

ADMISSION ESSENTIALS

COMPREHENSIVE COLLEGE CONSULTING

Calabasas, CA 91302

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April 2016

9th - ACT and ACT plus Writing

Seniors should have their final letters of acceptance by April 1st

Juniors – Visit colleges

Prepare for AP Exams

Seniors – Compare offers of admission; revisit top choices

Evaluate financial aid packages and explore college funding options

May 2016

1st – Common reply date for college enrollment

7th – SAT Reasoning and Subject Tests

(register by 4/8 — late registration 4/26)

2nd- 13th AP exams

Juniors – work on resume

Juniors – speak to advisor about military colleges or ROTC programs

Seniors – notify the colleges that you will not attend and take some time to thank those who wrote your letters of recommendation for college

Portfolio-Based College Applications

The Coalition for Access, Affordability, and Success recently announced its development of a brand new online college application system, built by software developer CollegeNET. The Coalition, currently comprised of 91 highly selective American universities, including all the colleges in the Ivy League, will be launching its application in the summer of 2016.

So what does this mean for college applicants?

Most of the Coalition colleges will still give students the option to apply through the Common Application, but the new Coalition application offers one significant difference. It includes a digital portfolio, or 'locker', into which students will be able to upload examples of their work (in the form of documents, pictures, and videos) and record information about their extracurricular activities. This information can be input at any time during high school, and will thus create a body of work ready to submit during the application process. Colleges are beginning to take a more holistic approach to admissions, and online portfolios offer a good way to show, instead of tell, them more about prospective students.

As more universities move towards adding portfolios to their admission process, companies such as ZeeMee have gained popularity. ZeeMee.com is a free online service that gives students the ability to showcase themselves, beginning in 8th grade (!), to college admissions officers, scholarship councils, and even future employers. It creates a unique profile page (think Facebook), and includes images, videos, and documents, which can be cut and pasted as a live link into a college application.

Many institutions are already accepting ZeeMee profiles, such as Allegheny College, Drexel University, Texas Christian and Elon Universities.

The ZeeMee profile page is comprised of three sections. The first section is 'meet me', a 30 – 45 second video introducing yourself and what you are looking for in a school. The second is 'my story', a short written description about your background and interests. This section can include images, videos, and documents. The third section is 'my activities', a written summary of your extracurricular activities, community service and work experiences. There is also space here to include pictures and videos.

The Coalition Application has a few advantages over the Common Application. First, it offers busy admissions teams a quick yet powerful way to get a feeling for a student's whole story. It also gives students a way to create and display a body of work that they have produced over four years of high school. Students will have the ability to share portions of their portfolios with both high school and college advisors, and even invite colleges to begin advising them as early as 9th grade.

The Coalition's portfolio system goes live in April of 2016, but the Coalition Application will not be available until July of 2016 (the exact date has yet to be determined). In the meantime, answers to the many questions students and their parents may have are available on the Coalition's website: www.coalitionforcollegeaccess.org. Before beginning, ask your college advisor if the Coalition Application would be appropriate for you. Then, get ready for a digital revolution in college admissions!

Career Paths for Gerontology Majors

- Geriatric Care Manager
- Care Coordinator
- Senior Services Supervisor
- Professor of Gerontology
- Geriatric Psychiatrist
- Social Scientist/Sociologist
- Social Worker
- Gerontology Nurse
- Resident Services Coordinator
- Director of Operations- Assisted Living Facility
- Memory Care Director
- Housing Administrator- Senior Community
- Alzheimer Care Director
- Life Enrichment Specialist
- Senior Activity Center Manager
- Gerontologist (MD)
- Traveling Service Coordinator
- Social Services Specialist
- Personal Care Aide
- Geriatric Laboratory Scientist

The Gerontological Society of America has lots of information on its website, www.geron.org. It also hosts two websites for job-seekers: www.agework.com and www.aghe.org.



Majoring in Gerontology

With an increasingly large portion of our population aged 65 and older, job prospects for those interested in gerontology have never been better. Gerontology is the study of aging and the elderly. Gerontologists research and find ways to treat physical, social and mental problems specific to older people.

While many gerontology majors continue their studies in medical or scientific research, there are also plenty of jobs available in education, healthcare administration, government agencies and social services.

Gerontology nurses are specialized RNs who are certified to work with older people. Known as 'CGNP's, they receive additional training and board certification, and are able to diagnose, treat and prescribe medication. Geriatric physicians complete medical school and specialize in the treatment of the elderly. They commonly treat patients with Alzheimer's disease, Parkinson's, and osteoporosis. Geropsychiatry, or geriatric psychiatry, is a subspecialty of psychiatry that deals with the study and treatment of mental disorders in the elderly. It requires medical school, a four-year residency in psychiatry, and a one-year fellowship in geriatric psychiatry. Dementia and depression are two areas of focus for these physicians. Many Gerontology majors become clinical and research scientists. They test new medications and treatment methods for problems and diseases specific to the older population.

Medical and healthcare services administrators usually need a master's degree in healthcare administration. They are responsible for the planning, administration, and supervision of healthcare services. They work as directors of nursing homes, retirement community coordinators, and as home healthcare providers. Geriatric social workers meet with elderly clients and their families, and assist them with finding helpful programs. Other jobs exist

in teaching life skills, leading group activities and administering housing within assisted living facilities and senior centers.

In government-related jobs, gerontologists research issues such as access to healthcare and public services for the elderly. They advise politicians on creating new policies and work to improve the regulation of nursing homes and assisted living facilities.

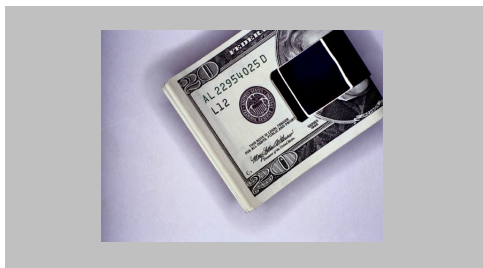
Some gerontology majors continue their careers in education. They educate and raise awareness of the issues the elderly face by writing books and informational pamphlets, holding clinics for physicians and speaking publicly. Becoming a professor of gerontology requires a PhD.

Social scientists study human behavior, and those who work as gerontological sociologists focus specifically on the study of elderly behavior, how age affects quality of life, and how the elderly relate to each other and to society. A master's degree is required to advance in this field.

Students who are interested in receiving their bachelor's degree in Gerontology can expect to take classes in gerontological studies, along with general education requirements such as algebra, biology, and sociology. An internship is also usually required. A master's degree is necessary for those who wish to pursue a career in higher education, as a sociologist, or in upper administrative positions. Medical school and nursing certification is required for becoming a doctor or nurse, with additional training to specialize in gerontology.

This career is best suited for those who possess strong written and oral communication skills along with a strong desire to work with and improve the lives of the elderly. Empathy and good listening skills are also important. If you are passionate about helping our older population, consider majoring in Gerontology.

Financial Matters: Comparing Total Cost of Attendance



After months of anticipation, your child's college admissions decisions have arrived. *Congratulations!* But before making the final college choice, many families still have one more very important thing to do: compare the financial aid offers from *all* of the colleges to which their student has been admitted and decide which option is best for their family.

Your family should receive financial aid and scholarship offers from all of your child's colleges by April 1. If you have not received a financial aid offer from a college to which your child has been admitted by the first week in April, call the financial aid office *immediately*.

Once you have received all of your child's financial aid letters, the following three-step process can help your family compare the offers accurately and make a smart decision about which college to attend.

Step 1: Determine *your* total cost of attendance for each college

In their estimates of "cost of attendance," colleges usually include tuition, room, board, fees and a *rough* estimate for the *average* student's additional costs such as books, personal expenses and travel. However, the college's rough estimate may not be *your* family's real cost. For example, some majors have additional expenses such as lab or studio fees and special equipment. A student who attends college far from home may need to spend more for transportation than the "average" student does. Students attending college in a large city or

moving to a colder climate that requires a new wardrobe may also find that the "average" for personal expenses is not realistic.

Do your research about airfare, costs in the student's intended major, and even what a cup of coffee costs in the local area before assuming that the college's estimate of "total cost of attendance" is going to be realistic for your child. For each college, develop your own "estimated total cost of attendance" figure as your first step in comparing financial aid offers.

Step 2: Compare your family's out-of-pocket costs for each school

Every college expects each family to contribute *something* to their student's education. To make sure you're accurately calculating what each college will actually cost your family, compare each of the following items from each financial aid letter side-by-side:

Expected Family Contribution (EFC): This is the dollar amount the college expects your family to contribute out of income and savings. Your EFC may include both a parent contribution and a student contribution. The student contribution shown on many financial aid offers is typically what the college expects the student to earn from a summer job. If you (or your child) do not earn that amount, or can't find a summer job, then the family will need to cover this amount as well.

Student Loans: Most financial aid offers from colleges will include student loans. You may choose to turn down loans, or only accept part of the loan amount offered, but if you do so, your family will need to make up the difference in some other way.

Student loans, in and of themselves, are not evil. Borrowing a *manageable* amount to cover college expenses can be a good plan. However, the key word is "manageable." All loans are

not created equal. Federal student loans tend to have the lowest interest rates, and, for some types of Federal Student Loans, interest does not begin to accrue until six months after you graduate from college. Some colleges include private loans in their financial aid offers. The interest rates on private student loans are significantly higher than Federal student loans. Use caution when thinking about taking expensive private student loans, even for a "dream" college.

You'll want to carefully consider the types of loans your student has been offered by each college, and make sure that your child understands the *full* cost of his or her loans, including loan origination fees and interest costs over the life of the loan.

Parent Loans: To help American parents pay their expected share of college expenses, the Federal government also offers loans for parents called PLUS loans. Parent PLUS loans, if used wisely, can help cover your family EFC if you don't have savings or income to pay the full EFC. But, keep in mind that interest and monthly payments begin as soon as you sign for a PLUS loan. Again, you can turn down any PLUS loans in your financial aid offers, but you will need to make up the difference out of pocket and it's always smart to understand the terms and interest rate if you do borrow.

Federal Work Study: To help students pay for personal expenses and books, many colleges include a work study amount in their financial aid offers. Federal Work Study is an on campus job that allows the student to earn up to the amount of the Work Study award. Students receive the Work Study amount only if they get a work study job and work enough hours to earn the full amount. If your child

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Comparing Total Cost of Attendance (continued)

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does not find a Work Study job, or doesn't put in enough hours to earn the full amount, you will not get the amount shown on your financial aid offer and your family will need to make up the difference from other sources. Work Study also won't be available to pay for books or other expenses until your student finds a job and starts getting their paycheck. However, a Work Study job is a great opportunity for your child to start building a resume, and studies have found that students who work 10 to 15 hours a week (the typical work study job) tend to get better grades in college.

For each college, add up the total for your EFC, loans, and Work Study in your financial aid offer and then subtract the total from your cost of attendance for the school. The result is your family's total "out-of-pocket" cost for the college.

Step 3: Consider the "free" money in each financial aid offer

After you've carefully compared your family's out of pocket costs – EFC, loans, and work study – turn your attention to the "free" money each college is offering. This includes grants and merit scholarships. Grants are like a *discount* on the total cost of attendance; they do not have to be paid back or earned. Grants in your

financial aid package may include those given by the individual college (often called institutional grants) or by Federal and State programs. While it's great to also be offered a scholarship, you should know that usually there are requirements for the minimum GPA a student must maintain in order to keep the scholarship in subsequent years; be sure you understand what's required.

Try not to let your head be swayed solely by the grants and scholarships in your child's financial aid offer. When comparing financial aid offers, what matters most is your family's total out of pocket costs at each college from step 2. In some cases, you may find the college that offers your child the largest scholarship or the most grants may actually end up costing your family the most out of pocket.

Comparing financial aid offers accurately and realistically isn't always easy, but it's an important last step in your family's college admissions journey. Don't hesitate to call college financial aid offices or speak to your advisor if you have any questions or need help understanding your financial aid offer. Once you have a clear idea of what each college will cost for the next four years, you can decide as a family which choice makes the most sense. And that's *always* a smart decision.