

THE GREEN PAGES

News from Christ School's College Guidance Office

December 2009

It was damp and chilly on November 18th, but our juniors received a warm welcome at the four colleges we visited as part of the school's Enrichment Day. For many, this was their first opportunity to attend an information session and see a college campus through the eyes of a prospective student.



Juniors on the Road

University of South Carolina – Students pose outside the University of South Carolina's Visitor Center.



Davidson – Mr. Bradshaw, a Davidson College graduate, introduced his group to Professor Gill Holland and a rare copy of Coleridge's "The Rime of the Ancient Mariner."



Furman – At Furman University, students surround a statue of Alester Furman, Jr., the man charged with moving the school from downtown Greenville to its current site.



Wake Forest – Christ School's own Aaron Ingle '08 (third from left, with juniors Kyle Harrison, PH Broyhill and Austin Coward) shares his experiences as a student-athlete at Wake Forest University. Sam Redmond '08, also a student at Wake, visited with the students but is not pictured.

When Documents Go Missing

At this time of year, we know it can be nerve-racking for a senior when he receives a postcard or looks online and finds that College X has not received a critical document. "How is this possible?" the senior wails, remembering the hour he spent with Mr. Blackard filling application envelopes with all necessary items, completing application checklists and seeing off each school packet to his respective schools. Before he panics, he should take a deep breath and remember the following things:

- Colleges receive truckloads of materials and need 1-2 weeks to organize them.
- Postcards, letters and online updates are often generated as soon as a student's file is opened, not when this organization phase is complete.
- Rest assured, as long as the bulk of the application has been received, colleges rarely penalize students for this. Steven Gentile, Assistant Dean of Admission at Davidson College, bristles at the idea. "We will never penalize a student for the mishandlings of the US Postal Service, the Guidance Office or our own staff."

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Gallery



Senior George Wang gets help with his application essay from Mrs. Pulsifer.



Bradley Dunn, a senior from Cashiers, NC, prepares for a mock interview with Christ School faculty (Mrs. Mahoney, Mr. Herder, and Mr. Blackard). Bradley is a semifinalist for the Morehead-Cain Scholarship.



Senior Will Zemp works on his online application with Mr. Blackard.

What We're Reading: College Guidance Issues in the News

A college's financial aid award can have a huge impact on where a student enrolls. This year, many students are facing this reality for the first time. Appreciating the factors and policies that affect aid allocation can help students better understand their individual situations. In April, *Time* magazine explored financial aid at Swarthmore College. Read how financial aid and admission counselors at this small liberal arts college balance the school's desire to build a "target class" of gifted, compelling students with its need to remain solvent in a slumping economy. Whether your family needs financial aid or not, the scenarios under "How Much Does College Cost?" will be informative. **"The Financial Aid Game" by Laura Fitzpatrick. *Time*, 4/6/2009, Vol. 173 Issue 13, p. 50-52.**

Financial Aid: A Primer

Dear Members of the Christ School Community,

This is a brief primer for parents who wish to develop a better understanding of the financial aid process. We are certainly aware that public universities can be a great value, particularly in these tough economic times. However, we also know that private colleges can sometimes be nearly as affordable as the large state schools. Our advice to students: keep your options open and understand that families often do not pay a college or university's "sticker price" (which may appear overwhelming at first glance). With this advice in mind, we will continue to promote all kinds of schools in the individual meetings we have with our freshmen, sophomores, juniors and seniors, knowing that there are numerous ways you and your families may qualify for need or merit-based aid. We hope you enjoy our quarterly newsletter and look forward to working with you and your son in the new year.

– Kirk and Emily

What is Need-Based Financial Aid?

- Scholarships (merit and athletic awards; gift aid that is not repaid)
- Grants (federal, state and/or institutional; gift aid that is not repaid)
- Work Study (federal program; students are paid for work done on campus)
- Loans (federal, state, institutional and private; must be repaid)

What are the basic assumptions behind need-based aid?

- Families will contribute to the extent that they are able.
- Income and assets reflect a family's financial strength over time.
- Unusual circumstances will be considered; similar treatment for similar circumstances.
- More will be expected from those with greater resources.

How do colleges determine my family's financial need?

Cost of Attendance (COA)

- Estimated Family Contribution (EFC)
 - Additional Financial Assistance (outside resources)
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- = Demonstrated Financial Need (DFN)

Cost of Attendance (COA): The total cost of attending an institution for one year. In addition to the largest components – tuition, fees, room and board – this figure should include other necessities such as food, transportation, books and other personal expenses.

Estimated Family Contribution (EFC): The federal government determines this based on information provided on the Free Application for Federal Student Aid (FAFSA). Some colleges also use the College Scholarship Service Profile (CSS Profile) to allocate need-based institutional funds. Factors that can affect EFC include:

- Parent or student's income
- Parent or student's assets
- Number of people in the household
- Number of children in college
- Age of older parent (earning potential over time)



“Education - lifelong education for everyone – from toddlers to workers well advanced in their careers – is indeed an excellent investment for individuals and society as a whole.”

– Ben Bernanke, Federal Reserve Chairman, September 24, 2007

For more information about the FAFSA, go to www.fafsa.gov; for information about the CSS Profile including a list of schools that require it, go to www.collegeboard.com.

Additional Financial Assistance might come in the form of scholarships or gifts from outside organizations or individuals. It is likely that these sums will reduce the family's demonstrated financial need. It is important to discuss this with your financial aid counselor at each school.

Demonstrated Financial Need (DFN): Some colleges meet 100% of DFN for all four (or five) years of college, while others do not. This is an important question to ask when applying for aid.

Where do I go from here?

- Do your research. Know each school's policies, procedures and deadlines.
- Collect relevant documents such as W-2s and the previous year's tax returns.
- Complete and submit all forms prior to your schools' deadlines.
- Know your financial aid counselor at each school.
- When financial aid award letters arrive, compare packages and ask questions:
 - What is the proportion of grants, scholarships, loans and work study?
 - Does the school guarantee to meet full need for all four years?
 - Does the school guarantee housing for all four years?
 - What is the bottom line?

Useful Resources on the WEB

The College Board (www.collegeboard.com): CSS/Financial Aid PROFILE as well as useful admission and financial aid information.

FAFSA on the Web (www.fafsa.gov): Where you can complete the Federal Application for Federal Student Aid.

FastWeb (www.fastweb.org): A free online scholarship search.

The SmartStudent Guide to Financial Aid (www.finaid.org): Links to financial aid and scholarship information, a FA glossary, an extensive bibliography, free online scholarship searches and calculators to help students compare FA packages.

College Foundation of North Carolina (www.cfnc.org): Another good site with general information, plus a wealth of resources for NC residents.

Student loans have been helpful to many.

But they offer neither incentive nor assistance to those students who, by reason of family or other obligations, are unable or unwilling to go deeper into debt... It is, moreover, only prudent economic and social policy for the public to share part of the costs of the long period of higher education for those whose development is essential to our national economic and social well-being. All of us share in the benefits – all should share in the costs.

*– President John F. Kennedy,
February 6, 1962*

