



Your College Navigator, LLC

Admissions by design, not chance!

Michael Binder
President and Founder
Phone: 516-367-6625

February 2019

Juniors –

Finalize your initial college list

Conduct well-planned visits to several

Map out dates for spring SAT and/or ACT, SAT II's and AP exams

March 2019

9th, 10th and 11th grade students - Continue exploring and planning for a productive summer: summer programs, jobs, internships, etc.

Upcoming College Planning Seminars

“Your Path to College Admissions Success”

March 6 - Manhasset Library

March 18 - Syosset Library

March 20 - Cold Spring

Harbor Library

March 27 - Great Neck Library

To Register go to

www.ycnavigator.com/

SAT vs ACT—Which Should You Take?

The ACT and the SAT are nationally-recognized standardized tests, required for graduation by some school systems and by many colleges for admission. All colleges accept scores from both testing programs and, therefore, students are free to choose whichever suits them the best. Some colleges even make scholarship decisions using admitted students' test results. Historically, the two exams have been quite different in format and content. More recently, however, the College Board woke up to the reality that the ACT system far outpaced them in global popularity, motivating them to go through a significant overhaul and creating a new (and improved?) format in 2016. Ironically, this redesign made the SAT more similar to the ACT than ever before. So how do they really compare?

Both have similar sections that appear in a specific order; both offer an optional essay whose score is not included with the total score (check your likely colleges' essay requirements); and neither have any guessing penalty. The ACT takes nearly three hours without the Writing and 3 hours 35 minutes with; the SAT lasts 3 hours or 3 hours 50 minutes with the Essay. The ACT costs \$46 without the Writing and \$62.50 with; the SAT costs \$47.50 without the Essay and \$64.50 if taken with the Essay. The ACT is scored from 1-36 and the SAT score range is from 400-1600.

And now some more specific details about the differences:

MATH:

The SAT offers more time for you to complete each question within all sections of the test. The SAT Math Calculator section allows nearly 30 seconds more per ques-

tion, so if you hate being rushed, especially in math, the SAT might be a better choice. If, however, you struggle to solve math problems without a calculator, the ACT could be a better option, but if you are confident in your calculations and can work quickly, go for the SAT.

Both the ACT and SAT Math sections emphasize algebra; ACT Math is comprised of 35%-45% geometry, while in the SAT Math section it comprises only 10%. The ACT also tests matrices, graphs of trigonometry functions, and logarithms. If you are solid in algebra and data analysis, the SAT is a good choice, but for trig functions and geometry, consider the ACT. The SAT also provides you with math formulas while the ACT does not. On the ACT, Math counts for 1/4 of your total score. On the SAT it counts for 1/2 of your score. This means that a lower math score on the ACT won't impact your overall score as much as a low SAT math score.

Both have many multiple choice Math questions but the ACT gives 5 possible answers, the SAT only offers 4 - a bonus for those who need to make an educated guess.

SCIENCE:

The ACT has a Science section, whereas the SAT has none. You will find a science-based reading passage on the SAT as well as scientific graphs and tables in the math section, but if you love science, the ACT might be a better choice.

READING:

Questions that require careful analysis of a text are required far more on the SAT than on the ACT. Responses emphasize evidence gleaned from the provided text. ACT Reading questions are always unrelated to one another.

(continued p. 3)

Majoring in Cyber-security

Careers for Cyber Security Majors

- Chief Information Security Officer
- Cryptographer
- Forensics Expert
- Incident Responder
- Penetration Tester
- Security Administrator
- Security Analyst
- Security Architect
- Security Auditor
- Security Consultant
- Security Director
- Security Engineer
- Security Manager
- Security Software Developer
- Security Specialist
- Security Code Auditor
- Vulnerability Assessor



Learn more about what individuals in these careers do at <http://www.cyberdegrees.org/jobs>

In September, 2017, the credit-reporting bureau Equifax made a stunning announcement: the personal and financial information of almost 146 million U.S. consumers had been compromised in a hacking breach of Equifax's computer database. This was just the latest in a long line of cyber thefts affecting companies in industries as diverse as retailing (Target, Whole Foods), healthcare (Anthem), entertainment (SONY) and even the U.S. Government's Office of Personnel Management.

These and other cyber-crimes have created a huge demand for cyber-security professionals who have the skills and knowledge needed to protect the confidentiality, availability, and integrity of the information and information systems that keep businesses, governments, and other enterprises humming. According to the U.S. Department of Labor, jobs in the information security field are expected to grow 37% by 2022, much faster than average for all occupations. The Bureau of Labor Statistics also notes that the median pay for professionals in this field is over \$90,000 a year.

Responding to this demand, a growing number of colleges and universities have launched undergraduate majors in cyber-security. Although there can be differences among programs, the typical major includes classes in digital forensics and cyber investigation, cryptology, ethical hacking, software development, database design and Internet law and ethics. Internships in the field are often a key component of the major. At some schools, the major is offered as part of the computer science program, while at others it is offered in the school of engineering or business.

Cyber-security is a key concern for the United States government. The U.S. Department of Homeland Security and the National Security Agency jointly sponsor the National Centers of Academic Excellence (CAE) in Cyber Security education programs. The programs that have received the CAE designation have undergone a rigorous review and met NSA

standards for training professionals. Students and parents can find a list of CAE designated programs at <https://www.caecommunity.org/resources/cae-institutions>

At certain colleges, cyber-security majors also have a unique scholarship opportunity, called the CyberCorps Scholarship for Service. Funded through the National Security Agency, this scholarship covers full tuition for three years at participating universities and colleges, and also pays a stipend of \$22,500 a year. In exchange, recipients must agree to work in a cyber-security position after graduation for a Government agency for a period equal to the length of the scholarship. Students in the program also do a 10-week paid summer internship before graduation. A list of colleges and universities participating in the CyberCorps Scholarship for Service program is available here: <https://www.sfs.opm.gov/ContactsPI.aspx>. In addition to the CyberCorps Scholarship, some colleges and universities also offer institutional scholarships for students majoring in cyber security.

Is a career in cyber security right for you? Successful professionals in this field are usually highly curious, enjoy solving complex problems, and have a strong sense of ethics. Most undergraduate programs require good math skills and familiarity with computers. A good way to find out if cyber-security might be a match is to attend a GenCyber Camp. Funded by the National Science Foundation and the National Security Agency with the goal of encouraging more students to enter the cyber-security profession, these free camps are designed to help students learn more about cyber-security careers. For information on GenCyber Camps, visit <http://www.gen cyber.com>.

Financial Matters: Tax Benefits for Education



Tax credits may be available to parents who pay higher education costs for their dependents. An education credit helps with the cost of higher education by reducing the amount of tax owed on your tax return. If the credit reduces your tax to less than zero, you may get a refund. There are two education credits currently available: the [American Opportunity Tax Credit](#) and the [Lifetime Learning Credit](#).

The **American Opportunity Tax Credit (AOTC)** is:

- Worth a maximum benefit up to \$2,500 per eligible student.
- Only available for the first four years of post-high school study at an eligible educational or vocational school.
- For students pursuing a degree or

other recognized education credential.

- Partially refundable. Eligible taxpayers can get up to \$1,000 of the credit as a refund, even if they do not owe any tax.
- Income limits. The credit is available to taxpayers whose modified adjusted gross income is \$80,000 or less (\$160,000 or less for joint filers). The credit is reduced if a taxpayer's modified adjusted gross income exceeds those amounts. A taxpayer whose modified adjusted gross income is greater than \$90,000 (\$180,000 for joint filers) cannot claim any of the credit.
- To claim the credit—Determine your eligibility and claim the credit by filling out [IRS Form 8863](#). You must provide the educational institution's employer identification number (EIN) on your Form 8863. You should also file form [1098-T](#), which should be received early in the year from your educational institution.

The **Lifetime Learning Credit (LLC)** is:

- Worth up to \$2,000 per tax return, per year, no matter how many students qualify.
- Available for all years of postsecondary education and for courses to acquire or improve job skills.
- Available for an unlimited number of tax years.
- Non-refundable. You cannot get a refund if you owe zero tax.
- Income limits. A taxpayer whose modified adjusted gross income is \$56,000 or less (\$112,000 or less for joint filers) in 2018 can claim the credit for the qualified expenses on a tax return. The credit is reduced if a taxpayer's modified adjusted gross income exceeds those amounts. A taxpayer whose modified adjusted gross income is greater than \$66,000 (\$132,000 for joint filers) cannot claim the credit. These limits are indexed to inflation and change annually.
- To claim the credit – Determine your eligibility, and fill out [IRS Form 8863](#).

SAT vs ACT—Which Should You Take? (continued from p. 1)

The SAT Reading questions follow a clear chronological order relative to the provided text. ACT Reading questions are in random order. For some, this makes the SAT Reading questions much easier to follow and answer, and can often save you time.

ESSAY:

Both tests offer one single optional essay. The SAT requires you to read a text and provide an analysis of the author's argument, using evidence from

the text and offering reasoning in support. Your opinion is not requested.

The ACT asks you to read a short text about a specific issue and then provide an analytical opinion of the views expressed. Your opinion is valued in your response. If you have strong reading and comprehension skills, you might well prefer the SAT. Those skilled in comparing and contrasting different viewpoints, and who possess some solid personal opinions, might find the

ACT better suited to their skills.

How do you choose which is best for you? Take both tests under standard test conditions! There are many concordance tables now online that you can use to analyze your results in order to determine which suits you the best. Then practice, practice, and practice some more. Your results may or may not be perfect, but your best efforts will always be rewarded with great results.



Your College Navigator

Michael Binder, MS, MBA
President & Founder

Office: 516.367.6625
Mobile: 516.724.0610

575 Underhill Blvd, Suite 190
Syosset, NY 11791

success@yccnavigator.com

www.yccnavigator.com

Check out our website for
upcoming seminars

Dare to Be Different

If I could give every family only one piece of advice about college admission and the college application process it would be this: *Dare to be different.*

Be different from the beginning – don't wait like so many other people until the summer after junior year or, even worse, the fall of senior year to begin this process. Starting early will alleviate much of the stress that you might be witnessing in senior friends who are crunching to create lists, visit schools, write essays and complete applications.

Be different in how you prepare your college list – don't assume a college is a great fit until you've done your due-diligence. Stretch yourself to consider colleges beyond the "usual suspects." Colleges read all the applications from each high school together. That means they are comparing students from the same high school with the same measuring stick. The understanding is that you've all had the same opportunity to take the same classes over your high school career. If hundreds of students are applying to a college from your high school and the rigor of your coursework and your test scores don't measure up to the competition, it's obviously going to be more challenging to be accepted. However, if you are one of a handful of

students applying to a certain college, your credentials will still be compared, but your leadership or special talents may carry more weight.

Be different in the activities you choose – don't join the Spanish Club if the only reason you want to be there is to celebrate Cinco de Mayo. Follow your interests, not your friends. Find something, almost anything, that matters to you - something you care about. It could be tutoring, the environment, Boy Scouts, dance, writing a blog, starting your own business, etc., but participate for the right reasons. Your activities should tell a story about who you are and what you care about. Make them meaningful.

Be different in what you choose to write about – your essay is your best opportunity to set yourself apart in the application. It is the one area where you maintain total control. It can be a powerful tool, so use it wisely. Don't write what you think college admission officers want to read; write what you want them to know about you. Brainstorming your essay topic is a soul-searching process. Stay away from cliché topics that anyone could write and identify something that is uniquely you.