



# Your College Navigator, LLC

Admissions by design, not chance!

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

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## **Freshmen/Sophomores/ Juniors**

- Strategically build on your activities, skills, & accomplishments
- Plan a meaningful summer with programs, jobs and internships
- Finish the year strong
- Visit [www.ycnavigator.com](http://www.ycnavigator.com) for access to extensive college search and planning resources

## **Juniors**

- Strategic college visits
- Make sure to connect with professors, students, and clubs and attend some college classes during your visits
- Prepare for AP Exams
- Schedule your SAT/ACT tests
- Create your Common App account and begin working on your applications

## **Seniors**

- Accept the best college for you after carefully weighing alternatives
- Decline offers from the colleges that you did not select
- Thank those who wrote your recommendation letters
- Finish the year strong

## **Avoiding Senioritis**

Senioritis sounds like a medical condition, but is rather a condition of the mind when high school seniors become unmotivated and feel academically apathetic. This usually happens in the last quarter of high school when mid-term grades have been sent, and college acceptances have been received. Students might decide to skip classes or turn in subpar work. It is important to remember that colleges' offers of admission are conditional and often states, "Your admission is contingent on your continued successful performance." This means colleges reserve the right to deny you admission should your senior year grades drop. Students are expected to maintain their academic performance throughout their senior year. Every year, colleges around the country rescind admission offers.

Signs of senioritis can be difficulty concentrating on schoolwork, caring less about grades, poor attitude, and out-of-control behavior. Suggestions for "curing" senioritis:

- Accept the feelings you are having and know that they are normal.
- Set academic goals in order to have a strong finish.
- Get a job and make some money to use for college.
- Find time to try something new that will feel invigorating, such as volunteering or trying a new activity.
- Spend time with family and friends.
- Celebrate your accomplishments.

Colleges admit you based on the information in your application; if there are any changes, you need to let the college know. If you have dropped a class that was listed on

the transcript you submitted to colleges, your application has changed. Colleges receive your final transcript during the summer, and you don't want to find out in July that you no longer have a place in the freshman class.

It is much better to be proactive and explain why you dropped the class or your grades have dropped. If the drop in academic performance is severe enough to jeopardize your acceptance, admission officers can advise you on how to salvage your admission.

There's another reason to keep working hard in school. It makes the transition to college-level work easier. That's an advantage of taking AP courses, which require a high level of commitment throughout the year to prepare for AP exams in May. The anti-slacker curriculum built into AP classes will help you adjust to college coursework more easily.

If you start procrastinating during senior year, it's difficult to get back to good study habits when you arrive at college, where there will be lots of distractions and no parents reminding you to finish your history paper before you go out for pizza with your friends.

While you do need to keep your grades up, making sure you have some fun will help you avoid burnout. Just don't go overboard. Summer is less than a few months away, and you will have plenty of time to work and play before going to college.

It's not only lower grades that can torpedo an offer of admission. While spray painting the school gym might seem like a fun prank, a disciplinary issue can also mean the end of your college acceptance.

Students who keep senioritis under control will get their reward when they embark on the great adventure of college, in just a few months.

## Career Paths for Data Science Majors

- Database Administrator
- Data Analyst
- Data Engineer
- Market Research Analyst
- Applications Architect
- Tableau Developer
- Operations Research Analyst
- Data Scientist
- Business Intelligence Analyst
- Risk Management Analyst
- Market Researcher
- Business Analyst
- Clinical Data Manager
- Quantitative Researcher

## Focus on Majors: Data Science

With the widespread use of mobile phones and computers and the resulting huge quantities of data generated from these devices, there is now a demand for analysts to extract knowledge and insights from that data. It is now easier for organizations to learn about their users as they interact with the company's website, social media, or mobile channels, all of which leave records that can be accessed and analyzed. Such datasets are information-rich and can help guide organizations to improve products and services. Accessing and analyzing this data requires trained data scientists, and demand for them is high. To address this demand, many colleges and universities have created programs specifically focused on data science and ancillary studies.

### What is data science?

Data science is an interdisciplinary field. In this major, students learn to combine statistics, computer science, mathematics, information science, and knowledge about systems to pull and analyze data for a specific purpose. As this is a rapidly changing field, data science degree programs aim to teach students how to think about the field flexibly and to engage critically with new problems.

An undergraduate studying data science will start by building a basis of knowledge in mathematics, particularly calculus and linear algebra, and take several statistics and computer science courses. While computer science will provide the programming skills needed to extract data and use helpful software tools, a statistical background will provide students with the analytical skills needed to interpret data scientifically. In addition to focusing on these core subject areas, many data science programs have specialized fields of study:

**Machine Learning** is focused on using data to make predictions. To do this, students learn the basics of neural networks and

artificial intelligence to mimic how neurons in the human brain work together to solve problems and arrive at conclusions.

**Data Analytics** uses large data sets to find trends and answer questions. It can be valuable to businesses and other organizations not only to improve decision making, but also to increase employee productivity and help create personalized customer experiences.

**Inference** uses experiments, predictive modeling, and A/B testing of data to predict outcomes. Inference typically requires additional courses in statistics.

**Natural Language Processing (NLP)** uses Machine Learning (ML) technology to let computers understand natural language as humans do. Whether the language is spoken or written, natural language processing can use AI to take data, process it, and make sense of it in a way a computer can understand.

### What careers stem from this major?

With an undergraduate degree, students can pursue junior-level roles as data analysts or data engineers at a wide variety of companies. While analysts focus on organizing and interpreting raw data, data engineers help build the systems analysts use. These careers can be found at both large and small companies in industries as diverse as healthcare, agriculture, technology, and consulting, to name a few.

Within the role of a data analyst, there are specialties such as risk management, market research, and business analysis. Risk management analysts tend to work for insurance companies or on risk prevention teams. Typically, the goal is to ensure maximum profit. Students may also become database administrators, focusing their skills on overseeing a company's database.

To pursue higher-level positions or research-based careers, students may also choose to obtain a graduate degree, which can take up to two years or more while they attend full-time.



## Financial Matters: College Tax Credits



College is expensive. Educational tax benefits can help students offset the cost of college by reducing their or their parents' federal tax bill. The person filing taxes can claim a tuition tax credit for money spent on your college expenses if you are listed as their dependent. Many American families, however, aren't aware of these programs. The federal government offers a range of tax breaks designed to help families save and pay for college. These include tax credits and several tax deductions. The main difference between tax credits and tax deductions is that credits are discounted from the amount of tax you owe, rather than reducing your taxable income. Here are three key benefits to be aware of as your child plans for college.

### American Opportunity Tax Credit

The American Opportunity Tax Credit (AOTC) is a credit for qualified education expenses for an eligible student for the first four years of higher education. The amount of credit is 100 percent of the first \$2,000 and 25% of the next \$2000 (or up to \$2500 total) for tuition, fees, and required course materials paid for students enrolled at least half-time in college. Expenses for room, board, transportation, and personal expenses are not included. Up to \$1,000 of the credit is refundable even if you owe no Federal income tax. There is a limit of four years of credit per student, and it cannot be claimed in the same year as a Lifetime Learning Credit or the Tuition/Fees deduction.

To claim the full credit, your modified adjusted gross income (MAGI) must be \$80,000 or less (\$160,000 or less for married filing jointly).

### Lifetime Learning Credit

The Lifetime Learning Credit (LLC) is similar to the AOTC but less restrictive. This credit is for qualified tuition and related expenses. This federal tax credit can reduce your taxable income by up to \$2,000 if you're pursuing an undergraduate, graduate, vocational, or non-degree program. Course supplies, living expenses, and transportation costs are not qualified expenses for the Lifetime Learning Credit.

The credit is available for 20 percent of the first \$10,000 of qualified education expenses or a maximum of \$2,000 per return. The LLC is not refundable, so you can use the credit to pay any tax you owe, but you won't receive any of the credit back as a refund. There is no limit on the number of years this credit can be claimed, but it cannot be combined with the American Opportunity Tax Credit in the same tax year. Who's eligible in 2023: For tax year 2023, the amount of your LLC is gradually reduced (phased out) after your MAGI reaches between \$80,000 and \$90,000 (\$160,000 and \$180,000 if you file a joint return).

### How to Claim College Tax Credits

Claiming college tax credits is a straightforward process, typically done when filing your annual tax return. To claim these credits, you will need to:

- *Obtain Form 1098-T: Educational institutions are required to provide Form 1098-T, which summarizes the tuition payments made during the tax year.*
- *Complete IRS Form 8863: This form is used to calculate and claim the AOTC or LLC. You will need to provide infor-*

*mation about the student, educational institution, and expenses paid.*

- *Include the Credit on Your Tax Return: When filing your taxes, include the calculated credit amount on the appropriate line of your tax return.*

### College Savings Accounts

Opening a 529 account allows families to pay for future expenses associated with college. Contributions to a 529 plan are not deductible and do not have to be reported on federal income tax returns as long as the money you withdraw is used to pay qualified education expenses. The contributions will grow over time while benefiting from tax advantages such as tax-deferred earnings and tax-free distributions. Qualified education expenses include:

- *Tuition and fees: Funds can be used to pay for tuition and mandatory fees for enrollment at an eligible institution.*
- *Room and Board: Students need to be enrolled at least half-time; room and board can be covered by a 529 fund up to the allowance calculated by the schools.*
- *Books and Supplies: Necessary books, supplies, and equipment required for coursework.*
- *Technology Expenses: Computers, software, and internet access may be considered qualified expenses.*

In addition to these three educational tax benefits, parents and students may be eligible for a host of other educational tax benefits. Families should investigate all available options, and consult with an accountant or tax consultant to decide on the most beneficial educational tax benefits. For more information on tax credits, visit [IRS Tax Benefits for Education: Information Center](#).





## Your College Navigator

Michael Binder, MS, MBA  
President & Founder

Office: 516.367.6625

Mobile: 516.724.0610

[success@ycnavigator.com](mailto:success@ycnavigator.com)

[www.ycnavigator.com](http://www.ycnavigator.com)

Check our website for  
upcoming webinars  
and seminars.

## Handling Denials: How Parents Can Help

Watching your teen's face crumble when they receive a college denial can be heartbreaking. Parents are inclined to try to make the situation feel better for their child. Remember, this is a time to listen and understand that your child's experience of denial may be different than yours. For some students, there may be a sense of shock that they were rejected. Either way, it is important to watch their emotional cues and support them. If you seem upset or angry they may feel that they have disappointed you. Denials are inevitable in an atmosphere of increasingly selective admissions, but they can also be seen as an opportunity for growth.

The first step is to accept that dealing with denials are complicated by your child's emotions, your emotions, and both of your preconceived ideas, hopes, and dreams about college and the future. This becomes even more difficult when students feel pressure to fulfill expectations of their classmates. Worst is the judgment many students feel from their parents as a sense of disappointment in them and their efforts. Parents need to know and accept that where their child gets admitted and chooses to go to college is not a reflection of their parenting skills or an indication of their child's future success and well-being.

When your child is ready to talk, reframing the situation is helpful. They may feel this is the end of the world, but as we know, there are many paths one can take in life that lead us to our goals. Remind them that they are not the only ones who have been denied. The colleges do not know your child as a person and all

they have to offer. Colleges base admission decisions on facts and figures, along with their institutional priorities that factor into who they will accept any given year.

Warren Buffett, the extremely successful chairman of Berkshire Hathaway, said that, "Everything that happened in my life...that I thought was a crushing event at the time, has turned out for the better." One of those "events" is the rejection he received from Harvard Business School.

Don't get caught up by the prestige factor. It's important to recognize that a brand name doesn't equal success or, more importantly, doesn't equal happiness. Your child's performance during their undergraduate experience will be the biggest factor that determines their job placement opportunities. Sometimes denials can send a student to a different school, down a different path, and in line for unexpected opportunities. Some students think they want big schools and realize they'll have more opportunities to shine at a smaller school. Be positive about other institutions. Celebrate your child's acceptances!

For many students, the "denial letter" may be the first time they have experienced serious disappointment. Their egos are bruised, but the truth is, as all adults know, they'll grow and they'll get over it. Handling this "no" will make them better prepared for future obstacles. College rejections happen to *almost all students, but they don't need to define the rest of their lives*