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Applying to College





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What is it?

Once your child has selected a manageable list of colleges, the application process begins. Most college applications are completed in the fall of the student's senior year of high school and submitted according to the deadline of each individual college. Though your child can apply to as many colleges as he or she wishes, beware of the application fees (usually \$50 and up) and the time and effort required to complete all the applications and assemble any supporting documents, such as recommendations and transcripts.

What is involved in the application process?

Your child will have to complete the college's individual application. It usually consists of:

- Standard biographical and family information
- Reference letters (usually from teachers but occasionally from someone in the community)
- High school grade transcript
- Official SAT scores
- Personal essay

The entire package, including the application fee, must then be submitted by the college's deadline, and the earlier the better.

A somewhat new trend is the use of professional educational consultants who advise parents on how best to present their child's application package. For example, what should the essay be about? Who should be asked for reference letters? How should the SAT be managed? How should awards be highlighted? Is there anything else that should be included? If you are interested in using such consultants (their credentials and experience can vary widely, and accordingly, so can your results), you should be able to find them in your local phone book.

SAT

Taking the SAT (Scholastic Aptitude Test) is not the most pleasant experience. For students and parents alike, anxiety is common due to the important role the test results play in the college admissions process. However, each year, more and more colleges make the SAT optional.

Most students take the SAT in October of their senior year of high school. The most important thing a student can do is to be as prepared for the test as possible. The pre-SAT, or PSAT, is usually taken in a student's sophomore year, and a first crack at the SAT can be attempted in May of the student's junior year. During this period, your child should do some groundwork by reading SAT guidebooks and practicing sample questions and sample tests. Particularly weak areas can then be identified and strengthened. Though many students take special SAT prep courses, they are expensive, often ranging up to \$1,000. For those who can't afford the fee, the biggest SAT prep companies like Kaplan and Princeton Review now offer their courses on CD-ROM, at a fraction of the cost of a live course.

Personal essays

A personal essay is almost always required in a college application, sometimes more than one. It is important that your child spend the time necessary to write a thoughtful, coherent essay. In some instances, a student's essay will be the deciding factor for the admissions team reviewing his or her application. Your child should choose a topic that is especially meaningful to him or her. The essay should be proofread and free of spelling and grammatical mistakes. Some college applications require a student to write on a particular topic. If so, your child may have to write several different essays in order to complete all the applications.



There are numerous college guidebooks available at the bookstore or your local library that devote a chapter to writing a good college essay. This should be your child's first step in the process. Recently, a number of professional "essay checking" services have arisen, though the line between checking and actually writing may be blurry. It is unethical to hire a professional to write your child's essay, and if the college finds out, surely the application will be rejected. Take the time to read your child's essay, make suggestions, and proofread it.

Regular applicant vs. early admission applicant

The majority of students applying to college do so by the college's normal application deadline. However, most colleges also allow students to apply early to learn whether they are accepted before regular applicants. Some students favor the early admission approach because it takes the uncertainty out of the process and lets them breathe easy in the latter half of their senior year.

There are actually several ways to apply for early admission:

Early action

Early action is when you apply to a college by an early deadline, but do not lock yourself into attending that college. The college provides early acceptance notification to you, and you have until the college's normal deadline to decide whether to attend. You will then usually file for financial aid at one college under the same deadlines as regular student applicants. This method strikes a good balance--it provides peace of mind knowing you got accepted (hopefully), but does not obligate you to attend that particular college.

Tip: It is generally recommended that students apply to other colleges even if they have been accepted by early action, because their chances of receiving a favorable financial aid award will increase with the number of colleges offering financial aid packages.

Early decision

Early decision is when you apply to a college by an early deadline and are then obligated to attend that college if accepted. You are usually notified in December whether you have been accepted. Early decision applicants file for financial aid early and are offered aid sooner.

Caution: Students accepted through the early decision process can wind up with less financial aid than regular applicants because colleges believe these students are already committed to attending the college. Thus, colleges assume they can offer these students less attractive financial aid packages. Although you can rescind an early decision acceptance if the college does not offer you adequate financial aid, you may be rushed to apply to other colleges.

Early notification

Early notification is when the college notifies you of your acceptance as the admissions office makes its decision. You then have until the normal acceptance deadline to make your decision, though some colleges may try to pressure you to decide earlier. You will also apply for financial aid at the same time as a regular applicant.

Early read

Early read is when the college performs an "early read" on your financial information so it can estimate your financial aid award. Most planners do not recommend this approach because the college is unlikely to offer more aid at a later date, even if your financial situation changes.

The admissions process vs. the financial aid process

Many parents mistakenly believe that the application process and the financial aid process operate on two identical, nicely coordinated timetables. In reality, the application process is completely independent of, and runs on a different timetable than, the financial aid process.

Generally, the admissions process precedes the financial aid process. The admissions process gets underway in the fall of your child's senior year of high school, whereas the financial aid process (specifically application for



federal student aid) gets underway after January 1 of your child's senior year of high school.

Caution: In deciding how much financial aid to offer students, many colleges use sophisticated computer models to determine the statistical propensity that a particular student will attend the college once he or she is accepted. The idea is that the more likely the student is to attend, the less financial aid the student will need to be offered as an enticement. The computer model factors in dozens of variables to make this determination (e.g., a student's home state, who initiated the first contact with the school, whether the student had an on-campus interview, and the student's area of study). Many have criticized such models on ethical grounds.

Admissions and financial aid calendar

The admissions calendar and financial aid calendar have different deadlines, though each overlap to some extent. The following is a calendar highlighting the important tasks to be done in the high school years:

Sophomore year

- Evaluate student's goals
- Discuss finances
- Take the PSAT
- Research local scholarships (your town or county)
- Take care in selecting challenging courses and make good grades

Junior year

- Begin a preliminary college search process
- Possibly take SAT in May (and again in senior year)
- Otherwise prepare for SAT in senior year with help books

Senior year: August

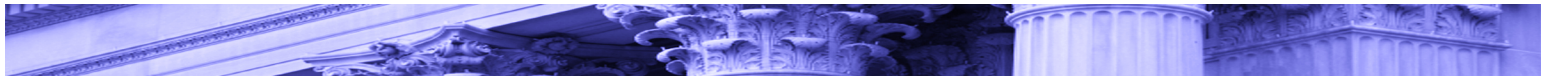
- Visit colleges and/or plan fall visits
- Request applications and information from colleges

September

- Meet with guidance counselor to consider admissions plan
- Attend fall college fairs
- Consider early decision or early action programs
- Register for SAT

October

- Create a timetable of admissions and financial aid deadlines
- Begin applications and essays
- Request transcripts and recommendation letters
- Take SAT



- Explore potential scholarship sources at library or online

November

- Confirm with references that recommendation letters have been submitted
- Complete applications and essays
- Submit applications for early decision or early action

December

- Complete, photocopy, and submit applications
- Obtain the federal government's Free Application for Student Financial Aid (FAFSA)
- Obtain any other financial aid forms that may be required by selected colleges

January

- Complete income tax information to help in completing the FAFSA
- Complete, photocopy, and submit the FAFSA as soon after January 1 as possible

February

- Verify that all required financial aid forms have been submitted

March

- Inquire about Advance Placement (AP) exams for college credit
- Watch mail for Student Aid Report showing your family's expected family contribution to college costs

April

- Receive admissions notifications
- Receive financial aid awards at various colleges
- Compare financial aid awards
- Make final enrollment decision and submit deposit, if necessary
- Notify the schools you will not be attending
- Sign and return financial aid forms

May

- Take AP exams
- Send final transcript to chosen college
- Contact financial aid office to check status of aid

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