

April 2010

Seniors – Final acceptance letters should arrive this month

Juniors – Visit colleges

Prepare for AP Exams

10th – ACT and ACT plus Writing

Seniors – compare offers of admission; revisit top choices

Seniors – evaluate financial aid packages and explore college funding options

May 2010

1st – Common reply date for college enrollment

1st – SAT Reasoning and Subject Tests

3rd–14th – AP exams

Juniors – work on resume

Juniors – speak to advisor about military colleges or ROTC programs

Seniors – notify colleges that you will not attend

Seniors – check out loan options if needed

Curriculum Matters

In searching for schools, some students are so focused on an Ivy League or other elite institution that they ignore the fact that the educational experience they will have at Brown is very different than what they will find at Columbia. Brown has an open curriculum, where students can take four years of nothing but history if that's all they want to study. Each major will have requirements, but unlike most colleges, which insist on some exposure to math, science, social science and humanities, Brown is one of the few schools without any general education requirements.

Not having to take any more math or foreign language can make an open curriculum seem very appealing. And for students who have strong, defined interests, this kind of freedom can work well. They know what they want to study and they don't want anyone telling them what courses to take.

But most students benefit from some structure. Even small liberal arts colleges offer so many more courses than what you would find in high school that choosing from the hundreds of possibilities can be overwhelming. The requirement that undergraduates sample a variety of subjects helps undecided students find a major.

Some students appreciate the strong core curriculum offered at Columbia. If you want to earn your bachelor's degree at Columbia College (the liberal arts school at Columbia University), you'll need to complete Contemporary Civilization in the West, a two semester course surveying the history of moral and political thought from Plato to the present. You will also need to take

another two semester course called Masterpieces of European Literature and Philosophy, plus a semester each of Art Humanities and Music Humanities, and a two course global issues core requirement. These are in addition to taking three semesters of science, four semesters of foreign language, a university writing course, two semesters of physical education and passing a swimming test.

If that's not enough structure for you, try St. Johns College, with campuses in Annapolis and Santa Fe. All students at this unique school take the same classes. Faculty members are called tutors, and they meet in seminars with students to discuss the great books of Western civilization, beginning with the Greek classics in freshman year and continuing through the Federalist Papers and Tocqueville by the end of senior year. Students also explore the great scientific thinkers in the three year laboratory program. Students study math for four years, Greek language for two years, and French for two years. They take a year of music. Instead of being taught as separate subjects, the ideas are discussed across traditional curricular boundaries. There are no electives, although there is an opportunity in the middle of junior year and senior year to study a book or subject in depth with a small group of students. The college has no majors, but students graduate with a classic liberal arts education.

Most colleges are somewhere between Brown and St. Johns in structure. They require students to take courses in humanities (including foreign language), social sciences, and natural sciences. Being aware of how much structure you want will help you identify the schools that are best for you.

Colleges for Future Physicians

Do you enjoy helping people and want to make a difference by improving the health and lives of others? Do you want a career in which you can advance knowledge while also making a good living and having a secure future? If so, medicine may be just the career for you. Lots of bright high school students enter college as “pre-med”, but many change their minds along the way. Sometimes your choice of college will determine your future career path.

Many aspiring physicians think they need to go to the most prestigious undergraduate school in order to have a chance at admission to a good medical school. This isn't the only path, and sometimes it's not the best path. A student who is strong in science, has a lot of self-confidence and is assertive about pursuing research opportunities, will probably be successful in an intensely competitive environment.

But for the student who doesn't immediately grasp complex physics problems or is shy about asking for help, attending college with many driven and accomplished pre-med students could be the end of the dream of medical school. This student would be better off at a college that will provide the personal attention she needs in order to prepare for medical school. In a nurturing academic environment, she'll be able to form relationships with faculty who will help her master the material required to do well on the MCAT, and may hire her to work on their research projects. These professors would be able to write meaningful recommendation letters for medical school. The best college for the aspiring physician is the

one best suited to your individual personality traits and learning style.

Students with strong high school preparation in the sciences and math who are also very sure that they want to pursue a medical degree may wish to consider a combined BS/MD degree. Currently, 36 medical schools offer the BS/MD degree, admitting highly qualified high school seniors to their medical schools at the same time as they are admitted to college. Because the BS/MD students are so focused on their future, some



Baylor University (TX) is one of 36 undergraduate institutions that offers the combined BS/MD degree.

of these programs have been able to shorten the path to graduation, offering the combined degree in only seven years. While it may be appealing to have that guaranteed med school admission in hand (assuming you maintain acceptable grades throughout college), the typical high school senior may not know what type of medical school experience they'll want. Some medical schools focus more on

research, while others center on clinical practice. These factors should be considered when applying for med school.

If you're interested in learning more about these combined BS/MD programs, check out the list on the website of the American Association of Medical Colleges at <http://services.aamc.org/currdir/section3/degree2.cfm>.

Cost may also be a consideration in selecting your undergraduate college. There are many colleges that may not be well-known but that have a good track record of sending graduates on to medical school. By targeting colleges that are either lower in cost or where you are likely to get merit aid, you may be able to avoid loans. Since most students take out loans to attend medical school, it's nice to start out without the burden of heavy debt from your undergraduate education.

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Focus on Finances: A New Tax Credit for the College-Bound



The American Opportunity Tax Credit, a new benefit for families of college students, may help in offsetting the high cost of a college education.

This \$2,500 tax credit comes with provisions that will benefit both low and upper-middle income families, allowing married couples filing jointly with an adjusted gross income of up to \$160,000 to claim the full benefit. Families with an adjusted gross between \$160,000 and \$180,000 are eligible to claim a partial credit. This new benefit also has the advantage of being a tax credit—money that can be subtracted directly from any income tax owed. It's even partially refundable. This means that a family that doesn't earn enough to pay taxes is still eligible to get \$1,000 back.

To claim the American Opportunity Tax Credit, the student must be engaged in undergraduate study

Military Colleges

Students who want both an outstanding education and the opportunity to develop leadership skills while serving their country, might want to look closely at the U.S. Service Academies. The four service academies offer challenging academics that emphasize engineering and history along with courses unique to their particular branch of the military. At the Air Force Academy, students can study flight and space operations or learn to fly, while majoring in math, engineering, behavioral science, economics, or counseling. The Coast Guard Academy offers such majors as humanities, and management and leadership, along with several types of engineering and math and science majors. At the Military Academy at West Point, cadets study a core curriculum that includes physical education and military science in addition to a choice of major. Naval Academy students spend summers at sea and the academic year majoring in computer science, oceanography, math, science, or engineering.

Common to all of the academies are small classes and an emphasis on military, physical, and leadership training. Students are cadets and, as such, subject to the rules of military life. Strong bonds are commonly forged between students; teamwork is stressed. All incoming students complete basic training in the summer before their freshman year, and spend succeeding summers in additional field training.

Cadets receive full scholarships to pay their college

for at least half time. The credit is claimed at 100% of the first \$2,000 of qualified tuition and expenses, and then at 25% of the next \$2,000 in expenses. Therefore, the student's college expenses must equal at least \$4,000 for a family to claim the whole \$2,500 credit. Qualified educational expenses include tuition, fees, and books, but cannot include any expenses paid through the tax-free portion of a 529 college savings plan or a Coverdell Education Savings Account. The credit cannot be claimed for expenses covered by scholarships, Pell grants, employer-provided tuition reimbursement, or other tax-free payments received as educational assistance.

Although the American Opportunity Tax Credit has only been authorized for two years, it is expected that this benefit will become permanent. Speak with your accountant or financial advisor to learn how to use this and other tax benefits in helping to meet the cost of college education.

tuition, room, board, medical care, and fees. They also receive additional stipends. In return, cadets are required to serve after graduation in their branch of the military. Admission to all of the service academies is competitive. In addition to grades and test scores, applicants must demonstrate physical fitness and (except for the Coast Guard Academy) receive a congressional nomination to be considered. Typical applicants rank in the top quarter of their high school class, have a 1200+ score on the SAT, are involved in varsity level sports, and are active in school or community activities.

If you think you might be interested in attending a service academy, investigate requirements early. Speak to recruiters at college fairs and learn about the process of obtaining a congressional nomination. Check out websites for each of the academies listed below and consider attending one of their summer sessions after junior year so you can experience cadet life. For more information, log on to www.usma.edu for the Military Academy at West Point; to www.usafa.af.mil for the Air Force Academy; to www.usna.edu for the Naval Academy; or to www.cga.edu for the Coast Guard Academy. Those interested in the Merchant Marines should go to www.usmma.edu for more information. Completing the pre-candidate questionnaire at the website gets you into their database; they'll contact you with more information.

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Wait-List Limbo

Uh-oh! After eagerly anticipating a decision from Dream University, many students find that the waiting isn't over. Welcome to wait-list limbo! Increasingly, colleges are using the waitlist as an enrollment management tool – unsure of how many students will accept their offer of admission, colleges place otherwise qualified applicants on hold. If you've been offered a place on the wait-list, what should you do?

First, consider your choices. If you would really prefer to attend one of the other colleges that accepted you, write a note to W-L University, thanking them for their interest, but refusing their offer of a position on the waitlist. On the other hand, if W-L U is your number one choice, immediately write a letter expressing your continued interest in attending, and letting them know that you would be very receptive to an offer of admission. Call the ad-

missions office (or check online) and find out how their wait-list works (are students ranked, when do they expect to go to the waitlist?), and ask if they'd like to receive your latest grades, samples of work, or additional recommendations. Speak to your counselor, too, about a counselor call on your behalf.

If W-L is still high on your list (but not first choice), you might still choose to remain on the waitlist. Keep in mind, though, that few colleges will accept waitlisted students who have not expressed further interest in the form of a phone call and/or letter. Being accepted from the waitlist is uncertain (you might want to ask how many were offered admission in the last few years) and you need to make an emotional and financial commitment to one of the colleges that have accepted you. So treat the waitlist as a "perhaps", and consider all the reasons your other colleges are right for you.

Website of the Month: www.whatwilltheylearn.com

[WhatWillTheyLearn.com](http://www.WhatWillTheyLearn.com) is a project of the American Council of Trustees and Alumni, a non-profit organization that supports liberal arts education and accountability for excellence in education. This new website helps prospective college students to cut through the abundance of college information to answer the question: just what are you expected to learn at that institution? The group looks at the education provided in seven key areas: English composition, literature, foreign language, U.S. government or history, mathematics, and science. The "Compare Colleges" feature allows you to compare the required curriculum at any of the 125 colleges currently covered. This is one ranking system that might really surprise you!

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