

# ReadySetCollege

Helping prepare you for Admission to College



 **SAGE**Scholars  
**tuitionrewards.**

*Photo courtesy of: Huntington University - Huntington, Indiana*

# SAGEScholars is pleased to offer resources to assist you in your college search. Follow the advice in this booklet and you will be on your way to success!

Dan Lundquist, who worked in college admissions for more than 30 years at both large Ivy League universities and small liberal arts colleges – and has served on our SAGE Scholars Advisory Council – has graciously provided some of the content in this booklet.

Here is some of the best advice that Dan offers to prospective students:

- Always remember: The admissions offices and you have the same goal...to get you admitted and into their class. Their office is the “Admissions” office – not the “Denials” office!
- Start early and stay ahead of the curve. You will have more options and less stress.
- Be realistic when developing a college list. Assess your interests, values, skills and aspirations. Look for colleges that fit and feel right to you.
- Most high school students are undecided about what they want to study. Look for a college that will give you room to discover your passion and grow.
- For most students, there isn’t one perfect college. There are more than 3,000 colleges in the United States. You probably have the talent and flexibility to succeed at many colleges.
- MOST colleges admit MOST students who apply; only a small number of colleges deny most applicants.
- College is a great investment. College graduates earn significantly more money over their lifetime than those that do not attend college.
- Don’t be overwhelmed by all that you have to do senior year. Each step you take brings you closer to your goal.
- Note to students: YOU control two-thirds of the process: You “choose” where to apply... and where to attend. Colleges only make admission decisions.
- Remember that the goal of the admission counselor is to know the candidate as a whole person. The essay is your opportunity to shine. Write in your own style, not what you think the admission’s committee is looking for.
- Don’t forget that when choosing your college, you are considering not only the academic fit but also the social fit. You want the college that you are attending to feel like home.
- Finally, please remember that your college decision begins with the search process. Keep things in perspective. Enjoy the journey!

Many thanks to

**Russell Sage College**  
WOMEN OF INFLUENCE

**Sage College of Albany**  
DESIGN YOUR FUTURE

for providing some of the content of this booklet

# Hi Students,

We're **delighted** to offer this unique booklet to our SAGE Scholars Tuition Rewards® participants.

Our nearly 400 diverse independent colleges are generous with “merit aid” and financial aid. All schools that join our Private College & University Enrollment Consortium give merit aid (tuition discounts) to a proportion of their incoming freshman class.

Often, SAGE member colleges give students an aid package substantially greater than the Tuition Rewards points that you submit. Your points represent a “**guaranteed minimum discount**”. In other words, all of our participating students are **guaranteed** a scholarship if they submit their rewards points at time of application and choose one of our member colleges!

Participating High School seniors submitted Tuition Rewards points valued at **\$74.6 million** to member colleges during 2016. (1 point = \$1.00) Tuition Rewards points are divided evenly over a projected four years of attendance for undergraduate study at member colleges, beginning with the freshman year.)

Please be aware that there are two important deadlines to claim your scholarship!

1. **Transferring Points** - Family member(s) sponsoring you in Tuition Rewards must **transfer points** from his/her account to you before **August 31st** of the year that you begin 12th grade. Be sure that all sponsoring family members are aware of this and complete the transfer prior to this date.

2. **Submitting Points** - A sponsoring family member must **submit** an electronic copy of your Tuition Rewards statement within a few days of your application to any member college or university. This can be done by any family member sponsoring you in the program. Just be sure to make your sponsor(s) aware of what member colleges you will be applying to and when you actually apply.

Both of these are easily done through your sponsor's Tuition Rewards account at [www.tuitionrewards.com](http://www.tuitionrewards.com). If he or she has any questions about transferring or submitting rewards, please have them contact us at [support@sagescholars.com](mailto:support@sagescholars.com).

We wish you the best of luck in your college experience!

Your friends,  
**SAGE Scholars**

# Ready

Let's find the BEST FIT for you!

The college search process is an opportunity to learn more about colleges, potential careers and yourself. To find your “best fit” college, take the time to learn more about what is important to you. Look at your interests, activities, values and personality.



## The Best Fit College

1. Generate a list of **reach**, **target** and **safety** schools from SAGE Scholars member colleges. Participating schools list can be found at [www.tuitionrewards.com](http://www.tuitionrewards.com).
  - **Reach Schools:** are dream schools, perhaps your GPA or test scores are just below the school's standard
  - **Target Schools:** you really want to attend and your GPA and test scores match what the school is looking for
  - **Safety Schools:** are schools that you are confident that they will accept you. Your GPA and test scores are above what the schools are looking for.

Private colleges are less expensive than most families realize; and not only because of the generous aid. Studies have shown that students at a private college are more than twice as likely to graduate in 4 years than at a state school. Go to [www.collegeresults.org](http://www.collegeresults.org) to find out graduation rates. If comparing colleges set graduation rate to 4 years.

2. Do Your Homework
  - Visit the school's website
  - Contact the school for more specific information regarding visit and event dates
  - Meet with an admission representative at your high school or local college fair.
3. Keep Good Notes and Get Organized
  - Make timelines or lists to help keep you on track. (Don't miss our High School Time line later in this booklet.)
4. Use the following **Target List Questionnaire**

# SAGE Scholars'

## Target List Questionnaire

Make your “long list” based on the SAGE Scholars' Target List Questionnaire. Include as many schools as fit your needs. However, by the fall of your senior year, this list should be narrowed to a “short list” of the colleges where you plan to apply. Although there is no magic number for your “short list,” many students find 5-to-8 schools ideal.

### 1. SIZE

- Very small (under 1,500 students)
- Medium-small (1,500-to-2,500)
- Medium-large (2,500-to-10,000)
- Large (over 10,000)

### 2. TYPE OF AREA

- Urban
- Suburban
- Rural

### 3. DISTANCE FROM HOME

- Less than 2 hours
- 2-to-4 hours
- More than 4 hours

### 4. COLLEGE SETTING

- Physical appearance/atmosphere of the college
- Buildings, green spaces, etc.
- Dorms – living conditions
- Food service
- Social life on campus
- Friendliness of student body
- Helpfulness of faculty/staff

### 5. STUDENT COMPOSITION

- Single-sex vs. coed
- Religious affiliation
- Students from a wide range of states and countries
- A campus with a good racial & ethnic mix of students
- Students with backgrounds either similar to or different than yours

### 6. ACADEMIC REPUTATION

- Academic rigor and pressure
- Competitiveness of student body
- Smaller teaching institution vs. larger research-based university
- Educational caliber of professors
- Prestige



Photo courtesy of: St. Bonaventure University - Allegany, NY

### 7. MATCHING SCHOOL WITH YOUR ABILITY

- Do you match the freshman profile for GPA and SAT/ACT scores?
- What are your chances for acceptance?
- Do you consider this school a reach, target, or a safety school?

### 8. ACADEMIC PROGRAMS

- What majors are offered?
- Is the school known for a particular academic discipline?
- How does the school counsel “undecided” students?
- Is there a clear path into graduate school?
- Does the school offer co-ops, internships or research opportunities with professors?
- What career services are available?
- Are classes taught by professors or teaching assistants?

### 9. EXTRAS

- Study abroad
- Fraternity/Sorority Life
- Clubs/Student Organization
- Club sports or recreation and fitness programs
- Intercollegiate sports teams
- Volunteer and community service opportunities
- Academic support services for special-needs

### 10. COST

- 4-year Graduation Rate.
- Submit your Tuition Rewards® points!
- Other Scholarships (“need” and “non-need” or “Merit”)
- “List” price of tuition and Total Cost of Attendance
- Need-based and non-need based aid



# It's time to hit the road and visit!

## WHY?

To help determine if a college is a good fit for you. Keep asking, “Do I see myself here?” There are certain intangibles for each school that can only be experienced through a visit. A successful college visit can also give you a competitive edge in gaining admission.

## WHO?

Use this time to meet with Financial Aid and Admissions officers! Be curious and ask questions:

- What are the admissions requirements for the college or for a specific program?
- Does the college have Early Action and/or Early Decision?
- When are the important deadlines for admissions?
- Can you have a car on campus?
- Can credits be earned online or transferred from other colleges?
- What percentage of first-year students return the following year?
- What percentage of graduates are employed within one year?

## WHEN?

The ideal time to visit a college campus is when school is in session, when all students are on campus attending classes and when school personnel are available to meet with you. Realistically, Spring break and summer work best for most families; therefore, most admissions offices are geared up for visits. Campus life will be typical during your spring break and less busy during the summer. Either way, you will get a feel for the campus.

## HOW MANY?

If your target schools are all close to home, visiting all is strongly encouraged. If your list ranges from California to Maine, this may be more difficult. It is all about being able to make good comparisons, so you should try to visit as many of your target schools as possible before filling out the applications.

## WHAT MAKES A SUCCESSFUL COLLEGE VISIT?

Make as many arrangements in advance as you can, including:

- A campus tour and information session
- A one-on-one interview with someone in the admissions office
- Meeting with someone in the financial aid office
- Attending a class and meeting with a professor in your area of interest
- Connecting with a coach if you are considering playing a sport in college

Make the campus visit your own: Find time to informally walk around the campus to feel the “chemistry” of the school, talk with students, go to the favorite eating spot, read bulletin boards to see what’s happening on campus.

Be Sure To: Use your cell phone to take lots of pictures! Library, dorm rooms, fitness center, the Campus Green, special places... Whatever is needed to create and preserve an impression.

## IF YOU CANNOT VISIT:

- Take a virtual tour on the college website
- Email your admissions representative with any questions
- Schedule a visit with the college representative when he or she comes to your school
- Attend a local college fair that your college is participating in and connect at the fair

## College Visit: Campus Checklist

Use this Campus Checklist for each college visit. Circle or highlight items you particularly liked about the college. When you have completed your college visits, compare the checklists to help determine which college may be a “best fit” for you. Download additional copies at <http://www.tuitionrewards.com/CampusChecklist>

College: \_\_\_\_\_

Date of Visit: \_\_\_\_\_

Tour Time: \_\_\_\_\_

Tour Place: \_\_\_\_\_

Contact/Phone: \_\_\_\_\_



Photo courtesy of: Greenville College - Greenville, IL

### Places to visit:

- Student center/hangouts
- Library
- Classrooms
- Admissions office
- Dining facility
- Residence halls
- Career placement office
- Bookstore
- Off-campus stores
- The local community
- School/community papers
- Health center
- Greek Life

### Academic items to evaluate:

- Class size
- Accredited Program
- Competition
- Workload
- Freshman orientation programs
- Academic advisors for students

### Library items to evaluate:

- Hours
- Study rooms/areas
- Conducive to research

### Housing items to evaluate:

- Quality
- Security
- Noise level
- Location
- Guaranteed?
- Students per room

### Dining Options to evaluate:

- Dining hall
- Dining Card
- Quality of food
- Cleanliness
- Variety
- Special diet availability
- Local restaurants

### Facilities to evaluate:

- Student center
- Classroom size, lighting
- Counseling services
- Placement office
- Disability access/services
- Tutoring

### Sports items to evaluate:

- Fitness Center
- Gym
- Pool
- Track(s)- Indoor/Outdoor
- Stadium
- Skating/Hockey Rink
- Tennis courts
- Intramural sports
- Intercollegiate sports

### Community/Area to evaluate:

- Overall impression
- Safety
- Local entertainment
- Shopping
- Activities/entertainment
- Relationship with college
- Transportation to/from campus
- Unusual weather conditions
- Other colleges nearby

### Impression of students:

- Academic attitudes
- Backgrounds/ethnic mix
- Results from conversations

### Impression of faculty:

- Accessible
- Teaching styles
- Dedication
- Openness

### My overall reaction to this college:

- Better than before I visited
- About the same as before I visited
- Not as good as before I visited

# The College Interview

Many colleges do not require interviews; however, many offer informational interviews at the time of your college visit. Be sure to know the interview practices of the colleges to which you are applying.

## BEFORE

Preparation is essential! Familiarize yourself with the college. Be prepared to explain why you are interested in the school. Do your research!

- Obtain an unofficial copy of your transcript and provide a copy of your resumé.
- Be prepared to discuss who you are: Strengths/weaknesses, likes/dislikes, major accomplishments, turning points in your life, influential people.
- Dress appropriately and comfortably. First impressions do count.
- Arrive on time.
- Greet the representative with a firm handshake and smile. Introduce yourself and your parent(s) / guardian.

## DURING

Try to remember that an interview is actually a conversation – you are interviewing the college counselor about the school as much as he or she is interviewing you.

- Speak directly to the representative and make eye contact.
- Elaborate during the interview. Do not use one-word answers.
- Relax and be yourself.
- Remember to breathe! A good deep breath will help you relax and think clearly.

## Questions you might be asked in an interview:

- Why are you interested in our college?
- Who/what has influenced you?
- What are your educational/career/academic/extracurricular personal goals?
- Why are you interested in the field of study in which you wish to major?
- What kinds of jobs have you held?
- What do you consider to be your biggest accomplishment to date?
- What can you contribute to our college?
- What are your favorite subjects of study? Least favorite? Why?
- Why should we accept you?
- Where do you see yourself in five years?
- What do you want me to remember about you?



Photo courtesy of: The College of Wooster - Wooster, OH

## Questions you might ask in an interview:

- What do students do on weekends? Do they leave campus?
- What are the smallest class sizes? The largest?
- Do graduate students teach undergraduates?
- What are the most popular majors?
- How are students advised about which courses to take?
- How far is the campus from the nearest airport? Train station? Bus station?
- Do you provide transportation locally? To where? How much does it cost?
- What percentage of students live On-campus / Off-campus?
- Are freshmen required to live on-campus?
- What types of scholarships are available? How many students receive financial aid?
- What are the financial aid procedures and deadlines?

## AFTER

Since visiting several schools in a short period of time may cause confusion, what happens after your visit is essential.

- Jot down important notes.
- Follow up immediately with a hand written thank you note to the interviewer that references specifics from the interview.

# SAGE Scholars' College Selection Tips

One of the wonderful benefits of participating in Tuition Rewards® is **free** access to our library of “10-Minute Professor” PDFs whenever Sponsors – customers, employees, investors, etc. - log into their accounts.

Dr. Jim Johnston, the founder of SAGE Scholars, was an economics professor before serving as Director of Admissions and Financial Aid at the Wharton Graduate School, University of Pennsylvania – hence the origin of SAGE’s “10-Minute Professor” quick-reads. Several PDFs are very worthwhile before selecting colleges.



## The ABCs of Financial Aid

After parents fill out the FAFSA (“Free Application for Federal Student Aid”), a federal formula (that places more emphasis on income than assets) determines your “Expected Family Contribution” (EFC) – how much your family is expected to contribute annually to pay toward your student’s college education.

You’ll want to know which family assets are excluded from the EFC formula... that discounts that result from your Tuition Rewards points are excluded from the EFC calculation... and that student assets are “taxed” at a much higher rate than parental assets.

Once your EFC is determined, parents are often surprised that this amount is the same regardless of where the student attends college. The EFC doesn’t change if the student attends a community college, a state school or a private college.

## 10 Ways to Qualify for More Merit Aid

Except for 50 extremely selective private colleges (Harvard, Stanford, etc.), a private college is likely to give “merit aid” – discounts of the “list price” of tuition – to a percentage of the incoming freshman class. Merit aid is given selectively, in varying amounts, to the “most desirable” applicants as an incentive to enroll.

All SAGE member colleges provide merit aid. The likelihood (and amount) of merit aid depends on how your student compares to the rest of the applicant “pool”. A student who doesn’t qualify for any merit aid at one school may be considered a superstar applicant at another college.

## A Private College May Cost Less Than You Think

A recent study by the Independent Colleges of Indiana (ICI) showed that the state’s 31 private colleges & universities enroll 20% of the state’s incoming freshman – but issue 35% of all bachelor’s degrees. If you do the math, this means that your chances of a college degree are much, much higher in Indiana if you attend a private college rather than a state school.

There are qualitative differences in the private college experience: (1) Smaller, more engaging, classes; (2) More faculty interaction and mentoring; (3) Better advising & career placement; (4) More leadership opportunities; (5) More community service experiences that can enrich faith and foster good values.

For 87.5% of students, tuition discounts reduce the cost to attend a private college.

## How to Avoid Paying for a 5th Year of College

To make an intelligent college selection decision, families need to research 4-year graduation rates! UCLA’s Higher Education Research Institute has been tracking college graduation rates for more than 20 years. HERI has determined that the likelihood of 4-year graduation for a new freshman at a public university averages 24-to-28% – versus 64-to-67% at a private university.

In other words, you’re more than twice as likely to graduate in four years at a private university. It’s the 5th and 6th years of college that are extremely costly, requiring significant student loans. Not only has tuition gone up since the freshman year, but, for many families, college saving accounts are depleted after four years.



[www.tuitionrewards.com](http://www.tuitionrewards.com)



# The Application Process

## APPLICATION

More than 700 schools accept the Common Application ([www.commonapp.org](http://www.commonapp.org)), a single application that can be completed and sent to numerous colleges. More than 100 schools accept the new Coalition for Access, Affordability and Success Application ([www.coalitionforcollegeaccess.org](http://www.coalitionforcollegeaccess.org))

### MIND THE TIMING

Deadlines vary from as early as September for some competitive programs to as late as July at rolling admission schools. Regardless, your application should be submitted two weeks prior to any deadline date.

### UNDERSTAND THE VOCABULARY

- **Early Decision:** Students apply to their FIRST CHOICE school before the regular admissions date, and generally receive a decision by January 1st. Early Decision is a binding agreement. If accepted, you are obliged to attend that college/university, and ALL other applications must be withdrawn. Students may only apply to one school Early Decision.
- **Early Decision: II:** Same guidelines as Early Decision, except the deadlines are later.
- **Early Action:** Students apply to schools before the regular admissions date and generally receive a decision by January 1st. Unlike Early Decision, Early Action is not a binding agreement, and the student is not obligated to attend the college/university when accepted. Students are not limited to the number of schools that they may apply to through Early Action. There are a few school that have restrictive early action.
- **Regular Decision:** Students apply by January / February and receive a decision by early April. There is no restriction to the number of schools to which the student may apply, and acceptance is not binding.
- **Rolling Admission:** Applications are reviewed as they arrive, and applicants are generally notified within 6-to-8 weeks. Places in the incoming class may be filled on a first-come, first-served basis. Some schools with rolling admission suggest submitting applications in September.

## THE APPLICATION COMPONENTS

### 1. HIGH SCHOOL TRANSCRIPT

- Courses completed, grades earned
- Cumulative GPA (weighted and unweighted)
- Rigor and variety of courses taken
- Consistency of performance

### 2. SAT/ACT TEST RESULTS

- All schools accept both tests
- Students take the SAT / ACT during the spring of their junior year
- Students should take both SAT & ACT, compare their scores on the test, then repeat the test they either performed better on or were more comfortable taking.
- The SAT is offered 7 times / year. The ACT is offered 6 times /year
- After you have received all of your test scores, have the scores from your best test date or combination of test dates sent directly to the college / university. Most colleges / universities will “Superscore” your SAT. Superscoring means that colleges will consider your highest section scores across all SAT test dates that you submit. ACT generally does not superscore. NOTE: Students must have their official scores sent to their colleges directly from either CollegeBoard (SAT) or ACT.
- Each college will have a defined range of scores that they will accept, including low, high and average.
- Colleges look at compatibility.
- Many colleges are “test optional,” which means they make admission decisions without using SAT or ACT scores ([www.fairtest.org](http://www.fairtest.org))

### 3. ESSAYS / PERSONAL STATEMENTS

- The essay is an opportunity for the college to get to know you
- Colleges will be looking at content, style, mechanics and sincerity
- Write about a topic that matters to you
- Be yourself in your essay - not what you think the colleges want you to be
- Give yourself plenty of time to work on the essay / personal statement (brainstorm, write, re-write and edit)
- Ask someone you trust to read the final document

#### 4. LETTERS OF RECOMMENDATION

- Colleges use letters to discover a student's personal qualities, including academics, personal traits and contributions to school and the community.
- Discuss with your teacher recommender how you excelled in class and what you would like him or her to share with the college
- Your school counselor may give you a questionnaire to complete about yourself. Take time and fill it out thoroughly. This will help counselors write a general recommendation about you.
- Ask your recommender's in the late spring of your junior year

#### 5. RESUMÉ

- Attach a resumé that includes school and community activities.
- Don't use abbreviations for clubs.
- Neatness, organization and spelling count.
- Be sure to post your name at the top of the resume.
- Colleges look for quality of activities - not quantity. Depth of involvement matters more than breadth and provides evidence that an applicant knows the value of perseverance. Colleges like demonstrations of leadership.

#### 6. MISCELLANEOUS ITEMS

- Portfolio reviews for Art majors
- Creative writing pieces for English majors
- Laboratory reports for Science majors
- Auditions for Music and/or Drama majors



Photo courtesy of: Ave Maria University - Ave Maria, FL

#### TIPS FOR COMPLETING APPLICATIONS

- Read the instructions thoroughly
- Make a checklist of everything that is required for each school
- PROOFREAD! There is no excuse for spelling or grammatical errors
- Be complete.
- If using the Common Application, check for supplemental information that may be required
- Know your deadlines
- Save a copy of your application on your computer as well as keeping a paper copy
- Be familiar with your high school's procedure for processing and submitting student documents (transcript, school profile, letters of recommendation)



Photo courtesy of: Union University - Jackson, TN

#### More Resources:

[collegeboard.com](http://collegeboard.com)  
[collegeview.com](http://collegeview.com)  
[nacac.com](http://nacac.com)  
[imfirst.org](http://imfirst.org)  
[collegenavigator.gov](http://collegenavigator.gov)  
[collegecountdown.com](http://collegecountdown.com)  
[cappex.com](http://cappex.com)  
[unigo.com](http://unigo.com)  
[collegeweeklive.com](http://collegeweeklive.com)

[campustours.com](http://campustours.com)  
[ecampustours.com](http://ecampustours.com)  
[collegelight.com](http://collegelight.com)  
[Khanacademy.org](http://Khanacademy.org)  
[Commonapp.org](http://Commonapp.org)  
[Collegeresults.org](http://Collegeresults.org)  
[Collegemajors101.com](http://Collegemajors101.com)  
[College-insight.org](http://College-insight.org)  
[Unigo.com](http://Unigo.com)

# Write Your Way to Acceptance

The college application essay is your opportunity to speak directly to the admission committee and help members understand you as a person. Other than an interview, this is your only opportunity to convey your thoughts, opinions and outlook on life. It also gives you a chance to highlight your accomplishments or obstacles that you have overcome. Keep in mind that admission offices use this piece to evaluate your communication and writing skills, so take the time to do a good job.

## Four Steps to Writing Your Essay

1. Pick your prompt: Choose the topic you would like to write about. Pick one that will reveal the most about yourself.
2. Outline Your Essay: Brainstorm everything that comes to mind on the topic. What do you really want the colleges to know about you? Now organize your thoughts into either the introduction, body or conclusion of the essay.
3. Drafting: Now that you have an outline, it is time to write the first draft. Remember that you are not committed ... if you do not like it...throw it away and start over. When you have a draft that you are happy with, share it with people whose opinion you trust. Ask for honest, constructive feedback.
4. Editing: Now that you have a good draft, it is time to make improvements. Read it over yourself to find and fix any errors.

## Sample Common App Essay Prompts

- Some students have a background, identity, interest or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.
- Reflect on a time when you challenged a belief or idea. What prompted you to act? Would you make the same decision again?
- Discuss an accomplishment or event, formal or informal, that marked your transition from childhood to adulthood within your culture, community or family.
- Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or whom do you turn to when you want to learn more?
- Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.



## Examples of Good Introductions

I am the colors of my art. I am the brush that strokes every inch of the paper, designing a masterpiece. When my heart beats, the colors pink, blue, red, and black are formed. My emotions create a self portrait that expresses the essence of me. A brush dabs into sienna paint and then yellow ochre. With the first stroke, I create my face and see a mother. I see a strong black woman who works every day to support her family. Her eyes are bold and wholesome. I paint soft skin to look like roasted almonds and color the lips a soft pink. Two more strokes accentuate the high cheekbones that bring about our shared smile. "Ask the question why," my theatre teacher always insists. "Ask why things are the way they are?" In my Theatre of the Oppressed class, we benefit from many discussions on racism, poverty, and authority. On the subject of poverty, I began to think of some of the people in my neighborhood who are enslaved by life's pressures.

Poetry is the single most free-falling feeling next to cliff jumping. Trust me, I've tried cliff jumping. Poetry sends me into a dream world, where the only thing that matters is the way I feel. I can draw pictures with my words, make sounds with my syllables, and create tastes with my descriptions. I feel free with poetry.

## Examples of Bad Introductions

To learn a lot about nutrition science, and to get the best possible education there is from your college, and to explore the many opportunities offered. For my mother, who continues to find a way to make it with the health insurance issues everyday, whether it be the doctors, the prescriptions, medical bills, etc...

My main concern in the community is the lack of knowledge about headphones and how dangerous they can be. My little sister uses iPod headphones which are commonly used today; the proper term is ear buds head phones. She started using them around mid year last year, since then her hearing has not been the same. At first I thought she was just ignoring me but then soon I realize that she really couldn't here me, sometimes she would rub her ears for a long period after she took the headphones out of her ears. I'm doing a quality of life research project on headphones, and how they cause loss of hearing, right now I am sending in my work into the "New York Times" and "Daily News." I want to get my point across so manufacturers...

## Examples of Good Opening Sentences

"Success is not final, failure is not fatal; it is the courage to continue that counts." Winston Churchill's quote summarizes my whole high school career in one simple statement. I have big feet. I always thought they were cumbersome and far from feminine. Through the years though, they have become my biggest ally.

I pulled my bright green t-shirt over my head and began to lace up my cleats for the day's soccer practice. Reading the logo on my shirt, a teammate asked curiously, "Why are you MAD?"



Photo courtesy of: Moore College of Art & Design - Philadelphia, PA



Photo courtesy of: Cleveland Institute of Art - Cleveland, OH

## Do's and Don'ts

### Do:

- Answer the question given
- Title your essay if there is no specific topic
- Keep your focus narrow and personal
- Be original and be yourself
- Brainstorm before you begin writing
- Develop your main idea with vivid and specific facts, events, examples and details
- Spend a bulk of your time on the introduction, but make sure your conclusion is just as powerful
- Allow many people to read it and proofread over and over again

### Do not:

- Put down other people or colleges
- Plagiarize another person's essay. (It HAS to be about you!)
- Wait until the last minute to get started (even if your topic is about procrastination)
- Use big words to sound smart, since you may use a word incorrectly
- **Forget to change the name of the college if you are using the same essay for multiple schools!**

## More Tips

**Be aware of your audience.** If you are applying to a school that is well known for your major (Physical Therapy, Engineering, etc.), the admissions staff may be tired of hearing the same topic over and over again. No matter how well-written your essay is, avoid giving the staff reason to think, "Oh no, not another essay about..."

**Stay positive.** Even if it's a heart-wrenching story, tie it together with a positive spin in the end. Explain how this experience has motivated you or helped you grow as a person.

**Do not simply write your resumé.** Tell the admission committee something about yourself that they have not already read in your application. Set yourself apart from the rest of the applicants.

**Do not forget to proofread.** Read it yourself and have others do the same. Spell-check will not catch all mistakes!

# Affording College

Look Beyond List Price. Investigate True Cost & Choose Value

By Dan Lundquist,

Former Vice President for Enrollment, The Sage Colleges (NY)

In these uncertain times, concerns about college affordability have never been more pronounced. People from across the economic spectrum are more worried about how to help their children attain a college experience. SAGE member colleges are committed to supporting sustained affordability: Financial aid is a college's partnership investment with families in student access and success.

## The Myth of Un-affordability

Now more than ever, it is critical to understand the difference between a college's price tag and its cost to you.

A college's price is its stated cost of attendance -- its "sticker price." This is the amount someone pays if they **don't** receive financial aid. But, according to published statistics, 82% of students at private colleges do receive some financial aid.

So, most students don't pay full price; their cost -- what the family pays -- is substantially lower. And, students receive substantially more financial aid at SAGE member colleges than at publics.

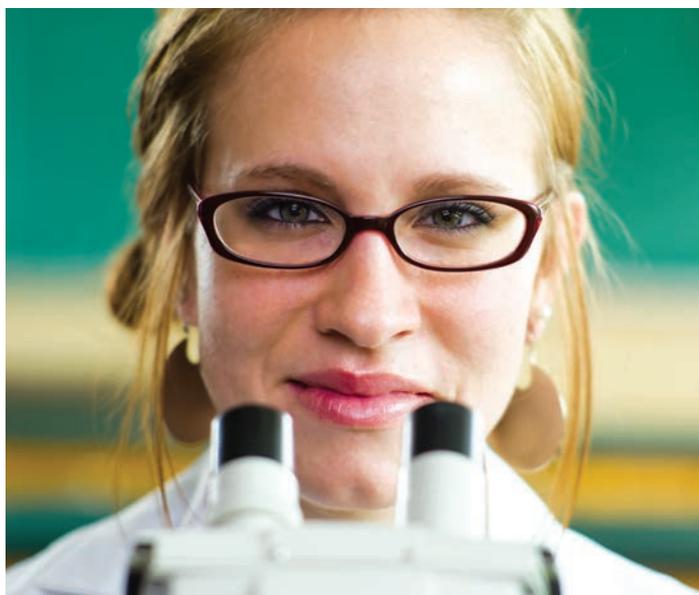


Photo courtesy of: Geneva College - Beaver Falls, Pennsylvania

## Rule One: Explore Financial Aid

The majority of financial aid is awarded based on a family's "need," which is based on its financial resources. Each family fills out a financial aid form, which estimates what your family can "reasonably" be expected to pay for your child's college education that year.

A family's resources, not any college's sticker price, determine each family's cost. That is why we see more students receiving more financial aid from "expensive" private colleges: The families are paying less.

Remember: As a participating family in SAGE Scholars, you have been guaranteed a Tuition Rewards® scholarship. Often, the college may offer even more. (SAGE colleges may combine or "blend" other awards into the SAGE Tuition Rewards®, but you will never receive less than your Tuition Rewards® guarantee!)

## Rule Two: Understand Value

Value is the relationship between cost and quality. As legendary investor Warren Buffet says, "Price is what you pay. Value is what you get."

### **Value questions to ask NOW:**

1. Can I afford this college?
2. Will my professors know me?
3. What about opportunities out of class?
4. Can I graduate in four years?
5. Will this college help me get a job or help me get into graduate school?

## Rule Three: Settle for nothing less

A college education is an investment in a student's future. The right college program -- not just the right price -- is what will make a difference in the long run. Start by finding colleges that are the right match and then investigate the bottom line affordability. Ask questions; you will be glad you did. The most important things are worth finding a way to do. SAGE Member Colleges are prepared to help you.

# High School Timeline for College Preparation

Making higher education possible,  
one step at a time.

## Freshman Year

1. Create a 4-year academic plan. Select courses with a focus on a challenging High School career & a competitive college admissions profile.
2. Obtain guidance on choices for extra-curricular & volunteer activities; consider future leadership opportunities.
3. Consider hiring an independent counselor specializing in college funding.

## Sophomore Year

1. Review and, if needed, revise your 4-year academic plan.
2. Get guidance on summer plans with an eye toward enhancing your college application.
3. Consider taking the PSAT and/or PLAN.

## Junior Year

1. Keep track of all potential SAT/ACT test dates that will work with your schedule. Register for the test dates! (Remember to eliminate conflicts with sports, family obligations, etc.)
2. Establish a profile list of potential colleges and begin researching these options.
3. Use the SAGE Scholars' Target List Questionnaire (page 4).
4. Request information from colleges of interest so that you can begin to receive notices about upcoming campus events.
5. Begin scheduling your campus visits. Attend spring open houses.
6. USE SPRING & SUMMER BREAK TO VISIT! Campus life will be typical during spring break and less busy during the summer. Either way you will get a feel for the campus.

## Senior Year

1. Keep narrowing down your school list. Be sure to request financial aid and scholarship information for all schools.
2. Keep your parents and/or guardian and counselor aware of what schools you are considering, so that they can help you meet deadlines.
3. Make a calendar of application deadlines and financial aid filing deadlines.
4. Request your letters of recommendation early from your teachers; many students often ask the same teachers.
5. If you haven't taken the SAT or ACT tests, don't wait any longer. Even if you are scared, it is better to take them than not. If you don't do well on one, consider an alternative test. Remember that some colleges will not require the SAT or ACT.
6. Visit college fairs to meet the college reps for the schools of interest – and ask questions!
7. Work on your ESSAYS! They can help make or break your application!
8. Complete and mail your applications on time.
9. After you've applied to a college, you can apply at any time after Oct. 1 for the Free Application for Federal Student Aid (FAFSA). You and your guardians are going to need PINs. Start filling out the scholarship applications.
10. Schedule auditions, portfolio reviews or interviews.
11. Be sure to keep your counselor in the loop and request that he or she send all your materials directly to the colleges. Incomplete applications will delay your decision.
12. DON'T SLACK OFF SENIOR YEAR! Admission counselors will look at first-semester grades.
13. Review your acceptances, compare award letters and make the best decision for you.
14. Request that a final transcript be sent to your college of choice at the end of the year. (Your financial aid will be pulled if you don't show proof of graduation.)

 SAGEScholars  
**tuitionrewards.**

1650 Arch Street, Suite 1903  
Philadelphia, PA 19103

PRESORTED  
STANDARD MAIL  
US POSTAGE  
PAID  
Southeastern, PA  
Permit #8099

For a full list of our nearly 400 participating  
private colleges & universities visit  
**[www.tuitionrewards.com](http://www.tuitionrewards.com)**



Like us to keep up to date  
with education news and tips!  
[www.facebook.com/TuitionRewards](http://www.facebook.com/TuitionRewards)