

# COLLEGE BOUND

YOUR APPLICATION MENTOR<sup>SM</sup>

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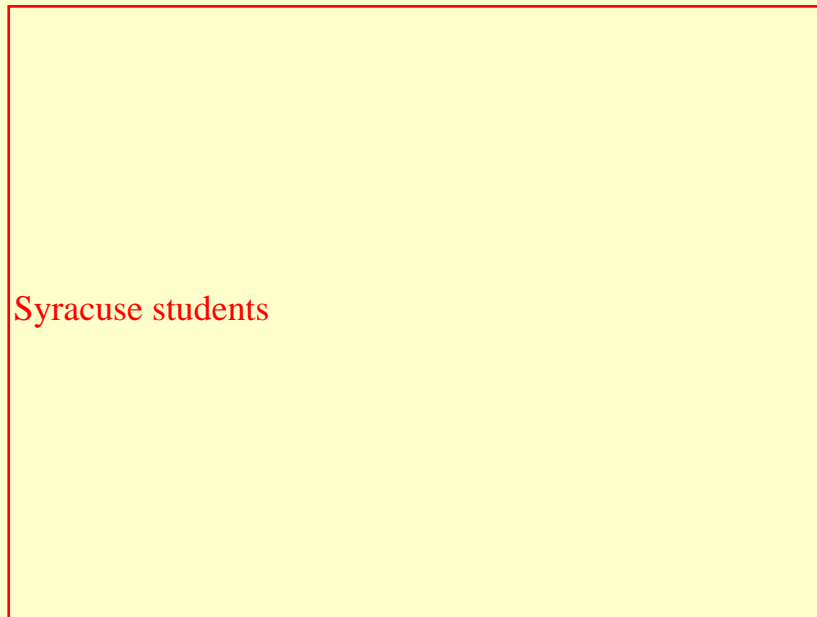
The good news is that October is halfway over; the bad news is the October is halfway over. For seniors, you know what that means, especially if you are applying to any schools early. I put together some tips for helping you decide if applying early is the right decision. You will also find information about financial aid, both needs based and merit, as well as my impressions of the six colleges that I visited last month.

# CRUSSH Tour \*

## \* Colgate, Renssalaer, Union, Syracuse, Skidmore and Hamilton

I spent last month visiting beautiful upstate New York. The trees were in full fall regalia. I visited, Colgate, Renssalaer, Union, Syracuse, Skidmore, and Hamilton. Each school was unique in different ways and a good fit for the right student.

[Click here to read a description of the schools.](#)



Syracuse students

Students from Syracuse



# Is Early Decision/Early Action Right for you?

It is this time of year that many of you start to question whether or not or where to apply Early Decision or Early Action. Early Decision is binding, meaning that if you get in you are obligated to go to that school provided your financial need is met. Early Action is not binding, so there is no downside to applying Early Action as long as you do not feel rushed.

I also find that many students start to question their previous passion about a school that they were certain they would apply Early Decision only two months ago. This questioning is normal and typical; this is the biggest decision that you (and your family) will make thus far in your educational life and if you did not have questions, then I would be worried.

Finally, this year there is an additional pressure to apply ED if you are certain because so many schools over-enrolled last year and will be looking toward ED candidates to manage their classes and enrollments better. That will likely mean more selectivity and larger wait lists for Regular Decision Candidates.

So how do you decide?

## EARLY DECISION

You should apply Early Decision if you can answer 'yes' to the following questions:

- Are you 100% certain that this school is a good fit for you academically, socially, and within your financial means?
- Is this school in the possible or reach category and are you using Early Decision to boost your chances?
- Does this school keep jumping to the top of the list no matter how many other schools you visit?
- If you didn't get into this school because you did not apply early, would you regret it for the rest of your life? (Okay, that's a bit dramatic, but you get the point.)
- Will you be able to attend this school regardless of the financial or merit based aid that you receive?

If you have answered 'yes' to all of these questions, then you should apply Early Decision. If however, there are any nagging uncertainties, then listen to them and wait to apply under regular decision. Also if you need financial assistance for college, then in most instances, you should not apply Early Decision. (Some schools do offer their best financial aid packages to Early Decision candidates, but you need to be sure that your school is among them.) Most schools will also do an early read for financial aid, so if you money is a concern, call the financial aid office and determine your Expected Family Contribution for that school or if you may be eligible for merit aid.

## EARLY ACTION

You should apply Early Action if you can answer 'yes' to the following questions.

- Have you had enough time to prepare your applications to your satisfaction?
- Have you taken the necessary tests, e.g. SAT, ACT, and SAT subject tests as applicable and are you satisfied with the scores?
- Are your grades through junior year representative of your best work?
- Do you want the peace of mind to have your applications in early?

If however, your grades have steadily improved and you need your senior year grades to illustrate your progress, it may be best to wait until regular decision. Many schools will defer you to regular decision if they feel like they want to see how your senior year grades hold up. Most schools prohibit you from applying to them Early Decision and Early Action to other schools; however, you can apply Early Action to multiple schools. You may also apply regular decision as well as Early Decision, but you will need to withdraw all of your outstanding applications once you have been accepted under Early Decision.

## Merit Aid

Here is a list from U.S. News and World Report of the colleges that provide the most Merit Aid (non needs-based) aid.

[US News and World Report Merit Aid article](#)

## CSS Profile

For those of you applying to financial aid at private colleges, you should fill out the CSS profile ASAP.

[Click here for the CSS Profile](#)

The Federal Application for Student Aid (FAFSA) is not due until January 1.

## Financial Aid Primer

Below is a link to a Forbes Magazine blog that clearly describes the ins and outs of Financial Aid.

[Click here for article](#)

## PSAT Qualifying Scores for National Merit Scholarships by State

High school juniors may qualify for National Merit Scholarships by receiving a high score on the PSAT taken in October of the junior year.

Juniors need a high selectivity index score in the 99 percentile range. Not all students in the 99 percentile range will be National Merit Semifinalists.

Sincerely,

Lisa Bleich and Diane Forman  
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Each state has a different cut off for the selection of National Merit Semifinalists.

Qualifying Scores for the Class of 2011  
National Merit Semifinalists:

New Jersey 221  
New York 217  
Texas 215  
California 219

[Click here to read more about the PSAT and qualifying scores](#)

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