



Your College Navigator, LLC

Admissions by design, not chance!

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May 2024

Seniors—

May 1st - Common reply deadline
for college enrollment.

Juniors—

May 3rd - Registration for June
8th - ACT

May 17th - Registration for
June 1st - SAT

AP Exams
IB Exams

June 2024

Juniors—

June 1st - SAT
Register June 7 for July 13th ACT
June 8th - ACT

Seniors—

Thank parents, teachers, and
others who helped you.

Thank scholarship providers.

Have your final transcript sent to
your college of choice.

Everyone -
Have a great summer!

Honors, AP, and Dual Enrollment

At every college information session, a parent will ask, "Is it better to get a "B" in an AP class or an "A" in a regular class?" The admissions officer answers, "It's better to get an "A" in an AP class," and everyone moans. With an increasingly intense admissions process, decisions about what higher-level classes to register for can feel daunting. Honors, Advanced Placement (AP), and Dual Enrollment all offer a competitive edge to applicants; however, there are differences between the levels of rigor, work, impact on GPA, and attainment of college credit.

A student's curriculum is evaluated in the context of their high school, so if ten AP courses are offered, and a student has only taken one, admissions officers at competitive colleges will wonder why. But if a high school only offers a couple of AP courses, students can't be expected to take classes that don't exist, and they would not be at a disadvantage in the admissions process.

While students in honor classes cover the same material as their regular counterparts, honors provides a rigorous study of each subject, requiring more projects, tests, and time. Honors courses follow a teacher-designed curriculum and are usually offered at every grade in high school. Honors are valued in the admissions process. However, unlike APs, they don't offer any college credit and are not as highly regarded.

As honors classes feature advanced high school work, APs are designed to give students the experience of a college-level course within a high school setting. With a high score on the AP exam, a student could potentially earn college credit and save money on tuition in the future.

AP exams are scored on a system from 1 to 5, with anything above 3 considered to be passing. While every university has a different policy, most colleges award credit

for scores of 4 or 5 on an AP exam, and some for a score of 3. If they don't give credit, APs can be used to place out of introductory courses, have the flexibility to double-major, or even to help you have a lighter class schedule while doing an internship.

In dual enrollment classes, high school students can take actual college courses taught by college professors. Programs, pricing, and course schedules vary by school and state, but classes are usually one semester and are scored based on a combination of assignments and tests. However, it's not a guarantee that dual enrollment classes will be accepted for college credit. Despite this, dual enrollment offers students flexibility by providing a wider range of subjects, and the time to engage in extracurriculars outside the classroom.

Taking higher-level classes prepares students for a more successful future in college, while simultaneously giving them an extra nudge on the admissions table. Preparing for college is important, but so is preserving mental health and not overloading the plate with challenging classes. This might involve opting for AP classes in one's stronger subjects and honors in others, or selecting a handful of APs to spread out throughout high school. Admissions officers, of course, like to see intellectual curiosity, but they also like students who will contribute to the college community. Students who also spend time discovering and pursuing their passions outside the classroom will be attractive applicants. This means that finding a healthy balance between scholarly pursuits and extracurricular activities, community service, or other interests is just as important. Colleges are searching for dynamic individuals with various talents and perspectives who will diversify their campuses.

Career Paths for Art and Design Majors

- *Motion Graphics Designer*
- *Visual Effects Artist*
- *Video Game Artist*
- *Virtual Reality Artist*
- *Augmented Reality Artist*
- *Art/Creative Director*
- *Fashion/Costume Designer*
- *Film/Commercial Director*
- *Graphic Designer*
- *Interior Designer*
- *Photographer*
- *Industrial Designer*
- *Production Designer*
- *Matte Painter*
- *Look Development Artist*
- *Craft or Fine Artist*



Focus on Majors: Art and Design

Have you ever thought to yourself, “I enjoy being creative and finding unusual solutions to visual problems?” Or, “When I see a blank page, I’m compelled to draw on it?” Or even, “Making art is the one thing I am passionate about?” If you have these thoughts or ones similar, then majoring in the arts may be for you.

The power of art is its versatility. Students are not limited in what they are able to study and can specialize in a wide variety of options, such as, painting, photography, film, animation, architecture, ceramics and more. Art is a field that allows students to explore different cultures and perspectives while also equipping them with 21st century skills needed for the rapidly changing workforce of the future. Artists create value for everyone in society by producing forms of entertainment that can be enjoyed by all. However, an artist’s creative expertise plays a lesser-known but equally essential role in many other career fields. Artists do crucial work as innovators, merging the fields of science, education, and art. For instance, artists are key to revitalizing communities through developing civic infrastructure and city beautification projects. Regardless of the schooling programs or type of degree, studying art prepares students for a career through developing and blending skills including creativity, visual literacy, critical thinking, and project management. Here are some potential pathways within the art field:

Fine Arts comprises many different areas of study and courses depending on the specific field. Students will learn about history, skills, and methodologies in their artistic field. There are five main fine arts categories: visual arts, theater and dance, film and photography, music and creative writing. Application for fine arts programs usually requires a portfolio, which is dependent on the type of concentration a student is entering.

Design majors gain a variety of skills with practical applications through their studies. It is a blend of critical thinking, innovating, and teamwork. Classes in the design field can range from exhibition design to fashion to illustration and even computer programming. Graduating with a degree in design can open a huge number of career paths spanning multiple fields.

Media Arts involves the study of film and videos. Students can focus on media history and visual aspects of film and photography but can also study production. Through media arts programs, students will learn versatile skills that build a foundation for a successful future. Graduates with a degree in media arts often enter the entertainment or communication industry, including advertising, film, or public relations.

An art institute is most appropriate for those individuals who truly wish to immerse themselves in art. They generally award a Bachelor of Fine Arts (B.F.A.) degree and will require a portfolio, or a collection of a student’s art pieces, as part of the admission process. B.F.A. programs train their constituents for art-based careers; students may prepare for a future in fashion, auto or interior design, video game development, animation, or the graphic arts. At an art institute, students will generally start with foundation courses such as basic design and history of art, then focus on an area of concentration during the later part of their studies. The emphasis of each art institute differs, even within the same medium, such as painting or sculpture. Additionally, art schools are usually located in big cities where students can have easy access to a broader artistic community.

It’s important to consider, however, that studio art classes require hours of hard work and students at art institutes have little time or opportunity to get the breadth of education that is possible at a liberal arts

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Financial Matters: Payment Options for College



Students who will begin college in the fall semester should receive their tuition bill a few months before the term begins. If you need more information, contact the bursar's office or student financial services. Check the bill carefully to make sure you (if applicable) received awarded financial aid. Some schools require you to accept the financial aid offer, which is found in the student's portal.

Tuition Payment Plans - Tuition payment plans provide you with the option to spread out tuition payments. Plans vary among colleges. Some allow multiple installments, while others require that you pay one lump sum per semester. A possible advantage to most tuition payment plans is that you might not incur the interest and finance charges that come with loans and borrowed money. Contact your college for more information about their tuition payment plan options.

Home Equity Loan or Line of Credit

- An alternative or additional measure to pay for college is to use the equity in your home (or your parent's home if you're a [dependent](#)) to help fund your college education. There are both home equity loans and home equity lines of credit. The difference between a loan and a line of credit is that loan proceeds are received in one lump sum. Although each person's financial situation is different, you and your family may decide that one of these options is right for you.

Parent PLUS Loan - Parent PLUS loans are Federal loans designed to help parents pay for college costs. To apply for a PLUS loan, your family must complete the FAFSA financial aid application. Some colleges require additional paperwork.

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 8.05%, which is fixed for the life of the loan.

There's also a loan origination fee of 4.228% of the amount borrowed.

If you request a deferment, you don't make payments if your child is enrolled at least half-time and for an additional six months after the student graduates. You can speak with your loan officer about the deferment of payment. All borrowers must complete credit counseling for parent PLUS loan borrowers. Loans are typically paid back in 10-25 years.

Credit Cards - About 85% of colleges now accept credit cards for tuition and fees. On the surface, this 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.

According to [creditcards.com](https://www.creditcards.com), two-thirds of colleges charge a service fee - 2.75% is the most common - for this option. Charging \$10,000 in tuition to your card could add an extra \$275 to your cost. Add in the higher interest rates generally charged by credit card companies, and the added benefit of those "rewards" start to shrink pretty quickly.

Focus on Majors: Art and Design (continued from page 2)

college. Additionally, art institutes do not offer the variety of extracurricular clubs, sports, and activities many college students seek and expect. Therefore, if you're interested in focusing on art but would also like to explore other interests, pursuing an art major at a liberal arts college is another great option. Although students in Bachelor of Arts programs do not get the intensity of experience that BFA graduates do, they benefit from the more rounded college-life experience available at a comprehensive institution. Both the B.F.A. and B.A. programs prepare students for graduate programs in

the arts. A master's degree is generally required for those hoping for employment in museums and galleries or for teaching at the high school level. Museum curators and directors, as well as college professors, often have Ph.D.s.

Careers for Art & Design Majors

Fortunately, the notion of "the poor starving artist" no longer rings true today. The arts and culture sector is a key area in state-level economic growth, and 80% of working creatives are poly-occupational, meaning many hold more than one job at a time. All art majors should seek out intern-

ships in galleries or museums, apprenticeships with working artists, or employment in architectural or design firms in order to gain real-world experience. Art majors may go on to work in a variety of art-related fields. The major provides the initial preparation required for careers in commercial art and professions such as art therapist, art editor, critic, museum curator, art educator, art restorer, architect, or designer. However, art majors can also take their trained creativity and visualization into other career fields. You can learn more about careers in the visual arts by using the [Occupational Outlook Handbook](#).

Fostering Teen Success



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Check our website for
upcoming webinars
and seminars.

Your teen may be academically ready to move on to college, but are they mature emotionally and psychologically? At home, they are surrounded by their family and friends. Once they leave their support system, will they still be able to thrive in their new surroundings?

In the book, *The Stressed Years of Their Lives*, authors, Hibbs and Rostain identify eight key components of social maturity that are considered predictors of college success:

Conscientiousness- Is your teen ready to take responsibility for the consequences of their actions? For example, if they are caught cheating on a test, do they own it and understand why there are consequences, or do they make up excuses?

Self-management- Are they ready to take over routine tasks? Can they wake up on their own? Can they complete their chores and make and keep appointments? Do they know how to rearrange their schedule, if needed? Are they able to demonstrate these skills in different environments?

Interpersonal skills- Are your teens ready to make friends, deal with roommates, and find healthy social activities? One of the biggest challenges at college is navigating friendships and dealing with roommate conflicts and romantic relationships. Young adults with learning differences or social-interaction difficulties add another level of challenges. The impact of social media further complicates social relationships.

Self-control- Can your teens resist temptation? When going off to college it can feel like a free for all. They can stay up late, go out with friends, eat whatever they want, and play video games all night. Sounds simple, but do they know when and how to say no to staying out late, when there is a paper due the next day?

Grit- Are they ready to cope with frustration, disappointment, and failure? Can your teen tolerate distress and find their motivation after a setback? Learning how to “hang in there” helps develop inner strength.

Risk management- Can they have fun without taking too many risks or engaging in the use of substances such as drugs or alcohol? Remember that the immature development of the late adolescent brain contributes to “risky decision-making and reward-seeking drives”. Keeping communication open with your teen is essential in helping them navigate the decisions they make or want to make.

Self-acceptance- Can your teen accept their faults and tolerate their mistakes without too much guilt or shame?

Open mindset/Help-seeking- Often teens see setbacks or failure as shameful. Asking for help is a sign of strength and maturity. Encourage your teen to ask for help - whether from a friend, teacher, or parent - since it is an important life skill. Maturity in adolescence is a work in progress that takes time and patience. These eight points should be developed over time and used as a framework for giving teens the skills to navigate the road towards adulthood.