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Introduction

College can significantly change the trajectory of one's life. Other than buying a home, it is the biggest financial decision students and families will ever make. Yet, the college admissions process is not something most are very familiar with.

There are a number of aspects that should be considered. Among them:

- When to start the college search
- Determining factors for selecting a college
- Financial Aid
- Merit aid

Students often ask, "Which college or university should I go to?" That's the big question. Some students only want to apply to Ivy League schools or other "big name" schools. Others wish to go where their friends are going or to their parent's alma mater. At PCCI, we're dedicated to determining which college or university is the best fit for a student specifically. That's what we feel really breeds success.

We help students prepare for college by setting the best possible foundation in high school and then guiding them through the college search and application process. We do this by focusing on schools that best fit the student's abilities, interests, finances and family circumstances to maximize acceptance and need and/or merit based aid.

PCCI has helped many students across Massachusetts and beyond since inception. This ebook has been created to provide a better sense of who we are and how we can help students and families through the college preparation, search and application process.

College Prep: The Best Time to Think About College

When is the best time to think about college? It's sooner than you think and encompasses more than the financial aspect.

The first thing that comes to mind for many families when college is mentioned is cost. How to afford it? How will you save for college when there are higher priorities and more immediate demands for those funds?

Saving for college should start at birth. As far as saving for college, 529 Plans are the most common. Start slow and put what you are able to afford into it, increasing that amount over time. If it is set up right, a 529 Plan starts out aggressively, then becomes more conservative over time as your child ages out.

Sports and extra-curricular activities are key. Beyond the financial aspect, your child's extra-curricular activities will also come into play. By exposing your child to different extra-curricular activities when they are young, you'll be able to see what they gravitate towards. These activities may be wide-ranging, from fencing, golf and dance to chess, music or water polo. If the extra-curricular activity is one that they enjoy, then chances are they will become fairly good at it. As they grow older and gear up for college, their skill at these activities will become more fine-tuned. They will be able to seek out niche sports and activities at different colleges/universities. Find the place that your child's activity is valued.

Get a handle on standardized testing and class selection. Consider standardized testing as just a tool. Use it if it's helpful when applying but omit if it's low and the college is test optional. Colleges don't want a student to be a professional test taker. Therefore, limit taking SAT's to no more than three times if needed. When your child is a freshman, encourage them to take the PSAT if possible. That will set some basic expectations. As sophomores, they should take their first SAT to see where they land as far as test scores. Be involved with your child's academics to make sure they are in the most competitive type of classes that they can handle. Don't underestimate your child's potential. Is your child earning A's? Then it's time to move them up to Honors if they are in College Prep and to AP classes if they are in Honors. This needs to be done early and ONLY if they are already excelling. The strength of your child's schedule, the classes themselves in addition to evaluating the grades as well as their extracurricular activities all factor into which college opportunities will be available in the future. Better grades in the highest level they can handle 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.

The best fit. When it comes to your child's preference as far as urban versus country versus suburban, trust your nearly adult child and allow them to choose. After all, they are the ones who need to feel comfortable enough to become and remain engaged at the school. Most importantly, 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.

Interview Tips for College Bound Students

When it comes to college admissions, the interview process can be a bit daunting. Our mission is to help each student who wants to succeed in college and beyond to find the college or university that is the best fit. The college interview is KEY especially at smaller universities. Consider these interview tips:

- Make sure you are thoroughly familiar with what is available at a school. Interested in political science? Internships? Potential students should let the Admissions Counselor know their intention and ask pertinent questions.
- Dress appropriately. For example, do not wear ripped clothing even if that is the style. Be neat and presentable, wear actual shoes or sandals (not sneakers, slides or flip-flops). The key is to be comfortable but don't look like you are heading to the gym or a party with your friends.
- Make eye contact. Do not touch your phone during an interview. Don't
 even bring a phone into the office if you can avoid it, as you want to ensure
 there is no pinging, ringing, or other distractions.
- Show genuine enthusiasm. You should be happy about having the opportunity to speak to an admissions representative to flesh out any concerns or unanswered questions you may have about their school. The Admissions Counselor wants to know that you are actually interested in their school and will be happy to tell you more about it. Although you may be nervous, try to relax. Just think of the interview as meeting with someone about something you are mutually interested in.
- The point is to have a meaningful discussion with the Admissions
 Counselor. Be prepared to talk about your outside interests. Have you read
 a good book (for fun)? Talk about it if the opportunity arises. They want to
 hear you speak, learn about your interests and have a real conversation.

Acing the college admissions interview is important. Ideally, an Admissions Counselor will remember you after the interview which works in your favor, particularly when the competition is tough.

Bear in Mind: Reach, Match, Safety

Students shouldn't limit themselves to the "reach, match, safety" conventional wisdom about where to apply. PCCI targets schools where the student fits the range of what that university expects from their incoming freshmen on all or most metrics and the school has all the academics and outside interests that are important to the student. The fit has to work on both sides. That's what puts a school on the list for further research, then we target that school for visits and interviews and eventually application.

Financial Checklist

Beyond getting into a school, students (and families) also have to focus on how to pay for it. If the student gets accepted but cannot afford it, then that was a waste of time. Students and families need to know well before that step if they are likely to get enough merit and/or financial aid to make that choice realistic. This applies across all socio-economic levels. Often times high achieving but financially needy students don't even consider certain colleges because of sticker shock. They and their parents assume it is beyond their means. However, this is a huge mistake. If your student is in that school's target zone and their policy is to meet full need, then these schools may offer you a full ride or close to it regardless if they are public universities or private colleges. You just need to know which ones these are.

It's all about choosing the right schools and finding the right fit.

5 Key College Planning Tips

There are a few things high school students and families should consider when it comes to the college admissions process.

Our mission is to help each student who wants to succeed in college and beyond to find the college or university that is the best fit for them. Below are five key college planning tips for high school students and families:

- Start planning for college admissions early. Ideally, during Freshman or Sophomore year. Evaluate your student as a whole and identify their strengths and interests. Encourage them to find their passion in high school.
- Review your student's strength of schedule, and the classes they have taken, along with their good grades. Extracurricular activities are also important. All will be determining factors in the potential for merit aid later. This is a key reason why it is important to start college planning early. It is harder to level up later, and by senior year, it is too late for it to matter.
- Focus on exploring colleges where your student will 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. Plan well ahead so you have enough time to do so.

Regardless of whether or not a student (family) qualifies for financial aid, be sure
to submit the FAFSA on time. Many colleges will not consider a student for merit
aid without it. I recommend submitting the FAFSA in October of the student's
Senior year of high school.

What is an IEC?

College will probably be your greatest financial investment, after buying a home.

If you want better planning and more due diligence before committing to a school, then students and parents should consider working with an Independent Educational Consultant (IEC) and start as early as possible once your student enters high school. At PCCI we work with high school freshman, sophomores and juniors and the occasional senior (if they start no later than September). However, there are times when you really should take a step back and take a gap year, especially if your student got accepted into schools they really like but didn't get enough aid to make that financially feasible and you don't have enough to cover the cost. We can use that gap year to redirect and get better results.

An IEC can help ensure that your student is moving in the right direction by:

- Taking the right classes, thereby building a strong foundation
- Showing you how to use SAT scores as a tool to your advantage
- Scheduling college/university visits and interviews

But, most importantly, an IEC helps focus effort on colleges that academically, socially and financially are most appropriate, which puts the student in the best position to succeed in college and beyond.

Bio

Honoria DaSilva-Kilgore, Esq. has been practicing law for more than 25 years, and is the founder of Personal College Counseling, Inc. PCCI provides high school students (and parents/guardians) with one-on-one guidance throughout the entire college process from preparation to application and acceptance. PCCI's college planning includes research and recommendations that are specifically targeted and provide the best fit to the student's abilities, interests, finances, and family circumstances.



About PCCI

PCCI was established to help students and their parents/guardians pick the best school that puts them on the path to success. Essentially, PCCI helps determine which colleges and universities address the student's academic and social needs; inspires them to achieve inside and outside of the classroom; provides them with tools for success, and is a good return on investment



For more information or to arrange for a complimentary Parent/Student Personal College Consultation, contact:

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