

# College Insights

4140 Brookview Drive Atlanta, GA 404.271.5544 jtowles@towlesedu.com www.towlesedu.com

## April 2019

### 13<sup>th</sup> - ACT and ACT plus Writing

Seniors should have their final letters of acceptance by the beginning of April

Juniors—Visit colleges

Prepare for AP Exams

Seniors—Compare offers of admission; revisit top choices

Evaluate financial aid packages and consider college funding options

Notify the colleges that you will not attend and take some time to thank those who wrote your letters of recommendation

## May 2019

1<sup>st</sup> – Common reply deadline for college enrollment

### 4<sup>th</sup> – SAT Reasoning and Subject Tests

(register by 4/5  
late registration 4/24)

### 6<sup>th</sup> - 17<sup>th</sup> AP exams

Juniors – work on resume

Evaluate financial aid packages and explore college funding options

## Waitlist Purgatory

The dreaded waitlist. You weren't rejected, but you weren't accepted either. The waitlist means the college likes you well-enough, they just don't love you enough to accept you at this time. They want to keep you hanging on until they find out if they're loved back by the students they did choose to accept. Now the ball is in your court—let's consider your options:

1. Hopefully you received an acceptance from another college that you like even better. Easy decision – inform the college that waitlisted you that you're no longer interested and have made other plans.

2. You were waitlisted by your first-choice school, and you'd sell your youngest sibling to go there. Easy decision – you make a deposit at one of the colleges where you were accepted and let your dream school know that you'd very much love to remain on their waitlist. Follow this up in any way they will allow—some colleges permit you to submit updates, others don't. Check the rules and follow them.

3. You can't decide. Tough decision – you want to be done with this “college stuff” and know where you're going next fall. But you'd really love to go to one or more of the colleges where you were waitlisted. You still need to make a deposit at one college where you were already accepted before May 1. You can choose to remain on one or more colleges' waitlists.

Choosing to remove yourself or stay on a waitlist seems to be more of a psychological decision than a statistical decision. The waitlist conversion to acceptance numbers, particularly at the most selective colleges and universities, aren't very encour-

aging. Last year Northwestern University only accepted 2.2% of students from the waitlist, while Boston University enrolled only 7 students of over 4000 on their waitlist. Conversely, UC Berkeley accepted 27%. Unfortunately, the past year's statistics do not predict those of the current year.

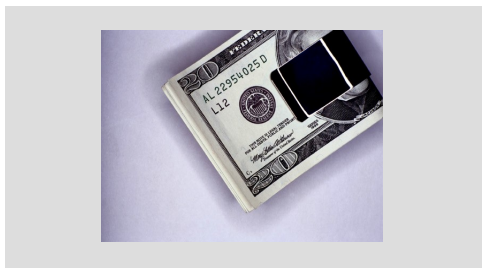
Being accepted from a waitlist is tied entirely to the yield – the number of students who choose to attend. As an example, if a college had a yield rate of 50 percent last year and it increased to 65 percent this year, they won't be taking anyone off the waitlist; instead, they'll be hunting for beds for freshmen. On the other hand, when the yield shrinks, the waitlist opens up; it's just too variable to be predictable. Waitlists are not generally ranked. Colleges use them to fill needed spots in their class— to make sure they have enough classics majors or journalists or oboe players, as well as full-pay students.

Students and families need to evaluate the impact of waitlist stress on the student at this point in the process. Some carefree students just want to find out and approach the decision in a matter-of-fact easy-going manner: “If I get in, great, if I don't, that's fine, too.”

But too many other students have already had their hearts broken once, or even twice, if they were first deferred and then waitlisted. Unfortunately, many students take college rejections and waitlists too personally and beat themselves up over it, sadly thinking they have disappointed their parents, or that this rejection defines who they are. It doesn't. For many of these students, closure is a good thing. Decide between the colleges that offered you a place and get excited about the new adventures that lie ahead.



## Financial Matters: Comparing Financial Aid Packages



If you've applied for financial aid and filed all the paperwork by the appropriate deadline, an award letter outlining a college's offer of financial assistance should arrive close on the heels of your notification of acceptance. Here's a guide to understanding what that package really means.

The bottom line in comparing financial aid packages is the final cost of your education to you and your family. Since the total cost of education varies for each college, you'll need to compare your packages in terms of several factors. First, compare the ratio of grants (gift money) to loans for each school. Packages with larger grants

than loans are obviously more desirable. Next, consider how much you and your family are expected to contribute and compare this amount to your total grant award. Are you and your family comfortable with this *Expected Family Contribution*? Will you be able to provide the expected amount?

Now, compare loan types offered and their terms. The most desirable loans are federal direct student loans with low, deferred interest; these loans do not have to be repaid until after you have completed your education. Private, unsubsidized family or student loans generally require that repayment begins within sixty days of receipt of funds. Even when offered loans as part of your financial aid package, you are free to decline them.

Most financial aid packages also include work-study. Keep in mind that you are also free to decline this type of aid; although there may be significant

benefits to work-study employment, some students prefer to find their own jobs outside of the work-study program on or near campus.

Call the college's financial aid office to learn how outside scholarships may affect your financial aid package. While some colleges allow students to use these in place of loans, other colleges subtract this amount from any grant aid that you've been awarded. Ask, too, if you are likely to be awarded a similar package in succeeding years, assuming family finances remain at the same level. Some parts of your package may not be renewable, and this could affect your cost of attendance in subsequent years.

The final decision about college choice is a family decision, made by weighing numerous factors to determine the best choice for all of you. With skyrocketing college costs, finances may rightly count heavily in your final college selection.

## Social Media & College Admission

A recent survey conducted by Kaplan Test Prep found that the number of college admission officers reviewing applicants' social media pages is on the decline. In 2015, 40% of readers reported checking students' online presence but in 2018, only 25% did so. Attitudes towards this electronic snooping have also changed with 68% considering an online check as 'fair game' in 2017, while only 57% thought so in 2018. It is interesting to note that when applicants learned that college admission officers were looking at their Facebook pages, they quickly learned how to hide them from the public domain, and moved over to Instagram and Snapchat, which make it very easy for

users to more carefully select their audience.

Harvard University made news in June 2018 by rescinding their offers of admission to 10 applicants who had shared postings, in a private Facebook page, that were deeply offensive. In August, the University of Rochester revoked the admission of a young woman who was found to have lied about her school record; her lies were discovered on her Facebook postings. What does this mean for applicants? It means that there is a chance that your college will review your public postings so caution and thoughtfulness is important. Reasons given for that online

review range from a belief that if employers can check, colleges can too; "if it's public, we can check; and if we see something inappropriate, it impacts our admission decisions". Students actually seem to agree that it's fair game for colleges to review their online presence, with over 70% saying that it is reasonable. Of note also is that private colleges review students' social media pages more frequently than public universities – unsurprising given the volume of applications received.

If there are lessons to be learned in all this, what are they?

(continued p. 4)



Joni L Towles

Certified Educational Planner

4140 Brookview Drive

Atlanta, GA 30339

404.271.5544

[jtowles@towlesedu.com](mailto:jtowles@towlesedu.com)

[www.towlesedu.com](http://www.towlesedu.com)

## Social Media & College Admission (from p. 3)

### ***You never know:***

You can never be sure that your colleges won't review your online presence so be thoughtful and take some time to clean up anything that may be frowned upon.

You cannot be sure that your college won't do a sweep of their admitted students' pages before enrollment.

Consider creating a special page just for you and your close friends, but keep your public pages ready for prime time viewing by admissions officers, just in case.

### ***Build your brand:***

Consider using your social media as a marketing tool – do your posts reveal more about who you are and what you care about?

Highlight what sets you apart in your interests and activities.

Make sure you post updates to keep your profile current and impactful.

### ***Do some housekeeping:***

Realizing that you won't know if a col-

lege does a check of applicants' social media pages, it's best to take the time to go back and check your posts.

Remove anything that fails to reveal your best self.

Delete anything that implies poor choices – bad language, drinking, drug use, racist or hate speech – get rid of everything!

Consider using your social media as a wider representation of both who you are and what you have to share with your colleges. The relatively new Coalition College Application includes an online student portfolio as a key component. How about starting a blog that you can share with your colleges as a way of 'feeding' them pertinent and updated information? Never forget that colleges are building a community and, as such, it's important for you to remember that your offer of admission is not the end of the story – checking on your progress over the summer is as much about reviewing your final official transcript as it is about ensuring your ongoing good citizenship. So make your social media image really count!