



*Climbing the steps to success*

## January 2019

Seniors – Search and apply for scholarships that match your qualifications

Seniors – File any additional college applications

## February 2019

### 9<sup>th</sup> – ACT and ACT plus Writing

(register by 1/11 - late registration 1/18)

Juniors – Begin your college search

Juniors – Map out dates and prepare for spring SAT and/or ACT exams

Seniors – Contact colleges to be sure your applications are complete. Send mid-year grades if required. Update colleges with any new information that might affect admission

## Planning for Summer in the Dead of Winter

It might be the dead of winter, but this is the time summer planning for a college-bound student should begin. There are decisions to be made that can have a significant impact on both your college applications and on your final enrollment decision, and planning for summer starts in the fall/early winter of each academic year. Here are a few options:

**Academic summer programs:** many of these opportunities are pay-to-play programs that are favored by students with strong financial resources. Most take place on a college campus and provide students with a real on-campus living experience. Note that many programs open their registration in December, all have important deadlines, some have minimum age requirements and some may have a competitive application to submit. Explore new subjects of interest or ones for which you already have a passion. Some examples:

- <https://precollege.brown.edu>
- <https://www.summerdiscovery.com>
- <https://summer.uchicago.edu/high-school-students>

There are also some university-based programs that provide attendees with transferable college credit. Some examples:

- <https://summer.georgetown.edu/programs/SHS04/college-credit-courses>
- <https://www.summer.harvard.edu/high-school-programs>
- <https://summer.stanford.edu/program/high-school-high-school-summer-college>

For more affordable options, here is a helpful link:

- <https://blog.collegevine.com/affordable-academic-summer-programs-for-high-school-students/>

Taking classes during the summer can be a great way of demonstrating an academic/intellectual interest, or to catch up or get ahead in a regular subject. It displays your eagerness to learn, even during school breaks.

**Community service:** Spend the summer doing some community service or volunteer work. Colleges love to see applicants who have engaged in something bigger than themselves. No, you don't have to fly to Nepal to dig toilets – find something local that matters to you.

**Standardized test prep:** it's never too early to start planning your testing schedule. Many students take either the PSAT or the PreACT in the spring of their sophomore year or fall of their junior year. Don't forget that there are many free online resources for test preparation, but you might want to complete a summer test prep program; here are some examples, located on a high school campus:

- <https://www.salisburyschool.org/page.cfm?p=643>
- <https://www.derryfield.org/page/summer/college-prep>
- <https://www.latinschool.org/summer/sp-detail/~board/2018/post/standardized-test-prep-grades-11-12>

**Get a job!** College is a very expensive commodity and your family will always appreciate your ability to work over the summer and start putting money away. You might even be able to save enough money to buy some of your college textbooks! Colleges will always honor an applicant's dedication and determination, and a job shows both responsibility and reliability – great qualities in a college student.

Keep your eyes on the prize! Take the dark days of winter as the perfect time to plan your summer activities because it all matters. If it matters to you, it matters to your colleges so plan on engaging in activities that will make your application shine and tell your story with authenticity.

### Careers Paths for Gerontology Majors

- Social worker
- Geriatrician
- Health service manager
- Social scientist
- Mental health associate
- Geriatric care manager
- Geriatric advocate
- Public policy administrator
- Grant writer
- Personal assistant
- Grief counselor
- Pharmacist
- Assisted living administrator
- Health educator
- Physical therapist
- Occupational therapist
- Geriatric psychologist



## Focus on Majors: Gerontology

In a rapidly aging population, there is a rising demand in many fields for workers who understand the needs of elders. More and more retirement homes and senior citizen centers are springing up in the United States. With the rising demand, now is the perfect time for students to study gerontology.

Gerontology, or elder studies, is the study of aging and its effects on the person, the family, and society as a whole. Gerontology majors will study the physical, biological, social, and behavioral changes that come with aging.

In the beginning of the curriculum, students delve into the mental changes that come with aging. Class lessons cover loss of memory, such as Alzheimer's disease, and intellectual instability.

Majors will study the role families play to help or hinder an elder's quality of life. The subject expands to cover how an older adult's social class can also impact their quality of life. Students will discuss the varied experiences of the elderly members of different ethnic groups.

Throughout the study of the major, students will learn how laws and programs in various countries affect the aging population. Majors will analyze programs such as Social Security. They will consider the impact governments can have on private organizations for the elderly through tax incentives and restrictions.

Additional topics may include proper nutrition for the elderly, the psychology of aging, housing needs for older adults, physical activity programs for elderly folks, and the ways in which crime relates to aging.

The material for the gerontology major is typically taught in lectures with opportunities for research and independent study, but the primary focus of instruction varies from college to college. Some curricula concentrate on research and statistics while others are based on theory. Other

colleges emphasize casework in the major.

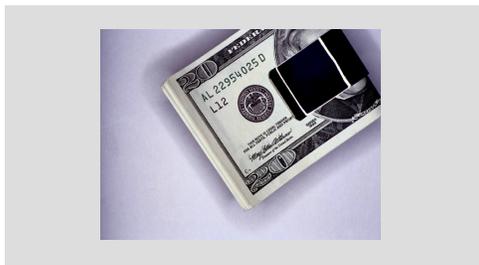
Regardless of the college, most gerontology majors spend a significant amount of time volunteering or doing internships. These internships may be at for-profit or not-for-profit organizations that provide services for the elderly. Service areas include mental health, housing, transportation, health, social work, and recreation. For example, a student might volunteer for a nursing home, work part-time for a retirement community, intern at a government organization, or visit a senior center.

Gerontology majors may work at an agency for the elderly or a governmental organization that deals with programs for older adults. Jobs for these types of groups include mental health associate, elder law attorney, advocate for older adults, personal assistant, physical therapist, health educator, program manager, nurse, or geriatric social worker. Note that some of these jobs would require advanced degrees.

Graduates may also find work developing or administering programs for a governmental organization. These jobs would require additional courses in finance, accounting, and possibly program planning. Students going into this line of work must be skilled in oral and written communications.

Majors may also become gerontologists or gerontology professors. Gerontologists research and develop methods to treat physical, mental, social, and emotional issues related to elderly people. A gerontology major provides students with more than just knowledge about elderly people. In addition to the material learned through coursework, students will develop general critical analytical skills, an eye for solving problems, an aptitude for communication, and human service skills. Students will leave the program with an understanding and compassion for elderly people.

# Financial Matters: College Loans



As we have often said, paying for college is a significant challenge for many families. Once all types of grants, scholarships, work study options, jobs and family contributions are cumulatively considered, many families find they must borrow money to cover the remaining costs. Unlike the grants and scholarships, loans must be repaid -- with interest. Unlike the free options, loans must be repaid, and repaid with interest. The interest rate is a charge added to the borrowed money as a percentage of the total amount. A higher interest rate impacts the amount you'll owe over the life of the loan. Just as there are many types of scholarships and grants, there are many types of student loans. Loans are offered by the federal government, state governments, colleges themselves, and private organizations .

### **Federal need-based and non-need-based loans:**

Colleges may award a **Perkins Loan** to students with the greatest financial need.

**Direct Subsidized Loans** are interest-free while the student is in college. **Direct Unsubsidized Loans** charge interest but students have the option of postponing payment of that interest while in college; it will be added to the loan upon graduation. This invariably means you will owe much more, so, if possible, pay this interest while you are still in college.

**Federal Direct PLUS Loans** offer parents and graduate students the option of borrowing the total cost of college, minus any other financial aid that a student is offered.

### **State Loans:**

Each state has its own educational loan granting options. For specifics, go to the US Department of Education's list of [state higher-education agencies](#).

### **Private Loans:**

Typically, these are loans that are neither subsidized nor need-based. They may require that someone else (such as a parent) co-signs on the loan, and interest rates can vary significantly.

Banks usually have the highest interest rates and can be the least forgiving. They'll likely run a credit check so work on your credit as early as possible. The higher your score, the lower your interest rate will be.

Some private organizations (such as SallieMae or Discover Student Loans) offer better rates, so explore all options. Most require some kind of academic performance standard, are specific to location, and may demand that the applicant has exhausted all other options.

Some colleges offer their own low-interest loans with reasonable interest rates.

It is of paramount importance for all families to really explore and understand how loans work. For example, it's almost always best to explore federal need-based loans first. Why? Because the federal government is supporting your education by paying the interest fees on your loan while you are in college. Interest rates are usually among the lowest; you are able to defer payment until you graduate and,

hopefully, have attained gainful employment; no credit check is required and no academic performance standards are required.

Before you take out loans, be sure to review the financial aid award packages provided by your colleges when they offer you admission. Do not accept any offer without comparing these all-important packages for their mix of grants, scholarships, work study and loans. If you are offered a loan, know that you are not required to take the entire amount! Take only what you need.

Look into working while you are in college – on or off campus. If your college has a work-study program, see if you are eligible. Remember that your chosen college really wants you to attend, so don't hesitate to ask questions. If you don't understand your financial aid award or options, make a phone/Skype appointment with the Financial Aid Office and walk through everything. Know the rules and regulations for any loan you have been offered and be very clear on the guidelines. This due diligence is even more critical should you choose a private loan. Ask the important questions such as: How much will the total cost of this loan be for me? What will my monthly payments be? Is this interest rate fixed or variable? How can I get a lower interest rate? What are the associated fees?

Make sure you and your parents complete the FAFSA and, if required, the CSS Profile within the published timeline. Compare all your financial award packages to figure out your best option and **always**, always, always read the fine print. This is a long-term commitment, so be sure you look at the terms and conditions and, if in doubt, ask questions.

## How to Handle a Deferral

### A2Z College Planning

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Seniors who applied Early Action or Early Decision have been receiving admission decisions over the last few weeks. Acceptance or denial is clear enough, but how should you deal with a deferral? First, you need to decide if you care enough to even respond to the deferral. Have you already been accepted to a college that you feel is a better fit for you? If so, you can just ignore the deferral. However, if you are still interested in a college by which you were deferred, here are some Do's and Don'ts:

#### You should:

**Be pro-active.** If you care about attending the school, let them know; that means don't be silent. Read their communication carefully and follow the instructions. Do what they tell you to do and don't do what they tell you not to do. Don't send additional letters of recommendation if they specifically state to NOT do so; you will pay the price. If allowed, a letter from someone who has seen you do something wonderful can add another dimension to your file.

**Send new information.** A deferral is a great opportunity to share new information with a college or university. If you have an update on first semester grades, new test scores, new award(s), new employment, a new leadership role—let your admission rep know.

**Create a strong letter to the Admission Office.** Articulate why you are still interested in their college. If you don't know the admission representative who handles your high school, try to find out and contact that person directly.

**Stay upbeat.** Don't come across as angry, threatening or bitter in your letter. Remember you are still applying for admission (i.e., they still hold all the cards.)

**Consider a campus visit.** If you've never visited the campus this is especially important. If you have previously visited and choose to revisit, make sure you try to do something during the upcoming visit that allows you to have a meaningful interaction with students or faculty at the college or university.

#### You shouldn't:

**Be a pest.** It's important to be proactive, but don't stalk the Admission Office and hound them with multiple emails each week.

**Be desperate.** Don't fawn unnecessarily and share too many sentiments that make you sound as if you are unreasonably devastated by the deferral.

**Send superfluous information.** Be judicious about what you choose to share. Don't send multiple extra letters of recommendation. Don't send gifts/bribes.

**Compare yourself to others.** You might hear about another student who was accepted, whom you feel was less qualified. Don't share that information with the admission office.

Most importantly, it is time to be proactive, but it is also time to be realistic. Consider adding one or two more 'safer' colleges to your Regular Decision list. If you are still steadfast in your interest in a school that has deferred your application and will re-read it with their RD applications, then follow through with the above items, but think realistically about your other options. Take a deeper look at the colleges that have told you they want you and find the programs there in which you could really thrive, shine and enjoy a successful college experience.