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FAFSA:

Remember to file your FAFSA now and not after your student has completed their applications. Refer to our "Filing for Financial Aid" Handout for detailed tips and information. You will be emailed a SAR (Student Aid Report) in 3 days - 3 weeks. Check to make sure that is accurate.

CSS Profile and Institutional Forms:

It is critical to check the financial aid page on a college's website for every college you apply to. A student's file is not complete until ALL financial aid forms have been received.

Priority Scholarship Deadline:

Some colleges set a specific deadline that applications for admission must be received by to be considered for merit scholarships. ALL colleges do not have an earlier deadline and you must check on each college individually. EA and ED deadlines are not scholarship deadlines, but deadlines for Early Action or Early Decision for admission. Occasionally an EA and scholarship priority deadline may be the same. Check the college website under admissions.

College List Last Look:

Now is the time to take that last thoughtful look at your college list. Hopefully you learned something new on Sunday about college financing that can help with your college list. Do you have admissions and financial likely, target and reach schools on your list? Are you willing to attend any of these schools if accepted and it makes sense

financially? Click [here](#) for a UC snapshot of admitted freshman for 2017.

Augustana College Opportunity:

Augustana College in Illinois is hosting overnight visits for applicants. Visit Augustana on Saturday, Nov. 18, 2017, or Saturday, Jan. 13, 2018, for the academic departmental Open House & Scholarship Competition. Students must apply for admission by Dec. 1 (free to apply) in order to be eligible. More than 30 academic departments will be your hosts as you find out more about your chosen program and compete for departmental scholarships. Students are invited to stay Thursday and Friday in the dorms, dine with students and learn more about life at Augustana. Flight reimbursement for up to \$475 for students wishing to visit for this program or at ANY time. More information [here](#). Contact Kristy Blue at kristyblue@augustana.edu.

College Applicant Database:

It seems many seniors are not connecting with the colleges they are applying to. Sign up as an interested student on the [websites of the colleges](#), make contact with the admissions counselor, interview, attend an admissions event or the College Showcase. DON'T be a stealth applicant. See below.

Connect with us!



Term of the week...

A **stealth applicant** is a prospective undergraduate student whose first recorded contact with an institution is the submission of an application for admission. When a student has contact with the college and displays demonstrated interest, then they are not a stealth applicant. Some highly selective schools, Cal State, UC and large public universities do not keep track if a student is a stealth applicant due to their large number of applications. Private and smaller liberal arts colleges may highly consider a student's interest in the college and the application process.

What's Happening?

Save the Date

Community Events

Open to the public - not hosted by Solutions

Harvard, Princeton, Yale, Wellesley, and University of Virginia

Thursday, October 19, 7:00 pm
Chula Vista School for the Creative and Performing Arts
820 4th Ave., Chula Vista, Register: [here](#)

New York University

Saturday, October 21, 11:00-12:30
Hilton La Jolla Torrey Pines
10950 North Torrey Pines Rd., La Jolla, Register [here](#)

Brown University

Tuesday, October 24, 6:30 pm
La Jolla Country Day School
9490 Genesee Ave., La Jolla, Register: [here](#)

San Diego Performing and Visual Arts Fair

Saturday, October 28, 1:00-3:00 pm
University of San Diego – Hahn University Center
5998 Alcalá Park, San Diego, More [information](#).

Washington & Lee University

Sunday, November 5, 4:00 pm
Hilton San Diego Del Mar
15575 Jimmy Durante Blvd., San Diego, Register [here](#):

Reminders

Holiday College Visits:

If you are planning any college visits during the upcoming holidays, email us for some helpful handouts. If you have been in contact with the admissions representative, then make sure to let them know you will be visiting. Some of the admissions representatives 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.

Students; Check your email regularly:

Once you apply to colleges, they will often send you emails letting you know that your application is complete or missing something. They may also email you to request additional financial information. Too many students miss out by not checking their email regularly.

Application Organization:

It is critical that seniors and parents stay organized with all their college applications and financial aid paperwork. Watch out for deadlines and what is required. **Allow time for your test scores to be sent from the testing agency.** Order your official transcript from your high school's registrar and allow time for it to be sent. Check your Common Application account to make sure your recommenders have submitted that information. Be mindful of the process that your high school has in place for seniors for recommendations, transcripts and counselor reports.



TESTING:

ACT - December 9: Register by Nov. 3 Register [here](#).

SAT & SAT Subject Tests - December 2 : Register by November 2. Register [here](#).

Money Matters

SCHOLARSHIP SPOTLIGHT



University of Delaware Diamond Challenge Competition

The University of Delaware Horn Entrepreneurship created the Diamond Challenge to provide high school students, grades 9-12, with an opportunity to learn about entrepreneurship by putting their ideas into action. This is a new-venture concept competition. Students compete for cash awards that may be used to support their startup or social venture or pursue higher education.

There are two competitions. One for a Business Concept where students conceive, test and pitch an idea for a new business venture that you can launch and grow. The second area is Social Venture where students conceive, test and pitch an idea for a new social venture that can solve a societal or environmental problem. First prize is \$100,000 to the winning team. A team is 2-4 students and an advisor.

To learn more about the competition:
www.diamondchallenge.org
Deadline is January 5, 2018.



Frequently Asked Financial Questions?

What is the FAFSA?

The Free Application for Federal Student Aid is prepared annually by current and prospective college students to determine their eligibility for student financial aid. It needs to be completed each year the student is in college. The FAFSA goes live on October 1 each year for the following fall.

What is an EFC (Expected Family Contribution)?

Your Expected Family Contribution (EFC) may be the amount colleges expect you and your family to pay for a year of college. Your EFC is recalculated yearly based on information from your annual FAFSA and CSS Profile (if required) aid application(s). Colleges subtract your EFC from their cost of attendance (COA) to calculate your financial need, which in turn determines the amount of financial aid you are eligible for.

Why is the EFC important to know?

Your EFC subtracted from a college's cost of attendance determines your financial aid need. Every college is going to have a different cost of attendance based on tuition, fees, room, board, books, transportation and personal/miscellaneous expenses, but your EFC will stay the same from college to college. It is important to understand if you qualify for need-based aid or will be looking for merit aid. We call that your "Family Financial Profile".

What is the CSS Profile?

It is a financial aid application used by about 280 mostly private colleges to determine a student's eligibility for institutional financial aid. It also goes live on October 1 each year. Check to see what forms your colleges require.

If my parents are divorced, will that affect my financial aid?

No, if that college only requires the FAFSA for financial aid. The FAFSA uses the financial information from the custodial parent (and their spouse, if remarried). Possibly if the college requires the CSS Profile and the Non-custodial Parent Form. Check to see what forms your colleges require.

What is merit aid?

Merit aid or merit scholarships are aid awarded by a college based on individual achievements, such as academic, athletic, diversity, talent, or artistic accomplishments. These scholarships are awarded from the admissions office and have nothing to do with a family's financial need. Wealthy families that don't qualify for need-based aid can receive merit scholarships. Typically these merit scholarships are awarded every year based on a renewal criteria posted by the college. There are a few colleges that award no merit aid.

What is a private scholarship?

Private foundations, companies, service groups and organizations award thousands of scholarships every year to students. A student must submit an application and then must be selected over what may be many thousands of applicants. For many of these scholarships the competition is very tough. It is also important to understand your college's "policy on outside scholarships" to determine if this private scholarship will reduce your financial aid.

Do I need to fill out the FAFSA and CSS Profile if I know I don't qualify?

Unless you file the FAFSA you are not able to take advantage of low interest federal student loans or parent PLUS loans. It is also important to check with each college to see if they require the FAFSA to be considered for merit scholarships. There are a few colleges that do. Filing the FAFSA and CSS Profile (if required) also serves as a safety message, in case there should be a family emergency, job loss or death/disability in the family.

Need-based funding

Please note that out-of-state public schools will provide little or no need-based aid for non-residents. Staying in-state and attending public UCs or CSUs may or may not be your least expensive option depending on your EFC. State schools only provide aid to certain income levels. Sometimes that excellent-funding expensive private school (in-state or out-of-state) may be your best option financially.

SPOTLIGHTS

College



Wake Forest University

Private Institution
Winston-Salem, NC

www.wfu.edu

- **Undergraduate student enrollment:** 4,955 (1,350 freshmen)
- **Location:** Suburban. Four miles from downtown in a city of 250,000
- **Name & distance from nearest airport:** 35 minutes from Greensboro airport with connections to San Diego. Airport shuttle right to campus. Can also fly into Charlotte or Raleigh-Durham airports.
- **Average accepted GPA & test scores:** Do not calculate GPA. Look at grades within the context of each individual school. (SAT 1240-1440, ACT 28-32) test optional.
- **Acceptance rate:** 29%
- **Application Deadlines:** Early Decision: November 15; Early Decision II: January 1; Regular: January 1. Scholarship priority – December 1
- **Merit Scholarships/Need-based Financial Aid:** Academic merit scholarships open to applicants who apply by December 1, awards up to full tuition, room and board, plus. Wake Forest meets 100% demonstrated need for admitted students. FAFSA and CSS Profile required.
- **Most popular, new or unique majors:** Pre-law, pre-med and business programs are very popular. Accounting, Art History, Biophysics, Communication, Computer Science, Health & Exercise Science, Education, Mathematical Economics, and Political Science. New majors - BS in Biomedical Engineering and BS in Biochemistry
- **Student Life:** Division I Athletics – 16 sports, Greek Life (35% men and 48% women involved). 67% of students will study abroad at some point in their time at WFU. Wake Forest owns four overseas properties for Study Abroad along with partnering with over 200 different locations worldwide. Our university motto is “Pro Humanitate” (For Humanity) and we are a national leader in civic engagement with our Pro Humanitate Institute and numerous on campus service projects. 194 clubs, including intramurals and club sports. Nearly 80% of students come from outside North Carolina with 100% of first-year students living in college housing. Housing is required for 3 years/guaranteed for 4 years.
- **Total Cost of Attendance 2017-2018:** \$69,326. 56% of students receive financial aid.
- **What is unique or makes your school stand out?** "Wake Forest is a Collegiate University. We combine the benefits of attending a small-liberal arts college with the resources of a major research university. Wake is nationally recognized for our Office of Career and Professional Development (OCPD) and career services programs, which begin freshman year. We offer small classes, engaged faculty, Division I sports and incredible study abroad opportunities in a personal community environment."

California Admissions Representative:

Jennie Harris

FYI Column:

EXPLORING COLLEGE OPTIONS:

Here are several questions to help you explore:

- Are students required to declare a major when within a specific campus college when they apply?
- How much flexibility is there for switching majors from department to department or college to college?
- Is there a foreign language requirement associated with this major?
- What are the math requirements for these majors?
- Is there an introductory course that students can take to determine if a major is a good match for them?
- Are there any specific requirements a student must meet/complete before they can declare this major?
- What courses should I be taking in high school to best prepare myself for this major?
- What is the typical class size for the classes required for this major?
- Compared to other universities/colleges, what sets your department apart?
- Are there opportunities for internships, undergraduate research, study abroad, etc. associated with this major?
- How many internships are typically available each semester and/or summer? Are they available for sophomores or freshman?
- Are there scholarships available specifically for students in this major?