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## 60 Minutes of College Tips and Resources

Do you or a friend or co-worker have a sophomore or junior in high school that might be interested in a presentation Explore Solutions will be hosting? This program is NOT for current Solutions Scholars, but families that perhaps missed out on signing up for Solutions or families that are looking for timely information to start or continue their college search. Questions will be answered and resources will be shared.

The informational programs will be held at the **Rancho Bernardo Radisson on Sunday, January 14th** at 3:00 pm for 10th grade families and 5:00 pm for 11th grade families. There is a \$25 per person charge for attendees to cover the cost of the room. Sign up here: [Grade 10](#) or [Grade 11](#). Please pass along the information to anyone you think might be interested.

## TESTING:

*SAT with Writing/ ACT with Writing*

Always sign up for the SAT or ACT WITH WRITING. Some colleges require the writing section and you don't want to find that you are without it later.

**ACT - February 10** : Register by Jan. 12. Register [here](#).

**SAT & SAT Subject Tests - March 10** : Register by Feb. 9 Register [here](#).



Connect with us!



## Term of the week...

A **Regional College Admissions Counselor** is the primary campus representative to a state, city or assigned group of high schools. Our regional representatives (RACC) may live in the western United States to better serve students. Some college admissions representatives are assigned an area of the US, but live in the college town and work out of the college offices. Be sure to contact area college representatives with questions.

# What's Happening?

## Save the Date

### Solutions Events Open to the public

#### Career Speaker Series -

**Wednesday, March 14 - 6:00-8:00 pm**

Radisson Hotel RB, 11520 W. Bernardo Ct.

Medical Career Night

Meet and speak with a wide variety of professionals in the medical field. Sign up information to follow.

#### Career Speaker Series -

**Tuesday, April 24 - 6:00-8:00 pm**

Radisson Hotel RB, 11520 W. Bernardo Ct.

Sports Industry Career Night

Spend an evening with professionals involved in the sports industry. Sign up information to follow.

#### Career Speaker Series -

**Tuesday, May 16 - 6:00-8:00 pm**

Radisson Hotel RB, 11520 W. Bernardo Ct.

Computers and Engineering Career Night

Meet and speak with the professionals in the computer and engineering fields. Sign up information to follow.

## Reminders

### College Visits:

Planning any upcoming college visits during winter break? Attached is a good handout for college visits. If you have been in contact with the admissions representative, then make sure to let them know you will be visiting. Some admissions counselors are based on campus and others are based here in California. If college classes are in session it is OK to ask about sitting in on a class, talking to a current student, meeting a professor, eating in the dining hall, etc. [Daytripper University](#) is a great resource for recommendations for hotels and restaurants around some colleges.

### Local College Visit Options:

We understand that everyone does not have the opportunity to travel and visit colleges. We encourage you to investigate the 5 local colleges here in San Diego, even if you are not necessarily considering them. They are great examples of large public universities, medium sized public university, small private college and medium sized private college. The chance to learn the difference between the UC and CSU university systems and the private college experience is time well-spent. Use your school holidays to visit San Diego State, UCSD, Cal State San Marcos, USD, and Point Loma Nazarene.

### Required vs Recommended:

Check out this College Board site that will show the required/recommended courses for admission at different colleges.

“Big Future at College Board”. <https://bigfuture.collegeboard.org/>

Search for a specific college by typing in the college name in the search bar:

- Click the “Applying” tab
- Check “High School Course Requirements”.

Many colleges require or recommend more courses than our California A-G requirements. This will arm you with information as you request your high school courses for next year.

# Money Matters

## SCHOLARSHIP SPOTLIGHT

*While this is not a scholarship opportunity for juniors, it is good information as you research colleges.*



### Baylor University Freshman Academic Scholarships

[www.baylor.edu](http://www.baylor.edu)

Baylor University in Waco, Texas offers generous merit scholarships to incoming freshman based on academics and test scores. A private Christian university of 14,000 students offering over 100 majors. Applicants are automatically considered for scholarships if they apply by February 1.

#### Regent's Gold Scholarship

Full tuition academic scholarship to National Merit Finalists who select Baylor as their first choice. The scholarship is augmented with additional funds depending on the applicant's test scores.

#### President's Gold Scholarship

\$19,000-\$22,000 per year for four years

#### Provost's Gold Scholarship

\$16,000-\$18,000 per year for four years

#### Dean's Gold Scholarship

\$13,000-\$15,000 per year for four years

Check the [Scholarship Estimator](#) on the Baylor website to determine your estimated award.

## College Financial Aid Myths

**Myth:** My friend says they didn't qualify for all financial aid, so I shouldn't bother.

**Fact:** Your friend may not have filled out all the required forms or maybe they didn't receive anything at a UC, Cal State School or out-of-state public university. This is one of the biggest mistakes families make when they listen to friends and neighbors tell them about money for college. What was true in their case, may not be true in your case. Did you know that you must be Pell or Cal Grant eligible to receive need-based grants from Cal State or UC schools? Did you know that there are few merit scholarships awarded at those schools? Did you know that out-of-state public universities give little or no need-based aid? Maybe your friend applied to one of these and didn't get anything, so they assume you won't either. Always calculate your EFC and your best family financial fit colleges to receive the most aid.

**Myth:** Those outrageously priced private schools with a price tag of \$65,000+ are too expensive to even consider.

**Fact:** Depending on a family's EFC (Expected Family Contribution) an expensive private college may actually be LESS expensive than attending a California state school. It is always a good idea to determine your EFC before you begin your college list, so you can make sure the colleges on your list are financially friendly to your family. Expensive private schools often have large endowments and generous scholarships.

**Myth:** My student needs to stay in California to get the best deals.

**Fact:** If California students are willing to travel out-of-state, they are often generously rewarded with merit scholarships based on geography. Out-of-state schools are looking for California students to diversify their campuses.

**Myth:** The estimated family contribution (EFC) number is the exact amount I have to pay.

**Fact:** It's just an estimate; you may owe more or less. "The biggest misconception we see is about estimated family contribution," says Joseph Trentacoste, assistant vice president of student services at Mercy College in Dobbs Ferry, New York. "Although the EFC is based on dollar figures, it is not the exact amount you will have to pay for college, and it is only used as an index to determine your eligibility for federal awards and institutional aid. Other factors, the largest being the cost of your school, play in to the amount and type of aid you can receive," he explains. Additionally, each school has its own formula for determining aid.

**Myth:** The FAFSA is only for grant money and scholarships.

**Fact:** It's also a requirement for loans, and it awards work-study programs. Rosemary Ferrucci, associate dean of financial aid at New York Institute of Technology in New York City, says there's a lot more to the FAFSA than just free grant money. "Financial aid actually includes utilizing federal money to pay part of an expense now (tuition) but not paying any interest while in school or even not having to pay that full amount of money back until after graduation," she says, as is the case with Subsidized Stafford Loans. She adds that others are "awarded federal college work study — working at school, around your schedule and getting a paycheck for it." If you don't fill out the FAFSA, you aren't eligible for these types of aid, either.





# SPOTLIGHTS

## College

### Calvin College

Private Christian  
Liberal Arts  
Grand Rapids, MI  
[www.calvin.edu](http://www.calvin.edu)



**Undergraduate student enrollment:** 3,750

**College location:** Suburban

**Distance from nearest airport:** Grand Rapids International Airport, 6 miles from campus.

**Average accepted GPA and test scores:** 3.7 GPA, 1180 SAT, 26 ACT.

Minimum standard 2.5 GPA and ACT 20 or SAT 1020

**Acceptance rate:** 74%

**Application deadlines:** February 1<sup>st</sup> (Regular Decision), Rolling admission after that.

**Merit Scholarships/Need-based financial aid:** Automatically considered for academic merit scholarships \$8,000-\$20,000. Institutional grants through Calvin's Special Circumstance Form. Average student financial aid package was \$23,000 last year.

**Most popular majors:** Bio/Premed, Biochemistry, Business, HR, Marketing, Accounting, Actuarial Science, Computer Science, Dance, Data Science, Education, Engineering, Film, Journalism, Neuroscience, Sports Management, Therapeutic Recreation, Nursing, Pre-Health Science, 5-year BA/MA Speech-Pathology/Audiology, and Social Work.

**Student Life:** NCAA DIII, 21 Varsity Athletics, over 75 student organizations and clubs, 40+ study abroad programs every year

**Total Cost of Attendance 2017-2018:** \$47,090. 99% of students receive aid.

**What is unique or makes your school standout?** Established in 1876, Calvin College continues to be a leader among Christian liberal arts colleges in the US and recently ranked #1 for 2017 Midwest Regional colleges by US News. With a strong foundation in the liberal arts, students will engage in multiple subject areas in addition to fulfilling their program course requirements. All programs and majors are set up for students to graduate in four years. 98% of the class of 2016 either is in their first year of graduate school or fully employed. Calvin College's mission is to invite students to think deeply, act justly and live wholeheartedly.

#### California Admission Representative:

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### FYI Column:

#### Majors/Programs of Study

Choosing a program of study in college produces a great deal of angst, even fear, for both students and parents. Let me assure you that choosing a program/major does NOT lock you into a career. A specific major could lead to several careers and several programs could lead to one career. Two thirds of all college freshmen change their major at least once! And if a student is "undecided", all doors will be open for exploration. The good news is that college campuses have career service departments to support a student's needs with interest inventories as well as career preparation.

But what can a student do now to explore college majors/programs? First, pick an "area" of study that interests you the most - right now - then research! Mine college departmental websites and understand the mission and learning outcomes. Drill even deeper by reading the actual courses required for programs of interest. This is a wonderful way to understand what academic content will be required, and, whether or not it is truly the material that excites you! Continue to scour college websites for specific clubs and organizations, activities, and experiential learning opportunities that support your academic interests. When possible - visit and meet with students and departmental faculty. Because not all programs are created equal, if you ask focused questions either on a visit or by phone or email, you will be able to begin discerning the strength of each college's departments.