

# PREPARING FOR COLLEGE Q&A

Applying to college is a challenging task for parents and students alike. In a recent episode of our podcast, *Your Life, Simplified*, guest host George Fernandez sat down with Cozy Wittman of College Inside Track, an organization that helps students and parents navigate the college admissions process, to discuss some of the most pressing topics to consider as your college student begins this journey. Below are a few common questions clients ask our advisors.

**Q: What are some of the major factors that my child should be thinking about when looking at colleges and universities?**

**A:** With more than 3,000 colleges and universities in the United States, finding the right school to fit your student's needs can be daunting. It's best to initially identify what your child is looking for based on two primary categories. First, determine whether the school is an academic fit based on the rigor of the coursework and the types of classes and majors offered. If your student really enjoys playing intramural sports and engaging in clubs on campus, but the majority of students at a potential school study 60 hours a week with little time for activities, that school may not be a good fit. At the same time, if a school doesn't offer a major that your student is interested in, that too can be a reason to remove a school from a search.

The second consideration is social fit, meaning, whether the school offers the size, distance from home and activities outside of class that will allow your student to enjoy the college experience. Academics are undoubtedly a crucial piece of a student's time in school, but college is also important because of the contacts encountered and the enrichment experiences. If a student needs more one-on-one time with professors or attended a very small high school and did exceptionally well in that environment, then looking at smaller universities with a higher student-to-faculty ratio may be a good option.



**Q: Since my family is high income, is it worth my time fill out the FAFSA form? Does having a high income disqualify our family from financial aid?**

**A:** Regardless of your family income, you should fill out the FAFSA form. FAFSA, short for Free Application for Federal Student Aid, is essentially the hoop that students need to jump through to access student loans. It's also viewed favorably by colleges, because it provides information on the financial makeup of its students. The FAFSA isn't a requirement for all scholarships or grants, and students may find smaller individual scholarships that don't require the information it contains, but it isn't going to hurt a student to attempt to obtain either of these two overarching categories of financial aid.

There are two forms of financial aid. The first is need-based aid, in which universities review the financial resources available to a student, whether

that's money earned, money available from family or other outside sources. Universities may then offer scholarships if they find that students need financial aid to pay for school. Obviously, if your family is high income, you would not qualify for this, nor do you probably need it.

The second type of financial aid is merit-based. Cozy Wittman qualifies merit-based aid as "all things amazing and wonderful about the student," including clubs he or she participates in, rigorous or advanced placement coursework taken, or any unique or distinguishing factors that set a student apart from the rest of the admissions pool. Both of these types of aid can vary widely between public versus private schools and, even within those specific types of universities, aid can be awarded based on the specific needs of a school. For example, a tuba player in a marching band at a public state school might receive a larger award than a flautist, because it's harder to find individuals who are committed to playing tuba. At the same time, small private colleges may see a student's unique activity such as ultimate frisbee as an asset to the overall student body and reward merit-based aid to a student who is an avid ultimate frisbee player.

### **Q: Is there an ideal time frame to apply to universities?**

**A:** The earlier the better. The spring of your student's sophomore year in high school is the ideal time to start the process in earnest. That means starting to think about what your child wants to get out of college and assessing your financial picture. It's also a great time to start planning those college visits.

Students should also take time to start the ACT or SAT test preparation process by determining when they would like to take one or both exams and whether a preparation course would be worthwhile. One of the more recent trends among universities is not requiring a standardized test score to be admitted, but those kinds of requirements, or lack thereof, are things your student can begin researching to determine what exactly he or she will need to do to make the application correct and the best it can be.

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