

Preparing for the Intricacies of the College Application Process

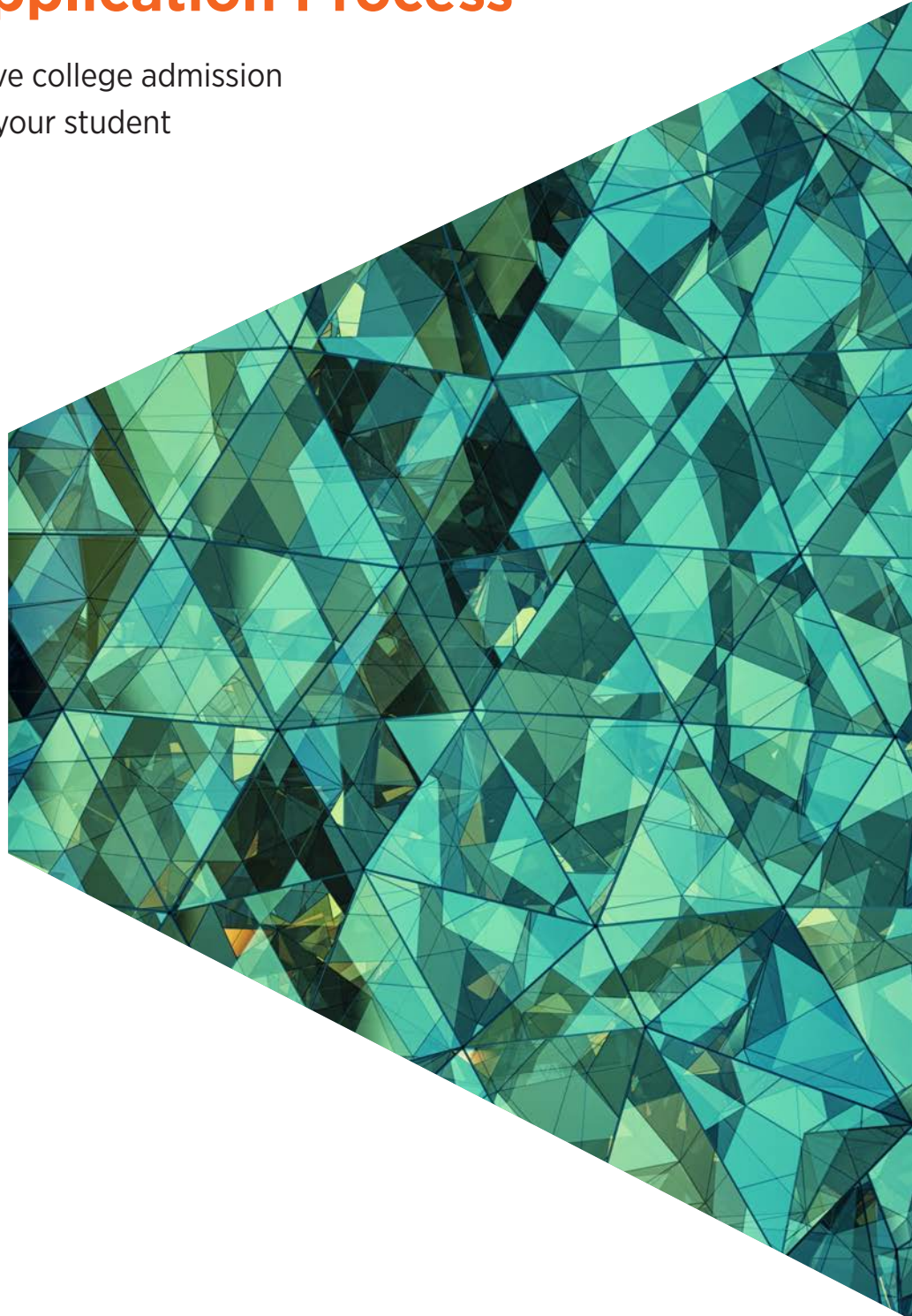
Implement the comprehensive college admission strategy that works best for your student

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Key points

- Both you and your student should be well-prepared before it's time to fill out college applications
- Developing a college planning roadmap will help you avoid the anxiety of a high school senior year crunch
- With over 4,000 colleges in the United States, you can find a quality fit for your children's financial, academic, and social needs, even if they do not gain entry into their first-choice college





How do you begin planning for college?

There are countless ways to launch the college planning process. Should you lead the way with in-person visits? What about conversations with admissions counselors? Do you gather the insights of alumni from a broad set of institutions? All these options are worthwhile, but a more foundational starting point for your high school-aged children is to investigate different areas of study that match their interests.

Students can access a number of complimentary, teen-appropriate career assessments that can serve as a base for their initial career inquiries. Websites managed by Career One Stop, My Majors, and the PA Career Zone offer online instruments that match individuals with careers that traditionally fit their personalities. Keep in mind that these assessments are not always perfect. They are further complicated because young adults' brain and personality development is varied, often changes, and usually does not fully develop until well into their twenties (*Mental Health Daily*, 2018). Nonetheless, students should dedicate some of their early high school careers to determining possible majors and vocations. Assessments, job shadowing, and industry-specific engagement are essential to aligning with a college that offers the best coursework and credentials in a specific field.

Once you have established a list of possible areas of study, develop the initial college list and thoroughly research each institution

There are a number of variables that play a role in selecting a possible college. In addition to curricula and majors, many families have preferences about the school's location, size, dormitories, percentage of tenure-track professors, overall safety, and an abundance of other factors. Ranking these criteria is an important step, since most schools will not have everything families desire; the available curricula and majors should be at the top of that list, ideally in congruence to earlier career assessment and job-shadowing activities.

After establishing the bulk of your selection criteria, you and your children can utilize online resources to help create a list of colleges that meet your defined parameters.

Complimentary websites such as Big Future (managed by The College Board) and private resources, like Naviance, allow you to plug in your criteria and find a list of every college that meets your objectives.

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You should carefully and thoroughly examine each college on the initial list. First, complete the college's net price calculator to gain an idea of the cost of attendance. Next, speak with the admissions and enrollment management teams to gauge your initial interest. Survey the admission parameters to see if your students' grades and standardized test scores align with the school's required range. Talk to recent alumni who graduated from the intended course of study. Review the research of professors who represent the department under consideration. Analyze the IRS 990 statements for nonprofit colleges to gain a pulse on the school's economic viability. Visit the school virtually or in person. These activities and many others will help to answer your questions, concerns, and curiosity.

Improve your student profile

Once your high school students understand the range of grades, scores, and aptitude necessary to gain entry into a particular college, there is time to improve their credentials. Even the most accomplished students can get denied from a top tier college; there are no guarantees and no back doors.

Among the most obvious ways students can improve their chances of acceptance is to achieve quality grades and impressive standardized test scores. Highly selective college admissions teams place greater weight on results from college prep courses and standardized tests (ACT, SAT, PSAT, SAT subject tests). Other factors they consider are special skill sets (e.g., athletics), essays, counselor or teacher recommendations, class rank, extracurricular activities, and work experience.

Over 600 colleges have decided to make it optional to submit standardized test scores for the admissions process. Some examples include the University of Chicago, Bowdoin College, Bates College, Wake Forest University, Colby College, and the College of the Holy Cross. If students' grades are significantly more favorable than their ACT/SAT scores, it might make sense to consider applying to one of the schools with this optional policy.

For students who plan to pursue the standardized tests, quality study habits and preparation have proven to improve scores. There are multiple paid tutorial websites that will allow students to take online versions of the SAT and ACT. The tests are scored, and video answers are available upon completion. Additionally, free sites like Khan Academy can help students prepare. For most top tier colleges, scoring well on the SAT or ACT is highly regarded during the admission process. The SAT and ACT are interchangeable at most colleges, so your children should complete at least one live version of each and compare the scores on an equivalency chart to determine if the results of one test are more favorable than the other. If there is a measurable difference, students may choose to concentrate exclusively on the superior one unless the college requires both.

Which application timetable is most appropriate to pursue?

There are essentially three different timetable choices when applying to a college: early decision (ED), early action (EA), and traditional application deadlines. There are distinct differences within these options, and you should know the upsides and the downsides of each.

Over 400 colleges allow applicants to apply through an ED process if they have submitted standardized test scores and all other items early. For many institutions, the submission deadline is November 1 of the high school senior year. Accepted students are required to attend the institution.

Students can only apply to one school using the ED mode, and generally will receive the admission decision from the college sometime in December. When one college collectively stands above the rest and families are willing to forgo all other acceptances and awards, this application method is worth considering.

Early action incorporates many of the same timetables as ED, but the student is not bound to attend that particular institution and can apply to multiple schools in this mode. Traditional applications vary by school and many times hold a January 1 or February 1 application deadline. For these traditional cases, the admissions department will notify students of either entry or rejection much later than in the ED and EA action processes.

Some parents are concerned about both earlier options because they fear that after gaining acceptance, their students could become overly lax for the remainder of their high school careers. At the same time, receiving an early admission response reduces the anxiety that could result from the prolonged wait many traditional applicants endure.

Although students can apply directly to specific colleges, there are alternative options that make it easier to apply, particularly if multiple schools are in play. Online portals allow students to upload the bulk of their application information into one central place making it easy for them to apply to multiple schools without having to repetitiously enter the same information. The most common portal is Common Application, and others include Coalition Application and Universal Application. Not all colleges utilize these portals, so it is possible that students will have to file individualized applications. Even in cases where a portal is used, many colleges will require addendums that are unique to the institution.

Students will need to carefully select the individuals they will ask to provide a recommendation on the application. It is best to allow the teacher, coach, or counselor ample time to write their recommendations, rather than making a last-minute request. Finally, in addition to obtaining recommendations, students should take plenty of time to craft a well-thought-out and high-quality college essay.

Complete the financial aid forms

October is certainly a pivotal month for parents of high school seniors. This month marks the opening of the financial aid forms submission process—both the Free Application for Federal Student Aid (FAFSA) and the College Scholarship Service Profile (CSS Profile). Families that do not receive any need-based financial aid have argued that the FAFSA and the CSS Profile are not worth the bother. However, since merit-based aid is finite and sometimes requires the completion of the forms, it is helpful to do so. All accredited colleges utilize the FAFSA, while less than 500 colleges request both the FAFSA and the CSS Profile. These forms primarily capture income and asset data to gain a snapshot of each family's finances. For more information on college funding considerations, please read [Strategies for Funding Higher Education](#).

Finalize your decision and prepare for the improbable

Families usually complete their school decisions and submit deposits by May 1 of the senior year of high school. At that point, you might review the net cost of attendance based on the final award letter, the transferability of any dual or AP credits, and the school's success in work or graduate school placement. After the deposit is submitted, it is important to thoroughly examine the college's first semester bill to spot unneeded health insurance charges or other fees that are not applicable. Lastly, you will want to consider a health care proxy, power of attorney, and Family Education Rights and Privacy Act (FERPA) release in case your children become incapacitated before the age of 18.



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As part of the Wilmington Trust Emerald Family Office & Advisory® team, Jerry creates and facilitates customized family workshops for family members seeking engagement and preparation for the present and future roles within their families. These workshops are designed to assist families with communication, personal legacy planning, wealth transition, and financial education. Families exit this experience with a vision for what is possible for their family, including but not limited to a list of common values, a deeper understanding of one another, and most importantly a path forward for what they hope to achieve together.

Additionally, Jerry provides research-based information for Wilmington Trust's clients on the many financial and nonfinancial choices and paths available during the education selection process. The educational roadmaps provided by Jerry to parents, grandparents, and students help to establish a sound educational foundation for young adults as they transition from scholarly students to productive members of the world of work and citizenry.

Jerry is a Certified Financial Therapist-Level I™ Practitioner (CFT-I). As a CFT-I, he helps clients think, feel, and behave differently with money and improve overall well-being through evidence-based practices and interventions that aim to resolve underlying issues limiting self-growth, happiness, and financial wellness. Jerry holds an EdD in educational leadership and administration from D'Youville College; two master's degrees from SUNY Buffalo in urban policy and school counseling; and a bachelor's degree as a University Scholar from Xavier University.

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