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February 2014

8th – ACT and ACT plus Writing

Juniors – Begin your college search.

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

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

March 2014

8th – SAT Reasoning Exam

(register by 2/7 - late registration 2/27)

1st and 2nd year students - Make plans for a productive summer. Investigate summer programs, jobs, internships, and opportunities to visit colleges.

Juniors – Create an initial list of colleges.

Juniors - Prepare for spring SAT/ACT exams.

Planning for Merit Scholarships

Merit scholarships can help families keep college expenses under control. While some merit scholarships are tied to a student's financial need, many do not consider the family income or financial situation. Regardless of your family's financial situation, good college planning should always consider merit scholarship opportunities. There are two categories of merit scholarships available to students: institutional scholarships and private scholarships. Let's take a closer look at each of these categories.

Institutional scholarships

Institutional scholarships are scholarships that colleges offer to admitted students. Colleges are actually the largest source of scholarship money in the U.S. Institutional merit scholarships can range from a few hundred dollars to the full cost of attendance. The majority of merit scholarships awarded by colleges are given without regard to financial need; even students from very wealthy families may receive institutional merit awards.

Colleges may offer the following types of institutional merit scholarships:

Academic scholarships – Academic scholarships are awarded based on the student's grades and test scores (SAT or ACT). What type of grades and test scores are required to be considered for an academic scholarship? In general, colleges look for students who have maintained grade averages of 3.0 (B) and above, with the largest scholarships reserved for students who maintain a 3.5 (B+) average and above. In terms of test scores, some rare colleges offer merit scholarships to students with SAT scores in the 1100 (reading and math only) range or ACT composite scores in the 26/27 range, but the size of scholarships gener-

ally increases once a student's scores go above 1200 on the SAT or 28 on the ACT. The test score "sweet spot" for sizable scholarships at many schools is 1300 and above on the SAT (reading & math) and 30 composite on the ACT.

Personal quality scholarships – Colleges often offer scholarships in hopes of attracting students with certain personal characteristics. Some common characteristics tied to college scholarships can include demonstrated leadership ability, special talents in art or the performing arts, or because a student will bring a desired type of diversity (geographic, ethnic, economic) to the college's campus. Some colleges also offer scholarships to students who plan to major in a particular subject. While some types of personal quality scholarships don't have grade or test score requirements, colleges often consider the student's high school academic achievement (grades, test scores) in making awards.

Athletic Scholarships – Students who are recruited to play athletics in college may receive scholarships at NCAA Division I and Division II colleges. Contrary to public opinion, there are very few "full ride" scholarships available for student athletes. In general, larger athletic scholarships are awarded for top-ranked players in money-making sports (i.e., football, men's basketball). In other sports, athletes may receive smaller scholarships or none at all.

Some colleges do not offer merit scholarships. Instead, they offer only need-based aid. This is important to understand if merit money is critical to your family. If so, you may want to focus your college list mainly on colleges that offer sizable scholarships to students with grades, test scores and other characteristics similar to yours.

(continued p. 3)

Careers for Biology Majors

- Agricultural & Food Scientist
- Arborist
- Aquarist
- Biological Scientist
- Biomedical Engineer
- Biotechnology
- Botanist
- Carbon Trader
- Geneticist
- Cave Biologist
- College/University Faculty
- Consumer Products Scientist
- Entomologist
- Fish & Game Warden
- Food Scientist
- Forensic Scientist
- Conservation Scientist
- Science Writer
- Horticulturist
- Hospital Medical Assistants
- Marine Biologist
- Marine Mammal Scientist
- Medical Geneticist
- Medical Illustrator
- Microbiologist
- Oceanographer
- Paleontologist
- Plant Breeding Technologist
- Science Technician
- Veterinary Technologist



Others interested in the biosciences may choose to major in genetics, zoology, microbiology, entomology, botany, biotechnology, or cell biology. You can learn more about these majors in [The College Board Book of Majors](#).

Majors: Biosciences

Biology majors concentrate their efforts on the study of life. People with undergraduate degrees in the biosciences are now working at the very frontiers of knowledge, making advances in medicine, genetics, biotechnology, biochemistry, and molecular biology. The biosciences may be ideal for you if you have a need to discover how things work, love puzzles and mysteries, enjoy research and analysis, are creative, good at problem-solving, enjoy science, math and critical reading and like to work as part of a team.

Biology majors are found at nearly all colleges, often as part of a liberal arts education. There are different advantages to studying biology at smaller colleges or at larger research institutions. The small college approach tends to provide students with a strong foundation in the core biology courses, but newer specialty majors such as biotechnology may only be available at larger universities. The quality of research differs too, as do the opportunities to engage in undergraduate research with a professor. When comparing biology programs at different schools, ask about availability of undergraduate research, and inquire about the number of biology graduates who go on to graduate programs in that field. Examine the course catalog carefully to learn about the breadth and depth of classes offered at the colleges you're considering.

Biology majors are generalists. They study the structure and function of living organisms, and learn about both genetics and evolution. Typical courses include molecular biology, microbiology, genetics, comparative anatomy, plant and animal physiology, ecology, parasitology, botany and zoology. Biology majors spend a good deal of their time in the lab or in the field. There is so much information to be covered that bio majors might take two or three different lab courses in the same semester. Biology graduates often go on to become teachers, lab technicians, pharmaceutical or biotech marketing represen-

tatives, or, with graduate study, health care professionals, university professors or corporate researchers.

Biochemistry majors study the chemistry of living organisms, seeking to discover how chemistry contributes to function. In addition to taking the core biology courses, biochem majors also take many of the classes that would be needed for a chemistry degree. Majoring in biochemistry is a logical choice for those students planning on careers in the health sciences. Biochem graduates are also employed by biotechnology, pharmaceutical, and medical technology or testing companies. Many go on to graduate work in biochemistry, or advanced study in such areas as biomedical engineering or biotechnology.

Marine biologists learn about life in underwater environments. They study marine organisms ranging from single-celled microorganisms to huge marine mammals. Marine biology majors need to learn about the different marine environments and ecosystems. Fieldwork (as well as lab work) is often a large component of marine biology programs. Graduates are employed in environmental programs as lab researchers or as fishery biologists, or they may work at museums or aquariums. Graduate degrees are needed for research and academic positions.

Molecular biologists focus on the molecular components that make up cells. Through chemical analysis, they examine gene function and regulation, learn about how cells differentiate and replicate, and study the role of proteins in cellular processes. Courses required for this major include core biology and chemistry classes with additional study in cellular biology, molecular biology, endocrinology, biostatistics, and biochemistry. Graduates may go on to careers as genetic counselors or forensic scientists, or they may study for advanced degrees if they wish to pursue a career in research.

Financial Matters: Borrowing to Meet College Expenses



Loans for education may be grouped into one of three categories: student loans, parent loans, and private education loans. *Student loans*, such as Stafford and Perkins loans, are made directly to U.S. citizens and eligible non-U.S. citizens, and the student is responsible for repayment of these loans. *Parent loans*, such as the PLUS loan, offer parents a way to help finance their child's education; repayment of these loans becomes a parental responsibility. *Private loans* (also called alternative loans) help to bridge the gap between financial aid and cost of attendance.

According to Finaid.org, two-thirds of all students graduate with some form of student debt, with the average federal student loan debt over \$23,000.

When parent loans are added in, the debt rises to over \$27,000. U.S. students with demonstrated financial need (as determined through the FAFSA) may receive Stafford loans that are subsidized by the Federal government. In this case, the government pays the interest until six months after the borrower completes his or her education.

All U.S. students are eligible for unsubsidized Stafford loans, regardless of need. In this case, interest on the loan accumulates during the student's years of attending college, increasing the principal amount of the loan. Currently, Stafford loans may total \$5,500 for freshman year, \$6,500 for sophomore year, and \$7,500/year for each succeeding year, but only a portion of this amount can be subsidized. For Stafford loans disbursed during the current academic year, the interest rate is fixed at 3.86%. (This rate will change in the future.)

Perkins loans are reserved for U.S. students who demonstrate the most financial need. These loans are limited to \$4,000 per year for undergraduate study. Like Stafford loans, the interest

is subsidized until repayment begins. The interest rate on Perkins loans is currently fixed at 5%.

PLUS loans (Parent Loans for Undergraduate Students) are provided through the Direct Loan program. Unlike Stafford loans, repayment generally begins 60 days after the funds are fully disbursed. For PLUS loans disbursed this year, the interest rate is fixed at 6.41%. PLUS loans are designed to cover any costs not provided by the student's financial aid package.

Private loans are offered by private lenders such as banks. These loans do not require demonstrated need. Families often combine private loans with student loans and home equity loans to make up the difference between the amount the student is awarded in financial aid and the actual cost of attendance.

Learn more about borrowing to meet college expenses by visiting the [Finaid website at www.finaid.org](http://www.finaid.org).

Planning for Merit Scholarships (continued from p. 1)

Private Scholarships

In addition to scholarships awarded by colleges, other college scholarships are offered by outside organizations. These types of scholarships are available both nationally and locally. Some national scholarships such as the Gates Millennium Scholarship or the Coca-Cola Foundation offer large awards but are very competitive. Other national scholarships and most local scholarships are relatively small and may require U.S. citizenship or Permanent Residency. Most private scholarships have specific eligibility criteria; demonstrated financial need is a common requirement. Still, there

are many private scholarships – especially at the local level - that are not based on family need.

There are many scholarship search websites available online where students and parents can identify national scholarship opportunities. For local scholarships, check with your school counselor. Most high schools receive numerous announcements about local scholarship opportunities each year. Keep alert for announcements in local newspapers and community bulletin boards as well.

An important thing to know about private scholarships is that the scholarship money is generally given directly

to the college the student will be attending. Colleges differ in how they apply outside scholarship monies to a student's bill. Some colleges apply any outside scholarship money towards reducing the amount of loans in a student's financial aid package, while other colleges deduct the amount of outside scholarships from a student's grants and even from any institutional scholarships the college has awarded the student. Therefore, outside scholarships generally do not help much in terms of reducing the family's expected contribution. If your family isn't eligible for need-based aid, however, the full outside scholarship amount will be applied to your college tuition bill.



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Can Senioritis Be Fatal?

Check for tell-tale spots, or perhaps for a suspicious tan. There seems to be a lot of senioritis going around. Recurrent outbreaks hit America's high schools each year, peaking during the final semester of high school. After surviving SATs and ACTs, after filling out seemingly endless college applications, after writing essay after essay in search of scholarship dollars, senior year students feel entitled to some down time. Moaning and groaning about workload, some seniors let their grades slip and assignments slide. According to a report by the Institute for Educational Leadership, only 36% of seniors say they actually do six or more hours of homework a week.

While perhaps understandable, slacking off in the second half of senior year is not a good idea. Although colleges have contributed to the idea that "senior year grades don't count" by admitting many students under the early decision and early action options, it's important to remember that these same colleges do want to see your final and often your mid-year grades. A serious decline in the grade pattern that won you admis-

sion in the first place may lead to a letter from the director of admissions asking for an explanation. In the most serious cases, accepted students have found their offers of admission rescinded. Even dropping classes after you've mailed your application requires an explanation and may trigger an academic review.

But why are colleges so fussy about senior year anyway? Concerns about ill-prepared students abound. Some colleges find that as many as two-thirds of entering freshmen require remedial classes before they can begin college-level work, and many of these students never earn their degrees. A demanding senior year schedule including honors and AP courses or an IB (International Baccalaureate) diploma will help to ensure that you have the skills needed to succeed in college. So if there are signs of an outbreak of senioritis nearby, you might want to avoid associating with those infected. This may avert the risk of receiving an unwelcome letter from your first choice college.