

# 9<sup>th</sup> / 10<sup>th</sup> Grade - College and Career Readiness

Welcome!

While we wait to start, students should complete  
the Fiske self quiz (on page 2 of the packet).

# Agenda

## College Admissions

- GPA, test scores, diploma types, extracurricular activities, letters of rec

## Summer Programs

- sample programs and financial aid

## Naviance

- helpful tools for college and career exploration

## Financial Aid

- key terms, EFC calculator, net price calculators

## Q & A

# Transitions are tough...

High school aged students often experience the most **anxiety** in ninth and twelfth grade.

Students in ninth grade often feel **lost** and **overwhelmed**.

Take things one step at a time! Get your procedures down (bell schedule, daily planner, etc.) and focus on doing your best work academically.

It's never too early, however, to start thinking about college and how you can best prepare yourself for the process.

# True / False - College and Career Readiness

As long as I pass my classes in high school, I can go to college.

TRUE OR FALSE?

This is completely false—the **average** four year college requires an 85+ average through all four years of high school. Students with GPAs ranging between 65-79 generally attend community colleges, which only offer two year degrees.

To gain admission at **highly selective** colleges, students should aim for 95+ averages.

# True / False - College and Career Readiness

I can earn just as much money if I don't go to college.

TRUE OR FALSE?

According to a Forbes study in 2012, **college graduates earn an additional \$830,000 throughout their lifetime**. According to another study (released by First in the Family), college graduates earn an estimated \$1,000,000 additional income over the course of their lifetimes.

# True / False - College and Career Readiness

Graduating high school with the **minimum** NYS requirements will prepare me for college.

TRUE OR FALSE?

Most competitive colleges want students to have four years of study of all core subjects—math, science, English, and history. In NYC, you can graduate with only three years of math and science. However, that will not qualify you for admission to most colleges!

# Diploma Types at BTHS

| Advanced Regents Diploma  | BTHS Diploma   |
|---|--|
| <p>8 Regents with 65 or better: 3 Math, 2 Science, ELA, Global, US History, and LOTE</p> <p>...with Mastery in Math: all above plus 85 or higher on each Math Regents</p> <p>...with Mastery in Science: all above plus 85 or higher on each Science Regents</p> <p>...with Designation with Honors: all of the above with a computed average of 90 or higher</p> <p>In terms of credits, you need (at minimum) 8 semesters of English, history, and PE, 6 semesters of math and science, and arts, health, and elective credits. Most colleges want a fourth year of math, science, and LOTE (and a rigorous program).</p> | <p>In addition to the criteria for an Advanced Regents diploma, students must...</p> <ul style="list-style-type: none"><li>• pass 2 semesters of Design &amp; Drafting for Production</li><li>• pass 2 semesters of AP Principles of Computer Science</li><li>• pass Chemistry &amp; Physics and their corresponding Regents exams</li><li>• pass all courses required for their specific major</li><li>• complete 50 hours of community service</li><li>• participation in clubs, events, and/or teams</li><li>• hours will be tracked with your guidance counselor</li></ul> |

## What colleges did they attend?

|                            | <b>Cohort 2017</b> | <b>Cohort 2018</b> |
|----------------------------|--------------------|--------------------|
| <b>4 year colleges</b>     | 98.1%              | 99.0%              |
| <b>2 year colleges</b>     | 1.0%               | 1.0%               |
| <b>NY Public</b>           | 58.7%              | 62.3%              |
| <b>Out of State Public</b> | 22.8%              | 18.2%              |
| <b>Private</b>             | 18.4%              | 19.1%              |

You can find a list of where 2018 graduates went here: [2018 BTHS Grad Matriculation List](#)



# How do people pick their college?

Students should seek colleges that are an **academic**, **financial**, and **social** fit.

- **academic** fit - *appropriately challenging; offers your major(s)/minor(s) of choice*
- **financial** fit - *affordably priced; allows you to attend with minimal family contribution and/or minimal loans*
- **social** fit - *you feel a sense of belonging/community on campus; beliefs/attitudes/values of student body reflect your own*

# Academic fit - what is a GPA?

Your GPA stands for **grade point average**.

A mathematical average is found by adding several values, then dividing by the total number of values.

If you take AP courses sophomore/junior/senior year, your GPA will be **weighted**.

This means a 90 is weighted as a 99. An 80 is an 88, etc.

*Note – colleges typically report grades on a 4.0 scale.*

# Academic fit - what is a GPA?

*You can use the table to the right to convert your GPA from 100 to 4.0 scales.*

*More detailed tables can be found online.*

| <b>100 Point Scale</b> | <b>4.0 Point Scale</b> |
|------------------------|------------------------|
| 100                    | 4.0                    |
| 90                     | 3.5                    |
| 85                     | 3.0                    |
| 80                     | 2.5                    |
| 75                     | 2.0                    |

# GPA Goals

What kind of GPA is **Brooklyn College** looking for?

88.2

What's the average incoming GPA at **BMCC**?

76.0



| <b>FOUR-YEAR COLLEGES</b>   | High School Average |
|---|---------------------|
| Baruch College  | 89.8                |
| Brooklyn College  | 88.2                |
| The City College of New York  | 89.9                |
| The Sophie Davis Biomedical Education Program/CUNY School of Medicine | 95.0                |
| College of Staten Island  | 87.3                |
| Hunter College  | 89.4                |
| John Jay College of Criminal Justice                                  | 85.6                |
| Lehman College  | 87.2                |
| Macaulay Honors College   | 94.4                |
| Medgar Evers College <sup>3</sup>                                     | 76.4                |
| New York City College of Technology <sup>3</sup>                      | 81.3                |
| Queens College  | 88.3                |
| York College  | 82.8                |

# GPA Goals

Flip your paper over so you're looking at the SUNY Admissions Summary.

What kind of GPA is **SUNY Binghamton** looking for?

92-98 range

What kind of GPA is **SUNY Purchase** looking for?

87-91 range



## Admissions Information

For more information call our toll-free number at 800-342-3333

| Campus Name<br>(by campus type)                                     | Undergraduate<br>Enrollment | SAT Scores**<br>(combined)<br>Scores reflect middle 50% | ACT Scores<br>(composite) | H.S. De<br>GPA | De<br>A |
|---|-----------------------------|---|---------------------------|----------------|---------|
| <b>University Centers and Doctoral Degree Granting Institutions</b> |                             |   |                           |                |         |
| Albany  | 13,508                      | 1150-1310   | 23-27                     | 88-94          |         |
| Binghamton  | 13,694                      | 1300-1440   | 28-32                     | 92-98          |         |
| University at Buffalo++   | 20,811                      | 1190-1350   | 25-30                     | 91-96          |         |
| Stony Brook++   | 17,364                      | 1260-1420   | 27-32                     | 91-97          |         |
| SUNY Polytechnic Institute  | 2,100                       | 1100-1300   | 24-29                     | 88-94          |         |

# GPA Goals

*The most elite colleges and universities have extremely high desired GPA and mean test scores.*

Sample National Universities

| <b>College Name</b> | <b>SAT</b> | <b>GPA</b> |
|---------------------|------------|------------|
| Columbia University | 1530       | 4.0 (97+)  |
| Tufts University    | 1500       | 4.0 (97+)  |
| New York University | 1440       | 3.8 (93+)  |

Sample Liberal Arts Colleges

| <b>College Name</b> | <b>SAT</b> | <b>GPA</b> |
|---------------------|------------|------------|
| Amherst College     | 1500       | 4.0 (97+)  |
| Vassar College      | 1430       | 4.0 (97+)  |
| Skidmore College    | 1385       | 3.8 (93+)  |

## How do I improve my GPA?

Your GPA **goes up** every time you get a semester grade **higher** than your cumulative average.

Your GPA **goes down** every time you get a semester grade **lower** than your cumulative average.

Yes, PE and art are graded!

## What else do colleges care about?

Colleges care about your **extracurricular activities**. These are activities you're involved in outside of class time.

Brooklyn Tech has an incredible amount of extracurricular opportunities available...

Check out the list of [clubs/activities](#) in your packet!



# Extracurricular Activities

- Student Government Organizations
- Academic Organizations/National Societies: National Honor Society, Girls Who Code
- Service Clubs: Red Cross, Key Club
- Performance Clubs: STEP teams, acapella
- Academic Clubs/Teams – Mock Trial, Model UN
- Publications – e.g. school newspaper, literary magazine
- [Comprehensive BTHS Club List](#)
- Athletics –badminton, cross country, fencing, football, soccer, swimming, tennis, and more!
- Comprehensive list here:
- [BTHS Athletic Teams](#)

# Extracurricular Activities

But what if I'm not a club or sport person?

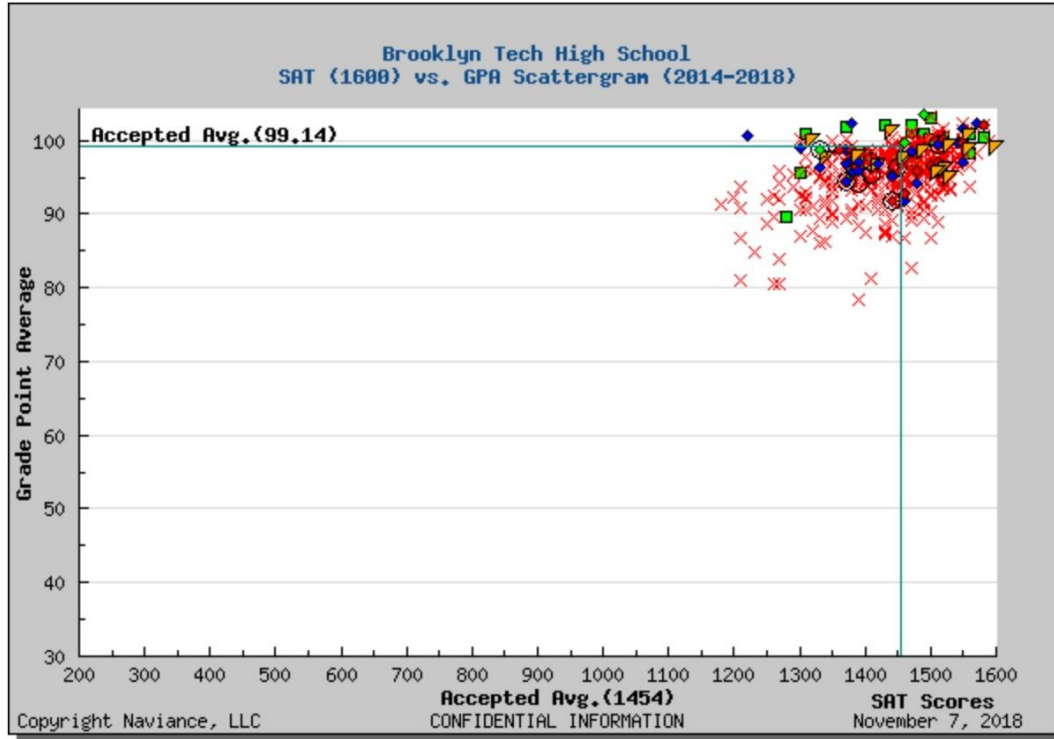
- 1) the extracurricular activity does not need to be BTHS affiliated for college purposes – if you are involved in an outside school activity through an **external** organization, that's fantastic!
- 2) colleges all see the comprehensive list of clubs and sports available on our **HS profile** – they will wonder why you weren't involved!

# Extracurricular Activities

Q) What's the big deal with extracurricular activities? Aren't my grades and test scores all that REALLY matter?

A) No! At high volume public universities (e.g. CUNYs and SUNYs), admissions is more of a numbers game. This is not the case at private universities and colleges!

# Scattergrams

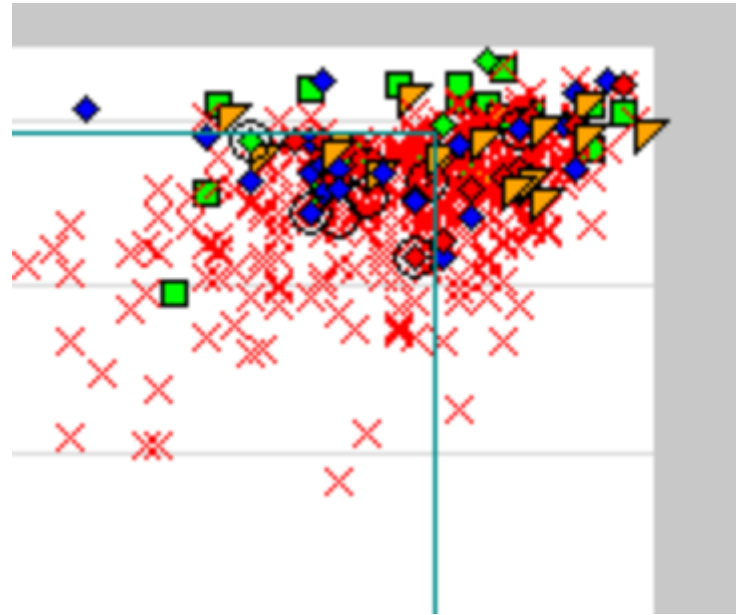


You now have access to the **scattergrams** at **BTHS**. This shows you which students have been accepted, declined, and waitlisted at various colleges and universities.

# Scattergrams

Zooming in you can see there are students who were **accepted** (in **green**) with slightly lower GPA and SAT scores than ones who were **rejected** (in **red**). What could account for this?

You will also see there are plenty of students with **near perfect GPAs and test scores who were rejected** - numbers aren't everything.



Scattergram for Princeton University  
(BTHS 2014 – 2018)



# Teacher letters of recommendation

Are you surprised by some of the qualities on this list?

What are your **strengths** and areas of **growth**?

What could you do to **improve** in some of your growth areas?

|                                    |                            |
|------------------------------------|----------------------------|
| academic achievement               | intellectual promise       |
| quality of writing                 | creative, original thought |
| <b>productive class discussion</b> | disciplined work habits    |
| maturity                           | motivation                 |
| leadership                         | integrity                  |
| reaction to setbacks               | <b>concern for others</b>  |
| self confidence                    | initiative, independence   |

# Colleges make inferences about you based on your extracurricular involvement!

- Your **transcript** and **test** scores will help demonstrate your **academic achievement, intellectual promise, quality of writing, and disciplined work habits!**
- Your **outside of school activities** can help speak to your **maturity, motivation, leadership, integrity, concern for others, self-confidence, and initiative and independence!**

Someone who engages in community service frequently, cultivates a hobby/passion, or is an integral part of a team (sports or otherwise) is more appealing to colleges!



## What else do colleges care about?

Colleges care about standardized test scores. In other words, they care about your **Regents** scores, **SAT** scores, and **ACT** scores (tests you will take junior year).

To be on track for an Advanced Regents diploma, aim for 90+ on all your Regents exams.

*CUNY college readiness benchmarks are 70+ for all Common Core Math Regents and 75+ for all CC ELA Regents – if you do not hit this benchmark, you will need to take remedial coursework in these subjects.*

# Summer Opportunities for 9<sup>th</sup>/10<sup>th</sup> Graders

Check your hand out titled *Sample Summer Programs Open to 9<sup>th</sup> and 10<sup>th</sup> Grade Students*.

Enrolling in a pre-college summer program has two major benefits:

- it can strengthen your college application (the Common Application has a section for you to report college coursework)
- it can help you determine what you're looking for in a college (e.g. campus environment, instructional style, majors, etc.)

# Summer Programs for 9<sup>th</sup> and 10<sup>th</sup> Graders

Free or low cost summer pre college programs

| <b>Institution</b>    | <b>Grade Level</b> | <b>Sample Course Titles</b>                     |
|-----------------------|--------------------|---|
| CUNY Brooklyn College | Rising 11-12       | <i>Aquatic Ecology Institute</i>                |
| CUNY Hunter College   | Rising 11-12       | <i>Summer Science Institute</i>                 |
| CUNY CCNY             | Rising 11-12       | <i>Summer Architecture</i>                      |
| SUNY Purchase         | Rising 9-12        | <i>3D Game Design;<br/>Architecture; Acting</i> |
| SUNY FIT              | Rising 9-12        | <i>Interior Design; Illustration</i>            |

# Summer Programs for 9<sup>th</sup> and 10<sup>th</sup> Graders

| College Name          | Grade Levels |
|-----------------------|--------------|
| Columbia University   | 9-12         |
| Duke University       | 9-12         |
| Harvard University    | Rising 10-11 |
| Tufts University      | Rising 11-12 |
| University of Chicago | 9-12         |
| Smith College         | 9-12         |
| Spelman College       | Rising 11-12 |

**Note:** while these programs can be costly, many offer need based scholarships (room and board is sometimes included!)

Apply early for financial aid consideration. Most applications open Nov/Dec 2018.

# The Importance of the On Campus Visit

Visiting college campuses does not have to entail a road trip, plane ticket, or hotel stay (though it's awesome if you can!)

Colleges you (and your family) can visit locally using just your Metrocard – register for a visit/tour/info session online:

|                        |  |                              |
|------------------------|--|------------------------------|
| <b>Columbia</b>        | <b>Fordham</b><br>(BX and LC)          | <b>New York University</b>   |
| <b>Barnard</b>         | <b>Fashion Institute of Technology</b> | <b>School of Visual Arts</b> |
| <b>Pratt Institute</b> | <b>Cooper Union</b>                    | <b>All the CUNYs!</b>        |

# Naviance

Naviance is a postsecondary planning tool for high school students, parents, and counselors. It has helpful career and college planning functions - BTHS also uses it to manage the college application process. **Your username is your BTHS email and your default password is your OSIS #.**

The earlier you get familiar with Naviance, the better!

**Here are some suggested uses for 9th and 10th graders (and parents).**

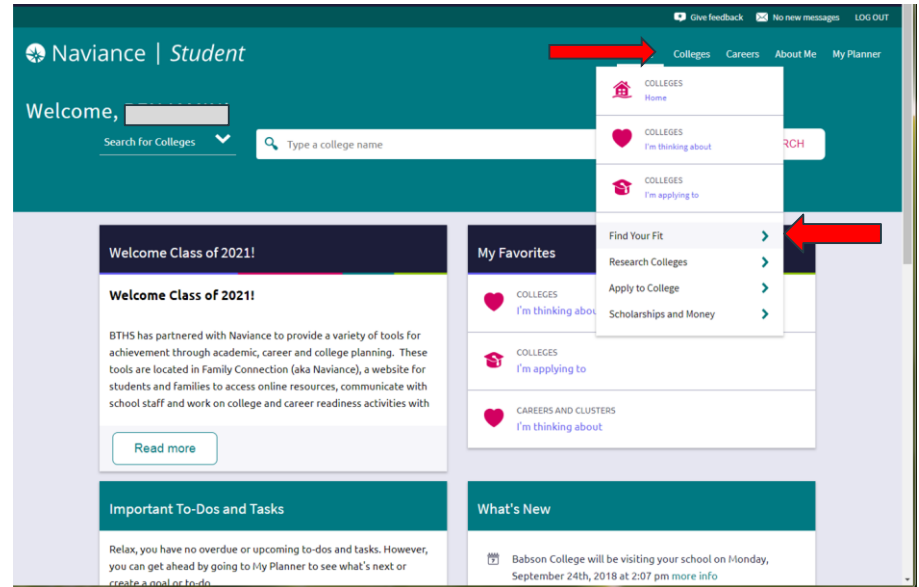
# Naviance

When you log in, you will see this screen.

Select “Colleges” on the top right

then

click “Find Your Fit” from the drop down.

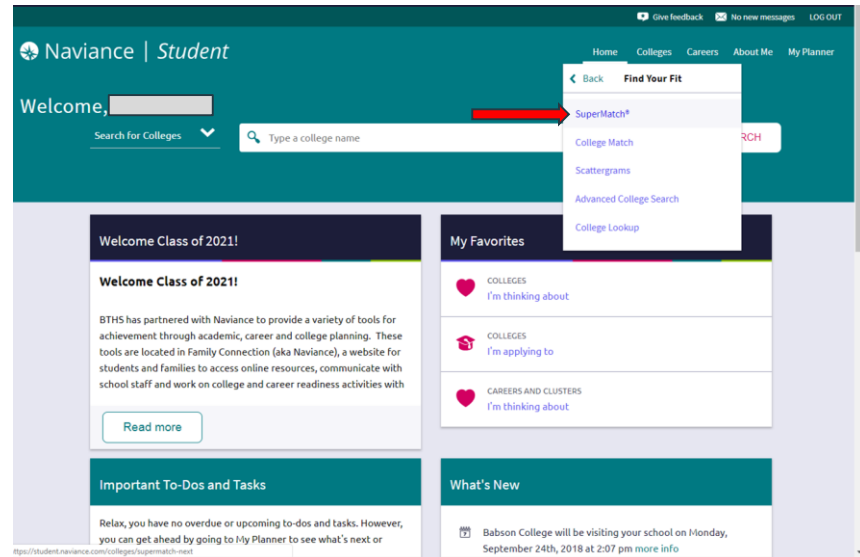


# Naviance

Select SuperMatch - this will help you start to build your college list using criteria that you identify.

For example, location, academics, diversity, student life, cost, etc.

[Show demo]



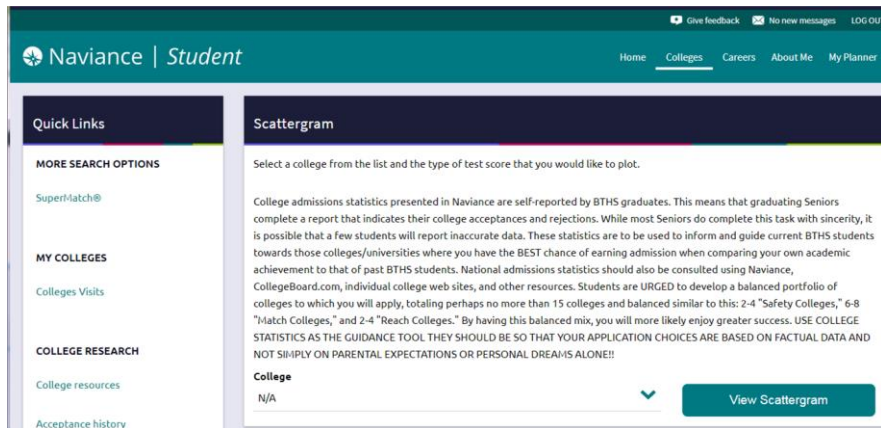
The screenshot displays the Naviance Student dashboard. At the top, there is a navigation bar with links for Home, Colleges, Careers, About Me, and My Planner. A user is logged in, as indicated by the 'Welcome, [username]' and 'Search for Colleges' dropdown. A search bar is present with the placeholder text 'Type a college name'. A dropdown menu is open, showing options: Back, Find Your Fit, SuperMatch\* (highlighted with a red arrow), College Match, Scattergrams, Advanced College Search, and College Lookup. Below the navigation bar, there are several content blocks: 'Welcome Class of 2021!' with a 'Read more' button, 'My Favorites' with three items (COLLEGES 'I'm thinking about', COLLEGES 'I'm applying to', and CAREERS AND CLUSTERS 'I'm thinking about'), 'Important To-Dos and Tasks' with a message about overdue tasks, and 'What's New' with a notification about Babson College's visit on Monday, September 24th, 2018 at 2:07 pm.



# Naviance

It's pretty early to start doing so, but you can also use Scattergrams to start looking at admissions results for BTHS applicants to specific colleges/universities.

These numbers are self-reported by BTHS graduates at the end of the year.



The screenshot shows the Naviance Student interface. At the top, there is a navigation bar with the Naviance logo and the word "Student". To the right of the logo are links for "Home", "Colleges", "Careers", "About Me", and "My Planner". In the top right corner, there are links for "Give feedback", "No new messages", and "LOG OUT".

Below the navigation bar, there is a "Quick Links" section with three sub-sections:

- MORE SEARCH OPTIONS**: Includes a link for "SuperMatch®".
- MY COLLEGES**: Includes a link for "Colleges Visits".
- COLLEGE RESEARCH**: Includes links for "College resources" and "Acceptance history".

The main content area is titled "Scattergram". It contains the following text:

Select a college from the list and the type of test score that you would like to plot.

College admissions statistics presented in Naviance are self-reported by BTHS graduates. This means that graduating Seniors complete a report that indicates their college acceptances and rejections. While most Seniors do complete this task with sincerity, it is possible that a few students will report inaccurate data. These statistics are to be used to inform and guide current BTHS students towards those colleges/universities where you have the BEST chance of earning admission when comparing your own academic achievement to that of past BTHS students. National admissions statistics should also be consulted using Naviance, CollegeBoard.com, individual college web sites, and other resources. Students are URGED to develop a balanced portfolio of colleges to which you will apply, totaling perhaps no more than 15 colleges and balanced similar to this: 2-4 "Safety Colleges," 6-8 "I-Match Colleges," and 2-4 "Reach Colleges." By having this balanced mix, you will more likely enjoy greater success. USE COLLEGE STATISTICS AS THE GUIDANCE TOOL THEY SHOULD BE SO THAT YOUR APPLICATION CHOICES ARE BASED ON FACTUAL DATA AND NOT SIMPLY ON PARENTAL EXPECTATIONS OR PERSONAL DREAMS ALONE!!

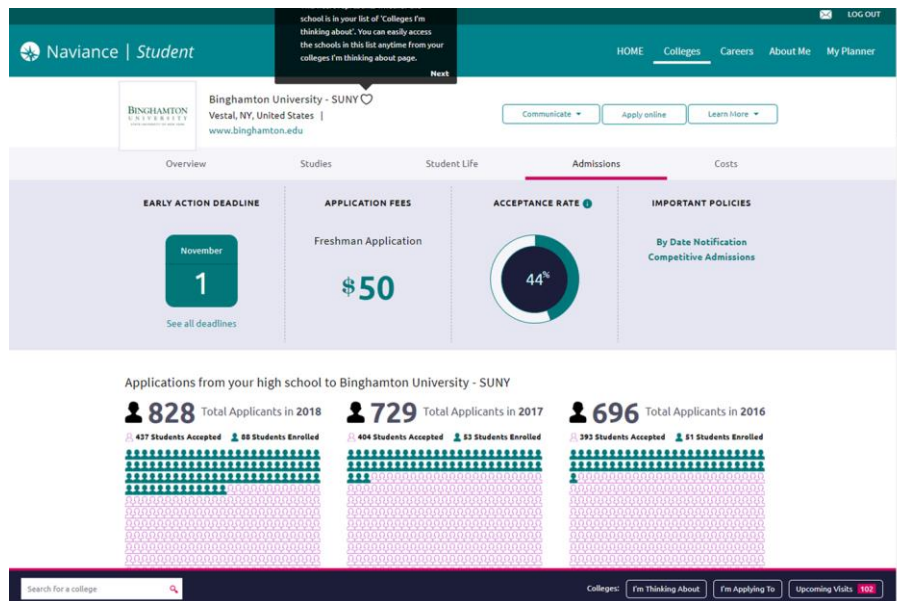
Below the text, there is a "College" label followed by a dropdown menu showing "N/A" and a "View Scattergram" button.

# Naviance

After you select the college/university from the dropdown, you will see this screen.

Note - the data will be more accurate and reliable the larger the number of data points reported.

You can see total numbers of applicants as well as how many were accepted then enrolled.



# Naviance

When you scroll down, you can see how applicants fared when you reference their weighted GPA and SAT score.

This will give you a sense of the competition as you compare colleges/universities - you can use this to set GPA and SAT goals. During spring of junior year, you can use this to start working on your college list.



# Naviance

This would also be a great time to start exploring careers.

First select the Careers tab, then select “Explore” from the drop down menu.

Here you can look up job descriptions, salaries, and other key information.

Naviance | Student

Home **Careers** About Me My Planner

EXPLORE CAREERS

Favorite careers and clusters

Explore careers and clusters

WHAT ARE MY INTERESTS?

Career cluster finder

Career interest profiler

Explore Careers and Clusters

Career Lookup

Lookup by keyword

Go

Lookup by category

N/A

Go

Lookup by Holland Code [Learn More](#)

No Preference

Go

Lookup by career name

A B C D E F G H I J K L  
M N O P Q R S T U V W X  
Y Z

EXPLORE Careers, Clusters and Pathways

ROADTRIP NATION Interview archive

Explore Careers and Interests >

tps://student.naviance.com/careers/explore

# Naviance

Naviance | Student

Back to Explore Careers and Clusters

CAREER

Chemical Engineers

Overview Knowledge and Skills

Annual Hourly

| Annual Wages          | Average   |
|-----------------------|-----------|
| NATIONAL              | \$112,430 |
| Your State (New York) | \$98,760  |

Show more

Source: O\*Net and the Bureau of Labor Statistics Training Administration.

For example, looking up **chemical engineering** you can start building your vocabulary related to **college majors** and research their average **national** and **NYS wages**.

Naviance | Student

Home Colleges **Careers** About Me My Planner

Back to Explore Careers and Clusters

CAREER

Chemical Engineers

Overview Knowledge and Skills Tasks and Activities Wages

**Job Description**

Design chemical plant equipment and devise processes for manufacturing chemicals and products, such as gasoline, synthetic rubber, plastics, detergents, cement, paper, and pulp, by applying principles and technology of chemistry, physics, and engineering.

**Interests - Holland Interest Code ICR**

| Investigative   | Realistic  | Conventional   |
|---|--|--|
| Investigative occupations frequently involve working with ideas, and require an extensive amount of thinking. These occupations can involve searching for facts and figuring out problems mentally. | Realistic occupations frequently involve work activities that include practical, hands-on problems and solutions. They often deal with plants, animals, and real-world materials like wood, tools, and machinery. Many of the occupations require working outside, and do not involve a lot of paperwork or working closely with others. | Conventional occupations frequently involve following set procedures and routines. These occupations can include working with data and details more than with ideas. Usually there is a clear line of authority to follow. |

**Related Occupations**

Aerospace Engineers Civil Engineers Computer Systems Engineers/Architects Electrical Engineers

# Naviance

Use the career cluster finder to brainstorm career ideas and college majors.

There is growing research that people tend to gravitate toward career clusters and work type environments moreso than one specific career or job.

For instance, education encompasses teaching, social work, administration, school nursing, counseling, etc.!

The screenshot shows the 'family connection' interface for the 'cluster finder' tool. The navigation bar includes 'courses', 'colleges', 'careers', 'about me', and 'my planner'. The main heading is 'cluster finder :: identify a top career cluster'. Below this, there's a search bar and a message: 'You have not yet started the survey. Click "let's begin" below...'. The interface is divided into five steps: 1. start, 2. activities, 3. personal qualities, 4. school subjects, and 5. results. A bar chart on the right shows interest levels for various clusters: Mathematics (45%), English (40%), Marketing (35%), Finance (30%), Science (25%), and History (20%). The 'Activities' section asks to select activities enjoyed now and in the future. The 'Personal Qualities' section asks to select qualities that best describe the user. The 'School Subjects' section asks to select subjects enjoyed in school. The 'Results' section promises to show a list of top clusters. A 'let's begin' button is prominently displayed at the bottom. The footer includes the Naviance logo and contact information for Naviance High School.

family connection

courses colleges careers about me my planner

search for careers: cluster finder :: identify a top career cluster

Go

MORE SEARCH OPTIONS >>

1. start 2. activities 3. personal qualities 4. school subjects 5. results

explore careers

- explore careers & clusters
- explore careers & clusters

what are my interests?

- personality type
- cluster finder
- career interest profiler
- career key

Find career clusters that match your interests and personal qualities

The Cluster Finder will help you learn what career clusters may be a good match for you based on activities that interest you, personal qualities that you have and subjects that you enjoy studying in school.

Mathematics 45%

English 40%

Marketing 35%

Finance 30%

Science 25%

History 20%

Activities

Select activities you enjoy doing now and would like to do in the future.

Personal Qualities

Select personal qualities that best describe you.

School Subjects

Select subjects you enjoy studying in school.

Results

We'll show you list of the top clusters that are likely to be a good match.

click the button to get started!

let's begin

NAVIANCE

Naviance High School  
3033 Wilson Blvd  
Suite 500  
Arlington VA 22201  
p. (703) 859-7300 MARI#

# Naviance

At the end of your survey/inventory, you will get matched with a few top career clusters.

Add these clusters to your list. It can be helpful in your college search later.

The screenshot shows the Naviance Family Connection Career Cluster Finder results page. The user is logged in as Whitney Wolf (log out) and is viewing the results for the 'careers' section. The page displays a search bar, navigation tabs (home, colleges, careers, about me, my planner), and a search bar with the text 'cluster finder :: results'. Below the search bar, there are five steps: 1. start, 2. activities, 3. personal qualities, 4. school subjects, and 5. results (highlighted). The page shows 'Your top cluster(s)' with three clusters: Arts, Audio/Video Technology and Communications; Human Services; and Agriculture, Food and Natural Resources. Each cluster has an 'Add this cluster to your list' button. There is also a 'show all' link. Below this, 'Your ranking of all clusters(s)' is shown as a horizontal bar chart with the following clusters and their relative rankings: Arts, Audio/Video Technology and Communications (highest), Human Services, Agriculture, Food and Natural Resources, Education and Training, and Government and Public Administration (lowest). A yellow circle highlights a mouse cursor over the 'show all' link.

https://connection.naviance.com/family-connection/careers/career-cluster-finder/results/

High Tech Early College

family connection

colleges careers about me my planner

search for careers: Go

MORE SEARCH OPTIONS >>

cluster finder :: results

1. start 2. activities 3. personal qualities 4. school subjects 5. results

explore careers

- favorite careers & clusters
- explore careers & clusters

what are my interests?

- cluster finder
- career interest profiler

Your top cluster(s)

- Arts, Audio/Video Technology and Communications Add this cluster to your list
- Human Services Add this cluster to your list
- Agriculture, Food and Natural Resources Add this cluster to your list

show all

Your ranking of all clusters(s)

| Cluster   | Ranking (Relative) |
|---|--------------------|
| Arts, Audio/Video Technology and Communications | 1 (Highest)        |
| Human Services                                  | 2                  |
| Agriculture, Food and Natural Resources         | 3                  |
| Education and Training                          | 4                  |
| Government and Public Administration            | 5 (Lowest)         |

# Naviance - assess national vs BTHS stats

Some colleges are overrepresented in terms of BTHS applications - others are underrepresented.

The more **overrepresented** (or saturated) the college, the **harder** it is for you to get in.

The more **underrepresented** the college, the **greater** your chances of admission.

Let's look at a few examples.



# Naviance - assess national vs BTHS stats

| <b>College Name</b> | <b>National Acceptance Rate</b> | <b>BTHS Acceptance Rate</b> |
|---------------------|---------------------------------|-----------------------------|
| Barnard College     | 14                              | 5                           |
| Bryn Mawr College   | 38                              | 33                          |
| Smith College       | 32                              | 33                          |
| Mount Holyoke       | 50                              | 66                          |

98% of first year students at Barnard live on campus - if you're willing to pay for dorming there, why not consider Bryn Mawr, Smith, or Mount Holyoke?

# Naviance - assess national vs BTHS stats

| <b>College Name</b> | <b>National Acceptance Rate</b> | <b>BTHS Acceptance Rate</b> |
|---------------------|---------------------------------|-----------------------------|
| Lafayette College   | 31                              | 26                          |
| Oberlin College     | 34                              | 50                          |
| Kenyon College      | 34                              | 66                          |
| Muhlenberg College  | 48                              | 60                          |

If you want a small selective liberal arts college, pick some that have fewer BTHS applicants. It could dramatically improve your chances of admission!

## Naviance - assess national vs BTHS stats

| <b>College Name</b>     | <b>National Acceptance Rate</b> | <b>BTHS Acceptance Rate</b> |
|-------------------------|---------------------------------|-----------------------------|
| Tufts University        | 15                              | 9                           |
| Northeastern University | 19                              | 13                          |
| Boston University       | 22                              | 25                          |
| Brandeis University     | 34                              | 45                          |

If you want a medium to larger sized university in the Boston area, why not consider schools where fewer BTHS students apply?

# Financial fit - key terms and ideas

There are two main categories of financial aid – merit based and need based aid.

**Merit aid** is based on your grades, test scores, extracurricular involvements, and other criteria (including if you're a student from an underrepresented group – gender, ethnicity, region, etc.)

**Need based aid** is based on family income and assets.

To maximize your chance of getting merit aid, aim to maximize your academic performance and stay active in extracurricular activities!

*Did you know...*

***Ivy League**  
schools only  
offer need  
based, not merit,  
aid?*

# Financial fit - key terms and ideas

## Pell Grant

- Given by the federal government.
- Current maximum is \$6095 per year.
- Need based grant - not related to grades/achievement, only related to family income.
- Renewable every semester but you must maintain full time college enrollment and make adequate academic progress (GPA 2.0 or higher - 75+).

You apply for this senior year by filling out a FAFSA application.

## Tap Grant

- Given by NY state government.
- Current maximum is \$5165 per year.
- Need based grant - not related to grades/achievement, only related to family income.
- Renewable every semester but you must maintain full time college enrollment and make adequate academic progress (GPA 2.0 or higher - 75+).

You apply for this senior year by filling out a TAP application.

# Financial fit - key terms and ideas

- What about Excelsior (“free college” in last year’s news cycle)?

*It’s important to view Excelsior through the lens of Pell and TAP. Both of these are government funded need based grants. If you get full Pell and full TAP (most students with free lunch, some with reduced price lunch), Excelsior is irrelevant because your Pell and TAP is greater than \$5,500 combined.*

***However, if your family makes under 125,000 per year (AGI – post deductions) and you do NOT qualify for free lunch, you could qualify for a \$5,500 grant annually – this award can only be used at CUNYs and SUNYs.***

For each year that you use/accept your Excelsior award, you will need to live/work in the state of New York for one year after graduation. If you can’t fulfill this obligation, the award will be converted to a loan (currently at 0% interest).

# What about financial aid?

If you'd like to get a preview of your **EFC** (estimated family contribution), you can use College Board's [EFC calculator](#). This will give you a ballpark figure for family estimated contributions – in other words, the amount the federal government expects your family to pay per year for your education (you also have this on a hand out).

Note – colleges don't need to meet 100% of your aid according to your EFC. Also, loans are considered financial aid. To get a better sense of how much a college may offer you/your child, use your EFC in a college's **net price calculator**.

Already have a college savings account (e.g. **NY 529**)? Great! If not, consider opening one for your student.

# What about financial aid?

EFC Quick Reference Table (*note - this changes annually*)

| AGI       | # of dependent children |        |
|-----------|-------------------------|--------|
|           | 1                       | 2      |
| \$25,000  | 0                       | 0      |
| \$50,000  | 4,000                   | 3,000  |
| \$75,000  | 11,000                  | 9,000  |
| \$100,000 | 19,000                  | 17,000 |
| \$125,000 | 26,000                  | 24,000 |

Yes, this means the federal government believes a single parent making 75k with two kids can afford 9,000 per kid per year.

This is why it's really important to be strategic with your list!



# What about financial aid?

HEOP/EOP/SEEK Reference Table

| <b>Household Size (incl head of household)</b> | <b>Total Annual Income in 2017 Calendar Year</b> |
|--|--|
| 1  | \$22,459   |
| 2  | \$30,451   |
| 3  | \$38,443   |
| 4  | \$46,435   |
| 5  | \$54,427   |
| 6  | \$62,419   |

HEOP/EOP/SEEK can provide admissions advantages and financial assistance to eligible students.

Students must meet the financial criteria (updated every year) - keep in mind, assets (home ownership, car ownership, savings accounts, 529s, etc.) can impact your eligibility.

HEOP/EOP/SEEK are only in the state of New York. You will hear more about these programs at junior and senior night.

# NY 529 – additional information

- \$ grows tax deferred
- Withdrawals are tax free for qualified higher education expenses
- State income tax deductible – up to 5,000 for single filers or 10,000 for married filers
- Anyone can contribute – parents, aunts/uncles, grandparents, friends, etc.
- Can be used on siblings or other family members (or parents!) for educational expenses – transferrable

| <b>Sample qualified expenses:</b>  | <b>Non qualified expenses:</b>                                    |
|--|---|
| Tuition, room, board, technology (laptops, printers, etc.), books/supplies | Transportation, paying back student loans, cell phone plans, etc. |

# Other savings options

Regular savings accounts or brokerage accounts – these have no limitations but also no tax benefits.

Consider a **high yield savings account** – eg. Marcus by Goldman Sachs (2.05% APY), Barclays Bank, Amex National Bank. Shop around for best rates.

Or

**CD ladder** (certificate of deposit) – e.g. a 3 year (3.0% APY), 2 year (2.8% APY), and 1 year (2.35% APY) – note, many have minimum deposit amounts. Shop around for best rates.

# Estimated costs of attendance

## CUNY Colleges

Annual tuition: \$6,730

Fees: \$225.10

Total estimated direct cost:  
\$6,955.10

## SUNY Colleges

Annual tuition: \$6,870

Fees: \$2,938

Room and board: \$15,058

Total estimated direct cost: \$24,866

**(without financial aid)**

# Estimated costs of attendance

## Vassar College

Annual tuition: \$56,130

Fees: \$830

Room and board: \$13,550

Total estimated direct cost: \$70,510

## Harvard University

Annual tuition: \$46,340

Fees: \$4,080

Room and board: \$17,160

Total estimated direct cost: \$67,580

**(without financial aid)**

# Estimated costs of attendance

Those sticker prices can be shocking, but here's how **financial aid** can cover your cost of attendance...

| <b>CUNY Hunter College</b>        | <b>SUNY Binghamton</b>                      | <b>Haverford College</b>               |
|-----------------------------------|---|--|
| Ticket price: 6,700               | Ticket price: 24,000                        | Ticket price: 76,000                   |
| Net price to student/parent:<br>0 | Net price to student/parent:<br>~7,000/year | Net price to student/parent:<br>~4,000 |
| 6 year grad rate: 51%             | 6 year grad rate: 80%                       | 6 year grad rate: 94%                  |

This is assuming the student qualifies for **free lunch** and has an **EFC of 0**.

# Estimated costs of attendance

Those sticker prices can be shocking, but here's how financial aid can cover your cost of attendance...

| CUNY Hunter College   | SUNY Binghamton   | Haverford College                       |
|---|---|---|
| Ticket price: 6,700   | Ticket price: 24,000  | Ticket price: 76,000                    |
| Net price to student/parent:<br>~6,700 (1,200 w. <i>Excelsior</i> ) | Net price to student/parent:<br>~24,000 (18,500 w. <i>Excelsior</i> ) | Net price to student/parent:<br>~11,000 |
| 6 year grad rate: 51%   | 6 year grad rate: 80%   | 6 year grad rate: 94%                   |

This is assuming household income is **80k for household of four** and has an **EFC ~10k** annually.

## Not all colleges give the same aid!

Generally speaking, CUNYs and SUNYs only give need based aid, not merit aid. This means you will likely pay the same (or close to the same) at Hunter College & Brooklyn College. Similarly, Binghamton and Stony Brook will be a similar price.

Private colleges and universities have a much greater ability to give both need and merit-based aid. **If you are admitted to both NYU and Barnard College, you could end up with two very different financial aid packages, despite the fact that they're 7.2 miles apart in Manhattan.** For this reason, it's important to research your private colleges and universities carefully.



# Not all colleges give the same aid!

[Here](#) is a list of colleges that have made commitments to reduce or eliminate student loans from financial aid packages (you also have this on a hand out).

There are big universities as well as small colleges on this list - urban and rural.

What they all have in common are large **endowments** and **prestige** - in other words, they have a lot of money and have great reputations.

# Not all colleges give the same aid!

Aside from **institutional merit aid** (e.g. College X gives you \$50,000 as an incentive to attend), there are **third party merit scholarships** (e.g. Gates Millennium) that you can use at any institution you get into. You can start exploring these junior year.

There are also the **POSSE** and **Questbridge** scholarships which aim to increase socioeconomic diversity on partner campuses - these, however, are **binding ED** processes and are **highly** competitive. Similarly, these scholarships start opening spring of junior year.

## In summary...

To be college on track for college readiness,

- Aim for 90+ GPA (3.5 or higher).
- You must pass every class - missing any credit will make you off track to graduate and will be a red flag to your colleges.
- Aim for minimum 90+ on all Regents exams.
- Sign up for summer classes, internships, or work opportunities.
- Visit local colleges to expand your vocabulary around your preferences – NYU, Barnard, Columbia, New School, Fordham, etc.
- 10th graders - in the spring, we will have a major selection info session!

# How can parents help?

To help your child be on track for college and career readiness,

- Review your child's marking period and semester **grades**. Discuss plans for improvement if needed.
- Assist your child in searching for **summer** opportunities.
- Try to **visit** local colleges with your child – let them ask questions!
- Budget for college – **start saving now** to avoid sticker shock later.
- Consider buying the *Ruggs Recommendations*, *Fiske Guide*, *Princeton Review Guide*, *Colleges That Change Lives*, or other college review books.  
**Conduct your own research to broaden your college knowledge.**
- Reinforce healthy messages about student success!