

Consultants Can Help With College Admissions



By Honoria DaSilva-Kilgore

College can significantly change the trajectory of one's life. Yet, the college admissions process is not something most are familiar with.

The process is complicated. The more applicants vying for a finite number of spots increases college selectivity. That is why it is so difficult to get into the

Ivies where acceptance rates are 4 percent to 9 percent. Being academically qualified is therefore just one factor.

Not all colleges can afford to give the same amount of aid. Funds are allocated according to budget constraints. Part of this formula will depend on the yield derived from its accepted student pool and determining who will be paying full price. Moreover, colleges are not need-blind in their evaluation. Some are. Of these, some meet full need. For high achieving students from non-affluent families, this is a game changer.

Financial need is determined by the Free Application for Federal Student Aid (FAFSA), which calculates need based on the parents' finances. It generates your Expected Family Contribution (EFC). If your EFC is greater than the cost of attendance, you will get zero financial aid from that institution. If less, then you qualify for financial aid up to the amount required to bridge the gap. Regardless, all students are guaranteed a federal student loan yearly if they so choose.

Regardless, if you qualify for financial aid or not, submit your FAFSA on time. Many colleges will not consider you for merit aid without it. Merit aid, unlike financial aid, consists of scholarship and grants from the college. This is free money. It can be the difference for many families between being able to afford college or making a college that you may have thought out of reach financially a reality. Your odds for merit aid increase

the better the fit is between the student and the institution. Figuring out what that means is the key. Evaluate your student as a whole, identify strengths and focus on exploring colleges where they stand out and their achievements and interests are valued. Once you have determined which schools to target, go visit them in person. Virtual tours do not compensate for the actual vibe obtained from visiting a campus in person whenever possible. Give yourself enough time to do this.

Lastly, parents need to know that high school guidance counselors are not researching schools or advising your student on where their best fit could be. They simply do not have the time. At best students get told to take the SAT (late junior year), are given names of a few websites for their own research

and maybe attend a financial aid night senior year about the FAFSA. Even advice regarding picking classes is minimal, as long as grades are good enough. However, strength of schedule, and the classes themselves, coupled with good grades, equals more potential for merit aid later. That is one reason why it is important to start early. It is harder to level up later, and by senior year, it is too late. Extracurriculars are also important. Find your passion.

If you want better planning and more due diligence before committing to what will probably be the biggest financial investment of your life, after buying a home, then you should work with an Independent Educational Consultant (IEC) and start as early as possible. An IEC can help you make sure your student is taking the right classes, thereby building a strong foundation, show you how to use SAT scores as a tool to your advantage, schedule visits and interviews. More importantly, they help focus effort on colleges that academically, socially and financially are most appropriate,

thereby putting your student in the best position to succeed in college and beyond. ■

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