONLINE CONFIRMATION PAGE AND STUDENT AID REPORT (SAR) _____

UPDATED INFORMATION NOTES:

_____ DATE _____

_____ DATE _____

_____ DATE _____

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SENIOR CHECKLIST FOR JANUARY . . .

- _____ Submit your completed Free Application for Federal Student Aid (FAFSA) to the processor as soon after January 1 as possible.
- _____ Keep copies of all forms you submit.
- _____ Ask parents to get income tax forms prepared early. Schools may request them to prove eligibility for financial aid.
- _____ If you have already sent applications, check with school admission offices to see if your application is complete, and that they have received your letters of recommendation.
- _____ At the end of January make sure your first semester transcript (sometimes called the 7th semester transcript) is made available to the colleges to which you have applied.
- _____ If applying to private schools, find out whether they require the CSS PROFILE supplemental financial aid form. Fees are required for filing the CSS. Check with your counselor for the CSS Registration Guide Booklet which explains everything and has a list of schools which require the CSS. Website: www.collegeboard.com or call 1-800-778-6888.
- _____ If still sending applications, don't leave anything blank unless the application tells you to. Make sure all information is accurate and legible (paper app. only). If you have any questions, don't hesitate to call the university's admissions office. Did you wait until the last minute? Submit your application online.
- _____ Some schools require six-semester transcripts to be sent with applications submitted before February. Make sure these are sealed. It usually takes 4-7 days, so if you haven't done it, order them immediately. Your school may charge a fee for sending transcripts, usually \$2-\$5 per transcript. Some colleges only require self-reported grades in the initial application, with a follow-up official seven-semester transcript sent after the first semester of senior year to verify grades.
- _____ This is the month for paying attention to details, keep an eye on application and scholarship deadlines, and make sure you have the right amount of postage. Get a Certificate of Mailing from the post office as proof of mailing.

2009 Early Decision Applications Vary from School to School

(*"N.Y. Times," 12/16/09*)

Duke (+ 33%), **Northwestern**, **Brown**, **Cornell**, **Columbia**, and **Johns Hopkins** (+10%) are among the highly selective colleges which have received more applications for their early decision programs this year than they did last. Other colleges, including **Wesleyan**, **Emory**, **Pomona**, **Dartmouth** and **Grinnell**, drew about as many early applications this fall as they did last fall. **Yale** (Restricted Early Action) and **Williams** saw a drop in early applications. The increase in early decision applications at some schools did not necessarily translate into a surge of offers of admission. **Cornell** received an additional 136 applications for its binding early decision program this fall, when compared to last, but accepted 103 fewer students than last year. Colleges like **Cornell** are committed to assembling the most diverse classes possible — including racially and socio-economically diverse classes — and many of those who apply early tend to be white and of some means. **American University** (DC) made the SAT and ACT tests optional for this year's early decision applicants which resulted in a 46% increase. **George Washington University** (DC) has increased their early decision applications by 70% over the last two years. **Johns Hopkins** and **Brown** also received more early applications this fall, but accepted fewer students. **Williams** received 73 fewer applications this fall, a drop of 13.5 percent. And Yale — which has a non-binding early program, but which requires that its early applicants apply to no other early programs — received nearly 300 fewer applications, a drop of 5 percent. And yet, **Stanford**, which has a program similar to Yale's, got 183 more applications than last fall, an increase of 4 percent. And early applications to **M.I.T.**, another non-binding program, surged by 13 percent. In the case of Stanford and M.I.T., early applicants had little to lose, for they have until May to decide whether they wish to attend, a period in which they can consider other colleges' offers. Since a student admitted under a binding early decision program cannot seek competing financial aid offers as leverage to negotiate a better package, it appears that more students specifically bypassed any binding early programs this fall, in favor of non-binding, to preserve their financial options.

COUNSELORS CORNER

The 2010-11 Common App Online will go live on August 1, 2010, one month later than in past years. The Board of Directors approved this change in the common application admission cycle to enable secondary schools that close in June to use the Online School Forms System to submit their Final Reports through mid-July.

How Does the Cost of College Relate to Future Income?

(By Sue Shellenbarger, "Wall Street Journal," 12/16/09)

For parents who want to refine the cost-to-income analysis, a new tool is available that predicts how much money a student is likely to make after graduating college. The online calculator at: <http://humancapitalscore.com/> will generate a 10-year range of students' likely post-graduation income based on their test scores, high school and college attended, grades and major. Developed by People Capital, New York, as a tool to predict students' creditworthiness, the calculator can also be used to compare the likely outcome of various possible choices of colleges and majors. It makes projections based on data sets from more than a half-dozen government and private-sector sources, encompassing hundreds of thousands of actual grads. Prices start at \$19.95 to compare two scenarios.

I tested the calculator by entering information on six actual college graduates who voluntarily shared their data, and comparing the HumanCapitalScore.com projections to the grads' actual earnings. The grads' pay fell within the range projected by the calculator in five of six cases. The projections are based on what "an individual with certain attributes can reasonably expect to earn," says Alan Samuels, People Capital's chief product officer. "Clearly, some will do better than expected, while others will do worse;" the projections are likely to be accurate about 80% of the time, he says. The calculator projections can also help a student figure out how much money to borrow for college. Many experts say total student loans shouldn't exceed a grad's first-year income after graduation. More information on post-graduation pay can be found at: <http://www.payscale.com/best-colleges>, which offers general information on median salaries of actual grads by college, type of college, major and job.

DOES YOUR COMPETITIVE, PRIVATE COLLEGE/UNIVERSITY REQUIRE THE CSS PROFILE FINANCIAL AID FORM?

Registration is available online at: <https://profileonline.collegeboard.com/index.jsp>. The online website contains a list of all colleges which require the CSS Profile Application. For regular admission applicants, each college and university specifies a priority filing date, usually February 1. Try to register for the Profile Application in early January if you have not done so already. You'll establish a password and get a CSS ID number which will enable you to access your application. You can work on the application and save it. Your application is personalized with specific questions asking for information required by each school. Low income students can ask for **fee waivers** from their high school counselors to cover the cost of registration for reporting to up to three colleges.

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**The Senate is poised to provide generous financial support for colleges and universities that commit to holding themselves accountable. Colleges are all too happy to accept billions of dollars in federal tuition aid, but they don't want to disclose data about the students they enroll and graduate, claiming it would interfere with their autonomy and the students' privacy.

**The Crouch family of Danbury, Conn. has a perfect batting average as represented by a first for Yale University - the first time in anyone's memory that Yale has offered admission to quadruplets. But whether any one of them, let alone all four, winds up at Yale remains an open question. Under Yale's early-admission program, accepted applicants can apply to other colleges and need not make up their minds until May 1.

**If you contribute money to a tax-advantaged 529 college plan, the beneficiary could lose that money if the parent holding the account declares bankruptcy. In September a judge in Idaho opened the way for bankruptcy officials nationwide to dispose of substantial portions of college plan assets, just as they would a personal checking or savings account. (*Des Moines Register, 12/13/09*)

**When the economy was in free fall early in 2009, officials at hundreds of private colleges felt a little panic: How would they find enough qualified students willing to fork over anything close to their sticker prices? So they dramatically increased the amount of grants and scholarships they offered to students. Now, as economists are beginning to identify signs of an economic rebound, many private college financial aid officers are planning to be a little stingier with aid offers to next fall's freshmen. ("*US News & World Report*")

CAREER WEBSITE

<http://www.healthmanagementcareers.org>
Healthcare is one of today's most dynamic and growing fields, with a wide range of opportunities and challenges. This Internet resource will assist you in exploring a career in the healthcare management field and provide you with information so that you can make a more informed career decision. Includes video segments of successful healthcare executives, teachers and students discussing careers as leaders of hospitals and other healthcare organizations.

SCHOLARSHIP PROGRAMS & CONTESTS

BEST BUY@15 SCHOLARSHIP PROGRAM

1000 graduating high school seniors will be selected to receive scholarships for \$1,000.. Scholarship recipients will be chosen based on community service and academic achievement. **Application deadline: February 15, 2010.** Scholarship applications are available only to “@15 members” — you can become a member for free on website: http://www.bestbuyinc.com/community_relations/scholarship.htm.

THE DONALDSON D. FRIZZELL SCHOLARSHIP

The First Command Educational Foundation’s (FCEF) awards One \$5,000 scholarship and Two \$2,500 scholarships in the “Traditional Student” category for graduating high-school seniors and current college students. This is a competitive scholarship that is awarded based on student achievement, need, and merit. FCEF is accepting 200 applications in each category. The 2010 application completion and submission process will be completely electronic. Once 200 applications are submitted, the application will no longer be available. **Check the website in January** for the availability date of the 2010 scholarship criteria and application. <http://www.fcef.com/direct-application-scholarship.php>

TRIBUTE TO THE RESCUERS ESSAY CONTEST (9-10/11-12)

Separate categories are open to grades 9-10 and 11-12 to win awards of \$750, \$500,\$250, with top 10% of winners receiving a personalized letter of achievement sent to their principal and teacher. In 750-1000 words, students are asked to write about an individual or group that shows moral courage. **Postmark deadline: FEBRUARY 25, 2010.** http://www.adl.org/tribute_to_rescuers/overview.asp

A VOICE FOR ANIMALS HIGH SCHOOL ESSAY CONTEST

Eleven awards offered annually. Award amounts: 1st prize: \$1,000; 2nd prize: \$600; 3rd prize: \$400; Eight other awards from \$250-\$750 are also given. The contest usually **opens** for entries in **January** and **closes in March**. Your essay must be submitted online using a form which appears on the website only while the contest is open. Check website in January for all details (click on “Contest” at top): <http://www.hennet.org/>

AMERICAN CHEMICAL SOCIETY SCHOLARSHIPS

80 to 100 renewable scholarships of up to \$5,000 for African-American, American Indian, and Hispanic high school seniors intending to major in chemistry, biochemistry, chemical engineering, or chemical technology; attend an accredited college or university on a full-time basis. Must have demonstrated high achievement in chemistry or science; show evidence of financial need for scholarship aid according to FAFSA guidelines. **APPLICATION DEADLINE: March 1, 2010** 1-800-227-5558 (ext. 6250) Can apply online at: <http://www.acs.org>. Click on “Education”, then “High School!” under “Students”, then “ACS Scholars Program”.

PHI DELTA KAPPA SCHOLARSHIP GRANTS

If you are a senior who is planning on **pursuing a career in education**, apply for this scholarship. Scholarship amounts: Approximately 50 scholarships ranging from \$500 to \$1,000. They are given yearly by local PDK chapters to high school seniors graduating in the top third of their class with at least a 3.0 GPA. Submit transcript, activities sheet, recommendations, essay relating to career goals to your local PDK chapter (contacts on website) which also distributes applications. **Application Deadline: March 1, 2010** <http://www.pdkintl.org/awards/prospective.htm>

BONNER SCHOLARS PROGRAM The Bonner Foundation provides four-year community service scholarships of \$5,000 to approximately 1500 students who have high financial need and a commitment to service.

You can apply for a Bonner Scholarship at any one of 27 colleges and universities listed in the Bonner Scholars Program at website: (or call: 609-924-6663)

<http://www.bonner.org/campus/bsp/home.htm>. Then contact the admissions office(s) to ask for an application to the Bonner Scholars Program. The application process and deadlines for each school vary from campus to campus. **University of Richmond (VA), Stetson University (FL), Davidson College (NC) and Oberlin College (OH)** are among the Bonner Scholar colleges and universities

AMERICAN LEGION NATIONAL HS ORATORICAL CONTEST

53 awards offered annually. Amounts vary from \$1,500 to \$18,000, non-renewable. Must compose a prepared oration on some aspect of the Constitution of the United States with emphasis on the duties and obligations of a citizen to the government, then ascend through the district and state levels to reach the national competition. Details at: <http://www.legion.org/scholarships/oratorical>. If interest, immediately request information online at: <http://www.legion.org/oratorical/request>. Local Department contest winners must be certified to the American Legion National Headquarters no later than **March 8, 2010**.

OPTIMIST INTERNATIONALESSAY CONTEST

High school students who are in the 10th, 11th or 12th grades write short essays on the yearly topic. 2010 Essay Topic: **“The Internet: Today’s Evolution or Tomorrow’s Menace?”** Contact your local Optimist Club in early January. Club winners advance to the District contest to compete for a \$2500 college scholarship. Each District winner is automatically entered into the International Essay contest where a panel of judges select the top three essays. Scholarships awarded are: first place-\$6,000; second place-\$3,750; and third place-\$2,250. **All Club-level contests are held by early February** because **Local Club Deadline is Feb. 28, 2010** for submitting winning essay to the District level. <http://www.optimist.org/e/member/scholarships3.cfm>. To locate a contact near you, e-mail the Programs Department at: programs@optimist.org.

SCHOLARSHIP PROGRAMS & CONTESTS

FEDERAL EMPLOYEE EDUCATION & ASSISTANCE FUND More than 400 regional merit awards range from \$250 to \$2,500, plus 6 national awards of \$5,000 each. Open to seniors who are dependents of current civilian federal and postal employees with at least three years federal service by August 31, 2010. Applications are available January - March, with details on 500 word essay and other requirements at: <http://www.feea.org>. Click on "Programs" on left, then "Scholarships." **Postmarked Deadline: March 26, 2010.**

HISPANIC METROPOLITAN CHAMBER SCHOLARSHIPS Available to any person of Hispanic ancestry in Oregon or Clark County Washington interested in continuing their education in a community college, four-year college or university, must have at least a 3.0 GPA as evidenced by a certified high school or college transcript. **Postmark Application Deadline: January 30, 2010** Application available at: <http://www.hmccoregon.com/scholarships/apply/>

KFC COLONEL'S SCHOLARS KFC Colonel's Scholars enables high school seniors with entrepreneurial drive, strong perseverance and demonstrated financial need, to pursue up to four years of study at an accredited public institution in the state they reside. Students who meet the criteria may apply online to become a KFC's Colonel's Scholar. Students selected for this scholarship are eligible to receive up to \$20,000 to complete a bachelor's degree program. **Online Application Deadline: February 10, 2010.** All details at: <http://www.kfcscholars.org/>

NATIONAL ITALIAN AMERICAN FOUNDATION SCHOLARSHIPS Scholarships are awarded in two categories: 1) Italian American students who demonstrate outstanding potential and high academic achievements; 2) Students from any ethnic background majoring or minoring in Italian language, Italian studies, Italian American studies or a related field, who demonstrate outstanding potential and high academic achievements. Non-renewable Scholarship awards range from \$2,000-\$12,000. Application Deadline: March 5, 2010. Applications for NIAF scholarships can only be submitted on-line. <https://www.niaf.org/scholarships/about.asp>

HOSPITALITY MAJORS/MARRIOTT SCHOLARS PROGRAM Offers financial support of up to \$9,000 per year for four years for **Hispanic students** pursuing a diverse range of career opportunities in hospitality management, hotel management, food & beverage and culinary. **Application Deadline: Feb 16, 2010** <http://scholarships.hispanicfund.org/applications/> Click on: "Hospitality Majors Application/ Marriott Scholars Program"

Appealing Early (ED) College Admission Decisions

(National Association of College Admission Counselors Listserve, 12/15/09)

Direct advice from College Admissions Counselors:

"You can certainly call on behalf of the student to find out the reason for the decision (be prepared to get a standard answer). Usually there is a process for students to submit an appeal which varies from school to school."

"I would suggest not using the word "appeal" but instead calling the admission office to ask if you can get some insight into the decision. When I worked in admission (19 years) we would be happy to talk to folks about this, especially with ED situations."

"Submit an appeal only if there is compelling NEW information about the student. For example, a parent/student who did not disclose a significant dyslexic diagnosis for a 3.5 GPA student"

"The actual appeal has to come from the student, not the parent."

"What I like to see is specific information about why the student's record is not a indicator of success in college. It should address any specific problems, like a downturn in grades, and why that happened. Any documentation that can be included is a plus."

"The short answer is no, they do not entertain appeals, especially for students who have been denied. To do so would make the process eternal, since everyone would try it."

"If deferred to the 'spring pool', a useful question might be what the student can do at this point to become a better candidate for admission to the institution in question."

CSS/PROFILE Noncustodial Parent (NCP) Requirement

If the student indicates on the Registration PROFILE that her/his biological parents are separated or divorced, many of the CSS schools will require that the NCP complete the NCP PROFILE before they can determine the student's financial aid eligibility. The schools requiring the NCP financial information are indicated with the list of schools. Failure to complete this requirement will delay processing of the financial aid application at those schools. The NCP information is only available online. The NCP will receive an email and directed to: <https://ncprofile.collegeboard.com>. It contains the information the NCP will need to access the NCP portion of the CSS application website and will be asked for: 1) The student's CSS ID (listed under student name on NCP email); 2) Initial Password (listed at bottom of email); 3) Create a new password to ensure that the NCP information will remain secure; 4) Submit a \$25 processing fee. **IF THE STUDENT HAS NO CONTACT WITH THE NCP, SHE/HE IS ADVISED TO CONTACT THE COLLEGE(S) THAT REQUIRE IT TO EXPLAIN THE CIRCUMSTANCES.**

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What to Do About Requests for Early Deposit

(Jon Boeckenstedt, Associate Vice President for Policy and Planning, DePaul University, Chicago, IL)

Each year, we read on the National Association of College Admission Counseling (NACAC) listserve, and hear from our students, about colleges and universities who require/suggest/cajole deposits out of students prior to May 1. The problem seems to be getting worse. It is unlikely that any Director or Dean of Admissions is completely to blame for this tactic. It's much more likely that pressure from a president, CFO, or perhaps a Board of Trustee member is causing colleges to act this way, and the economy is no doubt throwing fuel on the fire. The best way for the Dean or Director to get any traction to do the right thing is to have written feedback from students, parents, and counselors indicating that this practice is not acceptable. We have sent the following email to all our applicants and have asked them to forward it to their parents and others:

“Dear _____,

As your senior year winds down and as your plans for college come together, I want to let you know about your rights to make your final decision in an un-pressured way. We've heard from several students that this seems to be especially problematic this year, so we want to be clear. DePaul University and almost every reputable university in the United States is a member of **NACAC**. All members of NACAC agree, via a “Statement of Principles of Good Practice” or SPGP, to allow students to consider all offers of admission and financial aid without penalty, until May 1 of the senior year. You can find the SPGP in pdf form at: <http://www.nacacnet.org/AboutNACAC/Policies/Documents/SPGP.pdf>

Of most importance at this time of year is the provision that says you cannot be forced to submit a non-refundable deposit before May 1, unless you have specifically applied under a plan in which you waive those rights. (Of course, you are free to deposit early if you have made your final decision, but no college can *force* you to do so early.)

If you're being told that you must deposit prior to May 1 to hold your admission or a scholarship, you can call the Director of Admissions and ask him or her whether or not they abide by the SPGP. You can ask whether or not a deposit is refundable until May 1. Or, you can send them this email and ask them to respond. These are your rights, plain and simple, and we want you to be aware of them, and to have the language necessary to navigate through this important time.”

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FUTURE FOCUS EDUCATIONAL SERVICES
2030 Greenmeadow Way
Ashland, OR 97520

FOR SUBSCRIPTION INFORMATION, CONTACT:
futurefocus@jeffnet.org