



Your College Navigator, LLC

Admissions by design, not chance!

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

More Ideas for Summer Break

June 2021

SAT - June 5th

ACT - June 12th

Seniors – thank teachers and others who helped you

Thank scholarship providers

Have your final transcript sent to your college

Summer 2021

Do Something Interesting

Job, internship, or community service; summer program

Explore Colleges

Use websites, guidebooks, virtual online tours and info sessions

Visit campus when possible

Rising Seniors

Begin to work on Common Application and other applications as they become available

Craft your essay

Narrow college list

Prepare for fall SATs and/or ACTs

Underclassmen

Prepare for fall PSAT

ACT- July 17th

SAT- August 28th

ACT- September 11th

There are so many ways for high school students to engage in summer activities that can have a huge impact on them personally, and on a college or university admission officer. With the ongoing impact of the Covid-19 global pandemic, many traditional summer programs have moved to an online format and, for some students, that just doesn't hold the same appeal. Typically, students have looked forward to a residential on-campus program that helps them make new friends, engage with university faculty, and learn more about what their life might look like when they attend college. However, there are still other exciting summer opportunities to consider that can also be meaningful, so let's review a few of those here.

Apply for an internship. This can be a really fascinating way for you to explore fields of interest that may, or may not, relate to your possible choice of major. A summer internship is rarely a paid position, but it can open doors to future work within a business, non-profit, scientific laboratory or research facility, or even a government setting. These internships are often highly selective and competitive, so researching and applying early is important. Here are a few examples from the [Chegg Internships website](#):

- *The Institutes for Systems Biology*, Seattle WA
- *Matthews Design Group*, Saint Augustine FL
- *Memorial Health System*, Marietta OH
- *Northrop Grumman*, Redondo Beach CA
- *New York State Assembly*, New York NY

Embrace your entrepreneurial spirit. This could be the summer that you actually start your own business. Some examples may include selling your homemade cakes and cookies to raise money for a favorite charity or towards your own college costs; creating a babysitter's club with your besties and sharing the proceeds; walking dogs; conducting computer classes for the very young and the very old; setting up a small local moving company or junk hauler business; becoming a personal companion to an elderly person. A frequent summer job for teenagers is landscaping and lawn care. Another, depending upon where you live, is to work as a local tour guide or foreign language interpreter for a local tourist area. Other young people may work as house painters or window washers, serve as tutors to younger students in a variety of academic subjects, or coach youngsters in their sport.

Get a job. This is a tried and true way of impressing your colleges and your bank account. So many businesses rely on students' availability over the summer! Look for positions that really matter to you. If bookkeeping is your interest, talk to your parents' accountant; call a few small local businesses to see if they'd like help over the summer; apply for work at your local parks and recreation office. Local supermarkets use summer staffing while their permanent staff take vacations; lifeguarding is a fun opportunity; customer service can be either waiting tables at the local beach front lobster shack or in a fine city hotel or working the rental desk at the local gym, beach, pool, or golf club.
(continued on p. 3)

Career Paths for Classics Majors

- Museum researcher
- Attorney
- Architect
- Theatrical actor/Manager
- Publisher/Editor
- Screenwriter
- Journalist
- TV reporter
- Public relations associate
- Editing assistant
- Writer's agent
- Financial planner
- Internet specialist
- Marketing account executive
- Entrepreneur
- State Legislator
- Consultant
- Investment analyst
- Language instructor
- Radio producer
- Psychologist
- Legislative assistant
- Research analyst
- Mediator
- Policy analyst
- Community organizer
- Surgeon
- Caseworker
- Government relations associate
- Paralegal Teacher
- College Professor
- Affirmative action officer
- Student services administrator
- Copywriter
- Writer
- Physician

Majoring in the Classics

Humanities departments at colleges across the U.S. have seen their budgets shrinking and the number of students who major in the humanities falling. As a result, many humanities courses have been cut and faculties of these departments reduced. For those interested in a classics major, things look even worse. In today's technological age, does majoring in the classics make sense?

Classics majors study the languages, literatures and cultures of ancient Greece and Rome. Students explore the beliefs and achievements of these worlds, and discover just how much they still affect contemporary civilization. Besides learning Greek or Latin (or both), you'll also read the great literary and philosophical works written in these languages. Classics majors study ancient art, architecture and technology, and learn about Greco-Roman legal systems, social institutions, religious practices and class distinctions. Typical courses, in addition to Greek and Latin, include ancient philosophy, classical art and archeology, classical mythology, tragedy and comedy, lyric poetry, Athenian democracy, and classes that focus on such figures as Homer, Virgil, Herodotus, Horace, Livy and Tacitus. Many classics students double-major or take an additional concentration in history, philosophy or comparative literature.

Looking at this, you might assume that people who major in classics want to prepare for careers as college professors or language teachers. While classics is an appropriate choice for those career paths, it is also an excellent choice to prepare for a wide variety of occupations. Classics majors commonly go on to become doctors, lawyers, teachers and administrators, members of the diplomatic service, engineers, computer programmers, clergy, businesswomen and men and entrepreneurs of all types.

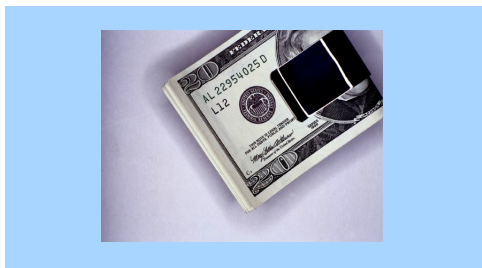
A study by the Association of American Medical Colleges found that students who major or double-major in classics have a better success rate getting into medical school than do students who concentrate solely in one of the branches of science. According to *Harvard Magazine*, classics majors (along with math majors) have the highest success rates of any majors in law school. In addition, classics majors achieve some of the highest scores of all undergraduates on the GREs (Graduate Record Exam) and LSATs (Law School Admissions Test). What is it about the study of classics that prepares students so well for success in their chosen field?

One reason classics majors are so successful is that they completely master grammar. Medical terminology, legal terminology as well as all those challenging vocabulary words on the GRE (and the LSAT) have their roots in Greek and Latin. Ultimately, though, classics majors do well in life because they develop intellectual rigor, enhance their communication and analytical skills, hone their ability to handle complex information, and gain a breadth of view which few other disciplines can provide.



To learn more about how a classics major might suit your needs, check out the website of the Society for Classical Studies at www.apaclassics.org, that of the National Committee for Latin & Greek (NCLG) at www.promotelatin.org, and the American Classical League (ACL) at www.acclclassics.org.

Financial Matters: Payment Options for College



A few months before your child starts college, you'll receive a bill from the college for the first semester (or quarter) of expenses. The college will deduct any financial aid or scholarships, and the bill will show the amount you will need to pay before school starts.

If you have enough on hand to pay the full amount, simply write out a check and mail it in by the specified date. This is the easiest and most cost efficient way to cover the balance due.

However, if you can't pay the full amount, or prefer to break the bill down into smaller payments, you have several other choices. Here are three common options, along with their pros and cons.

Installment Payment Plan. Many colleges offer deferred payment plans that let parents spread payments over the course of the school year. A typical plan divides payments over nine or ten

months. For example, if your balance is \$10,000, you'll pay \$1,000 a month for ten months.

Before signing up for an installment payment plan, read the fine print carefully. Most plans include a service fee, which is usually under \$100. Some plans may also tack on interest, and there may be added fees for late payments or for paying by credit card. Some colleges manage the plans themselves, while others use a third party service firm.

However, if you can't or don't want to pay the entire bill all at once, an installment payment plan frequently works out to be the least expensive and easiest way to distribute payments over the course of the year.

Parent PLUS Loan: Parent PLUS loans are Federal loans designed to help parents pay for college costs. Parents may borrow up to the total cost of attendance, minus any other financial assistance received by the student. Repayment begins 60 days after the loan is disbursed, although some parents may qualify to defer payments until after the student leaves college (*note*—interest continues to accrue during deferment).

The current interest rate on PLUS loans is 6.28%, which is fixed for the life of the loan. There's also a loan origination fee of 4.228% of the amount borrowed.

To apply for a PLUS loan, your family must complete the FAFSA financial aid application. Some colleges require additional paperwork.

Although the interest rates on PLUS loans are usually lower than a loan from a bank or credit union, the interest rate is higher than for Federal student loans. In general, it's smart to let your child accept the maximum amount of any Federal student loans they've been offered before taking on PLUS loans for yourself. And, as with any loan, you'll need to consider the implications of borrowing more than your family can comfortably pay back. Still, used wisely, parent PLUS loans can help families finance their expected family contribution to college costs.

Credit Cards. About 85% of colleges now accept credit cards for tuition and fees. On the surface, it seems like an easy way to pay for college, and perhaps rack up some rewards points at the same time. On the downside, many colleges charge additional fees for using this option.

More Ideas for Summer Break (continued from p. 1)

Community service. The summer holidays can be the perfect time for you to engage in something that you really care about on a personal level. Think about approaching organizations where you might be able to continue volunteering on an on-going basis – colleges love to see consistency and commitment. Look at ways in which you can serve both during the summer and during the school year. Visit with the elderly, volunteer at your local wildlife park/

zoo/animal shelter, work at a refugee resettlement or community center helping new arrivals understand documents and paperwork or look into volunteering at your local hospital. Stay local and you'll still impress.

Hit the books. Of course, another way to make the most of your summer vacation is to work on both your academics and your applications. It could be both interesting and fruitful for you to take a community college class over

the summer, take a free online class through [edX](#) or [Coursera](#), or complete a standardized test prep program. Read college essay prompts from last year's application season and start a notebook to list some thoughts you may want to draw upon when you sit down to write your own application essays. An academic summer may also include college visits, informational sessions with admission counselors and taking as many college tours as is reasonable.



Your College Navigator

**Michael Binder, MS, MBA
President & Founder**

**Office: 516.357.6625
Mobile: 516.724.0610**

**125 Michael Drive
Suite 105
Syosset, NY 11791**

success@ycollegenavigator.com

www.ycollegenavigator.com

**Check our website for
upcoming seminars**

Safety on Campus

Heading off to college is an exciting and sometimes overwhelming event in the lives of many young people. There is so much to learn while living away from the safe confines of home for the very first time. Learning about staying safe on campus is as important for a student as learning about majors and study abroad opportunities.

Your arrival on campus is usually filled with interesting new things to see and do, new friends to meet, and many practical non-academic factors to consider such as where to buy books, find the dining hall, or catch the campus bus. It is equally important to start out with good personal safety practices that will serve you well.

Don't travel alone; stay with others on well-lit paths at night; be aware of your surroundings at all times; don't wear headphones if walking at night; ask for an escort if you must walk home alone from the library late at night.

Know your school's emergency system and safety resources. Where are the emergency call boxes? The police/campus security offices? The health center?

Lock your dorm room door at all times! Don't hold the main door open for strangers, and if you lose your room key,

bite the bullet and replace it immediately.

Know your drinking limits and watch your drinks at all times; use cabs or a designated driver and always use safe dating practices. Go with friends and take care of each other.

Get to know your new home away from home. Know areas you should avoid.

Memorize a few helpful and important phone numbers; keep some cash on you; know where the police station is located. Know where to go if you need help.

After checking the local laws, consider purchasing some personal safety aids such as pepper spray or a whistle. Take a self-defense course.

Use technology. There are many Apps to check out: bSafe, Circle of 6 U, OnWatch, React Mobile and Watch Over Me.

Consider disabling your location on social media sites. Your friends and family know where you are, but unwanted strangers can simply remain in the dark.

Above all, use common sense, trust your instincts, listen to that inner voice telling you the right thing to do, and you can and will embrace and safely enjoy your new life on campus.