



# Navigating the College Application Process

Mayank Jaiswal and Shubh Agrawal

Many families and students who graciously provided input

# Introduction:

- ▶ 45 - 55 mins presentation; remaining 35 - 40 mins panel discussion
  - ▶ Ramendra Chauhan, Ruchi Chauhan and Aryan Bhatt - currently applying
  - ▶ Hingoranis - veterans
  - ▶ Snehal and Jagan - parents and professors
- ▶ Application process
- ▶ Being mentally and physically well/healthy during the process

Disclaimer - Information provided in this seminar does not constitute tax or legal advice. Please consult a tax accountant or lawyer for such queries.

# Parts of the Admission Process

1. Choosing schools
2. High school grades and Advanced Placement courses
3. Standardized Tests - SAT and ACT
4. Essays
5. Resume - Awards, work experience, extra co-curriculars
6. Recommendations
7. Financing
8. School visits
9. Helpful resources and websites
10. Miscellaneous Topics



# When to start planning for College?

- ▶ Freshman year of high school - 9<sup>th</sup> grade, if possible
- ▶ Driving principle - Something that is a value of 8/10 can be dressed to “show” as a 9/10. **However**, a 5/10 cannot be dressed to show as 7/10.
  - ▶ Let’s plan to build our profile with a value of 8+/10 and then dress it
  - ▶ Hence, start in the 9<sup>th</sup> grade
- ▶ Preferable that you figure out what you want to do in your life by 9<sup>th</sup> grade, if possible
  - ▶ Then you can guide all your efforts to sharpen your application
- ▶ <https://www.princetonreview.com/college-advice/college-admissions-guide> - good overview
  - ▶ And <https://www.bestcolleges.com/resources/college-planning-timeline/>

## How to choose a path by the beginning of the 9<sup>th</sup> grade?

- ▶ Track the interests of your child - what do they do in free time, while playing
- ▶ What talents does your child exhibit
- ▶ Ask the teachers what they think your child will be good at?
- ▶ Ask his/her friends what does he/she do well
- ▶ Career exploration tests - strengths finder?
- ▶ Expose child to areas of interest by - shadow days, internships, talk to mentors, read about the field
- ▶ Astrology reports?
- ▶ Terrific tool - Innate major selection tool - asks some basic personality type questions, gives - show **Innate website - refer next page**
  - ▶ Possible careers > Majors for those careers > Colleges and your personality strengths

# Innate

- ▶ <https://www.usnews.com/education/best-colleges/college-majors> - through US News
- ▶ <https://premium.usnews.com/best-colleges/college-major-quiz> - US News link for a sampling of questions
- ▶ <https://app.innate.com/account/login> - Innate website

# Admission

- ▶ It is not just a high academic GPA or SAT/ACT score
- ▶ The evaluation is of the **whole student, how will he/she round out the class?**

# Types of Deadlines

1. Early decision – in November and results in December. However, binding – have to enroll if accepted. Can be ED II as well, applications due in Jan and results in Feb.
  - ▶ Higher acceptance rates, lower financial aid
  - ▶ HAVE to withdraw all other applications if accepted
  - ▶ Note – ED also includes athletes and such. For example (hypothetical) college A has an overall acceptance rate of 6.5%, ED is 18.2% and regular is 5.2%. But ED includes athletes. Thus, actual ED could be ~10%.
2. Early action deadlines – November or December for early results but they are not binding.
3. Regular deadline – January 1<sup>st</sup>, or so hear back from Mid March to early April
4. Rolling admissions – keep giving out decisions till seats filled. Although they might have a priority filing date.
5. Deadlines for Honors program, financial aid, scholarships



## Where to Apply?

- ▶ College Application platform – The Common Application is one that is popular. To tailor applications to your school there is usually a supplemental section for specific essays.
- ▶ Other platforms are – Coalition Application, Universal College Application.
- ▶ Some schools do not have a platform link – MIT, George Washington University

# 1. Choosing Schools

- ▶ **My take - as early as possible - 9<sup>th</sup> grade, you then have time to deeply research these schools, develop networks with admissions staff**
- ▶ There are over 2000 four-year colleges in the United States, each with a unique constellation of resources, course offerings, and extracurricular programs.
- ▶ Finding the right “fit” + what is the school good at
- ▶ Items to consider -
  - ▶ Your academic record, extra curriculars
  - ▶ What do you want to study - majors
  - ▶ Post college what jobs do you want - focus on \$\$ or \$\$ + community involvement etc.
  - ▶ Student body size
  - ▶ Location - big city or small-town feel
  - ▶ Location - how far from home - visit every weekend or does not matter
  - ▶ Financially - does it work for you? What financial aid, campus jobs, scholarships available?
  - ▶ Study abroad and other programs
  - ▶ Clubs and organizations
  - ▶ Public or private

# 1. Choosing Schools (contd.)

- ▶ Highly recommend also checking out - advise from Yale - <https://admissions.yale.edu/advice-choosing-where-apply>



# 1. Choosing Schools (contd.)

- ▶ Make a list of - ASPIRE/REACH, MATCHES AND SAFETY schools
- ▶ Some definitions -
  - ▶ Aspire schools - your SAT/ACT score lower than average for the last year's freshman class. You believe it will be a stretch to get in.
  - ▶ Matches - your ACT/SAT score is in the range of what was the average of last year's class.
  - ▶ Safety - your ACT/SAT is higher than average of the last year's class. You can afford it. And you will be happy to attend the school.
- ▶ How many in each bucket - total 4 8 applications
  - ▶ Aspire - 1 to 2
  - ▶ Matches - 2 to 4
  - ▶ Safety - 1 to 2

# 1. Choosing Schools (contd.)

- ▶ Some useful resources - US News Compass website; US News Best School rankings; WSJ Best College Rankings; Fiske Guide
  - ▶ US News has rankings - National Universities, Regional Colleges, Liberal Arts, special rankings such as Business, Engineering and others
  - ▶ US News Compass - can select schools on multiple criteria including majors and compare schools
    - ▶ **Show US News Compass website -**  
<https://secure.usnews.com/member/login>
    - ▶ Niche is also a good website - but rankings may be outdated a little; Schools have Naviance as well
- ▶ Special Note - most schools tough to switch majors from your intended major - outright not allowed or GPA and other stipulations.
  - ▶ Hence do not try to “game” the system
  - ▶ If it is a specialty major you want to switch to - might be hard - for example nursing, architecture etc.
  - ▶ If it is a popular major you want to switch to for example from say to Rutgers Business major, that might be hard and/or you might have to take some more classes
  - ▶ Do understand though students do change majors ~50% of the time

## 2. High school grades and Advanced Placement courses

- ▶ Try to get as stellar a GPA as possible in High school
  - ▶ The admissions office looking at how you did in your cohort
- ▶ Take as advanced/hard courses as possible
- ▶ 3 - 4 AP courses related to your intended major would be good
  - ▶ Do well in the APs, else it could hurt!



## 3. Standardized Tests - SAT and ACT

- ▶ When to take these exams
  - ▶ 1<sup>st</sup> try - Spring - Jan to Apr of your Junior year
  - ▶ 2<sup>nd</sup> try if required - Fall - Aug to Dec of Senior year
  - ▶ Note - basically try in Jan to Apr and then retry Aug to Dec of the **same year**
  - ▶ Look into SAT school days, the entire school takes it on the same day. School becomes a testing center
  - ▶ Score valid for 3 years
  - ▶ Self study + private tuitions at end atleast to understand strategies
- ▶ Min and Max scores in SAT and ACT
  - ▶ SAT minimum 400, max 1600. Average is 1059, 1510 is the 99<sup>th</sup> percentile.
  - ▶ ACT score 1 to 36, average 21 (for 2017), 34 - 35 is 99<sup>th</sup> percentile
- ▶ **During COVID ~400 schools have gone no score**
- ▶ Shall I take the SAT or ACT or both?
  - ▶ Refer - <https://www.timeshighereducation.com/student/advice/difference-between-sats-and-acts#:~:text=Subject%20content,portion%20like%20the%20ACT%20does.>

## 3. Standardized Tests - SAT and ACT

- ▶ How about the subject SATs?
  - ▶ Refer - <https://www.usnews.com/education/blogs/college-admissions-playbook/articles/2016-08-22/know-3-things-about-sat-subject-tests-before-you-study>
  - ▶ And from Yale - <https://admissions.yale.edu/advice-selecting-high-school-courses>
- ▶ Should I take the PSAT?
  - ▶ Good idea, in the 10<sup>th</sup> grade. Check availability for the National Merit Scholarship



## 4. Essays

- ▶ When to write them
  - ▶ At least two months before the first application deadline
- ▶ Two types:
  - ▶ Common Application Essay / Personal statement - ~650 words, same for all applications
  - ▶ Supplementary essays - 250 - 550 words, 1 to 4 questions, specific questions by school
- ▶ 2019 2020 common application essays -
  - ▶ <https://www.princetonreview.com/college-advice/application-essay-topics>
  - ▶ <https://blog.prepscholar.com/college-essay-examples-that-worked-expert-analysis> - terrific website with actual application essays and key credentials of admitted students
- ▶ Note - while no grammatical errors and nice language **BUT** you build the substance to write over multiple years
- ▶ Consultants - yes or no? Up to you and the level of school you are applying to

## 4. Essays (contd.)

▶ Some good resources:

- ▶ <https://www.shemmassianconsulting.com/blog/supplemental-college-application-essays>
- ▶ <http://studentcaffe.com/apply/four-year-college/short-answer-essay-questions>

## 5. Resume - Awards, work experience, extra co-curriculars

- ▶ What do you want to showcase?
  - ▶ Ability to work hard, perseverance
  - ▶ Ability to be a team player
  - ▶ Leadership skills
  - ▶ Care for community
- ▶ Can be shown by pursuing 2 - 3 activities long term and with increasing depth
  - ▶ For example gymnastics from 2<sup>nd</sup> grade, by 5<sup>th</sup> grade in club team, then in club touring team etc.
- ▶ Find one activity that you get engaged in which helps the community
- ▶ Go deep in activities - girl scouts from 4<sup>th</sup> grade (solid) vs joined in 10<sup>th</sup> grade
- ▶ Usually ~400 hours of community service - ~100 in 9<sup>th</sup>, 100 in 10<sup>th</sup> and 200 in 11<sup>th</sup> (one strategy)

## 6. Recommendations

- ▶ Usually three
  - ▶ Student's school counselor
  - ▶ Teacher
  - ▶ Outside - extracurricular supervisor, work supervisor



# 7. Financing

- ▶ Cost of school - tuition, room and board, books & supplies and incidentals
- ▶ Some definitions - refer <https://www.usnews.com/education/best-colleges/paying-for-college/articles/2017-02-15/video-key-words-used-in-financial-aid-award-letters>
  - ▶ Cost of Attendance - includes tuition, room and board, books and other expenses. Total cost to attend college for one year.
  - ▶ “Gift” Aid - student does not have to repay. Grants are usually need based, scholarships are merit based.
  - ▶ Net Cost / Net Price - Cost of Attendance minus “Gift” Aid
  - ▶ US News - Average Annual Cost (by Family Income) - same as Net Cost, but it may vary by family income. For \$110k+ family income, be prepared to pay ~\$35k per year
  - ▶ Estimated Family Contribution EFC - What is the family’s ability to contribute as calculated by FAFSA.
    - ▶ But this is going away refer - <https://www.nytimes.com/2020/12/30/your-money/fafsa-expected-family-contribution.html>
    - ▶ Replaced by student aid index

# 7. Financing

- ▶ Methods to reduce cost:
  - ▶ In state or out of state tuition (only for public universities)
  - ▶ Tuition discount - ~40 - 45% (usually provided by private universities)
  - ▶ Merit Scholarships
  - ▶ Loans - FAFSA or private loans
  - ▶ Athletic Scholarships, STEM scholarships for girls
  - ▶ Other aids - Trustee scholarship, Provost scholarships etc.
  - ▶ 529 - think through this -
    - ▶ 100% counted for children as beneficiary vs if you have it in your account counted at 60%
  - ▶ Unique aids - university professors get tuition reimbursement (partial) from their university, military and veterans, employer provides aid
- ▶ Most aid provided for tuition

## 7. Financing (contd.)

- ▶ Financial Aid:
  - ▶ Merit based - strong grades or good at skills such as sports, music etc.
  - ▶ Need based - students who can not afford to pay for college on their own
- ▶ Scholarships - mostly for academic performance
- ▶ Work Study
- ▶ Special items
  - ▶ Tuition between in state and out state due to the NE alliance (only if major not available in MA)

# Average Yearly Undergraduate College Expenses

## Public University

Four year, in-state (avg)	\$9,037
Avg Room and Board	\$11,013
Books and Supplies	\$1,272
Misc Expenses	\$3,500
<u>Total per year</u>	<u>\$24,822</u>

Four year, out of state (avg)	\$25,657
Avg Room and Board	\$11,013
Books and Supplies	\$1,272
Misc Expenses	\$3,500
<u>Total per year</u>	<u>\$41,442</u>

## Private University

Four year (avg)	\$30,731
Avg Room and Board	\$12,408
Books and Supplies	\$1,272
Misc Expenses	\$3,500
<u>Total per year</u>	<u>\$47,911</u>



# Tufts University - Example

## Cost of Attendance: 2020-21

A typical first-year undergraduate student living on campus during the 2020-2021 academic year can expect the following expenses:

	Resident	Commuter
Tuition	\$59,560	\$59,560
Residence Hall	\$8,516	---
Meal Plan	\$7,114	\$6,630
Mandatory Health Services Fee	\$906	\$906
Activity Fee	\$396	\$396
Health Insurance (Waived upon proof of approved alternate insurance)	TBD	TBD
Books	\$1,000	\$1,000
Personal	\$1,508	\$1,508
Total (w/o University Health Insurance)	\$79,000	\$70,000

Source - <https://admissions.tufts.edu/tuition-and-aid/tuition-and-aid/>

## Tufts University - Example (contd.)

- ▶ But remember, with **“Gift” Aid and other aid** you should plan on paying around **\$35K to \$40K** if you earn more than **\$110k** per year as a family

# Tufts University - Example (contd.)

## Cost and Aid

### THE BASICS

**TUFTS MEETS 100% OF  
DEMONSTRATED NEED  
FOR ALL ADMITTED  
STUDENTS, REGARDLESS  
OF CITIZENSHIP STATUS,  
FOR ALL FOUR YEARS.**

### WHAT IS NEED?

$$\begin{array}{l} \text{( Cost of Attendance )} \\ \text{Tuition and fees} \\ \text{Room and board (meal plan)} \\ \text{Books and supplies} \\ \text{Personal expenses} \end{array} - \begin{array}{l} \text{( Expected Family} \\ \text{Contribution )} \\ \text{Parent contribution} \\ \text{Student contribution} \end{array} = \begin{array}{l} \text{( Financial Need )} \\ \text{Your award may include:} \\ \text{Grant aid*} \\ \text{Student loan} \\ \text{Work study} \end{array}$$

Your Expected Family Contribution (EFC) is the amount your family is expected to pay for college for the 2019–20 year. It is calculated from the information provided on your Free Application for Federal Student Aid (FAFSA), CSS Profile, and your family's federal tax returns. Your financial need is the difference between the annual cost of attendance and your calculated family contribution. Your financial aid package will make up the difference, for all four years—even if your family's situation changes. We generally do not include student loans for students whose families earn less than \$60,000 per year. All Tufts financial aid is need-based—we do not offer merit-based scholarships or athletic scholarships.

*\*Grants are need-based gift aid that do not need to be paid back.*

# Net cost of College Calculators

- ▶ <https://npc.collegeboard.org/app/tufts/start> - Tufts



# Example of Amherst College

- ▶ Input salary of \$200,000 with \$45,000 taxes, with savings of \$100,000
- ▶ Source - <https://npc.collegeboard.org/app/amherst>

## Amherst College

Getting Started

Dependency Status

Parent Finances (n/a)

Household

Income

Assets

Student Finances

**Results**

The estimate provided using this net price calculator does not represent a final determination, or actual award, of financial assistance.

Estimated net price for  
Academic Year 2020-2021 **\$82,450**

Results as of 9/18/20, 9:54 AM

### Estimated Cost of Attendance

Tuition & Fees	\$58,640
Room & Board	\$15,310
Books & Supplies	\$1,000
Transportation	\$1,100
Personal Expenses	\$6,400
Total	\$82,450

### Estimated Grant/Gift Aid

Estimated NET PRICE **\$82,450**

## Example of Amherst College (contd.)

### Calculated Family Contribution

Parent Contribution	\$0
Student Contribution	\$4,100

### Potential Self Help Opportunities

Student Work	\$2,400
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<b>Estimated REMAINING COST</b>	<b>\$75,950</b>
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## 8. School visits

- ▶ Try to visit different kind of schools, to get a feel for what you prefer:
  - ▶ A small university
  - ▶ A small liberal arts college
  - ▶ A large public university
  - ▶ A large private university
- ▶ If local schools visit a few 4 to 6
- ▶ If flying or far away - 1 - 2 visits or make a road trip



## 9. Helpful resources and websites

- ▶ Link for - admitted student profiles
  - ▶ Profiles of students from Georgia who were admitted - <https://www.usnews.com/education/best-colleges/articles/2019-09-26/how-8-georgia-students-made-their-college-choices>
  - ▶ Harvard essays and profiles 2019 - <https://www.thecrimson.com/topic/sponsored-successful-harvard-essays-2019/>
- ▶ Other websites:
  - ▶ Niche
  - ▶ Youtube videos and virtual tours
  - ▶ Scholly for scholarships



# 10. Miscellaneous Topics

- ▶ Child is a US citizen or have a green card vs still on H1B ☹️
- ▶ Outlook for Indian students
  - ▶ Things Indian students generally good at - Academics
  - ▶ Where the applications can be improved - Self reflection, soft and interpersonal skills, telling a story

## Parting thoughts:

- ▶ Start early
- ▶ Develop value then dress up
- ▶ Start financial planning as a family
- ▶ Get resources such as US News, Innate - cheap but very high ROI!



Questions?

**Best of Luck!**

