

*mefa*<sup>®</sup>

# COLLEGE ADMISSIONS

Spring 2017

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## About MEFA

- Not-for-profit state authority created in 1982
- Helping families plan, save, and pay for college
- Keeping you on track with college planning:
  - [mefa.org](http://mefa.org): Information, tools, & resources
  - **Blog**: On mefa.org
  - **Facebook, Twitter, & LinkedIn**
  - **Emails**: Sign up tonight!
  - **Webinars**: Register online at [mefa.org/events](http://mefa.org/events)
  - [YourPlanForTheFuture.org](http://YourPlanForTheFuture.org)

## What You Can Do Now

- Complete the seminar evaluation
- Sign up for MEFA emails →
- Research colleges and plan a campus visit
- Download the College Admissions Toolkit on [mefa.org](http://mefa.org)
- Set up a profile at [YourPlanForTheFuture.org](http://YourPlanForTheFuture.org)

**mefa**<sup>SM</sup>  
Massachusetts Educational  
Financing Authority

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**The appeal process**

If your child received an acceptance from college choice #1, but didn't receive enough financial aid, there's a few things you can do. Most colleges have an appeal process to request additional funds, and now's the time to get it started. We have the full details in our blog, *Need more financial aid? Learn about the appeal process.*

[Read the post >](#)

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**On the waitlist**

The college waitlist has grown in popularity over the past few years, and your son or daughter may have received a waitlist letter from a college of choice. Read our tips on steps to take while you wait for the college's final decision in our post, *What to do if you're on the waitlist.*

[Learn about the waitlist >](#)

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**Understanding your financial aid**

As you review your financial aid awards, you may have questions about the different types of aid offered. We have a rundown to describe the most common financial aid awarded, the source of each, and how each kind helps pay for college costs. View our summary online now.

[View the details >](#)

## Seminar Topics

- Current trends
- Your college list
- Campus visits
- The application process
- Financial aid
- Free resources



## Trends in College Admissions

- Earlier Process
- Students applying to a greater number of schools
- Demonstrated interest a factor
- Admission to public institutions now more competitive

## Stay Organized!

- Use a system to keep everything in one place, such as MEFA's College Admissions Toolkit (available on [mefa.org](http://mefa.org))

### Application Deadline Manager

**Directions:** Use this worksheet to keep track of deadlines and requirements for your college admissions applications.

|  |  |  |
|--|--|--|
| College: _____   | College: _____   | College: _____   |
| User ID: _____   | User ID: _____   | User ID: _____   |
| Password: _____  | Password: _____  | Password: _____  |
| <b>Application Deadlines</b>                             | <b>Application Deadlines</b>                             | <b>Application Deadlines</b>                             |
| <input type="checkbox"/> Early Action:                   | <input type="checkbox"/> Early Action:                   | <input type="checkbox"/> Early Action:                   |
| <input type="checkbox"/> Early Decision:                 | <input type="checkbox"/> Early Decision:                 | <input type="checkbox"/> Early Decision:                 |
| <input type="checkbox"/> Regular Admissions:             | <input type="checkbox"/> Regular Admissions:             | <input type="checkbox"/> Regular Admissions:             |
| <input type="checkbox"/> Rolling Admissions:             | <input type="checkbox"/> Rolling Admissions:             | <input type="checkbox"/> Rolling Admissions:             |
| <b>Common Application Accepted</b>                       | <b>Common Application Accepted</b>                       | <b>Common Application Accepted</b>                       |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Application Fee: \$ _____                                | Application Fee: \$ _____                                | Application Fee: \$ _____                                |
| <b>Test Required</b>                                     | <b>Test Required</b>                                     | <b>Test Required</b>                                     |
| <input type="checkbox"/> SAT                             | <input type="checkbox"/> SAT                             | <input type="checkbox"/> SAT                             |
| <input type="checkbox"/> SAT II Subject Tests            | <input type="checkbox"/> SAT II Subject Tests            | <input type="checkbox"/> SAT II Subject Tests            |
| <input type="checkbox"/> ACT                             | <input type="checkbox"/> ACT                             | <input type="checkbox"/> ACT                             |
| <input type="checkbox"/> Other:                          | <input type="checkbox"/> Other:                          | <input type="checkbox"/> Other:                          |
| <b>Letters of Recommendation</b>                         | <b>Letters of Recommendation</b>                         | <b>Letters of Recommendation</b>                         |
| Number Required _____                                    | Number Required _____                                    | Number Required _____                                    |
| People to Ask: _____                                     | People to Ask: _____                                     | People to Ask: _____                                     |
| <b>Essays</b>  | <b>Essays</b>  | <b>Essays</b>  |
| Topics: _____  | Topics: _____  | Topics: _____  |
| <b>Financial Aid Deadlines</b>                           | <b>Financial Aid Deadlines</b>                           | <b>Financial Aid Deadlines</b>                           |
| <input type="checkbox"/> FAFSA:                          | <input type="checkbox"/> FAFSA:                          | <input type="checkbox"/> FAFSA:                          |
| <input type="checkbox"/> Federal School Code:            | <input type="checkbox"/> Federal School Code:            | <input type="checkbox"/> Federal School Code:            |
| <input type="checkbox"/> CSS PROFILE*:                   | <input type="checkbox"/> CSS PROFILE*:                   | <input type="checkbox"/> CSS PROFILE*:                   |
| <input type="checkbox"/> Institutional Form:             | <input type="checkbox"/> Institutional Form:             | <input type="checkbox"/> Institutional Form:             |
| <input type="checkbox"/> Other:                          | <input type="checkbox"/> Other:                          | <input type="checkbox"/> Other:                          |



## Developing The College List

- Think about “fit” and match the student’s needs
- Research thoroughly
- Balancing the college list
  - Academic
  - Financial
  - Size/Setting



**Try the Interactive College Interview at  
[YourPlanForTheFuture.org](http://YourPlanForTheFuture.org)**

## Assess Prospects for Admission

Develop a final list with colleges of each type:

- **Probable:** Chances for admission are strong  
(Make sure at least one is affordable)
- **Target:** Chances for admission are 50/50
- **Reach:** Chances for admission are less than 50%

Important: Make sure the student would be excited to attend every school on the list

## Informal & Formal Campus Visits

Look beyond the brochures and websites

### Informal visits

- Size
- Setting
- Culture



## College Representative Visits & College Fairs

- Take advantage of college rep visits at high school
- College fair tips:
  - Check out the college list beforehand
  - Have a plan of attack before you arrive
  - Head to the info booth first
  - Take advantage of information sessions
  - Check [NACACnet.org](http://NACACnet.org) and [NEACAC.org](http://NEACAC.org) for spring fairs

### NACAC:

- Springfield – April 3<sup>rd</sup>
- Boston – May 7<sup>th</sup>
- Providence – May 8<sup>th</sup>

### NEACAC:

- Mitchell College – March 9<sup>th</sup>
- Stonehill College – May 15<sup>th</sup>
- Assumption College – May 22<sup>nd</sup>

## College Application Options

- Open Admission
- Rolling Admission
- Regular Decision
- Early Action: Restricted and Unrestricted
- Early Decision

Deadlines are important! Make sure to stay on track.

**Manage deadlines with MEFA's  
College Admissions Toolkit**

## College Application Types & Components

Application requirements may vary at each college

### College Application Types:

- Common App
- Universal College App
- Coalition App
- College website online app
- Paper

## Academic Readiness

- Rigor
- Good grades vs. challenging classes
- Improvement over time
- Exceeding minimum requirements
- Relevance to college plans
- Sliding scale for MA public colleges & universities
- New math/science standards for public MA schools



## Activity List/Resume

- Extracurricular talents and interests
- Showcase what you do and the depth of the activity
- Include family responsibilities and employment
- Highlight the impact on your community



## Letters of Recommendation

**Adults who know you well can offer a helpful perspective on your abilities and strengths**

- What are your school guidelines?
- Whom to ask?
- When to ask?
- How to ask?



## Interviews

### **A face-to-face conversation lets colleges see the person behind the numbers**

- Two types: 1. Informational and 2. Evaluative
- Be prepared to answer open-ended questions
- Know your reasons for applying to the college
- Ask thoughtful questions
- Cover the basics
- Relax and be yourself

**Prep for interviews with MEFA's  
College Admissions Toolkit**

## Essays

### **Your application essay says a lot about you**

- Share something meaningful and personal
- Start writing early
- Try different topics and approaches
- Include life-shaping/challenging experiences
- Leave time for careful proof-reading



## Understanding College Affordability

### Research costs and financial aid now

- What is the Cost of Attendance and Net Price?
- What applications are required and when are they due?
- Need-based vs. Merit-based aid and different deadlines
- Start looking for private scholarships now



## Net Price Calculators

- Online tool found on each institution's website
- Asks questions about family finances & student academics
- Provides personal, estimated net college price
- Displays federal & institutional aid
- Merit-based aid may also be calculated





### Academic Year: 2016-17

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|   |          |
|---|----------|
| Estimated tuition and fees  | \$14,971 |
| + Estimated room and board charges<br>(Includes rooming accommodations and meals) | \$11,897 |
| + Estimated cost of books and supplies  | \$1,000  |
| + Estimated other expenses<br>(Personal expenses, transportation, etc.)           | \$1,400  |

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Estimated total cost of attendance:

**- Estimated total grant aid:**

(Includes both merit and need based grant and scholarship aid from Federal, State, or Local Governments, or the Institution)

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**Estimated Net Price After Grants and Scholarships:**

This institution requires that full-time, first-time students live on-campus or in institutionally controlled housing.

Grants and scholarships do not have to be repaid. Some students also qualify for student loans to assist in paying this net price; however, student loans do have to be repaid.

PREVIOUS

START OVER

Umass - Amherst

4 person household  
2 in college

Income: 90,000-99,000



## My Estimated Net Price for Academic Year 2016-17 is

How did we calculate your net price? Your net price is the cost of attendance (estimated below) minus grants and scholarships (money you do not have to pay back) that you may receive.

### Estimated Cost of Attendance

|                                    |    |        |
|------------------------------------|----|--------|
| Tuition & Fees                     | \$ | 45,760 |
| Room & Board                       | \$ | 15,130 |
| Books & Supplies                   | \$ | 1,260  |
| Transportation                     | \$ | 0      |
| Personal Expenses                  | \$ | 1,200  |
| Estimated Total Cost of Attendance | \$ |        |

### Estimated Grant/Gift Aid

|                                 |    |  |
|---------------------------------|----|--|
| Institutional Grant/Scholarship | \$ |  |
| Estimated Total Grant/Gift Aid  | \$ |  |

**ESTIMATED NET PRICE** \$

### Estimated Self Help

|                           |    |  |
|---------------------------|----|--|
| Consolidated Self-Help    | \$ |  |
| Estimated Total Self Help | \$ |  |

**ESTIMATED REMAINING COST** \$

# Bentley University

4 person household

2 in college

Income: 90,000-99,000

## Applying for Financial Aid

- **Free Application for Federal Student Aid (FAFSA):**

- Required by every college and university

- 2018-19 FAFSA: Available Oct 1, 2017

- Will ask for 2016 income

- **CSS/Financial Aid PROFILE:**

- Required by 400+ colleges and scholarship agencies

- 2018-19 PROFILE: Available Oct 1, 2017

- Will ask for 2016 income

- **College-specific financial aid applications**

- Posted on each college's financial aid website

**Financial aid deadlines are so important!**

## Expected Family Contribution

- Calculated amount the family has the ability to absorb for one year of college expenses
- Same federal formula used for every family
- Some colleges also use an institutional formula
- Family has the primary responsibility for paying
- Not necessarily what the family will pay

**EFC calculators:  
BigFuture.CollegeBoard.org  
FAFSA4caster on FAFSA.gov**

## Financial Aid Formula

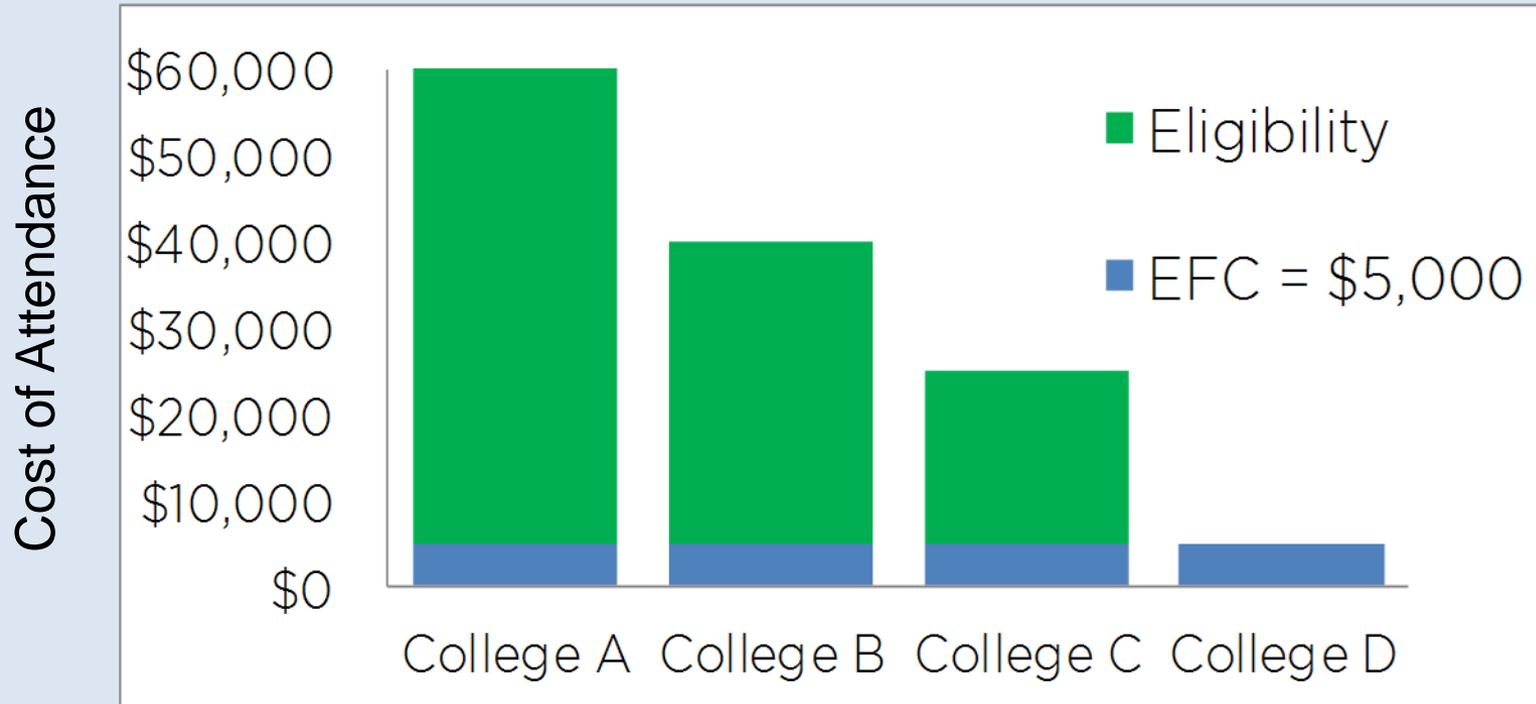
$$\begin{aligned} & \text{Cost of Attendance (COA)} \\ - & \text{Expected Family Contribution (EFC)} \end{aligned}$$

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$$= \text{Financial Aid Eligibility}$$

**Colleges fill in Financial Aid Eligibility  
with financial aid from all sources**

## How the Formula Works



## Paying for College in MA: You Have Options

- **Tuition Break**

- Reduction on out-of-state tuition costs at New England schools
- For programs not offered in your home state

- **MassTransfer: Gen Ed Foundation**

- Guaranteed credit transfer from community college to 4-yr public MA school

- **MassTransfer: A2B Degree**

- Guaranteed credit transfer from community college to 4-yr public MA school
- No application fee or essay
- Guaranteed admission and tuition credit based on GPA

- **MassTransfer: A2B & Commonwealth Commitment**

- Guaranteed credit transfer from community college to 4-yr public MA school
- No application fee or essay
- Guaranteed admission and tuition credit based on GPA
- Receive 10% off and then a freeze on tuition & fees if 3.00 GPA maintained

## Staying on Track Through Senior Year

### Spring/Summer Junior Year

- Research colleges
- Visit campuses & college fairs
- Identify teachers for letters of recommendation
- Take the SAT/ACT
- Start writing the college essay

### Fall Senior Year

- Retake the SAT/ACT
- Secure letters of recommendation
- Write the college essay(s)
- Attend MEFA's College Financing Seminar
- Complete all admissions applications
- Submit financial aid apps early

### Winter Senior Year

- Submit admissions applications
- Submit financial aid applications
- Apply for private scholarships
- Send in mid-year grade reports

### Spring Senior Year

- Receive admission and financial aid offers
- Attend MEFA's Paying the College Bill Seminar
- Choose your college by May 1

## Free College Planning Resources

- **Net Price Calculators:** Located on school websites
  - Provide personal net price at each college
- **College Navigator:** [CollegeNavigator.gov](http://CollegeNavigator.gov)
  - College search with admissions, academic, & cost info
- **College Scorecard:** [CollegeScorecard.ed.gov](http://CollegeScorecard.ed.gov)
  - Avg net price, student debt, 6-year grad rate, & alumni salary
- **YourPlanForTheFuture.org (YPFF)**
- **College Board:** [CollegeBoard.org](http://CollegeBoard.org)
- **Common App:** [CommonApp.org](http://CommonApp.org)
- **Universal College App:** [UniversalCollegeApp.com](http://UniversalCollegeApp.com)
- **Coalition App:** [CoalitionForCollegeAccess.org](http://CoalitionForCollegeAccess.org)
- **MEFA:** [mefa.org](http://mefa.org)
- **Up Next:** Text “COLLEGE” to 44044 for college planning tips