



Chapter 6

Admissions Climate and Financial Aid

If you feel that college admissions is a competitive game, you're not alone. College rankings have given the general public the idea that it's no longer enough to be admitted to college; students have to get into a top-ranked school. Different regions of the country experience this pressure in different ways, but the symptoms are universal.

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These days, students and parents spend an enormous amount of time and money on guidebooks, SAT tutors, private admissions counselors, and other tools. In some cases, students may actually be missing out on valuable high school experiences and learning because they focus so much energy on getting into the “right” school.

Many college admissions personnel agree that the climate has become overly competitive, but there is no quick fix. What can you do?

First and foremost, decide which schools are really the best for you—not just a magazine’s “best.” Where will you be happiest? What schools offer the programs and development that are right for you? We urge you to worry less about what school is “the best,” and instead ask, “Which school is the best for me?”

You are going to spend a lot of valuable time on the college admissions process. Having been through the process ourselves, we at *Colleges of Distinction* suggest you look past Big Name University, perhaps find the Hidden Gem College that’s perfect for you, and tailor your strategy to what that school really wants, rather than wasting your resources on a “one-size-fits-all” approach to test prep and applications strategies.

Use the following checklist to prioritize what’s important for you as you’re looking at schools. You may also want to use our self-assessment in chapter 4 as one of your tools. Then, be sure to read the sections that discuss the admissions climate in the six regions of the country. They include additional information that will help you understand the specific challenges of your region. Good luck!

Narrowing the Field

Once you have finished this section, you should have a fairly complete picture of what you are looking for in a college. Think about the colleges you have visited. Look at the materials colleges have sent you. How many fit the bill? Knock off the ones that just do not match what you’re looking for. You’ll be left with a list of colleges that approach the ideal college for you.

How well do your SATs, ACTs, and GPA stack up against their average admissions? You can find some of this information in our book; for more up-to-date figures consult the school’s website or other online resources that list this data. Do you score significantly above or below the average? This can give you a very rough estimate of how well you will stack up against other applicants. Don’t be discouraged if your scores are lower than the college’s average: remember, half of all students admitted to any given colleges have scores and grades below the mid-point, and many of those students have great careers in college and beyond.

Keep in mind, that *Colleges of Distinction* consider many other factors in their admission decisions. Among those you should consider:

▶ Do you have any special skills or interests that might interest one or more of these schools? Schools with extensive service programs or special service scholarships may be especially interested in your service activities. Every college needs a flute player in the band, an actor for the drama program, and a reporter for the school newspaper. Schools with competitive swim teams might be especially interested in recruiting a talented swimmer. Be sure to mention these interests and talents.

▶ Are you a member of a group that is under-represented at one of the colleges you are considering? Many schools have far fewer men than women in their student body and, though they won’t admit it, are interested in recruiting men to help correct the imbalance. Some campuses have special programs to encourage first-generation students or members of certain ethnic and racial groups to apply. Still other campuses would like to recruit more “legacies,” children or grandchildren of alumni.

▶ Do you have life experiences that make you stand out from the crowd? Have you lived abroad or participated in educational travel opportunities? Have you won any special awards or been recognized for your activities? Have you started clubs or programs in your community, at your school, or through your faith group?

Refine your list based on these questions and narrow your choices down to eight-to-ten colleges: four or five that closely match your interests and to which acceptance is likely; two, where the profile might be above yours (“stretches”); and two that have profiles below yours where admission is almost guaranteed (“safeties”). If you think you’ll be unhappy at being accepted by any of the colleges on your list, cross it off right now.

The Facts about Financial Aid: Can you afford not to go to college?

One final issue needs to be discussed: the cost of a college education.

The cost of college is a big public policy issue in America. Parents are usually in shock when they see how expensive college can be,



especially private colleges and universities where tuitions have been skyrocketing at rates far beyond inflation.

The truth is, college is still very affordable. If you have financial need, there are federal, state and institutional grants to help pay for a college education. But even students who do not qualify for need-based financial aid can receive merit-based aid if their high school grades and extracurricular activities are noteworthy. So don't look at the so-called sticker price. After scholarships, campus jobs, and loans are taken into consideration, most colleges are quite affordable.

What about private colleges vs. public universities?

We all know that tuition at public universities is lower than tuition at private colleges. That's because taxpayers subsidize public

tuitions. The fact that the total four-year tuition, room and board costs at many flagship public universities is \$50,000 or less, compared to \$100,000 or more at private colleges and universities, discourages many parents from considering these institutions.

But things are not always as they seem!

In many states, large public universities are overcrowded. As a result, students often cannot get their first choice of a major. And since classes are frequently full, it often takes five or six years to graduate! Looking at the situation this way, the student attending a public university will not only pay a total of \$65,000 in tuition, room and board for five years, but also forgo a year earning a salary (another \$40,000+) for a total "real" cost of over \$100,000. Now the \$100,000+ paid to attend a

private college that graduates its students in four years or less doesn't look so bad. This fact, together with the scholarship support private colleges can offer, considerably levels the playing field. So you really do have a choice.

Finally, one might ask, "Why take on all those loans? Wouldn't I be better off just getting a job after high school?"

The fact is that college graduates, over a lifetime, earn \$2 million more in income than high school graduates. Of course this should not be the major reason you go to college. College-educated people are usually happier in their jobs, healthier, and enjoy all the intangible benefits that a college education provides. Taking on \$25,000 or more in college loans (scholarships are free gifts and don't have to be repaid) is insignificant in the long run compared to the earning power of a college degree.

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**A Checklist for...
Schools**

Location

I am looking for a school that is:

- in my hometown
- within an easy drive of my hometown
- within a one-day drive of my hometown
- within a short flight of my hometown
- anywhere



Specifically, I am interested in schools in the following states:

Hint: Are you looking for new experiences? Is climate a concern? Do you want to be close to your parents, siblings, or other relatives?

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I am interested in a location that is:

- a really big city
- a regionally important city
- a college town
- a very small town or a rural campus

Hint: What do you consider a “big” city or a “small” town? People from Los Angeles or New York City may consider cities like St. Louis or Albuquerque very small. If you are from a town of under 10,000, these same cities may seem very large.

