

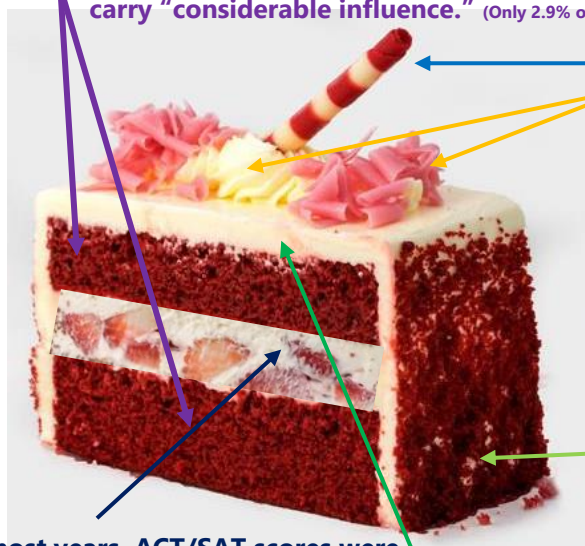


College 101: What Factors Do Colleges Consider When Making Admissions Decisions?

Students (and parents) were concerned about their chances of pursuing a college education after high school even before the Varsity Blue scandal (click [here](#) to learn more) due to the [annual media hype](#) surrounding plummeting acceptance rates. The reality? The [average college admits nearly 2/3rds of their applicants](#) and community colleges provide post-high school next steps for every applicant with a high school diploma. Bribes are NOT required. Those scary headlines only refer to the most [highly rejective schools](#).

Does that mean that students shouldn't worry about what it takes to be accepted? No. It is still important to know what colleges "care" about. According to the most recent annual "[State of College Admission](#)," schools evaluate each applicant based on specific criteria. If you think about each application as a piece of cake, it's fairly easy to visualize how much different aspects are valued...

Grades are almost always the cake. 80.9% of colleges say they carry "considerable influence." (Only 2.9% of colleges say they have "no influence.")



Not every college requires counselor and/or teacher recommendations. While there is much they can add to an application, they are always secondary. Want good "adornments" on your application cake? **Do your best in class every day. Participate. Ask questions. Get to know your instructors. Do your homework. Give your future recommenders wonderful things to talk about!**

Essays are also a great way for students to show "demonstrated interest" otherwise known as "Tell us why you believe we are a good fit school for you and/or why you are a good fit student for us?"

Essays are the icing. Not every school requires them, but those that do are giving students the opportunity to "pull the whole package together." Worried about your grades? Look for colleges that require essays.

In most years, ACT/SAT scores were the filling with a 52.3% considerable influence score. Covid has impacted this requirement for 2022 graduates and potentially beyond. **Take the test and then decide what to do with it.**

High school course choices matter. 80.5% of colleges like "rich" cakes. Students who challenged themselves in high school with advanced, AP and dual enrollment course options are better prepared for the rigor of college and are more likely to be accepted at colleges that are more selective than average (see above) in their admission's process.



Grades 101: Tips for the Mid-Semester Slump

Fear + Worry = Loss of Motivation

If this equation is impacting your grades, consider the following...

- Face your fears - **check your grades!!!**
- Admitting you need help isn't the same as being helpless. Don't wait for bad news in a report card. **Meet with your teacher(s) now to build a recovery plan together.**
- **Prioritize homework.** It's your job.
- **Set small goals** and one large one for each subject. Write them down. Celebrate every one you check off!
- Every class matters, but that doesn't mean that you must like them equally. **Be proud of your persistence** in the "less favorites" as you also commit to rocking the ones that really matter to you!
- **Organization makes a huge difference.** It's up to you to keep track of your responsibilities. **Find the method that works best for you and hold yourself accountable for using it.**
- Taking notes, asking clarifying questions in class and doing your homework the same day are all strategies that work for even the hardest subjects.
- Stop assuming everyone else is "smarter." Talent isn't enough. **Effort matters most.**
- **Apply what you're good at to areas needing help.** Great at remembering lines? Turn your notes into a script. Great at remembering choreography? Move while you're studying. Reading music your thing? Create visual cues to help you see relationships in other subjects.
- **How you spend your time reflects your values.** Doing your best means prioritizing homework over social media and other tempting distractions. Breaks are fine just set a timer to make sure that precious minutes can't slip away.
- Healthy choices matter. Having trouble remembering? **GET MORE SLEEP.** Reach for whole foods that have a high nutrient content instead of processed options that are high in sugars, salt and fats. Think apple not apple chips.
- Worried about what other people may be thinking about you? That's not your problem. It's what you think about yourself that matters. **Be your own best supporter.**



November 1, 2021

Part 1

Life Skills

High school students spend their days taking courses in subjects that focus on the 5 pillars of academic knowledge: English, science, math, social studies and world languages. At SPCPA, they also devote countless hours to mastering the creative process which builds confidence, problem solving, teamwork, planning and communication skills as well as the ability to perform well under pressure. But, there's more that students need to know as they head toward adulthood. Not all of it is found in textbooks. Take **budgeting** for example...



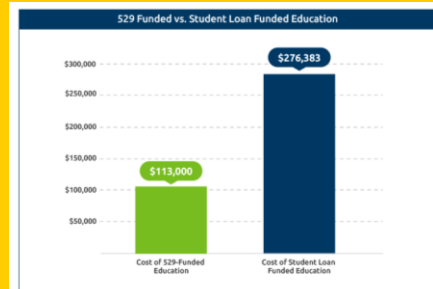
[High school is the perfect time](#) for students and parents to begin discussing financial priorities and developing strategies to manage money. Although there are [tools](#) to help with budgeting, there is no one size fits all plan as these posts by [Dave Ramsey](#) and [ScarryMommy](#) suggest. While it's relatively easy to have a "Who pays for what?" conversation, it may also be valuable to add a "Why?" component to these discussions. Why, for example, does a hypothetical parent or student think it's important to be responsible or not responsible for everything from the teen's personal expenses (clothing, entertainment, school supplies, etc.) to their college costs?

Next, where does the money being allocated come from? Is working while in high school part of the plan? Studies have shown that [students who work more than 20 hours per week](#) during the school year are at risk of negatively impacting their academic performance but having a job can be a very valuable experience for teens for more than financial reasons. What measurements (grades, hours of sleep, state of mind, etc.) will the family use to assess whether paid work is actually working in the student's best interest or not? For many people, making money equates with personal independence, but not every teen is able to handle the competing responsibilities they are expected to juggle as fulltime students. If work causes a student to fall behind, the [long-term consequences](#) can be painful.

Another important consideration is savings. What "should" the student be saving for? Does having money buy independence or establish the value of things? Helping teens think through the impact present buying decisions have on future options is not always fun. But, asking "What are you willing to sacrifice in order to have the things you hope to buy?" is an important question to grapple with at every age. Like every other adult skill, managing money takes practice. The more independence the parent expects from the student, the more important it is for the adults to take the lead in [guiding and preparing](#) their student for these responsibilities. Intending to move out after high school with a job but no practice saving is a recipe for bouncing right back after hitting the first adult speed bump (lost pay due to illness, unexpected expenses, etc.). The earlier these conversations start, the more likely both parties will be happy with the results!



College 101: Saving NOW could result in a BIG payoff down the road...

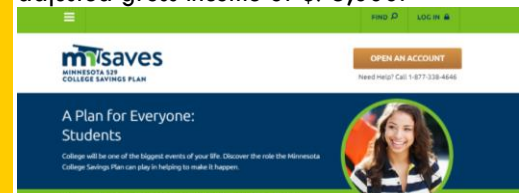


Source: [Savingforcollege.com](#)
This chart hypothetically assumes four years of college (current annual cost of \$20,000) for a child born today. To meet that expense 10 years from now, you would need to save \$440 per month (from birth) in a 529 plan—totaling \$207,450—\$113,000 in contributions and \$94,450 in earnings, assuming a conservative 5 percent college cost inflation rate and a 6 percent annual investment return. If the same funds were borrowed to pay for college rather than saving and investing your child would graduate owing about \$276,383 in loans. This translates into a monthly payment of approximately \$2,393 over 10 years, assuming a 6 percent loan interest rate. In other words, college would end up costing an additional \$163,383, or more than double in out-of-pocket costs, than if you had saved and invested in advance. This chart is for illustrative purposes only. Account value in the Investment Options is not guaranteed, and will fluctuate with market conditions.

Saving for college takes time and intention. 529 plans allow this saving to grow federal tax-free. As of 2017, Minnesota extended state tax benefits to residents with these plans...

A \$1,500 tax deduction (\$3,000 for a married couple filing jointly) can be claimed against Minnesota income tax.

Alternatively, a tax credit equal to 50% of the contributions to accounts, reduced by any withdrawals, may be claimed with a maximum credit amount of up to \$500, subject to a phase-out schedule starting at a federal adjusted gross income of \$75,000.



Click [here](#) to learn more about Minnesota's college savings plan.