GROWN & FLOWN

College Admissions

Preface

MARY DELL HARRINGTON & LISA HEFFERNAN

Grown & Flown

College admissions 2021-22 promises to be a year like none other. Students are limited in the colleges they can visit, many schools have gone test-optional or test-blind and the Common App has added a new section for students to talk about their experiences during the pandemic and a question about how gratitude has impacted their lives. Hardly business as usual.

Given these and other challenges, we have gathered some of the best content from Grown and Flown that we hope will help you in this challenging moment. We have focused on how teens, with some input from their family, can find schools that are within their budget and an excellent fit.

For families who would like to ask more probing questions, who want expert information about college admissions, we have created a membership with some of the best known admissions experts in the country. This is a chance to meet with these experts in a private group setting and get your questions answered about applying and paying for college. Learn more about College Admissions: Grown and Flown. Or, Find out about the 10-day risk-free trial. The membership covers every aspect of applying and paying for college.

Please know that we are always here at grownandflown@gmail.com and that our community, Grown and Flown Parents, is also here to support you.

XO,
Mary Dell and Lisa

How To Research Colleges If You Cannot Visit

With many campuses closed to visitors, high school juniors and seniors will need other ways to do their research and compile their college lists. The first place we would start is the live events offered by many admissions offices. These are intended to recreate the on campus information sessions that may be canceled. To take a closer look at campuses and hear from current students, urge your teen to go over to CampusReel and get unvarnished opinions about classes, dorms, activities and general campus life.

We like going to the experts and found the blogs written by admissions deans to be incredibly useful and informative. Most of these sites are written by Admissions Deans with years, if not decades of experience, and they have seen it all. And while they are generally writing for the students, they are quick to dispel many of the myths that parents believe. We read admissions blogs from colleges our kids weren't even applying to as they were that useful.

It is well worth having your teen delve into any college admissions blogs for the colleges that interest them. It is great to have a peek behind the curtain and schools offer much insight and advice. Simply go to the undergraduate admissions section on the University website and look at their writings. Your student will benefit from reading the advice of any admissions director whose college they are thinking of applying to and we offer these as other great places to learn. Often they have current students or recent grads posting as well as admissions professionals. Here are some of the best.

- **UVA Admissions Blog:** Notes From Peabody with Cav Dog

- Course Rigor and Curriculum Strength Aren't Just Numbers
  "High school is the time to get a broad foundation in several areas and college is the time to specialize. We are most concerned with a student's work in five core areas (in alpha order, not order of importance): English, Math, Science, Social Science, and World Language."
- The Role Of Parents in the Process
  "In my opinion, most parents are completely appropriate when it comes to their involvement in the process. There are *some* that go a bit overboard. Here are a few areas where parents might be tempted to overstep…"
- Should I Apply Under Early Action or Regular Decision?
- What Does Holistic Admission Mean?
  "I spend five months of the year cloistered away, dedicating most of our waking moments to file review. Students don't want to be reduced to numbers and admission officers don't want the process reduced to them, either."
- **Georgia Tech Admissions Blog:** A Dialog on College Admissions

- Holistic Admission The Struggle Is Real:
  "Be sure your essays and short answer questions broaden our understanding of who you are—not simply what you've done. We can pick up your accomplishments from your transcripts or extracurricular record. We want to hear your voice and deepen our understanding of "why and how" you would thrive on our campus or contribute to the dynamics."
- Lies We Tell Ourselves: Parents
  Lie 2 "Where my son or daughter goes to college is a reflection on my parenting achievement. This is a tough one to admit, but is a very common, incredibly insidious lie. We have already established (hopefully) a few key things that refute this:
    1. Admission decisions are not character judgments
    2. Holistic admission by nature means that incredible students don't always get into certain elite schools

3. Where you go to college does not dictate your future success or happiness"

- College Essay Greatest Hits
- **MIT Admissions Blog**
- 50 Things

  "At least a few times in your college career, do something fun and irresponsible when you should be studying. The night before my freshman year psych final, my roommate somehow scored front row seats to the Indigo Girls at a venue 2 hours away. I didn't do so well on the final, but I haven't thought about psych since 1993. I've thought about the experience of going to that show (with the guy who is now my son's godfather) at least once a month ever since."
- On taking Care Of the People We Love

  "Admissions in 2021 will be different and this is how a group of 315 admissions officers is reframing the year to come."
- **Tufts Blog:** Inside Admissions
- Juniors: A Guide to Senior Schedules That Colleges Will Love

  "Now is the time to pull out all the stops and make the most of your abilities. If you've just had a solid three years, try to take it up a notch. We often see students who we wax and wane about but, if that file has a REALLY challenging senior year, it can be enough to make us pause and say, 'Ok, the heat's on. Let's see how they're doing at the mid year.' A very strong first semester performance can make you a real contender in this process."
- **USC Undergraduate Admissions Blog**
- Making the College Admission Process About You

  "While it is very easy (and sometimes a good thing) for outside influences to shape your decisions, the college process should be one where you let your own thoughts and ideas navigate your choices. Here are three basic principles I think every high school student should keep in mind while they decide where they are going to apply to college."
- **Tulane Admissions Blog**
- Love Will always Be Stronger Than Hate

  "This blog is for every single high school student out there who is scared right now. This blog is for those who are fearful of the people in this world who have hate in their hearts. This blog is for any gay, lesbian, bisexual, transgender or questioning student who is feeling that there is a little less love in the world tonight. Or for anyone who is struggling to make sense of Sunday morning's events. Or anyone who just needs to feel… love."

- Apps 101: Ten Tips for an Epic College Essay
  "What every student needs to read before writing a word"
- **admissions @ lawrence**
- What to do about those looming deadlines?
  "I frequently found myself asking – usually as he was watching Sunday football or late-night *SportsCenter* – "When do you think you might want to start working on your college applications?" This question usually elicited one of the following (wonderfully verbose) responses

  "When they're due." "Soon." "When I'm ready."

  I countered with some award-winning questions myself: "Do you *know* when they're due?" "What does 'soon' mean?" "When do you *think* you will be ready?"

  The conversation usually ended there. So, I spent weeks encouraging, cajoling, nagging and yes, at times, raising my voice (OK, yelling); still no movement toward the college application websites. I went through ALL my "internal mom rationalizations."

  Maybe if I stop asking, he'll actually work on them. (Reverse psychology)

  Maybe he's silently trying to tell us he's not ready to go to college. (Oh, really?!)

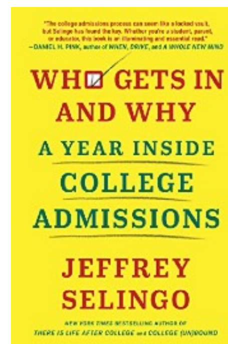
  Maybe I just need to be patient and let him figure this out for himself. (But this might bring about my early retirement from motherhood, if you know what I mean.).
- **University of Illinois Admissions Blog**
- 25 Common College Terms
  "College admissions is a whole new vocabulary. Here is your dictionary."

Best College Admissions Books

There are a number of excellent new books out this year on college admissions that can help you and your teen learn more when you can't make it to campus. We have these new books here plus some of our favorites that we also highly recommend.

Who Gets in and Why: A Year Inside College Admissions

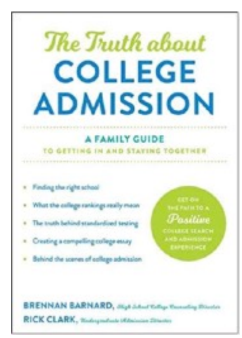
Jeff Selingo



Jeff Selingo, bestselling author and education journalist, spent a year embedded in the admissions departments of three colleges and universities. This important new book dispels myths around "who gets in" and offers insight to parents and teens about how to broaden a college search to find the best college fit.

The Truth about College Admission: A Family Guide to Getting In and Staying Together

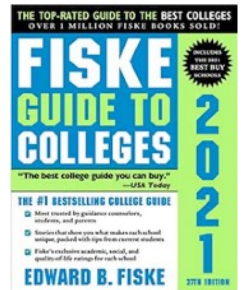
Rick Clark and Brennan Barnard



Rick Clark, Director of Undergraduate Admissions at Georgia Tech, has written this excellent guide, offering families a chance to learn how admissions officers think about the college application process. Written with co-author Brennan Barnard, Director of College Counseling at The Derryfield School, this is THE admission guidebook for families that will take them through the entire college admissions process.

[Fiske Guide to Colleges 2021](#)

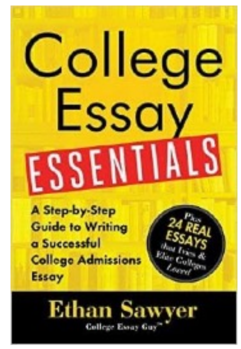
Edward B. Fiske



The Holy Bible of college rundowns, the Fiske Guide has been rating and reporting on all things post high school education for over 37 years. When you don't know where to start, start here.

[College Essay Essentials: A Step-by-Step Guide to Writing a Successful College Admissions Essay](#)

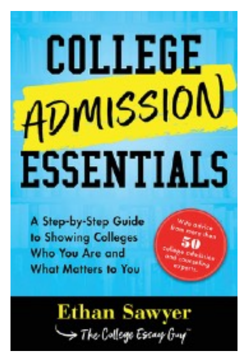
Ethan Sawyer



The college application essay is the most difficult part of the college process, for many students. Ethan Sawyer, AKA The College Essay Guy, is here to help with his comprehensive guide to writing the college essay. Filled with tips, exercises and essays from students who gained admission to their top choice schools, this book will take the sting out of the essay-writing process for your teen (and you!)

[College Admission Essentials: A Step-by-Step Guide to Showing Colleges Who You are and What Matters to You](#)

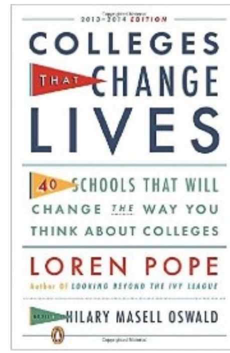
Ethan Sawyer



Ethan Sawyer's newest book covers the entire college admissions process and will help students with insight from more than 50 admissions experts. Ethan has worked with millions of students since 2003 when he began helping them on their college essays and applications. This book captures the latest in admissions trends and also includes guidance for veterans, students with learning differences, LGBTQ+ students, students interested in women's colleges and HBCUs.

[Colleges That Change Lives: 40 Schools That Will Change the Way You Think About Colleges]

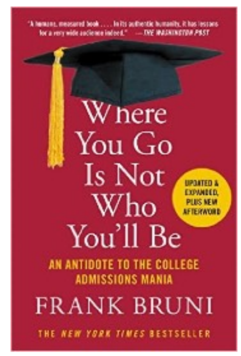
Loren Pope (Author) and revised by Hilary Masell Oswald (Editor)



Exceptionally researched and written, pick up this title if you're looking to find the diamond in the rough of colleges. If you're seeking more than football games and keg parties, and need a comprehensive and regionally targeted list of options and their academic offerings, don't let this one get by you.

[Where You Go Is Not Who You'll Be: An Antidote to the College Admissions Mania]

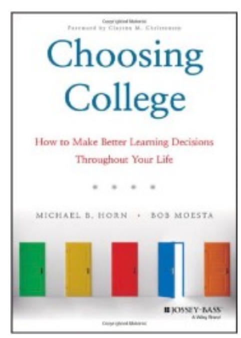
Frank Bruni



This New York Times bestselling book is your first line of defense against the overly competitive and anxiety-laden process. Reassuringly, award-winning journalist Bruni defends the fact that the college your teen ends up attending is anything but the sole determining factor in what kind of successful future they will have.

[Choosing College: How to Make Better Learning Decisions Throughout Your Life]

Michael B. Horn and Bob Moesta



Choosing a college is the most complicated process in our teens' lives, and is easily one of the most perplexing and expensive ones for parents, too. Authors Horn and Moesta created a research-based approach to help families better understand what's motivating their students to attend secondary education and how to find the best match that includes not only traditional 4-year colleges but also community college, vocational training and more.

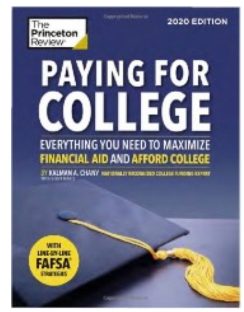
[College Match: A Blueprint for Choosing the Best School for You]

Dr. Steven R. Antonoff

If Tinder wrote a book on finding your perfect college match, this would be it. Recently updated, it is revised and full of worksheets to help students begin the narrowing down process of college choices, this title also helps you find what college guidebook is right for you.

[Paying for College, 2020 Edition: Everything You Need to Maximize Financial Aid and Afford College (College Admissions Guides)]

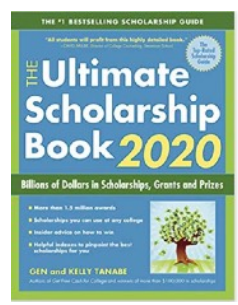
Princeton Review, Kalman Chany



Including the latest FAFSA forms, guidelines, and help for the 2020-2021 year, Newsday proclaimed this to be a "first rate guide to the financial aid maze," and covers everything you think you're missing when it comes to funding college."

[The Ultimate Scholarship Book 2020: Billions of Dollars in Scholarships, Grants and Prizes]

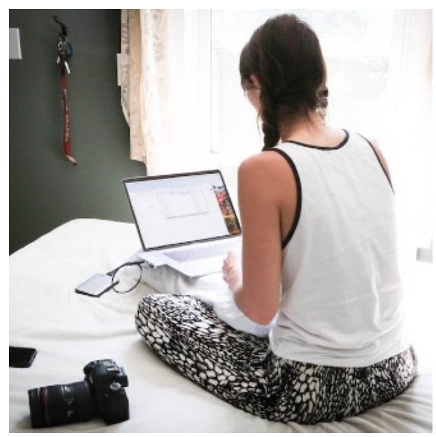
Gen Tanabe and Kelly Tunable



At a whopping 784 +pages and subdivided into more categories than you thought you needed, this is your go to start book when seeking college funding other than student loans. Jam pack full of all the info you will need to apply for each of the entries, this is your one stop shop for all things scholarship.

The Application

Students have faced challenges of every kind during the pandemic. For the academic year 2021-2022, the Common App is acknowledging that major disruption to their lives and adding a question that will allow them to explain the ways they were impacted. In this dedicated space on the application students will be able to explain financial, academic, family and other challenges they faced.



The new question students will see is:

"Community disruptions such as COVID-19 and natural disasters can have deep and long-lasting impacts. If you need it, this space is yours to describe those impacts. Colleges care about the effects on your health and well-being, safety, family circumstances, future plans, and education, including access to reliable technology and quiet study spaces.

Students will be urged to share how the pandemic impacted them and will be given guidance around the question which suggests they may want to discuss, "illness and loss, housing and employment disruptions, and shifting family obligations."

The existing Common App question which allows students to add anything the application does not already cover, will remain in place.

School counselors will also have a space to discuss the changes that might have happened in their community during this period. According to the Common App these changes might include grading scales and policies, graduation requirements, instructional methods, testing requirements and others.

Yes, colleges know how hard this is.

Questions You Teen Might Want To Consider When Making Their College List

When we begin our search for the right college we consider all the obvious things: big, small, private, public, urban, rural, a preponderance of Greek life or very little, great food options or mediocre ones? Or sometimes when it comes to choosing a school, we feel like we'll know the right place when we see it and we let our emotions take over.

But given the enormity of the investment, there are things that we should focus on that we sometimes gloss over.

18 questions students and parents wished they had asked of colleges

1. **What percent of students live on campus?** Is the school you're looking at a "suitcase school" meaning that it has a lot of local students who leave campus on the weekends. This can be an important gauge of how robust on-campus life is. If your student is not going to be a commuter, they might prefer a campus that is more engaged seven days a week.

2. **What percent of students graduate in 4 years?** Do most students graduate in 4, 5 or 6 years? Graduation rates are measured nationally at 6 years but schools record their 4 and 5 year graduation rates. That statistic speaks to the final price tag of a degree so it's crucial. And sometimes merit aid does not extend into a fifth year of school. That is something parents will want to know beforehand.

3. **What is the school's retention rate?** Schools should be able to provide you with their retention rates, that is how many undergraduate students return to the school the following fall. If retention rates are very low, that may be a red flag and something you want to explore further.

4. **What is the school's grading system?** Some schools have grade inflation, some deflation. Some give an A plus a grade point average (GPA) bump and some don't. Some schools require that a student write a thesis in order to get Latin honors (cum laude, magna, summa cum laude) no matter what a student's GPA is, some do not. These details may not weigh heavily on your ultimate decision, but are definitely important to know going in. If your student plans to go on to grad school, grading and the way it affects their final GPA may matter.

5. **How tight is campus security?** How seriously does the school you're looking at take the safety of its student body? Do students feel safe on campus?

6. **What was the school's pandemic response?** Obviously no one could foresee a worldwide pandemic, but schools responded very differently to the events as they unfolded. Some made a herculean effort to have kids back on campus and some not so much. Schools responses ran the gamut from completely virtual to completely in person. A specific response might speak to how well a school handles emergency situations going forward.

7. **What will it cost me to travel to the school and how difficult is the trip?** Your student is going to do a lot of back and forth from home to school and vice-versa. That's a trip that will take time and cost money. Consider the ease of getting to campus and back home. Is the campus near a major airport? Are there direct flights? In addition to travel expenses what is the need/cost for a storage unit during summers? If your student has a car and will be driving, is there easily available parking on campus? How much does that cost?

8. **What is the housing situation over all four years?** Is housing guaranteed and for how many years? If on-campus housing is only guaranteed through freshman or sophomore years, what is the availability and cost of off-campus housing? Many families focus exclusively on the dorms but it's good to know how hard it is to get off-campus housing when the time comes and how much living off campus costs.

9. **How easy is it to switch majors?** Kids may enter college with a fixed notion of what they want to study but then veer off in a completely different direction. How hard is it to change course at the school you're considering? How easy is it to switch majors?

10. **Where can I take summer classes and earn credit toward my degree?** Schools are more liberal or conservative with the places from which their students can transfer credits. So, if your student is thinking of taking summer classes at a local college between semesters, you want to find out if the school at which they are matriculating gives course credit for classes from that particular school.

11. **Tell me about health services?** This is a big factor for many. How easily accessible are both physical and mental health care? How responsive is the school to the physical and emotional health care needs of its students?

12. **How competitive are the academics?** This is a question about the difficulty of the course-load as in how many classes student's need to take each semester. But it is also about the student body and whether the atmosphere is more collaborative or competitive. Some kids are driven by competition and some are not. You need to know what works for your student.

13. **What are the school's degree requirements?** Some colleges require more core classes (unrelated to the major). Some colleges require more math or a foreign language. Some schools make it easier to double major than others.

14. **What are your study-abroad options?** Students assume they can study abroad in the country of their choice, but it's important to look into what exactly your college's study abroad options are. Does the school accept credits from study-abroad programs from other universities? If there is a particular place your student is determined to get to–does that work for the university they are considering?

15. **How hard is it to get into the classes you need?** How does the school handle course registrations? Signing up for classes can be a stressful process, but at some places it is more fraught than others. It's good to know beforehand how the system works and how challenging it is to get into certain classes.

16. **What percentage of professors have a terminal degree in their discipline?** Are graduate students teaching? Are more tenured professors teaching?

17. **What is the graduate school acceptance rate?** If your student is planning to be pre-professional (business, law, medicine, doctoral or masters programs) and will ultimately be continuing on to graduate schools, how well does the school you're considering do with graduate program acceptances in their chosen field?

18. **How are internships and career placement handled?** Of course, at the end of this process students who are not continuing their studies hope to be gainfully employed. Some schools offer more support in getting students' summer internships and future employment. Ask about the career placement office and find out what they offer.

The answers to any one of these questions may not make or break a deal, but they will provide useful information. It's always better to know something beforehand than to matriculate at a school and not having asked the important questions.

Early Decision or Regular Decision?

This question, with all the unknowns, will be harder than ever. But we asked college admissions expert Jeff Levy, to walk us through some of the issues that parents and teens need to think about in this decision. Jeff explains:

You may have heard that applying to college during the binding Early Decision round could give your child a big admission bump. Looking at the Early Decision/Regular Decision stats that Jennie Kent and I release each year, it's apparent that many institutions have a significantly higher admit rate during this round than during the Regular Decision round.

Sorting the "ED to RD Acceptance Ratio" column in our Excel chart, we learn that a few of the biggest outliers are Northwestern, Tufts, Dartmouth, Claremont McKenna, Middlebury, Brown, and Colby, all with ED acceptance rates at least three times higher than RD. Most of these schools are even filling more than half their freshman class from Early Decision acceptances.

Who Gets Admitted Early Decision?

But does a three-to-one ratio at your child's favorite school mean that it will be three times easier for him to get in? It doesn't, and here's why. Recruited athletes get admitted at a seventy to eighty percent acceptance rate, and often they're required to apply during the ED round.

Legacy applicants get admitted at rates much higher than others, as long as they too apply during the ED round. Extremely high-achieving applicants who are savvy to the admission process tend to apply in the ED round for its perceived advantage.

These three groups of applicants with substantially higher admit rates drive up the overall acceptance rate of the ED cohort. But it does not follow that any individual who is not a recruited athlete, who is not legacy, and who does not have stats that exceed the school's profile will have that same advantage. A small bump, maybe. But not three-to-one.

The Early Decision Litmus Test

Applicants should use this litmus test to decide whether or not to apply ED:

1. Is it the one school above all others you most want to attend?
2. Will your application be as good as possible by mid-October of your senior year?
3. Does your 9th-11th grade transcript show how strong a student you are?
4. Is the size of the financial aid award a small factor in where you will enroll?

If your child can answer "yes" to all four questions, it makes sense for him to apply ED. If not, it could be a big mistake, and here's why:

1. **First love**. High school seniors may become smitten with a certain school, but their reasons may be trivial. Or they may simply not know where they want to spend their next four years. Indecision is a perfectly rational response to the enormous transition about to happen. They should not feel pressured to apply ED because "it's the only way I'm going to get in."
2. **Ahead of the curve**. For any school with a November 1st ED deadline, your child's personal submission date should be a week or two prior to that. Will their essays be excellent by then? Have they spent much of the summer writing their personal statement? Can they write convincingly in the supplemental essays about why they want to attend this school, or why they want to study this major? A rushed application will not get over the hump at these extremely selective schools.
3. **Academic trend line**. A 3.8 unweighted GPA in a rigorous course of study is very strong. But there is a world of difference between a student who starts at a 3.6 and ends at a 4.0 to get to that 3.8 average, and one who does it the other way around, trending downward. Yet for both of these students, it could be crucially important to show strong grades in rigorous classes in the first semester of senior year, which an ED applicant won't be able to do with its November/December application reviews.
4. **Financial aid applicants**. If the size of the financial aid award is a significant factor in the choice of where a student will enroll, it is usually a mistake to apply during the Early Decision round. What will benefit this family most is to be able to compare all the offers of aid. One school

may package $5,500 in student loans, and another may replace these loans with institutional grants. One school may assess a family's $200K of home equity, increasing their parent contribution by $10,000 annually, and another may ignore their home equity altogether. One school's formula to "meet 100% of need" may be a lot stingier than another's.

But I Can Get Out of the Binding Contract!

At this point, you may be thinking that you want the best of both worlds. You have heard that you can get out of the binding ED contract for financial reasons, and you are correct. But look at how this will play out. Your daughter has applied to the school of her dreams, and on December 20th she learns that she's been admitted. But shortly after her celebration begins, you inform her that because the financial aid award is lower than you expected, you will have to negotiate with her school.

It's a Friday, and you call up the financial aid office and receive a recorded message that they are closed for the holidays and will be returning January 3rd. Presumably your daughter has already submitted her remaining college applications, but if not she will need to scramble to get those in by their January deadlines.

By the time you finally do get to speak to someone at financial aid, they are firm that because they meet 100 percent of need there is nothing they can do to improve the offer. What do you do then? Do you pull out of the contract not knowing for sure which other schools she will be admitted to? And having no idea whether the offers of aid she does receive will be any better?

You have played your hand after only one card has been dealt, and it could result in a heartbreaking series of events for your daughter. You have no way of knowing what's best for your family without comparing this offer to others, and those won't arrive for another three months. If the cost of college is a significant factor in the choice of where your child will enroll, making the right decision usually means not committing to one school.

Jeff Levy, CEP, is an educational consultant based in Santa Monica, California. He works with students locally, regionally, and internationally on their college search and application process, and with parents on college affordability and financial aid.

GROWN & FLOWN

The Essay

One of the most daunting parts of the college application is the essay or personal statement. Here is a piece of writing that seemingly needs to encapsulate 18 years of life in only a few pages. It needs to highlight accomplishments while sounding humble and understated. It needs to reflect a student's genuine self, without making a single error. This is all a tall order and, for many students, the most difficult part of applying to college.

We spoke to Ethan Sawyer, AKA The College Essay Guy, who is a nationally known expert on this subject and asked how teens could manage all these competing demands. We cannot recommend his site too highly. He has offered hundreds of free resources to parents and they are invaluable. There are great thinking exercises to get your student moving on her essay. Most of this information can be found on his College Application Hub.

Ethan asks students to start by examining their core values and focus on which are most important to them in their lives. To me, it seems the exact right place to start. College admissions officers are looking to find out who you are, not just read a clever anecdote about your life.

For many high school students the process of writing a personal essay can seem utterly mysterious. Most of their writing has focused on what they have learned in school. Maybe they have composed a few pieces of fiction. Writing about ourselves at any age can seem awkward, boastful and deeply uncomfortable. It is hard to wade through this without some guidance.

My own kids worked with their high school English teacher and he probed them with many of the important questions found in *College Essay Essentials*. Some students work with private advisors, and others take online courses or classes at their high schools. Still others find a book to consult or ask their parents for help.

All of these options work in terms of helping kids to get to the essence of what is important, constructing a structure that will allow them to tell their story and finally composing an essay that is their best work, but truly their own work.

We were fortunate to have a chance to interview Ethan Sawyer and our Q and A follows below:

1.G&F: Who are the best people in a student's life to help them with this essay?

Here's the recipe: I'd say the best kind of essay coach is someone who...

- Has a basic understanding of story structure
- Understands how to create a safe space where a student feels free to open up about anything (yes, actually anything)
- Can coach with enough objectivity to understand that the goal is to write the best essay s/he can write—not the best essay that the mentor/coach can write
- Has read at least 200 college admissions essays

This person can be a counselor, teacher, mentor, parent, or even a sibling who went through the process and has done a bunch of research since.

2. G&F: What value do coaches such as yourself bring to the process?

Sometimes it can be tricky working with someone the student is really close to (parent or sibling) and there can be some conflicts of interest, some of which are hidden until you're well into the process. Quick personal example: When I tried coaching my younger brother through the college application process I found (after weeks of swearing I wouldn't be) that I wanted to give him "the awesome college experience I had" (and that meant attending Northwestern, specifically), which led to me pushing him, at times, harder than he deserved to be pushed.

Now, as a parent, I've decided there's no way I'll coach my daughter through this process—I'd be too attached to the outcome. I want to hire someone I can trust and whom I know will do a great job. Because I want to be able to root from the sidelines, not feel like I'm having to play task-master. I want to be there to support rather than to have to constantly remind/remind her about upcoming deadlines. And I think that's the value of hiring a coach: parents can outsource the yucky parts, and just be there to make sure their daughter is remembering to eat, and to sleep.

Also, I have a really good sense of story structure, students feel safe opening up to me, I can be objective, and I have read over 10,000 essays.

3. G&F: In your book, *College Essay Essentials*, you admit that even with the manuscript of your book in hand you still didn't think it was perfect. But like your book students need to push "send" on their essays at some point. How does a student know when their essay is ready to send?

Ooh, great question. I'm reminded of that quote that's been attributed to Da Vinci: Art is never finished, only abandoned. That's the way I see it. Students revise and revise until either a) the deadline arrives, or b) they get to a point that (and this is kinda touchy-feely, so stay with me) they can read the essay aloud to someone and say, calmly and simply, "Yeah... that's me. It's not the *only* me, but it's a big part of me." And then they abandon it.

It's hard to explain, but there's often (not always) a quiet confidence that comes over a student once they've settled on a topic they feel is connected to their deepest self, have found a clear structure, and have landed on an ending they really love. It's awesome. I'm reminded of another quote (forgive me), this one from Flaubert, who said, "If I say the stones are blue it is because blue is the precise word; believe me." I think it's possible for a student to develop that sort of confidence... to know that "blue" is the precise word to describe the stone.

4. G&F: Can you tell us some common mistakes that students should avoid?

Some students think they can write the essay in 1-2 days. I don't know that I've ever seen a great essay written that fast; most of the sample essays on my site and in my book, for example, took more than ten drafts and were written over the course of several weeks or months. Because that's how writing goes.

And sometimes students think their topic is unusual without knowing that it's actually pretty common. Writing an essay about volunteering at a hospital, for example, or playing an instrument can be incredibly difficult to pull off, as the student is essentially putting him/herself in a category with thousands of other students who have done these things.

The key, then, is to brainstorm what the cliche version of their essay might sound like—what values, in other words, might the typical essay on this topic choose to focus on? To do that, I have my students look at this list of values and pick the cliche ones for their topic. Then I have them agree to not use those values in their essay and to instead focus on finding several uncommon values.

Quick example: the typical basketball essay might focus on the values of hard work, perseverance, and teamwork. (Zzzz) But a better basketball essay might focus on the values of privacy, kinesthetic listening, and developing healthy boundaries.

TAKE-AWAY:

- Boring essay: common topic —> common connections —> common language
- Stand-out essay: uncommon topic —> uncommon connections —> uncommon language

5. G&F: If you had to tell students to keep one thing uppermost in their minds as they craft their statement, what would that be?

Be patient. Great writing is rewriting (I'm quoting again, this time without attributing). But it's true. This is going to take some time, primarily because you (I'm speaking to the student now) aren't just reporting on the facts of your life; you're actually in the process of becoming yourself.

This personal statement writing process is an active, tumbling forward "this is who I think I am in the process of becoming" thing, not a "this is who I've been let me tell you the facts" kind of thing… and that can take some time to articulate. Some students have an unusually high degree of self-awareness and have experience writing about themselves, but for many this is the first time they're opening up in this way.

Either way, there is so much to be gained from digging deep in this process and seeing what we can discover together. This process can be affirming, therapeutic, and in some cases life-changing—and I wouldn't have dedicated the last 10 years of my life to this practice if it weren't so.

This is the Real Cost of Applying to College

We all knew college was going to be expensive but what a lot of us failed to realize (raising my hand here) was how expensive *just applying to college* was going to be. Sure, we realized that there were going to be application fees and fees associated with taking college entrance exams, but it turns out that these costs are just the tip of the iceberg. With tuition costs rising astronomically and the additional cost of applications, paying for it all has become a huge problem for many families and parents are under increasing pressure to figure out how to meet those rising costs.

We reached out to Grown and Flown Parents and got a true account of the cost of applying to college.

Just applying to college has become so expensive that some parents told us that those costs were a limiting factor on the number of schools to which their teens were able to apply. One member of our group painfully reminded us that,

“I work with a local nonprofit that provides scholarships for high performing high school students to help them with these basic costs that many of us take for granted. Many teens give up on their dream of a college degree because they can’t afford the cost of the testing or the application. Or don’t want to burden their parents with any additional expense.

Paying for college starts with applying for college and we want to alert parents to be aware of these 12 expenses that can arise even before your student sets foot on campus.

1. Application fees

Just submitting college applications adds up. Most applications cost between $25 and $90 with a median price tag of about $40. Fully 35% of high school seniors applied to at least seven colleges so application fees in the hundreds are not out of the question.

2. Road trips or flights to visit colleges

Almost half of all freshmen surveyed by The 2019 UCLA Freshman survey felt that campus visits were very important in selecting the college they attended. But visiting colleges can be expensive. When you add up the cost of flights, overnight accommodations, and eating out your costs can add up quickly.

3. SAT or ACT test prep

The cost of preparing for these exams can be anything from zero (free online tools) to tens of thousands of dollars for private tutoring. Many students buy books or attend classes to prepare.

4. Supplemental applications in the arts

For students highlighting their involvement in the arts, drama and music, there can be the additional cost of producing films, photos, portfolios or recordings and in person auditions. There are additional fees at many colleges for submitting these extra materials.

5. College entrance exam fees

There are costs associated with taking the SAT, ACT and any AP exams.

6. Attending accepted students days

This is the final step before making a college decision (though some students who have already decided may choose to go as well) and the costs of these trips can include travel, meals and overnight stays. In some cases colleges cover some of these costs, but for others it is up to students to shoulder this financial burden.

7. Student orientation

At some schools the orientation process is conducted in the days before classes begin. Other schools require an additional trip to campus during the summer months which can include a fee to stay in the dorms, travel expenses and potentially costs for parents who are often urged to attend the programs as well.

8. Registering with the NCAA

If your student intends to play a college sport they will need to pay to register with the NCAA. By this point most parents of athletes have already spent a fortune on college athletic recruitment for college on everything from camps to equipment to team fees and travel expenses.

9. High school transcripts

Many high schools charge to send transcripts to colleges, a small but additional cost.

10. Application help

Many students write their essays without any help but others hire someone to work with them. Some hire a local high school teacher who may charge hundreds of dollars. Others hire independent college admissions advisors who typically charge thousands of dollars for essay writing help.

11. Non-refundable housing deposit

Some schools require non-refundable housing deposits, with the application. Students will lose these funds if they are denied admissions or choose not to attend these schools.

12. Financial aid applications

If the college your student is applying to requires the CSS Profile as part of the application for financial aid, there is a cost to sending this to each college.

Paying for College

The most challenging part of paying for college is tuition, room and board for four or more years. We went back to Jeff Levy to take a look at the FAFSA and CSS profile and some of the common mistakes parents want to avoid.

Here's Jeff:

October 1 is an important day in the financial aid process. It's the first day students can access and submit the FAFSA and CSS Profile for the 2021-2022 academic year. If you're not sure what these forms are and whether or not to submit them, look no further. All the basic information you will need is right here.

Any U.S. citizen or eligible non-citizen who is seeking need-based aid from post-secondary institutions must submit the FAFSA, the acronym for Free Application for Federal Student Aid. The first thing to understand about the FAFSA is that it is the student's form, not yours. Many parents complete it on behalf of their child, and if the student is under 18 the parent will be required to co-sign. But when the questions refer to "you" or "your" they are addressing the student, not the parent.

Before beginning the FAFSA, the student must initiate the process by creating their Federal Student Aid Identification number, or FSA ID. It is their electronic signature. Once that's created, the parent can create their own FSA ID if they expect to co-sign the FAFSA or want access to it. To create your FSA ID, go here: https://fsaid.ed.gov/npas/index.htm.

With FSA ID in hand, you can begin the FAFSA here. You can list up to ten colleges on this online form before submitting it. If the student is applying to more than ten colleges, they will need to wait several days after submitting until they receive an email that their FAFSA has been processed. You would then log back in to their form, delete the number of colleges necessary, and add the remaining institutions.

What you need to know about the CSS Profile?

About 150 institutions and programs require a second form called the CSS Profile. It's owned and operated by the College Board, the same non-profit that brings you the SAT, the AP, and SAT Subject Test exams. For sure, your intelligence will be tested as you complete this far more complex form that asks about your financial information from multiple angles. Both the FAFSA and CSS Profile are submitted online. You can find the list of schools that require it here.

You can begin the CSS Profile here.

A small number of institutions require that an applicant wishing to be considered for merit (non-need) aid submit the FAFSA, the Profile, or both. It is best to check on the college website or financial aid office to learn their policy.

What Do The CSS Profile and the FAFSA Ask?

The biggest factor in need eligibility is income. These forms will look at the income you reported on your federal tax returns two years prior to the year your child will enroll in college. So if your child is currently a senior in high school and will be entering college in the fall of 2021, 2019 will be the "base year."

They also ask about your assets—checking and savings accounts, investments, trust funds, 529 college savings plans, real estate you own other than your primary residence, and the value of the businesses you own. The assets you report are those you own at the time you are completing the form, not from the income-reporting year.

Art, jewelry, cars, and retirement accounts are not considered assets in the needs methodologies. The FAFSA and Profile also input such demographic information as the size of your family, number of dependent children, state of residence, and age of the older parent before determining what it is you will be expected to pay towards your child's college education.

A few days after submitting the FAFSA the student will receive an email from the Department of Education with a link to their Student Aid Report. Practically hidden in this one-page report is a six- or seven-digit number usually beginning with several zeroes and no dollar sign. It looks more like a serial number than a heartbreakingly large dollar amount. This is your "Expected Family Contribution," or EFC.

It is the number upon which your child's financial aid award is determined at schools using the FAFSA. The CSS Profile does not generate such a number, making it more difficult (but not impossible) to begin to estimate what your costs will be at those schools.

What are the Differences Between the FAFSA and the CSS Profile?

First, you'll need to know a couple of definitions that will be useful in understanding the differences between the two forms:

Home equity is defined as the difference between the current fair market value of a home and the remaining balance on the mortgage.

When parents have separated or divorced, the custodial parent is defined as the one with whom the student spends at least 50% of the year.

Home equity: The FAFSA doesn't ask about the equity in your primary residence, but the Profile does.

Business: The FAFSA doesn't ask about the value of a family-owned business with fewer than 100 employees, but the Profile does.

Divorce or separation: On the FAFSA, only the custodial parent's household income and assets are reported. The Profile, however, does ask the student to name both biological parents and any current stepparents. Most Profile colleges will require the noncustodial parent to complete and submit their own Profile and will use that financial data in the calculation of need.

Which Form Will Yield a Bigger Award?

It is the differences I've just mentioned between the two forms that can skew their results and make one seem more generous than the other. In general, the FAFSA advantages divorced or separated parents if neither has remarried. The FAFSA advantages homeowners since it doesn't look at home equity in the primary residence, but the Profile can be friendlier to renters for the same reason.

The Profile penalizes assets at a slightly lower rate than the FAFSA. And many Profile schools because of their prestige and large endowments are committed to meeting the full need, or close to the full need, of their students, yielding very generous need-based financial aid awards. In other words, it depends completely on your particular financial situation.

What are the Deadlines for the CSS Profile and FAFSA?

Institutions have varied financial aid deadlines. These may be the same as the institutional application deadline, or very different. For high school seniors applying during the Early Decision or Early Action rounds, the financial aid deadline may be as early as November 1, allowing less than a month to complete and submit the forms.

The University of California system has a FAFSA submission deadline of March 2. It's necessary that students or their parents consult each college's website, or call the financial aid office, to verify the required forms and deadlines. Create a spreadsheet or other simple document to keep track. Missing a deadline can seriously jeopardize your child's eligibility for financial aid.

Fifteen Biggest Financial Aid and FAFSA Mistakes

1. Believing advice from people who aren't qualified to give it.

Believing advice from people who aren't qualified to give it. Yesterday I heard from a parent that an English teacher at his daughter's school recommended "a little-known tip." At their College Night, the teacher recommended that students select "not applying for financial aid" on their college application, and to wait until after they're admitted to submit the FAFSA.

This advice couldn't be more incorrect, unethical, and potentially catastrophic to the family. If you expect to apply for financial aid, check "yes" on the college application and be sure to submit your forms well before the college deadlines.

2. Deciding not to apply for financial aid because "we'll never qualify."

Most families have no idea whether they will qualify or not. Data consistently shows that many who are the most eligible for need-based aid never submit the FAFSA.

3. Not filing your income tax returns before applying for financial aid.

For current high school seniors who will be enrolling in college in the fall of 2022, the FAFSA opens on October 1, 2021 and looks at the family's 2020 tax returns, months after this year's July 15 tax filing deadline.

4. Missing the college's institutional deadline.

If your teen is applying to lots of schools with Early Decision, Early Action, and Regular Decision deadlines, keeping track of all these can be annoying. But it must be done. Going to each college's website to gather and collate this information will take you or your child about 20 minutes.

5. Deciding not to apply for financial aid as a freshman, and planning to ask for it later.

Deciding not to apply for financial aid as a freshman, and planning to ask for it later. Many schools will give a full-pay applicant an admissibility bump in exchange for the higher net revenue he or she brings to the institution. If such an applicant decides in later years to suddenly request financial aid, many schools will not consider that request for institutional aid, thinking that the applicant has gamed the system and wants it to advantage them both ways.

6. Not having a savings plan for college.

Not having a savings plan for college. One of the most destructive myths about paying for college is that saving for it is a waste of time. People who advise this are either terribly ill-informed or have a hidden agenda. The single best way to prepare for the cost of college is to save, and the single best way to save is to use time to your advantage. Start early, and save what you can.

7. Taking a work bonus in the FAFSA "base year."

Taking a work bonus in the FAFSA "base year." The single biggest factor in determining what a family is expected to pay towards college is their Adjusted Gross Income found on line 7 of Form 1040 of their federal tax returns. Any income that can be postponed from the base year (2018 for students starting college in 2020, 2019 for students starting in 2021, etc.) to the following year will decrease the student's EFC (Expected Family Contribution) and increase his or her eligibility for financial aid.

8. Listing the 529 savings plan as a student asset instead of a parent asset.

Even though the student is the beneficiary of the 529 savings account and the parent the custodian, the Department of Education has stipulated that these savings plans should be listed as parent assets. This is an important advantage because in the federal and institutional need methodologies parent assets are "penalized" about one-quarter as much as student assets.

9. Accumulating savings in a student-owned account.

While this can be a tax advantage, it is always a financial aid disadvantage. It is important to check with your tax advisor to see which is the best approach for you.

10. Allowing the grandparents to write the check directly to the college.

A big, big no-no. Grandparent income and assets are not included in the FAFSA or CSS Profile. If suddenly a large check appears at the college registrar's office, funds that have not been listed in the parent or student sections of the FAFSA, the college has the right to consider this untaxed (and undeclared) student income, and it could significantly reduce the student's eligibility for need-based aid.

11. When parents have separated or divorced, choosing to spend 50.1% of the year with the wealthier parent.

The FAFSA (unlike the CSS Profile) is only concerned with the custodial parent, the parent with whom the student spends at least half the year. The non-custodial parent is not listed on the FAFSA and their information is not reported. If there is a significant difference in income and assets between the two separated or divorced parents, the choice of custodial parent will have a significant impact on the eventual financial aid award.

12. Borrowing more than you can afford.

College is one of the most expensive purchases a family will make in their lifetimes. Borrowing part of this cost to make a college degree possible is not an unwise choice, just as borrowing part of the cost of a home can be a smart way to make home ownership possible. But borrowing too much for college can be catastrophic. Each family will need to decide for themselves how much debt is reasonable.

13. Not taking advantage of low interest federal student loans.

Federal student loans are generally packaged as part of the financial aid award. In fact, the loan portion of the financial aid award is generally the maximum amount a student can borrow annually from the federal loan program. These are low interest loans with many built-in repayment protections, usually far safer and less costly than private bank loans.

The federal cap on how much a student can borrow over four years of college is $31,000. Repayments would begin six months after graduation, and would be manageable even for a new graduate earning as little as $30,000 per year. I generally recommend taking advantage of this loan program if it helps the family meet the high cost of college.

14. "If she gets into ________ , we'll make it work!"

This thinking usually leads parents straight into the abyss of excessive borrowing of parent loans, with higher interest rates, higher fees, and a larger principle than federal student loans. Parents must think carefully about how many actual earning years they have in front of them before going into substantial debt at an advanced age. And there are always less expensive options for college.

15. Not calling the financial aid office when you have a question.

These folks are not your enemy, and they are not the IRS. They are usually happy to answer your questions and can be an excellent resource to navigate the complexities of the financial aid system.

** Check with your tax advisor for specific questions about your family financial requirements.A Few Final Words*

A Few Final Words

It's easy to become overwhelmed with the college admission process and even experienced parents who were up the learning curve with older teens are finding the process unfamiliar and unsettling this year. There is much for parents to learn so that they can help their teens seek colleges that are good academic, social, and financial fits, and complete the steps in the application process for each school.

Below is a recap of the resources we've given you to help you every step of the way. You will find much that is FREE for your use and your teen's. If you find that you still have questions and your family needs more information on paying for college or the application process, we urge you to explore our membership College Admissions: Grown and Flown, where you will meet experts who can answer your questions. We have a 10-day trial which is also free, which will give you access to both previous sessions and live events during the trial period. Learn more about the 10-day trial.

Resources for College Admissions and Paying for College

- Ethan Sawyer, The College Essay Guy - college application hub with free resources
- Jeff Levy - Big J Consulting - Resources with college data on
    - Early Decision/Regular Decision Acceptance Rates
    - Domestic Undergraduate Need-Based and Merit Aid
    - Financial Aid for Nonresident Alien Undergraduates
- CampusReel - video content generated by students for thousands of colleges
- College Admission Blogs
    - UVA
    - Georgia Tech
    - MIT

- [Tufts]
- [USC]
- [Tulane]
- [Lawrence University]

* FAFSA
* CSS Profile
* Making Caring Common Project: Harvard Graduate School of Education