



Barnum Financial Group

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Applying to College

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The application

Once your child has selected a manageable list of colleges, the application process begins. Typically, college applications are completed online in the fall of 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, there are application fees (usually \$50 and up), time, and effort required to complete each application.

Most colleges accept the Common Application--a single application that students can fill out once online and send to many different colleges. (However, some schools require additional information in the Common Application, such as college-specific questions or essays.)

The Common Application requires:

- Standard biographical and family information
- High school transcript
- Official SAT/ACT scores (though some colleges are test optional)
- List of extracurricular activities, such as sports, clubs, jobs, or volunteer activities
- Personal essay
- Reference letters (usually from teachers but occasionally from someone in the community)
- Possibly additional college-specific questions and/or essays

The completed application, including the application fee, must then be submitted by the college's deadline. Students are responsible for making sure that the college has received all necessary pieces of the application.

SAT/ACT

Taking the SAT (Scholastic Aptitude Test) and/or the ACT is a rite of passage for most high school students. For some students (and parents), anxiety can be high due to the important role the test results can play in the college admissions process. However, some colleges make the tests optional.

Most students take the SAT and/or ACT in their junior year and possibly again later in their junior year or in their senior year. 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. To get ready for the real tests, your child can do some groundwork by reading testing guidebooks, practicing sample questions, and taking a sample test. Weaker areas can then be identified and strengthened. Though many students take special SAT or ACT prep courses, they are expensive, often costing \$500 or more. As an alternative, free practice questions can be found online.

Personal essay

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, personal, coherent essay. In some instances, a student's essay could be the deciding factor for the admissions team reviewing his or her application. Some college applications may 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.

Your child should choose a topic that is especially meaningful to him or her, and the essay should be proofread and free of spelling and grammatical mistakes. There are numerous college guidebooks available on how to write a good college essay. A number of professional essay checking services exist, but remember that 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. Ideally, your child should think about a topic and start his or her essay the summer before senior year of high school.

Regular applicant vs. early applicant

Many students applying to college do so by the college's regular application deadline, which is typically in late December or January. However, many students take advantage of an early application system that allows them to apply early and learn whether they are accepted before regular applicants. These early application deadlines are usually in late October or November.

There are actually several ways to apply for early admission--the two most common are early action and early decision.

Early action

With early action, your child applies to college early (typically in October or November), but your child is not locked into attending that college if he or she is accepted. The college gives your child an early decision (usually by December), and if your child is accepted, he or she has until the college's normal acceptance deadline (typically May 1) to decide whether to attend. This lets you and your child compare acceptance offers from all schools before making a decision. It also reduces some of the anxiety that comes with waiting until spring for a decision.

Unfortunately, many colleges do not offer early action admissions. For those that do, you can apply to more than one college early action.

If you are requesting financial aid, private schools will typically require you to fill out the CSS Profile form early (usually by November). However, the FAFSA will be filed at the same time as regular applicants, which is after January 1st.

Early decision

With early decision, your child applies to a college by an early deadline (again, typically in October or November), and if your child is accepted (a decision typically comes in December), he or she is obligated to attend that college. This means you and your child won't be able to compare offers from all schools. Your child is only allowed to apply to one college early decision.

If you are requesting financial aid, private schools will typically require you to fill out the CSS Profile form early (usually by November). If your child is admitted, you will then file the FAFSA after January 1st.

Caution: *Students accepted through the early decision process might wind up with less financial aid than regular applicants because colleges know these students have chosen the college as their first choice and are committed to attending the college if accepted. However, some colleges may allow students to rescind their early decision acceptance if the college does not offer adequate financial aid. Make sure to inquire about a college's policy on this issue if your child is applying early decision and will need financial aid to attend.*

Early notification

Early notification is when the college notifies your child of acceptance as the admissions office makes its decision. Your child then has until the normal acceptance deadline (May 1) to make a decision, though some colleges may ask for a decision sooner. You will also apply for financial aid at the same time as regular applicants.

Early read

Early read is when the college performs an "early read" on your family's financial information so it can estimate your child's financial aid award.

Admissions process vs. financial aid process

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

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, the student's area of study). Many have criticized such models on ethical grounds.*

To-do list calendar

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

Sophomore year

- Take challenging courses and study hard
- Evaluate goals and start exploring potential career options
- Take the PSAT
- Discuss college finances with parents

Junior year

- Continue to take challenging courses and study hard
- Begin a preliminary college search process
- Take the SAT/ACT (and possibly again in late junior year or senior year)
- Take AP tests in the spring
- Visit colleges; request information materials from specific colleges

Junior year - summer

- Visit colleges; request information materials from specific colleges
- Work on personal essay
- Register for second taking of SAT/ACT, if necessary
- Research potential scholarships
- Create an account online to be eligible to fill out the Common Application
- Create online accounts to be eligible to file the FAFSA (the federal government's financial aid form) and the CSS Profile (colleges' primary institutional aid form)

Senior year - September

- Visit colleges and/or attend fall college fairs
- Meet with guidance counselor to discuss college choices
- Request recommendation letters from teachers
- Consider early decision/early action programs

Senior year - October

- Finalize college list and create a timetable of admissions and financial aid deadlines
- Finalize personal essay
- Request transcript
- Start college applications
- Take SAT/ACT again, if necessary

Senior year - November

- Confirm with references that recommendation letters have been completed
- Submit applications for early decision and/or early action by specific college deadlines and submit CSS Profile financial aid form for these colleges, if necessary
- Confirm that colleges have received all application materials

Senior year - December

- Submit regular decision applications by specific college deadlines
- Confirm that colleges have received all application materials

Senior year - January

- Complete income tax information as a prerequisite to completing the FAFSA
- Complete and submit the FAFSA as soon after January 1 as possible, if necessary
- Complete and submit the CSS Profile, if necessary

Senior year - February

- Verify that all required financial aid forms have been submitted
- Continue researching potential scholarships

Senior year - March

- Submit scholarship applications

Senior year - April

- Receive admissions decisions
- Receive financial aid awards at colleges where you've been accepted, if applicable
- Compare financial aid awards, if applicable
- Make final enrollment decision and submit deposit by May 1
- Notify the schools you will not be attending
- Sign and return financial aid forms, if necessary

Senior year - May

- Take AP exams
- Send final transcript to chosen college
- Contact financial aid office to check status of aid, if necessary
- Graduation!

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