

Hello seniors! It's the fall of your senior year...here are some general strategies that will lower the cost of your college education.

Academic strategies:

- SAT scores! Check your SAT scores against the freshman class profile of the schools you are considering. You want to be in the top 25% of the math and verbal sections for admitted freshman. If you're not there, you should probably be studying for the October and/or November SAT tests. If you are at the bottom of the range, be sure you are applying to some other schools where you know you will be admitted.
- Grades: It's really too late to raise your grades by the fall of your senior year, but be sure you don't get senioritis and let your grades slip. Colleges will ask for your transcript of your senior year. Occasionally schools will rescind their offer of admission if grades slip too much.

Admission strategies:

- Apply to at least five schools in order to compare the merit scholarships offered and the need based aid. Once again, the SAT scores are very important, since the more the school desires you, the better the financial aid offer will be.
- Write a compelling essay. Don't leave this to the night before it's due. Have a teacher or parent proof read your essay.
- Take time to polish your resume of achievements and honors. List them in the order of importance, with the most recent first. Don't make it a laundry list of every certificate you ever received, but include the important honors. Community service and special projects are also important. Once again, only list those activities where you had a significant leadership role or it was an extended time commitment.
- Recommendation letters can tip the scale. Ask teachers in September and give them a copy of your resume so they can write a great letter. Ask them to keep a copy on their computer so you can get it again if needed for scholarship applications.

Scholarships:

- It's not too soon to start looking at the scholarship bulletins at your high school and other local schools.
- Focus on local and state scholarships, but if you have a compelling essay or resume, you can go for the national scholarships.
- There's no shortcut, it takes a lot of leg work to apply and win scholarships. If you are willing to do the work, read "How to Go to College Almost for Free" by Ben Kaplan.

Organization:

- Keep a calendar with the admissions dates for each school noted. Allow yourself enough time to meet those deadlines with a week to spare.
- Watch for separate scholarship deadlines from each school. Sometimes the scholarships are awarded based on your application, often the school requires a different application, with a different deadline.
- Apply on-line if possible. The school prefers it and it saves time.
- Common Application: Many schools accept this on-line application that saves you filling out separate applications. Check www.commonapp.org to see if the college participates.

Visits:

- It's definitely not too late to do some visits. If you go on an official visitors day, you'll get a more complete orientation, but you can visit anytime. Be sure to call ahead so you can get the official tour.
- Stop in the financial aid and admissions offices. Don't be shy about bringing your transcript and your test scores. Ask the admissions office what kind of merit scholarship you would likely receive.
- Take last year's tax return to the financial aid office and ask what kind of need based aid you could expect. It's better to get the news up front. You might decide to concentrate on different schools based on what they tell you.
- Schools like to know that they are high on your list. Visits are noted in your file. The technical term is "demonstrated interest". It helps.
- You may not be able to visit every school you are applying to. Go ahead and apply, but be sure you can make a visit in the spring before you have to make a final decision. A lot of the decision is subjective and you need to observe current students, sit in a classroom and walk around the campus to know if the school is a good fit for you.

I know that the senior year is filled with activities and the college process seems like just one more activity to be squeezed in. Remember that doing a complete investigation of different schools can be thousands of dollars saved. Time spent studying for the SAT, looking at school websites, comparing yourself to the freshman class profile and meeting deadlines will pay off in a big way. Don't be the student that waits until January to start this process only to find out how few options are left.

Also recognize that there are hundreds of great schools and many that would be a good fit for you, both academically and financially. You don't have to find the perfect school, just a good school for you. Enjoy the journey!