



College Bound

November 20th, 2021

HPREP Workshop Day

College Prep + Financial Aid

By Nereida Ramirez

Harvard Medical School, MD-PhD candidate



Outline

- What do I need to do to go to college?
 - Major Milestones
 - Becoming a competitive applicant
 - Preparedness for college
- What should I consider when applying to college?
 - Competitiveness
 - Finances
 - Personal Goals



What do I need to do to go to college?

Major Milestones

- College Prerequisites
- SAT/ACT scores
- Recommendation Letters
- Personal Statement
- Common Application
- FASFA & CSS Profile

Becoming a Competitive Applicant

- Academics
- Activities
- Character
- Perseverance

Preparedness

- Reading and writing
- Study Skills
- Asking for help
- Mentorship
- Mental Health

College Prerequisites



ENGLISH

(4 YR) WRITING AND
CRITICAL READING SKILLS



FOREIGN LANGUAGE

(2+ YR)



SOCIAL STUDIES

(2-3 YR) WORLD
HISTORY, US HISTORY,
ETC.



MATHEMATICS

(3-4 YR) ALGEBRA,
GEOMETRY,
PRE-CALCULUS



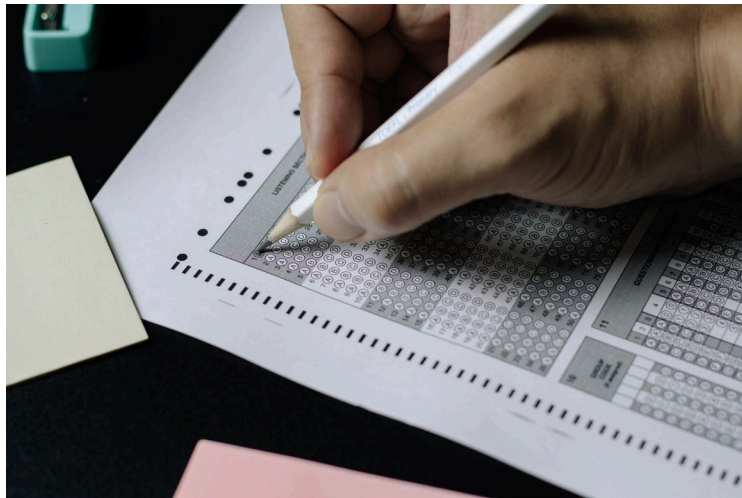
SCIENCE

(3-4 YR) BIOLOGY,
CHEMISTRY, PHYSICS,
+ 1 ADVANCED

Every school is unique so always check their prerequisites before applying

Some programs ask for additional materials like portfolios or writing samples

SAT/ACT Scores



The **SAT** and **ACT** are standardized national exams used by colleges to assess academic readiness.

- All 4yr-colleges accept both tests and there is no preference between the two
 - SAT subjects: writing, critical reading, mathematics
 - ACT subjects: English, mathematics, reading, and scientific reasoning
- **Register online** for a testing date at a site near you
- **Study materials:** practice tests and questions
- **Waivers:** free study materials, 2 free SATs, waive college application fees

Recommendation Letters

Letters addressed to the admissions committee on your behalf that attest to your qualifications, character, and potential

Who to ask:

- Instructors (teacher/professor)
- Supervisors (work, service, extracurricular)
- Mentors

What to ask for:

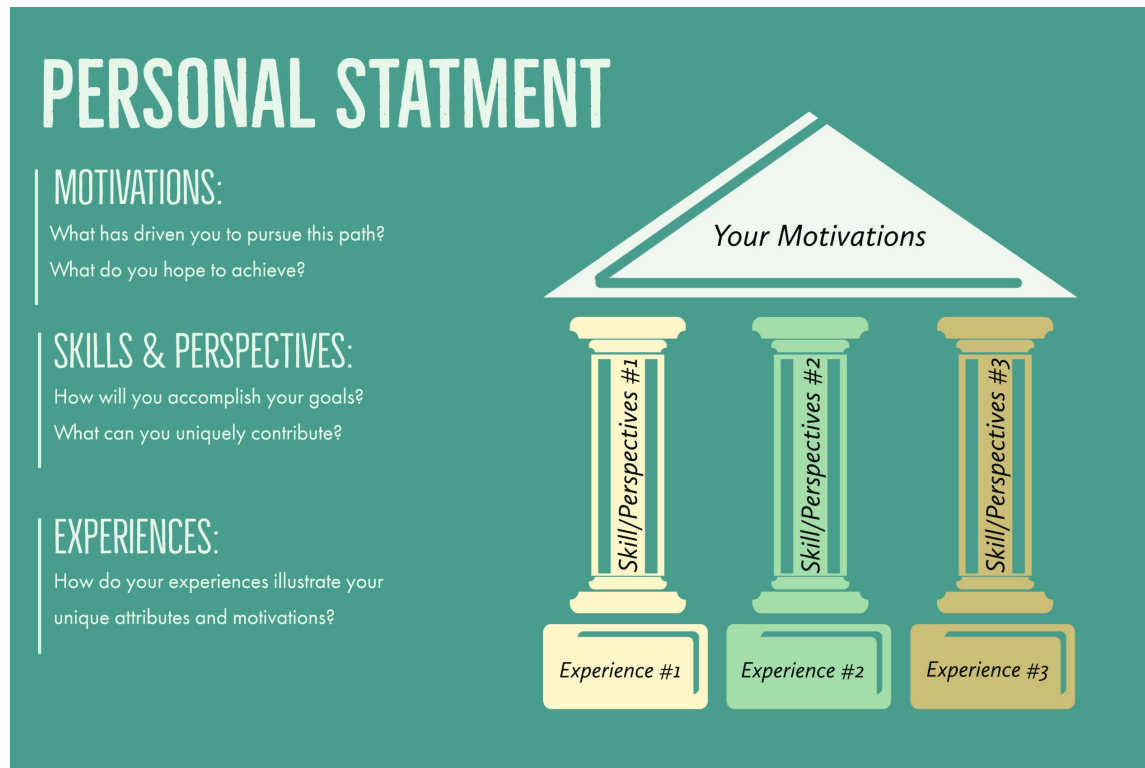
- **Be direct:** Ask them to write about qualities or skills they observed while working with you
- **Ask early:** Give them several weeks to write your letter
- **Give a deadline:** Be clear when you need the letter by (at least a ~1-2 weeks before you plan to submit)



Imperative to find someone who knows you well and can speak confidently about your character! This is a personal part of your application where people you trust advocate for your candidacy!

Personal Statement

The most personalized aspect of your application! A chance to show who you are and what you hope to achieve!



Why? You're more than a number. This helps the admission committee see you as an individual

How? Lots of drafts and editing!

1. Think of personal experiences that have impacted you in a meaningful way
2. Decide on a handful of qualities that you want to convey to the admissions committee: skills, perspectives, and motivations
3. Pick a prompt that you can answer using your own experiences to tell a story that illustrates your unique qualities



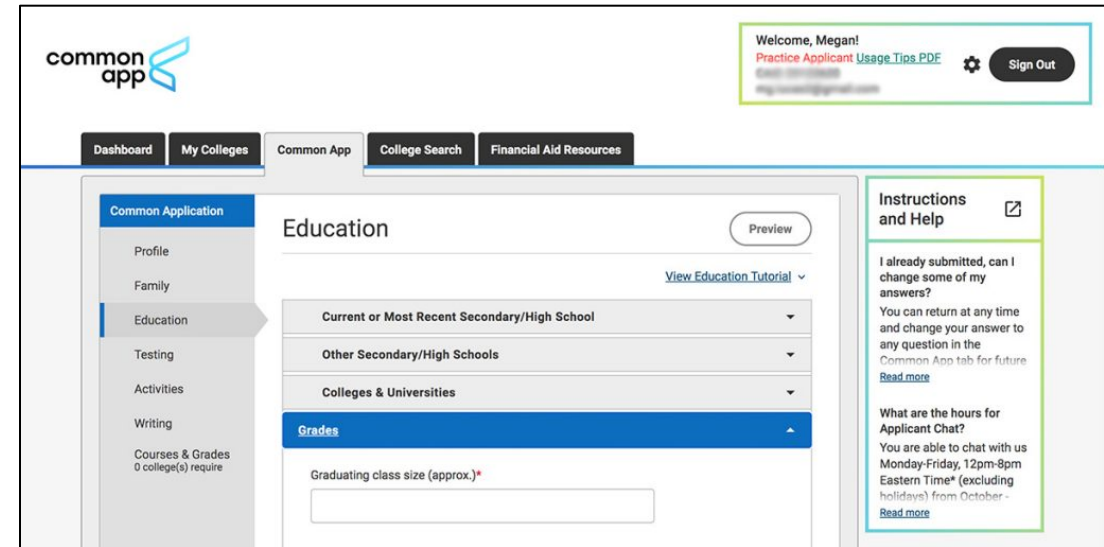
Show, don't tell!

Common Application

A single, online application that sends your information to all the colleges to which you are applying. Also directs you to any supplementary essay questions for individual colleges after submitting your application.

A great resource for:

- Step-by-step guides to college applications
- College search engines
- Access to resources and financial waivers
 - Based on financial need, you may qualify for a waiver that covers most of your testing and application fees



<https://www.commonapp.org/apply/>

FAFSA & CSS Profile



FAFSA[®]
Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

 CollegeBoard

CSS Profile[™]

- **Free Application for Federal Student Aid**
 - Collects financial information about you and your parents: income, assets, taxes
 - Needed to determine your qualification for *federal* grants, work-study, and loans
- **College Scholarship Service Profile**
 - ANOTHER application asking for your financial information, but it is college specific
 - Needed to determine your qualification for *institutional* loans and scholarships
 - Can apply for fee waivers

Do I Have to Provide My Parents' Information on the FAFSA® Form?



All applicants for federal student aid are considered either “independent” or “dependent.”

INDEPENDENT STUDENT

If you answer **YES** to ANY of these questions, then you may be an independent student. You may not be required to provide parental information on your *Free Application for Federal Student Aid (FAFSA)* form.

DEPENDENT STUDENT*

If you answer **NO** to ALL of these questions, then you may be considered a dependent student and may be required to provide your parents' financial information when completing the FAFSA form.

- 1 Will you be 24 or older by Jan. 1 of the school year for which you are applying for financial aid? For example, if you plan to start school in August 2022 for the 2022–23 school year, will you be 24 by Jan. 1, 2022 (i.e., were you born before Jan. 1, 1999)?
- 2 Are you married or separated but not divorced?
- 3 Will you be working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)?
- 4 Do you have children who receive more than half of their support from you?
- 5 Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
- 6 Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- 7 Are you a veteran of the U.S. armed forces?
- 8 At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
- 9 Are you an emancipated minor or are you in a legal guardianship as determined by a court?
- 10 Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

*If you don't answer “yes” to any of the questions above, you're still considered a dependent student for purposes of applying for federal student aid even if you don't live with your parents, are not claimed by your parents on their tax forms, or are paying for your own bills and educational expenses.

For more information, visit [StudentAid.gov/dependency](https://studentaid.gov/dependency).

FAFSA & CSS Profile (*cont.*)

- Considerations:
 - Divorced/separated parents
 - Stepparents
 - Custodial vs non-custodial parents
 - Dependent vs independent students
- If you are a dependent, you must have your custodial parent(s) complete the FASFA
- There are criteria that you must meet to be considered independent
 - “Not living with parents or not being claimed by them on tax forms does not make you an independent student for purposes of applying for federal student aid.”
- FASFA will not request information from your non-custodial parent, but private colleges may in the CSS

<https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency>



DEADLINES

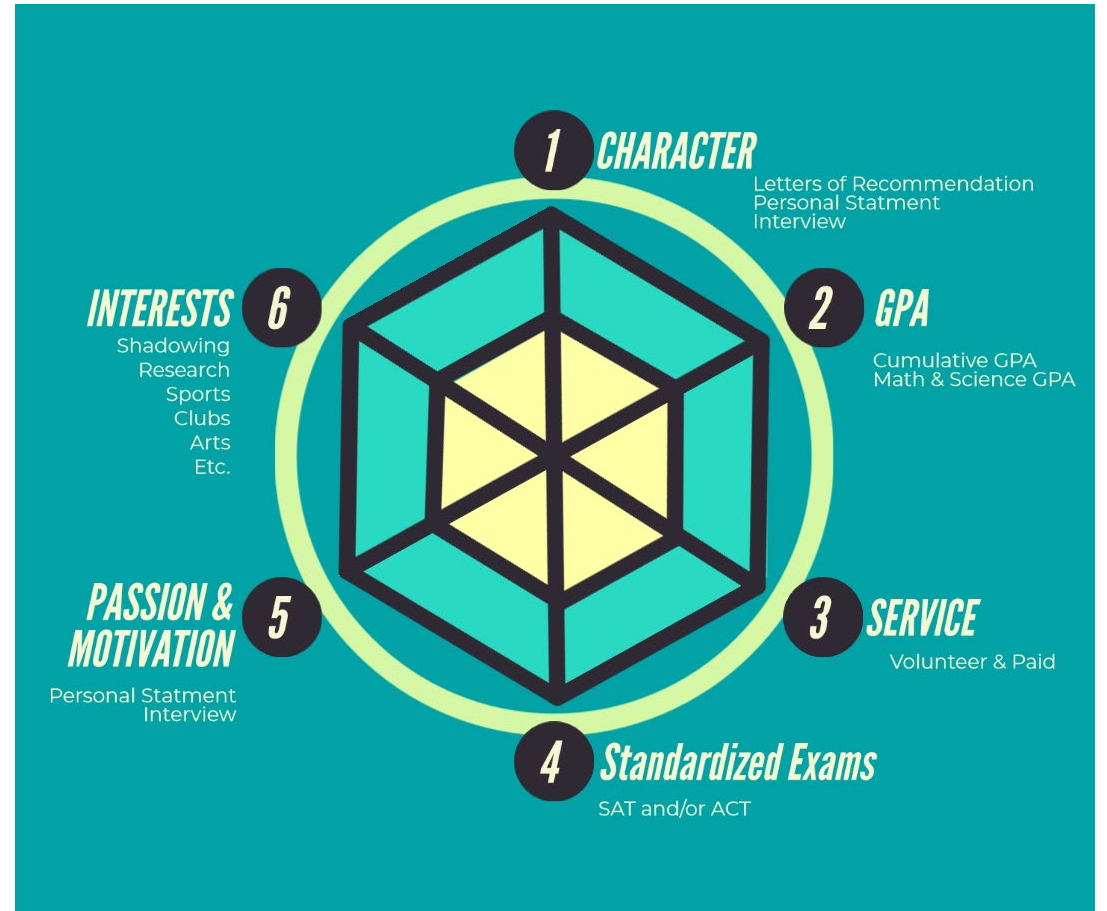
Always be mindful of deadlines! Plan and get things done early incase you come across a speedbump!

- Register for the SAT/ACT
- Common application
- FAFSA & CSS
- Individual colleges:
 - Supplemental materials
 - Early Decision/Early Action applications

Becoming a Competitive Applicant

You are more than a single attribute

Do your best in every metric to give yourself the most opportunity



Academics

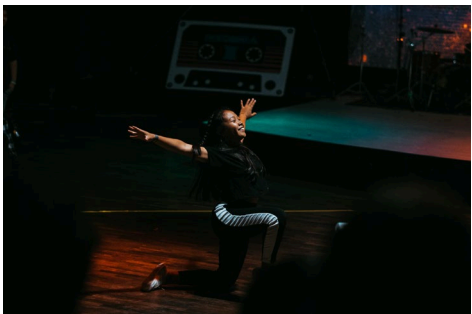
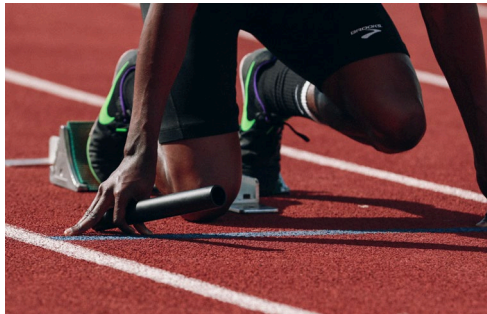
- **Grade Point Average (GPA)**
 - Standardize way to evaluate your performance in various classes
 - Relative to the scale of your grading system (e.g., 0 – 4 without AP courses or 0 – 5 with AP)
- **Exam Scores**
 - SAT and/or ACT



Note on Advance Placement (AP)

- You must take the AP exam at the end of the course to receive credit that can be applied to college
- AP Credit can be used to skip intro-level courses, but often you still need to take upper-level college courses to satisfy college degree requirements

Extracurricular Activities



Invest in experiences that...

- Help you develop your interests, skills, and perspectives
- Encourage you to challenge yourself and step outside of your comfort zone
- Let you get involved and grow in leadership positions

The sky is the limit!

Spend your time on things that make you happy!



Character

- Growth
- Integrity
- **Perseverance**

PERSEVERANCE



Examples of setbacks:

- Poor Academic Performance
- Student Discipline History
- Criminal History*

Writing about setbacks:

1. Provide context, not excuses
 - Explain what happened directly without relying on persuasive language
2. Demonstrate with action how you have grown and persevered through adversity
3. Explain how these experiences have made you more prepared for the challenges ahead

*this question has been dropped from the common app but may still be asked by individual colleges



College Preparedness

Many students face academic and personal challenges while adjusting to college

This is a big problem, but there are many resources to help

Reading and Writing



Depending on the rigor of your high school, you may or may not find the expectations of reading and writing in college demanding:

- Assigned readings before and after class
- Weekly essays, timed written exams, final papers

Reading and writing demands are HIGHLY dependent on the course subject (i.e., humanity courses may be more reading/writing intensive)

The only way to get better is by doing. Ask trusted mentors for help in critiquing your writing and recommending things to read



Study Skills

Students who do well in high school without needing to study often struggle their first semester in college

- If this happens to you, know that:
 - It is OKAY
 - You *are* smart!
 - This is *not* the end, and you're *not* alone!
- Adjustment periods are natural, and there are resources to help:
 - College offices for academic skills
 - Tutors & teaching assistants
 - Study groups with your peers

Asking for help



Asking for help is a skill:

- Knowing when you're out of your depth requires *self-awareness*
- Being brave enough to ask for help requires *humility* and *self-worth*

Who to approach:

- Instructors (professor or assistant)
- Counselors (academic or mental health)
- Mentors
- Peers and/or seniors
- Friends
- Family



Sometimes you must go through multiple people to get what you need. Even when it is challenging, know that you are worth it!

Mentorship

A mentor can provide:

- Advice
- Insight
- Opportunities
- Comradery
- Personal insight
- Advocacy
- A listening ear

Asking people to become your mentor

- Be straight forward! Set expectations!
or
- Start with a small ask: “could I meet with you for 15 minutes to discuss...?” and let it evolve from there



Mental Health

You will invariably face challenges!

So always remember to...

- Be kind and understanding towards yourself
- Establish your priorities
- Know your resources:
 - Health clinics
 - Counseling offices
 - Community centers
 - Family & Friends





What should I consider when applying to college?

Major considerations for choosing a college

1st

Do they have the expertise and resources that I need to succeed?

2nd

Will they provide me adequate financial support?

3rd

Am I a competitive applicant compared to their average accepted student?

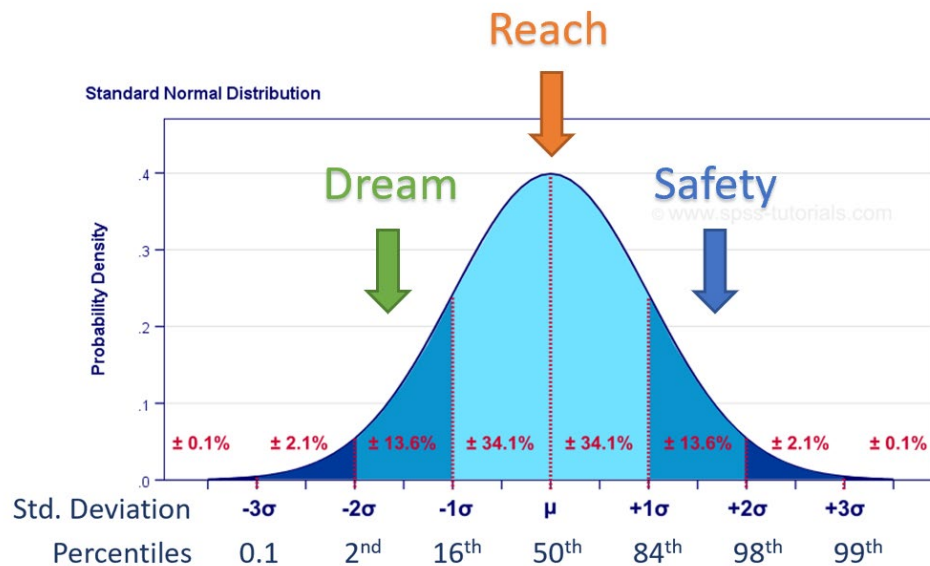


Never apply to school that you wouldn't seriously consider attending! Take into consideration the...

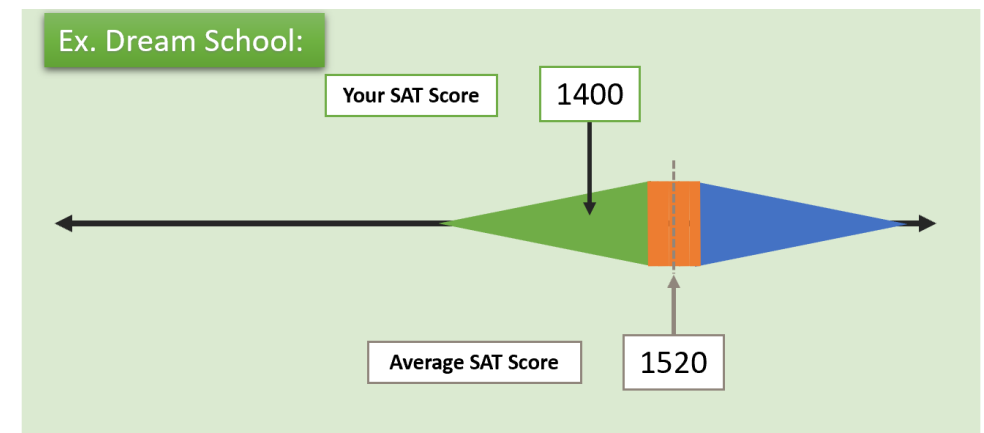
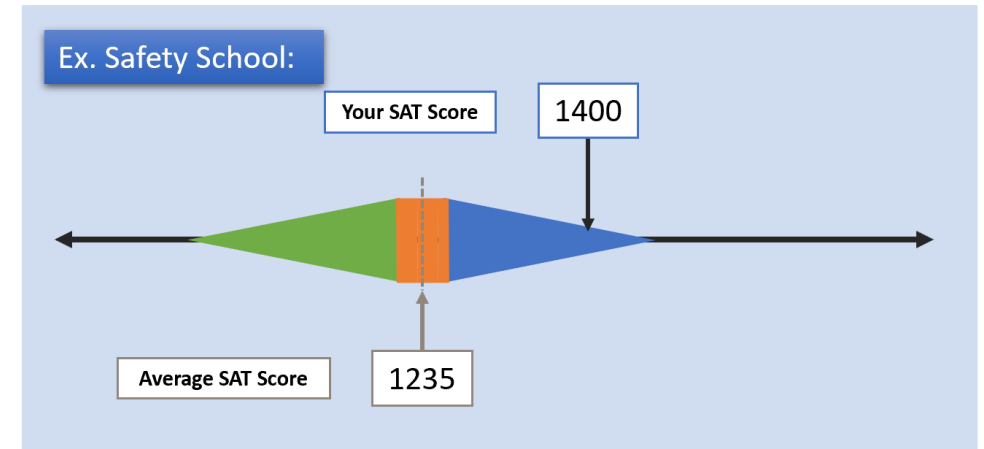
- Location
- Weather
- Amenities
- Community

Statistics

- ~~Acceptance rate~~  Never be afraid to be the exception
- Average GPAs and standardized test scores



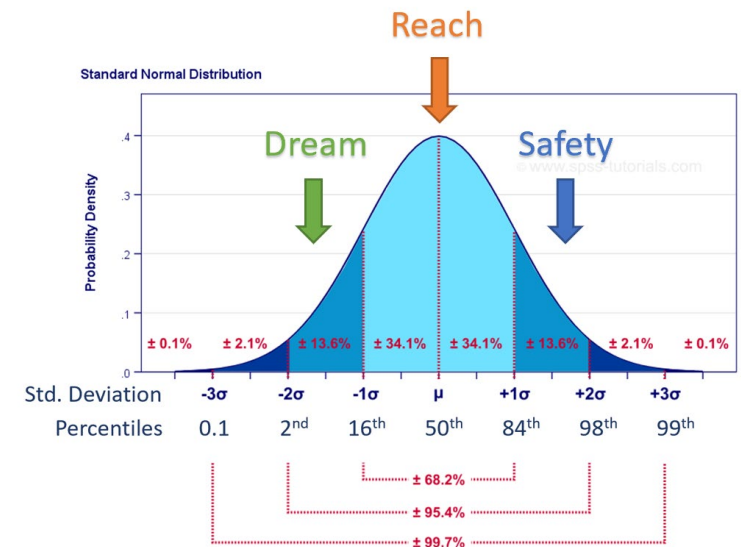
- Safety schools (> 1 std. dev above the average)
- Reach schools (≈ average)
- Dream schools (> 1 std. dev below the average)



Making a College List

1. How do you compare to the average accepted student?
 - a) **Safety schools** (> 1 std. dev above the average)
 - b) **Reach schools** (\approx average)
 - c) **Dream schools** (> 1 std. dev below the average)
2. Balance the docket:
 - a) $\frac{1}{2}$ **Dream** schools, $\frac{1}{4}$ **Reach** schools, $\frac{1}{4}$ **Safety** schools
 - b) How many schools? Average is between 5 - 15
3. Tip the scales:
 - a) Early-decision* (commit to going if accepted)
 - b) Early-action* (early review, no commitment)
 - c) Letters of intent

*Be aware of college specific deadlines for early-decision and early-action

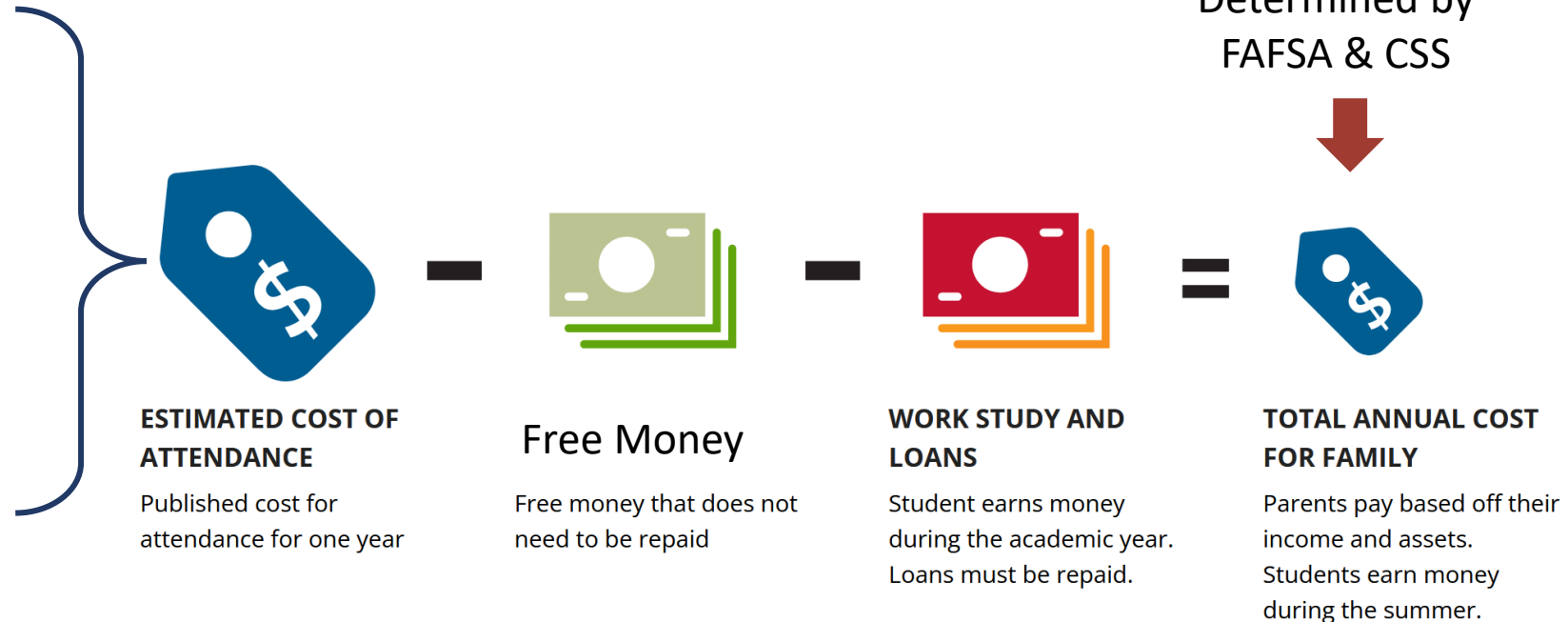


These metrics are *subjective* (not hard rules), so take everything on this slide with a grain of salt and remember that:

- You are more than a number!
- You will shine in multiple aspects of your application!
- You should never feel discouraged from applying!

Cost of Attendance

- Tuition and Fees
- Student Activity Fees
- Health Insurance/Fee
- Housing and Dining
- Book, supplies, misc.



<https://finaid.cornell.edu/cost-attend>

Cost of Attendance will vary greatly depending on factors such as:

- In-state vs Out-of-state tuition
- Living on-campus vs off-campus
- Being on your parent's insurance vs the college's health plan

Ways to Pay

1. Free Money

- Scholarships (institutional and external)
- Stipends (service-based e.g., military)
- Grants (federal, institutional, service-based e.g., TEACH)



2. Loaned Money

- Federal Direct Loans
 - **Subsidized:** DON'T pay interest while in school, qualify based on financial need
 - **Unsubsidized:** DO pay interest while in school, not need-based
- Institutional Loans
- Private Loans

1. lower interest rates
2. better deferment periods
3. how much you can take out is determined by your school

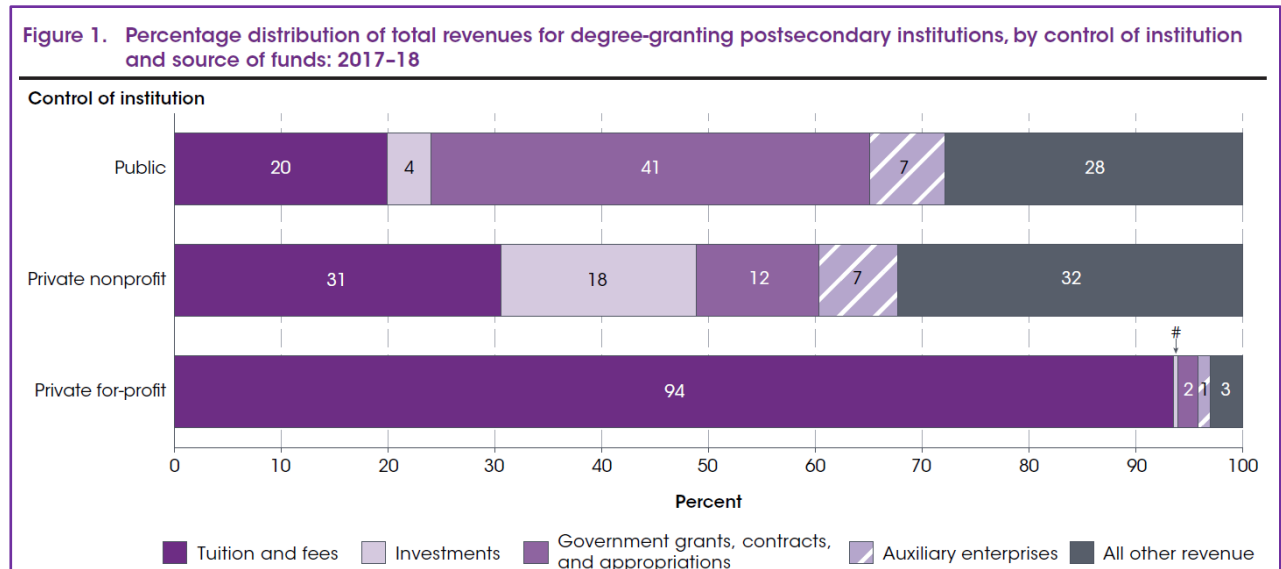


There are *too* many people out there eager to loan you money. Make sure you exhaust all your free and favorable money sources before going to the bank!

Types of Colleges: Funding Sources

Schools get their funding from different sources, and this may impact the kind of financial aid you receive:

- **Public School (nonprofit)**
 - Government funding
- **Private nonprofit**
 - Endowments, donations, investments
- **Private for-profit**
 - Tuition and fees



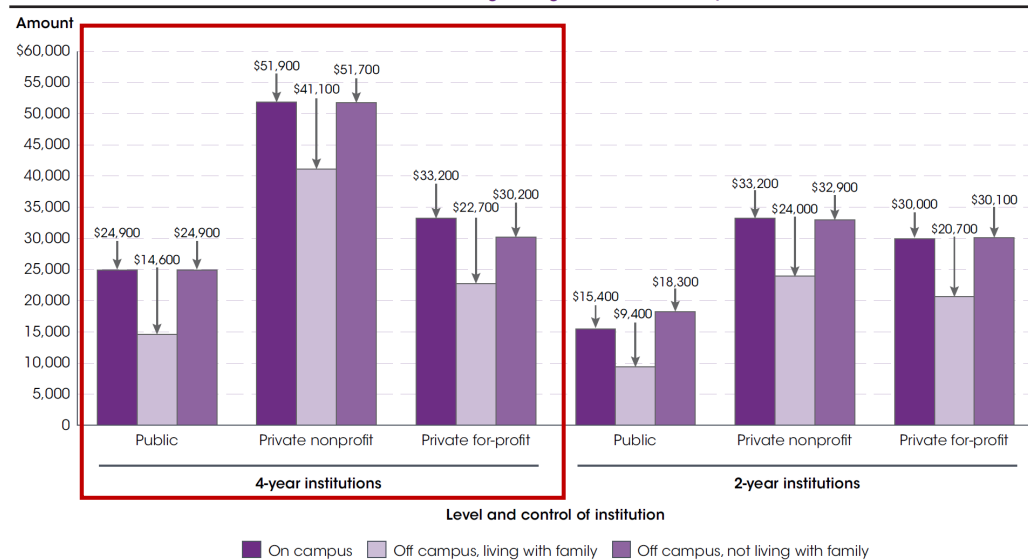
SOURCE:

Hussar, B., Zhang, J., Hein, S., Wang, K., Roberts, A., Cui, J., Smith, M., Bullock Mann, F., Barmer, A., and Dilig, R. (2020). *The Condition of Education 2020* (NCES 2020-144). U.S. Department of Education. Washington, DC: National Center for Education Statistics. Retrieved [10/17/2021] from <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2020144>.

Types of Colleges: Average Cost

The average cost of private schools tends to be more than public schools

Figure 1. Average total cost of attending degree-granting institutions for first-time, full-time undergraduate students, by level and control of institution and student living arrangement: Academic year 2018-19



NOTE: The total cost of attending a postsecondary institution includes tuition and required fees, books and supplies, and the average cost for room, board, and other expenses. Tuition and fees of public institutions are the lower of either in-district or in-state tuition and fees. Excludes students who have already attended another postsecondary institution or who began their studies on a part-time basis. Data are weighted by the number of students of the institution who were awarded Title IV aid. Title IV aid includes grant aid, work-study aid, and loan aid. Although rounded numbers are displayed, the figures are based on unrounded data.

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), Winter 2018-19, Student Financial Aid component; and Fall 2018, Institutional Characteristics component. See *Digest of Education Statistics 2019*, table 330.40.



For the 2021/2022 academic year, the total cost of attendance is:

	RESIDENT
Tuition	\$58,560
Fees	\$1,256
Other Expenses	
Books & Supplies (estimated)	\$1,000
Room & Meal Plan (most plans)	\$16,840
Incidentals (estimated)	\$1,950
Meals on Campus (estimated)	\$0
TOTAL EXPENSES	\$79,606

<https://www.bu.edu/finaid/aid-basics/cost-of-attendance/undergraduate/>

University of Massachusetts Boston

In State Undergraduate Dependent Student Full Time (12 Credits)

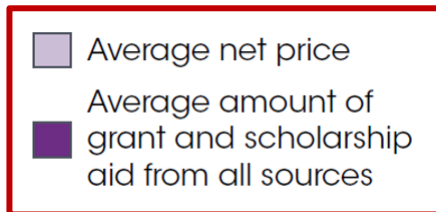
	Living On Campus
Tuition	\$14,188
Fees	\$490
Room	\$11,720
Board	\$5,716
Books	\$800
Transportation	\$500
Loan Fees	\$70
Personal	\$1,350
Total	\$34,834

<https://finaid.umb.edu/apply/cost-of-attendance>

Types of Colleges: Average Cost (cont.)

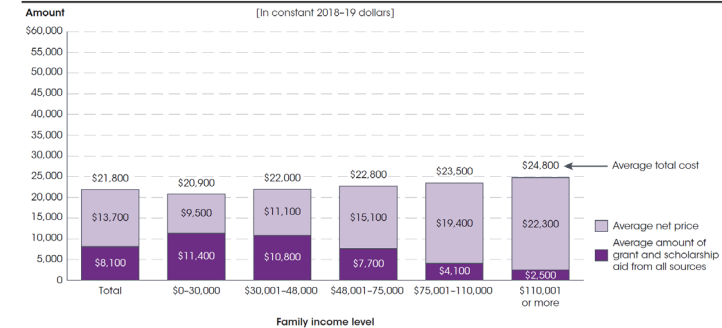
However, given your **socioeconomic** and **citizenship status**, some schools may offer you more aid than others. For example:

- On average, the total cost of **private for-profit** schools is less than that of **private nonprofit** schools
- But **private nonprofit** schools tend to offer *MORE* financial aid such that the total cost to you maybe *less* than what you would pay at a **private for-profit** school



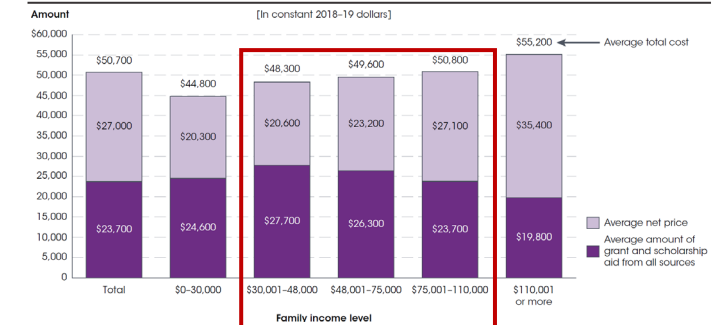
Public

Figure 3. Average total cost, grant and scholarship aid, and net price for first-time, full-time degree/certificate-seeking undergraduate students paying in-state tuition and awarded Title IV aid at public 4-year institutions, by family income level; Academic year 2017-18



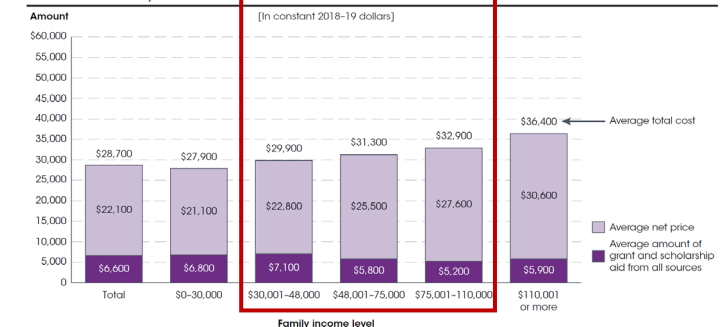
Private nonprofit

Figure 4. Average total cost, grant and scholarship aid, and net price for first-time, full-time degree/certificate-seeking undergraduate students awarded Title IV aid at private nonprofit 4-year institutions, by family income level; Academic year 2017-18



Private for-profit

Figure 5. Average total cost, grant and scholarship aid, and net price for first-time, full-time degree/certificate-seeking undergraduate students awarded Title IV aid at private for-profit 4-year institutions, by family income level; Academic year 2017-18



Types of Colleges: Average Cost (cont.)

For example:

- Both **public** and **private nonprofit** schools tend to offer many forms of financial aid
- But **private nonprofit** schools often have more money to give
- Moreover, because these funds are private, they can be used to support students that are not eligible for federal loans*



*read more for information on federal loan eligibility:

<https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens>

Figure 3. Percentage of first-time, full-time undergraduate students awarded financial aid at 4-year degree-granting postsecondary institutions, by type of financial aid and control of institution: Academic year 2017-18

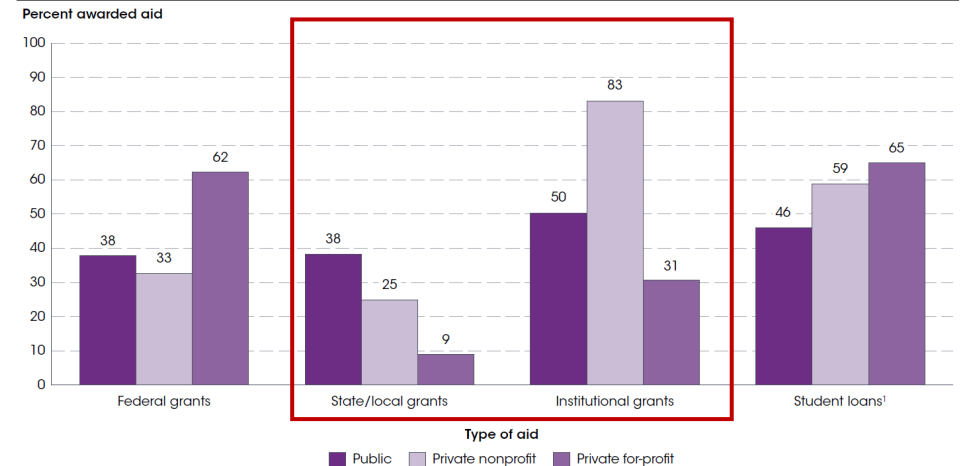
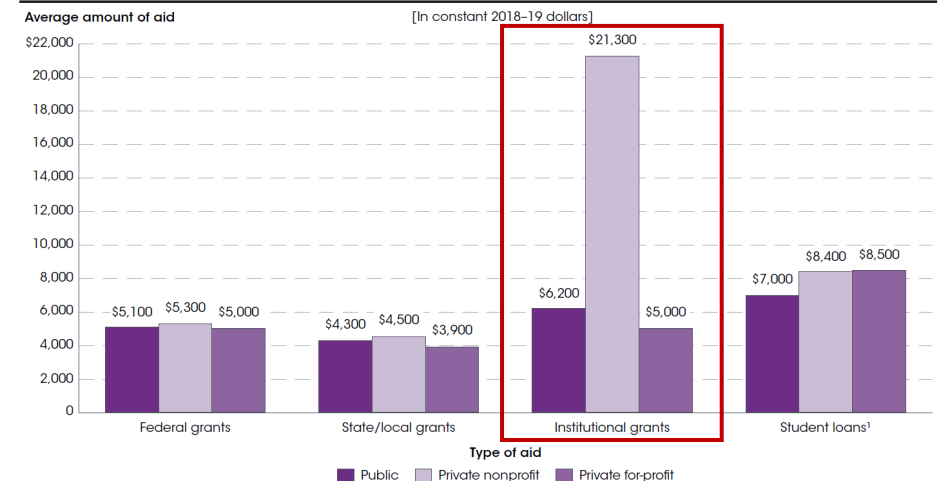


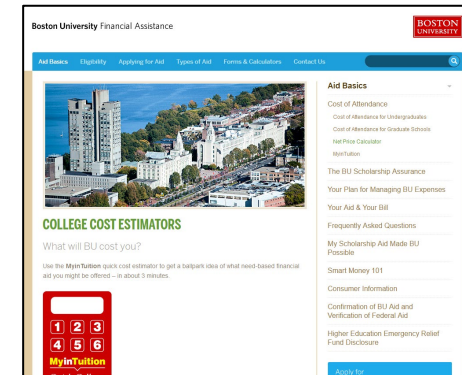
Figure 5. Average amount of financial aid awarded to first-time, full-time undergraduate students at 4-year degree-granting postsecondary institutions, by type of financial aid and control of institution: Academic year 2017-18



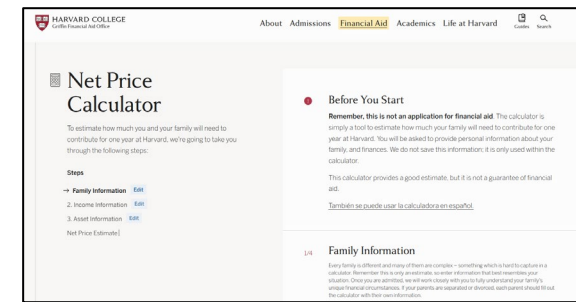
Actual Cost of Attendance (cont.)

- YOUR actual cost of attendance will be uniquely determined by your:
 - Socioeconomic status
 - Citizenship status
 - In-state vs out-of-state eligibility
 - And many more factors (e.g., family size, siblings in college, medical bills etc.)
- Financial aid offices need your FAFSA and CSS profile to determine your financial aid package
- Financial aid calculators exist to help you estimate your net cost of attendance, but be aware that these may not take into consideration all the nuances of your application

Ex. College Cost Calculators



https://www.umass.edu/net_price_calculator/



<https://college.harvard.edu/financial-aid/net-price-calculator>



Never be afraid to contact your financial aid office to revise your package

Personal Goals

- What do you want to do?
- What skills will you need to be successful?
- Which colleges are going to provide you the resources to attain the skills and experiences you need?
 - ❖ Strong, well-regarded college departments
 - ❖ Combined degree programs (e.g. Bachelor's/MD and Bachelors/Masters)
 - ❖ Research and internship opportunities
 - ❖ Conferences, symposiums, networking events
 - ❖ Career and alumni offices
 - ❖ Graduate institutions (e.g. medical, law, business school)
 - ❖ Nearby city institutions (e.g. hospitals, firms, volunteer centers)



Your hopes and dreams should play the biggest role in where you apply!
Don't close your doors ♡





Conclusion: Outline

- What do I need to do to go to college?
 - Major Milestones
 - Becoming a competitive applicant
 - Preparedness for college
- What should I consider when applying to college?
 - Competitiveness
 - Finances
 - Personal Goals



Conclusion

Give yourself every opportunity possible

- Do well in school
- Prepare early
- Dream big

Never be afraid to be the first,
because you won't be the last

Always go for what you want,
make yourself the exception

Resources

- Common Application:
 - <https://www.commonapp.org/apply/>
- Standardized Exams:
 - <https://collegereadiness.collegeboard.org/sat>
 - <https://www.act.org/>
 - <https://collegereadiness.collegeboard.org/sat/practice/full-length-practice-tests>
 - <https://collegereadiness.collegeboard.org/sat/register/fees/fee-waivers>
- Financial Aid:
 - <https://studentaid.gov/h/apply-for-aid/fafsa>
 - <https://cssprofile.collegeboard.org/>
 - <https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency>
 - <https://finaid.org/questions/divorce/>
 - <https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens>
 - <https://college.harvard.edu/financial-aid/how-aid-works>
- Estimate Net Cost Calculators:
 - https://www.umass.edu/net_price_calculator/
 - <https://college.harvard.edu/financial-aid/net-price-calculator>
 - https://www.umass.edu/net_price_calculator/
- Data Sources:
 - *The Condition of Education 2020* National Center for Education Statistics.
<https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2020144>
 - <https://www.prepscholar.com/sat/s/colleges>
 - <https://blog.prepscholar.com/>
- Images:
 - <https://unsplash.com>
 - <https://giphy.com>

