
DENVER JEWISH DAY SCHOOL COLLEGE NEWSLETTER



NOVEMBER 2011

www.denverjds.org

Timeline

November 2011

5th:
SAT & Subject Tests
30th:
Deadline for University of California colleges
Seniors:
* File Early Decision or Early Action applications
* Work on remaining college applications
* Get a FAFSA from counselor or online at www.fafsa.ed.gov

December 2011

3rd:
SAT & Subject Tests
10th:
ACT & ACT + Writing
Seniors:
* File additional college applications before deadline
Sophomores & Juniors:
* Review PSAT score report with counselor

January 2012

28th:
SAT & Subject Tests
Seniors:
* Complete & submit FAFSA after Jan 1st
* Continue scholarship search & applications

Students in this year's senior class of 2012 have already submitted many applications, and numerous transcripts have been mailed. University admissions representatives visited our school from American, Brandeis, Emory, Northeastern, Syracuse, Technion International School of Engineering, the University of Colorado at Boulder, the University of Maryland and the University of Miami. These information sessions provide students the opportunity to hear first-hand about the colleges, as well as to personally connect with the college representatives.

The formal college counseling process begins in January of the junior year when students meet about twice monthly during advisory to review and discuss the college search and application process, as well as to work on different application and admission exercises. In spring we will hold a college night for sophomores and juniors and their parents, which will include a guest speaker from a university admissions office discussing the college selection, application and financial aid process. Also in spring of junior year the college counselor will hold individual meeting with students and their parents to begin establishing a list of colleges suitable for preliminary investigation. The college counselor is happy to assist students at all stages of the selection process to identify colleges that would be good matches for their interests, abilities, and preferences. The college counselor can give individual support to students during second semester junior year and throughout the senior year.

Our intent for sophomores is to provide useful information to those who are thinking ahead. Your time is best spent pursuing academic and extracurricular offerings and community service projects to identify your interests and talents, rather than attempting to build résumés that will impress college admissions officers. Colleges love to see applicants who have pursued their own passions and found their own voices.

Denver Jewish Day School's College Counseling program is unique in that our counselor-student ratio is so low. According to The American School

Counselor Association, this year the average number of students per counselor in public schools is 387 and in private schools, 234. Our school's small size provides the opportunity for the college counselor to get to know the students in a variety of settings. Colleges recognize the Denver Jewish Day School's dual curriculum program as both high in quality and truly personalized as well as professional. Graduates of Denver JDS in recent years matriculated in over 50 universities nationwide and in Israel. We're proud of our program and, especially, of our terrific students!

COLLEGE APPLICATION PROCESS

Top Ten Ways to Enjoy the College Admissions Process

The admissions office at Middlebury College put together a "top ten" list about the college admissions process that includes lots of good advice.

10. *Visit*, if possible, at least some of the colleges you are considering. Nothing will help you more to define the ideal learning environment for you, and to help you see for yourself whether the labels and stereotypes that get attached to some colleges really are valid.

9. *Feel free* to schedule an interview if you are going to be visiting, if the college offers individual interviews, *and* if it is a college you are seriously considering. But don't worry if you can't have or don't want one. Interviews are virtually never a required part of the process and may or may not even be what is considered "evaluative." But having one could help you learn more about an institution, and it could help the college learn more about you. Once you've had an interview or two, you'll find them amazingly enjoyable.

8. *Share* your reactions about the colleges you visit with your parents and others. Sure, it's sometimes a pain that they want to be so involved with what ultimately will be your decision, but since they are frequently the ones who are going to be helping you pay for this experience, it's important that they are on the same page with you.

7. *Be thoughtful* in your choices so that you don't feel as if you need to apply to 15-20 colleges just because some of your friends are. If you are diligent enough with the steps above, you ought to be able to narrow it down to 6-8 attractive options fairly easily, and if those cover a range of competitiveness for you, you will be fine. It will also be nice to save money on those application fees.

6. *Apply* Early Decision only if you felt like "lightening struck" during your college search and it is your clear first choice. Too many students apply ED for the wrong reasons (i.e. because of whatever strategic advantage they think it might give them in being admitted), but applying early can take you out of the "driver's seat" with a very important decision. This is especially true for anyone for whom financial considerations are going to be important in their decision about where to attend; you and your family may wish to be able to compare different financial aid/scholarship awards.

5. *Be aware* that your SAT/ACT scores will probably play less of a role in your admissions decisions than you may think. Most selective colleges do not have "cut off" scores below which applicants are not admitted, and most have a fairly wide range of scores represented among their admitted students. That's because test scores only provide colleges with the roughest possible measure of your potential for success academically in college; your high school grades are a much greater predictor of that. Higher scores are

better than lower scores, of course, but even the highest scores are by no means a guarantee of admission to the most selective colleges. At most colleges to which you apply, it is likely that your scores will look quite similar to those of other applicants, which means it is unlikely that they will be a deciding factor in your candidacy.

4. *Relax* when it comes to writing your personal essay and let it come from your heart. Yes, the essay is important enough to be required at most colleges, but please know that very seldom is the essay enough by itself to admit or reject anyone. We just want to get to know you a little better, and your grades and scores only paint part of your picture. Your essay can do that, but don't forget to proofread and use your spell check.

3. *Choose* the teachers who write letters of recommendation for you carefully. Since those letters are another way for us to get to know you better, they should come from teachers who know you well, maybe even teachers who have had contact with you outside of their classrooms such as through clubs, teams, etc. And don't forget that some of the teachers who challenged you the most may be able to write an even more meaningful letter for us than those for whom you got easy "A's."

2. *Submit* additional letters of recommendation only if they are from people who know you really well and can add things about you that others couldn't. Letters from friends of your parents who happen to be alumni of the college to which you are applying, for example, don't usually shed much additional light for us.

And the #1 Way to Enjoy the College Admission Process is:

1. *Breathe deeply* and always remember that two years from now you will very likely be attending some truly excellent college where you will get a first-rate education and have a wonderful experience. The great thing about higher education in the United States is that there are so many terrific options that almost everyone ends up having a really positive college experience. And don't forget that the quality of your educational experience is far more up to you than it is up to the institution that you attend.

UPCOMING INFORMATION SESSIONS

CU Boulder Financial Aid and Admission Application Information Session

Monday, November 28, 2011

6:30-8:00 pm (check-in opens at 6:00)

George Washington High School

655 South Monaco Pkwy.

Denver, CO

Receive application tips, learn about funding resources, and get answers from admissions and financial aid experts. RSVP online by November 23rd at www.tinyurl.com/Nov28-CU-Info

CU Boulder's Presidents Leadership Class, "Taste of PLC"

Tuesday, November 29, 2011

4:15 – 8:30 pm

University Memorial Center

Glen Miller Ballroom

Experience the Presidents Leadership Class! Attend a lecture with current PLC scholars and participate in a mock recitation led by PLC Class Advisors. Staff members and scholars will be available to address questions about the PLC program and the University of Colorado at Boulder. RSVP by November 21 at PLC@Colorado.edu. Questions? Call 303-492-4PLC or go to www.presidentsleadershipclass.org.

FINANCIAL INFORMATION – SCHOLARSHIP OPPORTUNITIES

The AXA Achievement Scholarship

Funded by the Foundation the philanthropic arm of AXA Equitable Life Insurance Company. To qualify, applicants must demonstrate “ambition and drive, determination to set and reach goals, respect for self, family and community, and ability to succeed in college. Ten, \$25,000 national winners and fifty-two \$10,000 state winners. To learn more about the program, read the stories of some past winners and download an application, go to www.axa-achievement.com. Application deadline: December 1, 2011.

U.S. Bank Student Banking Division Scholarships

Up to forty \$1,000 scholarships to high school seniors planning to attend accredited two-or four-year colleges full-time next fall. Winners selected through a random drawing process (no essays!) Apply online at http://www.usbank.com/cgi_w/cfm/studentloans/marketing/cfm. Deadline: March 31, 2012.

The Bronfman Youth Fellowship in Israel

The purpose of the Bronfman Fellowships is "to increase understanding and tolerance among the different Jewish denominations. Fellows range from those who are religiously observant to those only marginally affiliated with Judaism. Our goal is to teach the talented youth of today, who may be the leaders of tomorrow, how to understand the whole spectrum of the Jewish people through discussion, study, and interaction with the land and people of Israel."

The fully endowed fellowships are awarded to "outstanding Jewish students of all backgrounds

who are in their junior year of high school." Fellows will spend July 3 -- August 8, 2012 in Israel, then will participate in a fall seminar in New York City and other activities throughout their senior year.

Interested? For an online brochure, and informational video and application materials go to www.bronfman.org.

The FAFSA and FAFSA4caster

The FAFSA (Free Application for Federal Student Aid) is the primary form used by colleges to determine eligibility for need-based aid. In some cases, colleges will not even consider an applicant for merit aid unless that student has first submitted a FAFSA. The FAFSA should be filed as soon as possible after January 1st of the student's senior year and then yearly while attending college. The FAFSA collects basic information about both the student and his/her parents' income and assets, and uses this information to determine an *expected family contribution* (EFC). The EFC is the amount that the student and family is expected to contribute towards that individual's college expenses during the next academic year. The difference between the EFC and the *total cost of attendance* at your college of choice is known as *demonstrated need*. Colleges use this information to prepare a customized financial aid package for each admitted student who qualifies for financial aid.

The package may include both grants and loans, as well as self-help such as work-study opportunities. Only some colleges guarantee to meet 100% of established need, so financial aid may not cover all of your expenses at a particular college.

Complete the FAFSA online at www.fafsa.ed.gov as soon as possible after January 1st. You'll need your 2010 tax return and other financial records noted on the site. It is possible to complete the FAFSA even if you do not have your taxes done yet—this is a case of the earlier the better. You'll also want to apply for a PIN for both student and parent so you can sign your form electronically. Do this now at www.pin.ed.gov.

Not a senior? Families of underclassmen can get an early estimation of their eligibility for aid by using the FAFSA4caster at www.FAFSA4caster.ed.gov. This online tool will also provide information about other sources of financial aid for college.

A Tax Break for Parents of College Students

Amid the gloomy news of lower institutional grants and higher fees for incoming freshmen, comes news of a possible tax break for families struggling to meet the costs of higher education. The new American Opportunity Tax Credit (an expansion of the Hope Scholarship) includes a direct tax credit of up to \$2,500 per student for out-of-pocket costs for tuition, books, and fees. The credit, however, does come with some strings attached.

- The tax credit is limited to individuals earning under \$90,000 or couples filing jointly with total income of less than \$180,000.
- The credit cannot be used for living expenses or other outlays related to education, and may only be applied to tuition, books, and fees. Thus, students who have been awarded full tuition scholarships may not be eligible for this tax credit.
- Paying for tuition expenses from a 529 plan may make you ineligible for the credit. If you expect to qualify, pay living expenses with money from the 529, and use your personal checking account to pay for the first \$4,000 of tuition costs.
- The bill provides a direct dollar-for-dollar tax credit for the first \$2,000 of eligible expenses,

and an additional credit of 25% (or \$500) of the next \$2,000 paid toward eligible expenses.

- Keep receipts for all eligible expenses to substantiate your claim. Families with more than one child in college can apply for tax credits for each child.
- As always, you should contact your tax advisor for information specific to your family.

Financial Safety Schools

This has been an unusually turbulent year for the U.S. economy, and both families and colleges have seen their financial holdings adversely affected. What impact might this have on college choice?

Advisors have long advocated that students select colleges for fit. "Fit" is determined by appropriateness of that institution as seen by size, location, majors offered, academic level, campus culture, etc. But fit also implies an economic fit—will this be an affordable choice both for the student and his/her family? Although finances have always played a role in final college selection, this year their role may be more critical. While colleges with very large endowments (such as the Ivies and other highly selective colleges) are expected to continue to offer generous packages of need-based aid, many other colleges will see their ability to offer aid compromised this year as their portfolios and donor lists shrink. Families confronting this reality are likely to increase the number of applications made to public universities, making these schools even more selective. Taken together, colleges that once were on a student's "likely" list may no longer be a "safe" choice.

In crafting your final list of colleges, be sure to include some true safety schools. These are colleges at which the applicant's academic credentials places him in the top quarter of accepted students. These are also colleges that are a good fit in other ways and where the student would be happy to be a member of the freshman class. And finally, the true safety school is also a safe financial choice. That is, a place that is affordable both now and in the future. Although it's fine for students to take

out some loans to pay for their college expenses, it's never a good idea to mortgage your future by assuming too much college debt. Keep in mind that you may need additional resources to pay for graduate school.

Presenting Your Best Application

Getting into your top colleges takes some time and effort, but since you're likely to spend four years there, it's well worth the investment.

While many students spend hours researching "dream" schools, they often add a "safety" school just to have a place they know they'll be accepted. At a time when competition for admission is intense and decisions can be somewhat arbitrary and unpredictable, it's important to find at least one "safety" school you really like.

Once you have a balanced list of colleges that would be great matches for you, the next step is convincing admissions officers at those schools that you're also a great match for them.

At private schools, especially those that are selective but not super-selective, it's important to demonstrate interest by visiting the college if possible, and attending local receptions or meeting admissions officers when they come to your high school. You can call or email the admissions officer assigned to your high school to ask questions about the college, as long as your questions go beyond "what majors do you offer," which you should already know from the college's website.

It's important to research the colleges so that you can make a strong case for your admission. Many students write a generic essay and modify it slightly for different colleges, but the more you personalize your application, the better. Putting in the effort to investigate each school is what will set your application apart.

Researching a school means going beyond a viewbook description of student life. Look through the catalog, which is available online, and see what courses you're excited about. If you love creative writing and you're applying to the University of

Pennsylvania, let them know you're excited about the Kelly Writers House. Start reading the school newspaper. Find out what research projects the professors in your major are involved in, and if one sounds fascinating, you might even contact the professor to see if there are opportunities for undergraduates to work on the project.

The application is your chance to come alive as a person. Admissions officers love to see intellectual curiosity, enthusiasm, self-confidence, and initiative. Likeability helps too, as they will be thinking about how you would interact with other students in the residence hall. Admissions officers are human, and the more real and open you can be in application, the better your chance of connecting with someone who'll advocate for you. This is especially important at colleges where admissions decisions are made by committee.

Parents need to resist the temptation to rewrite a child's application. Not only is it unethical, it will probably backfire, as admissions officers can spot an essay written by a 45-year-old. Students who take responsibility for their college applications feel more invested in the process and do a better job.

Parents can assist by serving as a sounding board, and helping a child look for common threads in the activities she's pursued. How do these activities illustrate her beliefs about herself and the world? Well-done applications take a student's experiences, interests, and goals and weave them together to illuminate the themes in her life. While the college application process is often stressful and time-consuming, it is also an opportunity to learn how to present your best authentic self. That is a skill that will serve you well throughout your life.

Admissions Watch

Despite a stable pool of college-age students, the number of applications to prestigious schools increased last year by an estimated 7%. That meant that acceptance rates continued to decline. In fact, a recent study by the National Association

for College Admission Counseling found that median acceptance rates dropped 10% at private, nonprofit four-year colleges and 7% at public schools from 2001-2008.

Yet, highly-qualified and less-qualified students continue to apply to top schools this year, no matter how slim their chances. For example, *The Los Angeles Times* recently reported that applications at the U. of Southern California rose by 3% this year; Stanford U. was up by 7%; Loyola Marymount U. soared by 12%, and the U. of California saw nearly a 6% increase.

And UCLA researchers told *The Los Angeles Times* recently that nearly 18 percent of current college freshman applied to eight or more colleges last year, up from nearly 16% the previous year and about 8% 10 years ago.

Common Application Record Set

Hitting an all-time high, the Common Application reported that during this admissions season, the online system was processing as many as 3.5 submissions per second. By January 1, the cutoff for some colleges, 1,809,193 applications had been submitted, nearly surpassing the total for the previous year.

Then by mid-March 556,697 students had submitted 2,335,468 applications. According to Scott Anderson, director of outreach for The Common Application, “We anticipate a final application volume of 2.4 million by the time we close out the 2010-11 year in mid-July. Overall, our applications are up 23.4% over last year – but the number of unique applicants is also up nearly 18%.

Students are applying to more colleges than in years past, mainly for two reasons. “First is the unpredictability that seems to have settled on the admission landscape, which for many students results in a scattershot application strategy,” he said. “Second is the slow economic recovery and the pressure families feel to cover their bases

financially by applying to a broad range of colleges.”

TESTING

Score-Choice and Testing Plans

Students cheered when the College Board announced their new “score choice” policy, allowing students to select the test results that they wished to submit to colleges, with scores chosen from among several test sittings. Their advisors and college admissions officials, however, expressed numerous concerns. Let’s look at how the Board’s decision to implement score choice may affect you.

Score choice impacts all students who will graduate in 2010 and later. Previously, test results from all SAT Critical Reasoning and Subject exams taken would appear on a student’s score report when the student requested that his/her scores be sent to colleges. As of March, 2009, however, students can select SAT scores by testing date and choose among specific Subject Test scores for reporting to colleges. This new policy puts the SAT on a similar footing with the ACT, but does create its own set of problems.

At issue is an increased pressure to retest in pursuit of higher scores. It is expected that more affluent students may choose to take the SAT even more times now, ultimately reporting only their highest scores. More days spent testing, more time and money spent on tutoring and test preparation in hopes of ever-higher scores, giving students who have the time and financial resources to do this an unfair advantage in the admissions process. Colleges, especially the most selective institutions, have expressed real concern over this new policy, and some have already stated that they will require applicants to submit test results from all tests taken. Although many have said that they will continue to count only the highest scores (sometimes from a single test date and sometimes by combining the highest scores from multiple sittings according to the policy of the individual college) all scores will be expected to be reported to these institutions. Thus, a student who has taken

the SAT Reasoning Exam multiple times may find that colleges look askance at his obsession with higher scores, and that they may show preference for applicants with slightly lower scores who have spent their time in more productive ways. Testing multiple times under score choice may well backfire.

Consult with your college advisor as you plan out your individual testing schedule. How many times to test and which tests to take (SAT, Subject Tests, ACT) should be determined in light of your ultimate college goals as well as your test preparation and test-taking ability.

SAT

TEST DATE	TESTS OFFERED	REGULAR REGISTRATION CLOSES	LATE REGISTRATION CLOSES
December 3, 2011	SAT and Subject Tests	November 8, 2011	November 20, 2011
January 28, 2012	SAT and Subject Tests	December 30, 2011	January 13, 2012
March 10, 2012	SAT Test Only	February 10, 2012	February 24, 2012
May 5, 2012	SAT and Subject Tests	April 6, 2012	April 20, 2012
June 2, 2012	SAT and Subject Tests	May 8, 2012	May 22, 2012

ACT

TEST DATE	REGISTRATION DEADLINE	LATE FEE REQUIRED
December 10, 2011	November 4, 2011	November 5-18, 2011
February 11, 2012	January 13, 2012	January 14-20, 2012
April 14, 2012	March 9, 2012	March 10-23, 2012
June 9, 2012	May 4, 2012	May 5-18, 2012

WEB AND PRINT RESOURCES

Check out the college link on our Denver Jewish Day School's website for many helpful resources: www.denverjds.org

Click Academics

Click College Counseling

Click the link you need!



Denver Jewish Day School
2450 South Wabash Street
Denver, CO 80231

Phone: 303-369-0663 Fax: 720-449-0781

www.denverjds.org

Ceci Lowinger, College Counselor

