Your College Navigator, LLC

Admissions by design, not chance!

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January 2022

Seniors

File any additional college applications

Sophomores/Juniors — strategically build on your activities, skills, & accomplishments to help you stand-out to colleges.

Juniors

Schedule your SAT/ACT winter/spring tests

Finalize your college criteria and develop your well-targeted college list.

Begin connecting with admissions, professors, students, and clubs at your targeted colleges through webinars, virtual tours, emails, and phone calls.

Visit www.ycnavigator.com

for access to extensive college search and planning resources

Is College Admission Really More Competitive?

Each year, you hear that it is getting harder and harder to be accepted to college. But is that really true? Is college admission today really more competitive?

There is no denying that many parents wouldn't be accepted at their own alma maters if they were applying today. Both grades and SAT scores have inched up, and acceptance rates have dropped. Why is it so much more difficult to be admitted?

The stats each year demonstrate just how much more competitive the world of college admission has become. Stanford rejected more than 96 percent of its applicants and many of them had perfect SAT or ACT scores. It's obviously not enough to be a strong student with great test scores. **Those objective characteristics will get you considered but it is the softer, subjective items that end up sealing the deal.**

Think about it… there is a valedictorian and a salutatorian at every high school in the country. Don't forget there's also a newspaper editor and student government president at every turn and then think about the number of soccer players, cheerleaders, BETA club members and National Honor Society inductees. It's difficult for students to set themselves apart. But not impossible! In fact, students are accepted into the more competitive colleges each year. If this is your goal, it is important to begin your planning early on, taking the right curriculum, standing out in one or more activities, and developing relationships with targeted colleges.

To be fair, the frenzied college admission panic is among only the country's most elite 50 to 100 colleges and universities. Nationally, the acceptance rate for undergraduates is actually close to 70 percent.

At the top tier of public and private liberal arts institutions, the number of applications have increased significantly, partly driven by the welcoming of test-optional applications. Yet, the available spaces have remained constant.

There are a number of reasons for the increased competitiveness in college admission. Thirty years ago only half of high school graduates applied to college. Today, due in large part to our increasingly global economy, over two-thirds of all high school graduates seek a college education.

In addition, many students are trying to hedge their bets by applying to more and more colleges. In 1975, only 3.2 percent of students applied to seven or more colleges. Today, seven, ten, or more applications is the norm.

Use of the Common Application makes it even easier: www.commonapp.org. It's one application used by over 900 colleges across the country. With a keystroke and a credit card, students can spontaneously apply to more and more colleges. And they do.

So, is it really more competitive to be accepted to college these days? Yes. While the number of applications and of applicants is increasing, most students will have many wonderful options for college, including those interested in the more competitive colleges that have taken the right steps.

Pre-med Advice

"The best pre-med schools offer guidance counseling resources, premed organizations and clubs, research opportunities and shadowing programs. All these resources help students from the top pre-med schools get into medical school at a significantly higher rate than the 39.3 percent national average."

College Magazine

"The truth is that there's not one right kind of college for a pre-med, in the same way that there's not one right kind of doctor. Large universities, small liberal arts colleges, Ivy League schools, and everything in between: they all have their advantages and downsides. Ultimately, you can get a quality pre-med experience at any college, as long as you have the right mindset and approach to learning."

The Savvy Pre-med

The Best Colleges for Pre-meds

Most young people who want to become a physician have wanted to be a doctor since they were very small. This career path takes a long time to travel – it requires a lot of dedication and hard work and a significant investment of your personal resources. You'll need to make sure you achieve solid grades throughout secondary school and take on the advanced academic rigor of Calculus, Biology, Chemistry and Physics while in high school. In addition to that, you'll need to ensure that you are well-rounded, with classes in English, Arts, a foreign language, and some History and Geography. You'll also need to prepare well for the standardized testing some of your colleges will require.

With all that in place, understand that there are some general factors to think through as you start looking at colleges. First, premed is not a major – it is a specific path of *academic advisement*, a program that many colleges provide to students seeking entrance into a top medical school. The majority of premed students do enroll in a science field, typically Biology, but often the most successful students complete a humanities major. Medical schools are looking for well-rounded applicants, for students who will develop the all-important interpersonal and social skills required in modern day medicine; they find that liberal arts graduates reveal that strong potential. Interestingly, students who apply from a humanities major have a higher rate of medical school acceptance than those with a physical science major. Mount Sinai's School of Medicine in New York City is actively recruiting students from the humanities and the dean shares a wonderful quote: "Science is the foundation of an excellent medical education, but a well-rounded humanist is best suited to make the most of that education." So, think carefully about your choice of major because it really does matter for a premed student.

As you start building your list of colleges, your first task is to carefully analyze exactly which direction you want to take for your undergraduate major – sciences or humanities. The goal is to always go with your passion and choose a major in which you can and will shine and achieve top marks. Go online and review undergraduate coursework required for a successful application to medical school – Harvard produces a very helpful document. Another excellent resource is the Association of American Medical Colleges. Does your prospective college offer these courses and is it possible to do cross-college coursework? Even humanities majors will have a lot of math and science requirements to become competitive medical school applicants.

Once you have chosen your major, then you must ensure that your college also has a strong premedical advisement program for students in all majors. Visit your prospective colleges and try to arrange a meeting with a premedical advisor (or a Zoom meeting if in-person proves impossible.) The advisor should be able to answer your many questions. One of your first should be about their success rate in placing students in medical school. A high percentage speaks well of a program; stay away from those with a low number. Secondly, carefully target and analyze undergraduate programs in colleges with a teaching hospital nearby. This can become essential to your medical school application as hands-on experiences are highly sought-after and the ability to gain a variety of experiences in a medical setting is much easier if the hospital is next door. It is also important to ask about opportunities for one-on-one mentorship with a practicing physician. Be consistent with your extracurricular activities – it is always better to focus on one or two significant

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Financial Matters: College Loans

As we have often said, paying for college is a significant challenge for many families. Once all types of grants, scholarships, work study options, jobs and family contributions are cumulatively considered, many families find they still must borrow money to cover the remaining costs. Unlike grants and scholarships, loans must be repaid -- with interest. The interest rate is a charge added to the borrowed money as a percentage of the total amount. A higher interest rate impacts the amount you'll owe over the life of the loan. Just as there are many types of scholarships and grants, there are many types of student loans. Loans are offered by the federal government, state governments, colleges themselves, and private organizations. Most loans require families to have submitted a FAFSA.

Federal need-based and non-need-based loans:

Based on information on the FAFSA, colleges may award a **Perkins Loan** to students with the greatest financial need. The FAFSA is also required for Direct Loans.

Direct Subsidized Loans are interest-free while the student is in college. **Direct Unsubsidized Loans** charge interest but students have the option of postponing payment of that interest while in college; it will be added to the loan upon graduation. This invariably means you will owe much more, so, if possible, pay this interest while you are still in college.

Federal Direct PLUS Loans offer parents and graduate students the option of borrowing the total cost of college, minus any other financial aid that a student is offered.

State Loans:
Each state has its own educational loan granting options. For specifics, go to the US Department of Education's list of state higher-education agencies.

Private Loans:
Typically, these are loans that are neither subsidized nor need-based. They may require that someone else (such as a parent) co-signs on the loan, and interest rates can vary significantly.

Banks usually have the highest interest rates and can be the least forgiving. They'll likely run a credit check so work on your credit as early as possible. The higher your score, the lower your interest rate will be.

Some private organizations (such as SallieMae or Discover Student Loans) offer better rates, so explore all options. Most require some kind of academic performance standard, are specific to location, and may demand that the applicant has exhausted all other options.

Some colleges offer their own low-interest loans with reasonable interest rates.

The Best Colleges for Pre-meds (continued from p.2)

activities than flitting around trying a bit of this and a bit of that. Ask the premed advisor if they can offer you support in locating volunteer options within the medical field such as a women's shelter or a local health center, in addition to research opportunities with medical school faculty. Being published as an undergraduate will look wonderful on your medical school application.

A very important part of the application to medical school is the required recommendations. Understanding just what is required will guide you in all the above activities and asking the premed advisor about this should be central to your conversations. Attending an undergraduate college that also houses a medical school and a teaching hospital will support you in all those endeavors, so focus on those very carefully. Success on the MCAT (Medical College Admissions Test) is an essential component, so ask the premed advisor how the college helps students prepare for the MCAT and finally, ask about the medical school interview. You'll certainly need to have practice for this and understand what each medical school is looking for in an applicant. Find out from your premedical advisor just how much they know about medical school interview practices. You'll need that expertise down the road.

In summary, first decide on your major, then familiarize yourself with medical school application requirements and seek a college that will successfully help you connect the two. You'll need lots of support and guidance along the way and you need a college with a proven track record for placing students in top medical schools.

Using Your PSAT Score Report for Planning Purposes

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Check our website for upcoming webinars and seminars.

Each year, tens of thousands of students take the PSAT exam at high schools across the United States. The PSAT is not used by colleges in the admission process, but the results can help you better understand your academic strengths and weaknesses and suggest the skills you should focus on in preparing for college entrance exams.. Students who took the PSAT in October should have access to their report now.

Your score report will show you both the average scores earned by test takers in specific grade levels across the U.S., and your own individual scores on the reading & writing section and on the math portion. Your raw scores (number correct) for each section have been converted to a score table that ranges from 160-760 to allow for differences between alternate versions of this exam. The scores are also reported in terms of percentile rank. Your percentile rank on a specific section represents the percentage of student test takers whose scores fell at or below your score. Therefore, a score rank at the 75th percentile indicates that you scored the same or better than 75% of test takers in your grade level. Benchmarks are also provided to help you identify areas in which your skills are "college ready" as well as those needing more work.

The real value in the PSAT, however, is that it can provide you with a guide to your academic strengths and weaknesses. Review the individual sections of the report and look at the types of questions that you answered both correctly and incorrectly. If you are a tenth grader taking geometry, don't worry if you missed several geometry questions, since the test was given early in your course. If you have completed geometry and still missed several questions in this area, you'll want to spend more time reviewing this material before taking your SAT or ACT. A reading and writing section score below the benchmark for college readiness should serve as a wake up call—you really need to increase the time you spend reading for pleasure. Discuss your score report with your advisor for specific suggestions to improve your performance. Your advisor can also guide you on a testing plan based on your performance and college list. Test-optional admission also factors into your individual plan.

As you review your PSAT scores and think about future SAT scores, keep in mind that test scores, while important, *never* trump grades when it comes to college admission. So, high PSAT scores that lead to high SAT scores are *not* a replacement for a *consistently* good academic performance.