

April 18, 2020

# THE TABLET

THETABLET.ORG

## SPRING 2020 College Edition

An informative resource on colleges and enrollment



# Higher Education Questions in the Time of the COVID-19 Pandemic

## The challenges and opportunities ahead

by Marguerite J. Dennis

It is important for high school seniors and their families to realize that the school that accepted them may not be the same academically and financially as the school they have applied to in the fall. The COVID-19 virus has impacted colleges and universities worldwide and schools in the United States are not immune to the disruption brought about by the virus.

### Questions seniors should ask

Most colleges and universities in the United States enroll international students. Preliminary surveys and reports indicate that a large percentage of international students, especially from China, will opt, for the fall semester, to study closer to home. Most schools will need to replace the international students who will not enroll in the fall with domestic students. If you have been waitlisted but would prefer enrolling in your first or second choice school, I would contact the admission officers at these schools and let them know of your interest.

Many colleges and universities have increased the number of on-line courses offered to students. Find out what percentage of your first year academic curriculum will be taught on-line and in person.

Most families in the United States have been financially impacted by COVID-19. If you have already received your financial aid package and now realize it is insufficient to meet your financial need, contact a financial aid counselor and try to re-negotiate your package.

### Questions juniors should ask

Many standardized tests, including the SAT and ACT examinations, have been cancelled for this year making it impossible to include the results of those tests when applying for admission. Some colleges and universities are no longer requiring these tests as part of their application. Contact the admission counselors for all of the schools you are considering for clarification



(Photo: © monkeybusinessimages / iStock via Getty Images Plus)

**The biggest benefit of a college degree**

45% (the plurality) considered the major benefit of a college degree to be a "Potentially better job and income," while 34% chose "Exposure to new ideas," and 21% chose "Education."

Source: The Princeton Review's 2020 College Hopes & Worries Survey

***"In 1665, Cambridge University closed because of the plague. Isaac Newton decided to work from home. He discovered calculus and the laws of motion."***

*Paddy Cosgrave, CEO Web Summit*

tion on testing requirements.

Preliminary surveys reveal that a percentage of high school students are considering schools closer to home. You may be one of these applicants. I would begin drawing up a list of two-year schools and

four-year public and private schools in your area. You can expand the list in the coming weeks and months if necessary. But this is a good place to start.

As was suggested for high school seniors who have already been accepted for the fall 2020 semester, I would request information from all of the schools under your consideration with regard to their post-COVID-19 financial aid policies. I would also request information on the percentage of courses that will be taught on-line and in person.

I would like anyone reading this article to remember:

There is a college or university for every student who wants to enroll. No matter your background, grades or income, there is a school that is the right "fit" for you and one you can afford.

In subsequent articles I will share "insider" tips on college affordability and scholarships and how you can graduate with

manageable debt.

COVID-19 has created disruptions and upheavals worldwide. The virus has also created fear and uncertainty among college and university administrators, faculty and students. We are all living in a world where norms are constantly unraveling around the edges. But there may also be opportunities that will part of COVID-19's legacy.

Just consider the following, that Paddy Cosgrave, chief executive of Web Summit recently pointed out:

"In 1665, Cambridge University closed because of the plague. Isaac Newton decided to work from home. He discovered calculus and the laws of motion. Just saying."

*Dennis has served as a higher education administrator for 30 years, at St. John's University in New York, Georgetown University in Washington, D.C. and Suffolk University in Boston. She is the author of "The New College Guide: How to Get In, Get Out, and Get a Job."*



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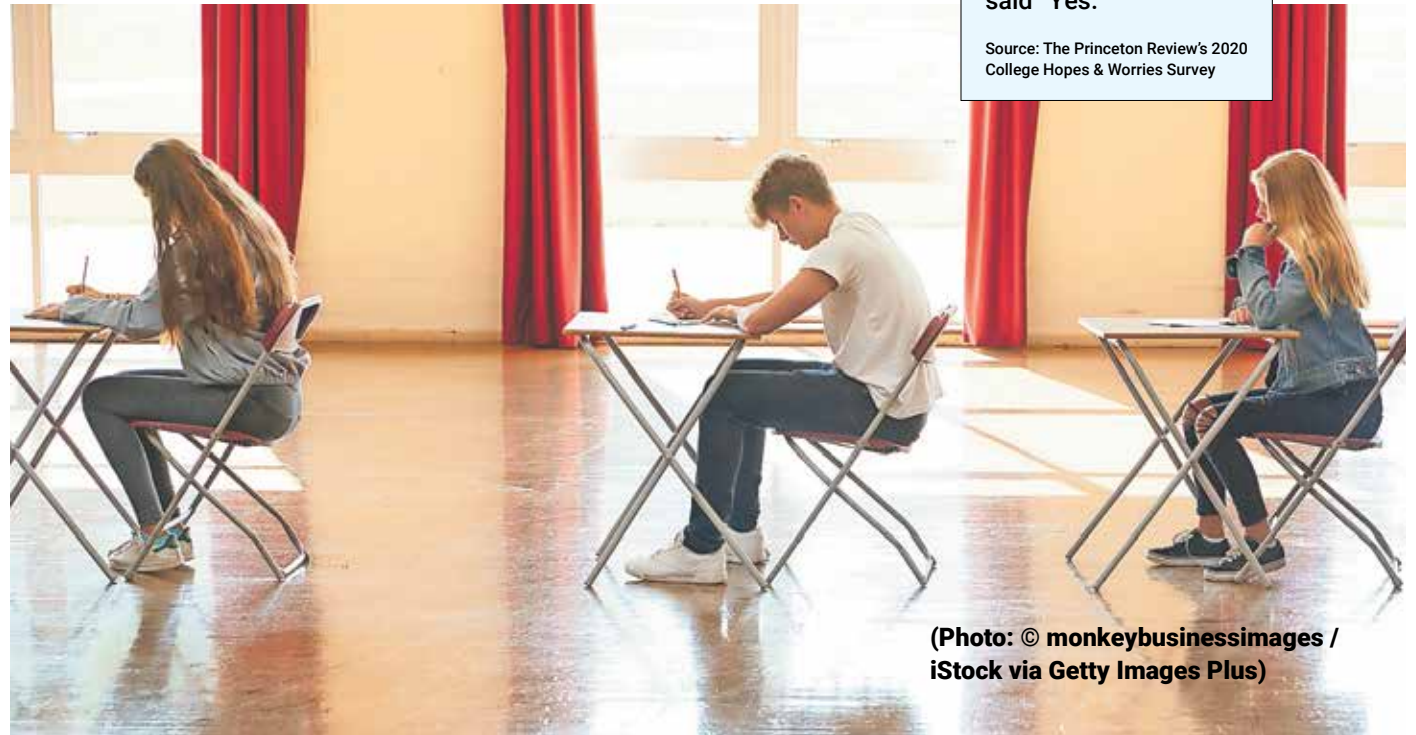
# Are You Ready for College Entrance Exams?

**Taking the test is seen by many as the toughest part of the application process**

(StatePoint) — While a student's long record of academic achievement is generally the most important measure that colleges take under consideration during the admissions process, getting as prepared for one's college entrance exams as possible is a great idea.

Here are a few things to know going into the process:

- Almost all four-year institutions of higher learning require that candidates submit either SAT or ACT scores with some requiring strictly one or the other. Certain selective



## View as 'worth it'

Asked if they viewed college to be worth the investment, 99% of 12,800 respondents said "Yes."

Source: The Princeton Review's 2020 College Hopes & Worries Survey

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—Mike Brege, Interaction Design, BFA'19

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schools also require SAT Subject Tests and AP Tests. Check which tests you'll need to take to apply to your schools of choice. You may also want to check the average scores of last year's incoming freshmen.

- Find out whether the schools to which you are applying look at the score of every test you take or only your top score. If they look at every score, you may want to avoid taking the test until you're feeling completely confident. If they look at only the top score, consider taking the test multiple times (if money and time allow) until you get the score with which you're satisfied.

- Each institution weighs scores a bit differently. Some colleges use entrance exam scores in order to place incoming freshmen in classes. Some schools use the scores to award scholarships. Understanding what the scores are used to determine, can help you get motivated to succeed.

- When it comes to the mathematics portion of the exam, it's important to know that graphing and scientific calculators are allowed. Calculators for College Boards avail-

able from Casio offer an affordable solution to aid in the preparation for college entrance exams. Whatever calculator students choose to use for their exams they should familiarize themselves with completely so that come exam day, they can easily manipulate its features and functions. To that end, students should use the calculator when taking practice tests and consider using it in the classroom and when doing homework.

- Testing rules and format have evolved over time. Be sure any preparation materials you use are current so that they deliver accurate information about what to expect and reflect the kind of questions you'll actually face on test day.

- Your practice tests should resemble the real test day as much as possible, so have handy only tools which are allowed in the testing facility, putting away any other reference materials or distractions.

While the process of preparing for and taking college entrance exams can be nerve-racking, sufficient preparation and the right tools can give you the confidence you need to be successful on test day.

**"Find out whether the schools to which you are applying look at the score of every test you take or only your top score."**

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# Prioritizing Your Family's Plan to Pay for College

(StatePoint) — When it comes to financial goals, a new survey suggests that creating a plan to pay for college should be top of mind for more families.

Only 54 percent of parents are comfortable with their plan to pay for their child's college education, according to a College Ave Students Loan survey conducted by Barnes & Noble College Insights.

To pay for college, consider the following financial strategies:

- Apply for reputable scholarships and grants early and often. One easy one to apply for is the College Ave Student Loans \$1,000 Monthly Scholarship Sweepstakes.

- Submit the Free Application for Federal Student Aid (FAFSA), even if your family has

a high income. Doing so is the only way to access the big pool of financial aid available from the U.S. Department of Education, which awards over \$120 billion annually in the form of scholarships, grants, work-study programs and loans. What's more, states and some individual schools use it to determine aid packages as well.

- Ask family members to gift or contribute toward the cost of education.

- Fine-tune the college application process to save money. For example, zero in on state schools for in-state tuition, or schools where your child's grades and SAT scores are above average to boost the likelihood of receiving merit aid.

- Ninety-one percent of parents currently help or plan to help their child pay for college

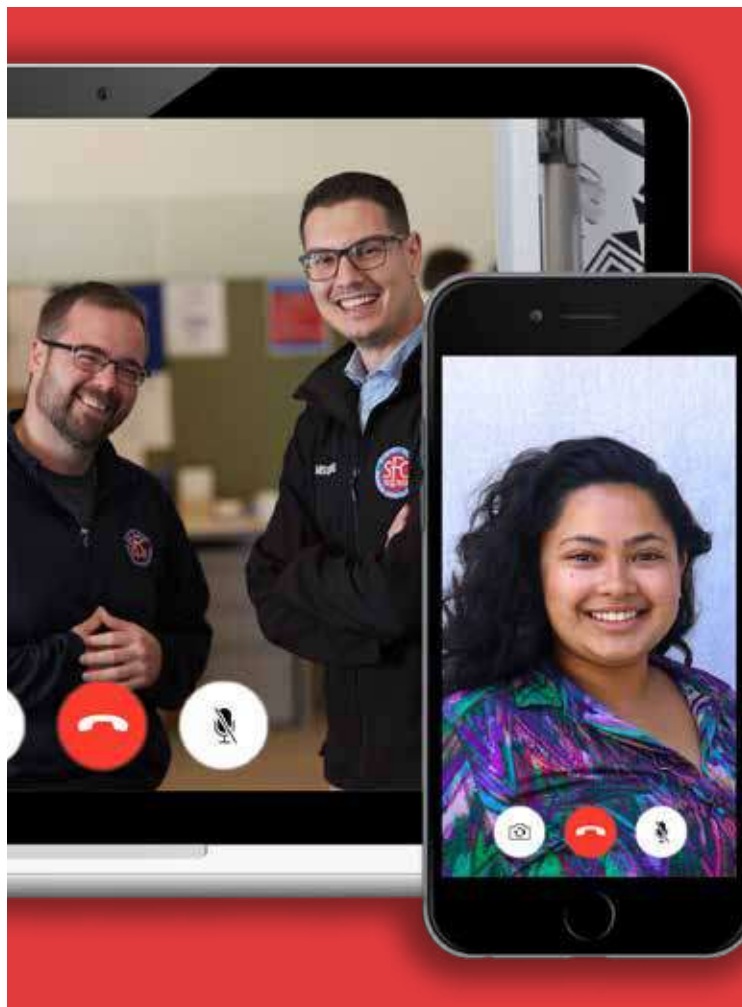


**Creating a plan to pay for college should be one of the top priorities. (Photo: Andres/Getty Images)**

and 75 percent of parents expect their child to help pay, which means that for most families, a candid discussion about what you can afford and how much you expect him or her to contribute is essential.

- Financial aid letters arrive in the spring. If your expected family contribution (EFC) is more than you can afford, reach out to the financial aid office to discuss.

*Continued on page 9*



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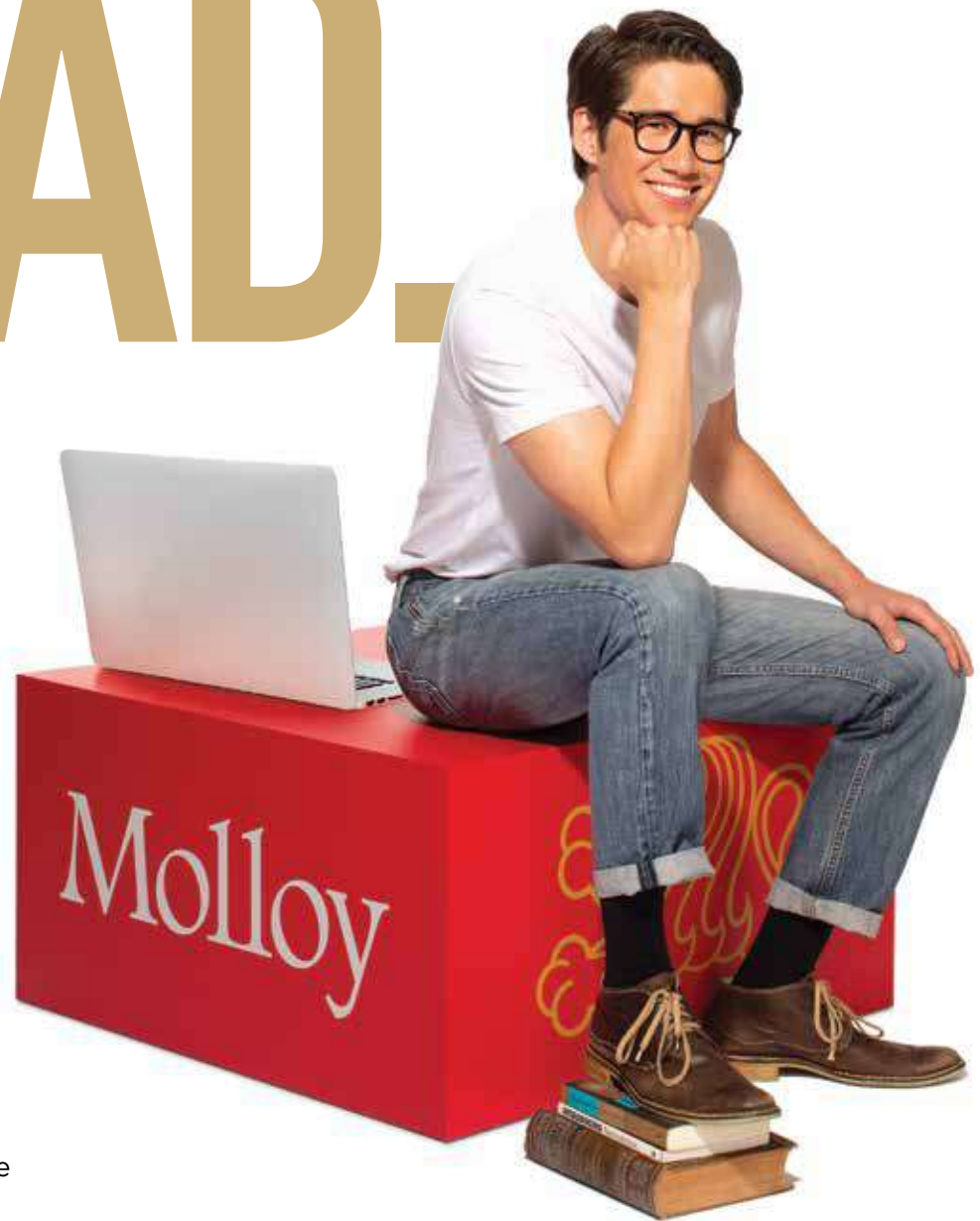
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# 7 Questions to Ask About Financial Aid, Scholarships, and Student Debt

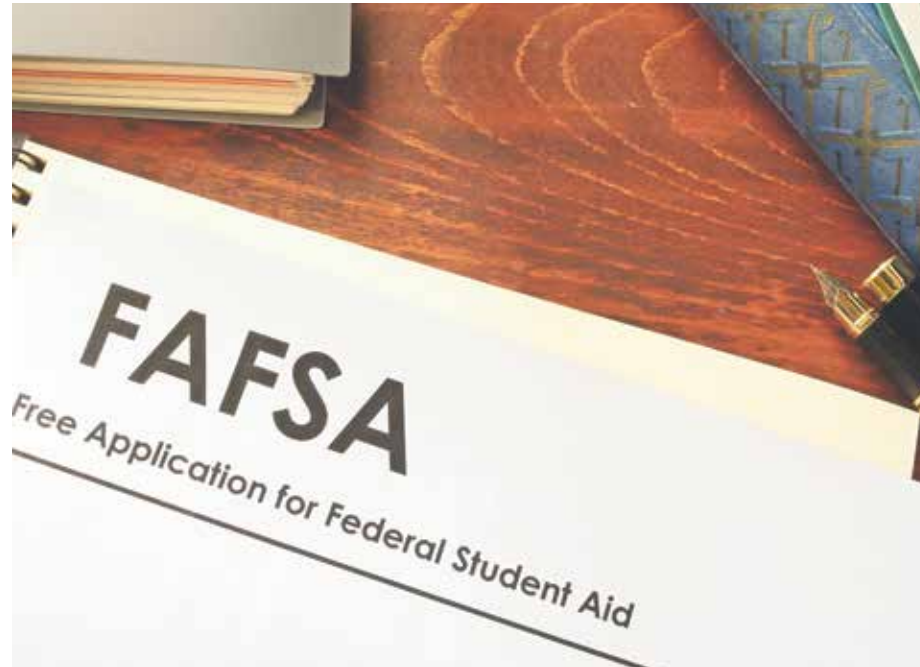
**National expert on college admission answer to your most crucial concerns**

by Marguerite J. Dennis

## Question #1. Can I afford this school?

Before applying to any college or university, make a list of the tuition costs of each school you are considering. Then contact a counselor in the admission or financial aid office, and ask what the average tuition increases have been for the past five years and what they are projected to be in the next four years. Be advised that average annual tuition increases for private schools range from 3% to 5%.

It is more difficult to project tuition costs for public schools because COVID-19 has



(Photo: Getty Images)

counselor who will review your financial aid application each year. Get the name of your financial aid counselor.

## Question # 5. Will I have to pay full tuition?

Most students do not pay full tuition. The majority of private colleges and universities, and many public schools, award generous grants. Some of the scholarships are based on grades, some on financial need. Check with all of the schools on your list to get clarification of this question.

## Question # 6. Will I have to take out loans?

No one should graduate with unmanageable debt. Let me repeat. No one should graduate with unmanageable debt.

Before applying to any college or university find out from each of the schools on your list the average student and parent debt. Calculate what you and your family are willing to borrow. If you have decided on a major, calculate monthly loan payments with starting salaries.

The following suggestions are some ways you can reduce costs and debt:

Attend a two-year college, and then transfer to a four-year school.

If possible, enroll in online courses while still in high school, and during the summer months while you are in college. Remember fall and spring semesters are roughly three months each. Use the summer months to create for yourself, a "third semester". This could be one way to reduce the time it takes to graduate.

## Question # 7. Does everyone receive financial aid?

Request information from each of the schools you are considering on the percentage of students in the first, second, third, and fourth years who receive financial aid. You want to be certain that the aid you were awarded for the first year will follow through until graduation.

*Dennis is a national and international expert on college admission, financial aid and international student mobility. She has worked at St. John's University in New York, Georgetown University in Washington, D.C. and Suffolk University in Boston. She is the author of seven books on higher education and has served as a consultant to national and international colleges and universities.*

strained state budgets, making it more difficult for public institutions to receive financial assistance from their states.

## Question # 2. Are there other costs besides tuition?

Tuition is just a part of total college costs. If you plan to live on campus, you want to know the increases in dormitory rates from year to year. You will also need to factor in book costs, health insurance, and living expenses. What is the total bill likely to be?

## Question # 3. What kind of financial aid is available?

You will need to have a conversation with someone in the financial aid office about the average financial aid package for each of the schools under consideration. Ask to see examples of "typical" financial aid packages. Ask for the percentage of awards that are loans and grants and if your financial aid award is based on your family's income or on your grades.

## Question # 4. Ask if you will receive the same amount of financial aid each year.

You want to ask admission and financial aid counselors if you will receive the same amount of financial aid each year if your parents' incomes do not change. Also ask if you will be assigned a financial aid

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**Marguerite  
Dennis**

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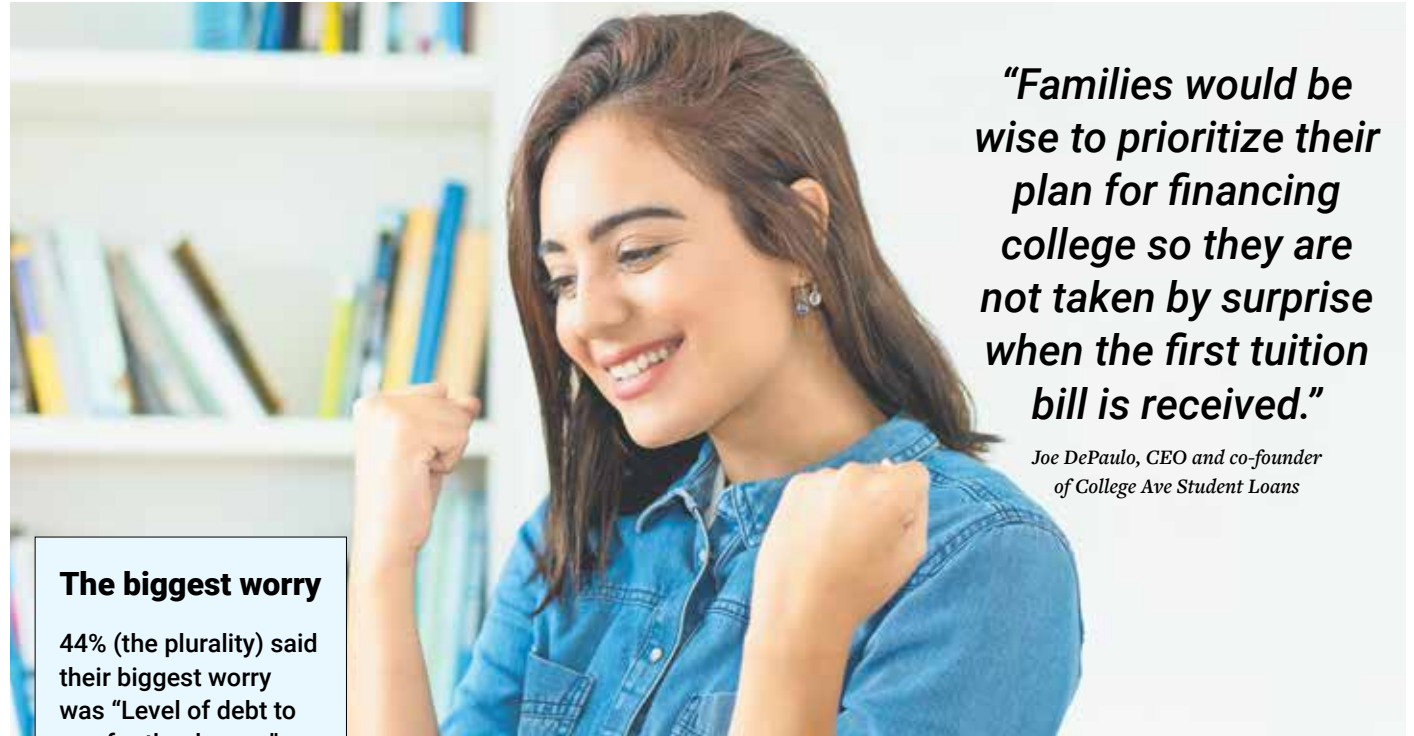
# Prioritizing Your Family's Plan to Pay for College

Continued from page 6

- If needed, borrow federal loans in the student's name first. They carry special benefits, such as public service forgiveness and income-driven repayment options not typically available on private loans.

- When federal loans in the student's name don't cover you fully, consider a private student loan or parent loan with a good interest rate. You may also need to find a cosigner with strong credit. With the pre-qualification tool offered by College Ave Student loans, you can find out if your credit qualifies for a College Ave loan and what rates to expect before applying. Pre-qualification does not affect your credit score, making this a convenient way to get your ducks in a row. To learn more, visit [CollegeAveStudentLoans.com](http://CollegeAveStudentLoans.com).

"Families would be wise to prioritize their plan for financing college so they are not taken by surprise when the first tuition bill is received," says Joe DePaulo, CEO and co-founder of College Ave Student Loans. "Knowing where the money is going to come from is essential."



***"Families would be wise to prioritize their plan for financing college so they are not taken by surprise when the first tuition bill is received."***

*Joe DePaulo, CEO and co-founder of College Ave Student Loans*

### The biggest worry

**44% (the plurality) said their biggest worry was "Level of debt to pay for the degree."**

Source: The Princeton Review's 2020 College Hopes & Worries Survey

**You might also apply for private scholarships. There are thousands of grants offered by companies, nonprofits, and community groups. (Photo: Getty Images)**

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# How to Find a Job After College

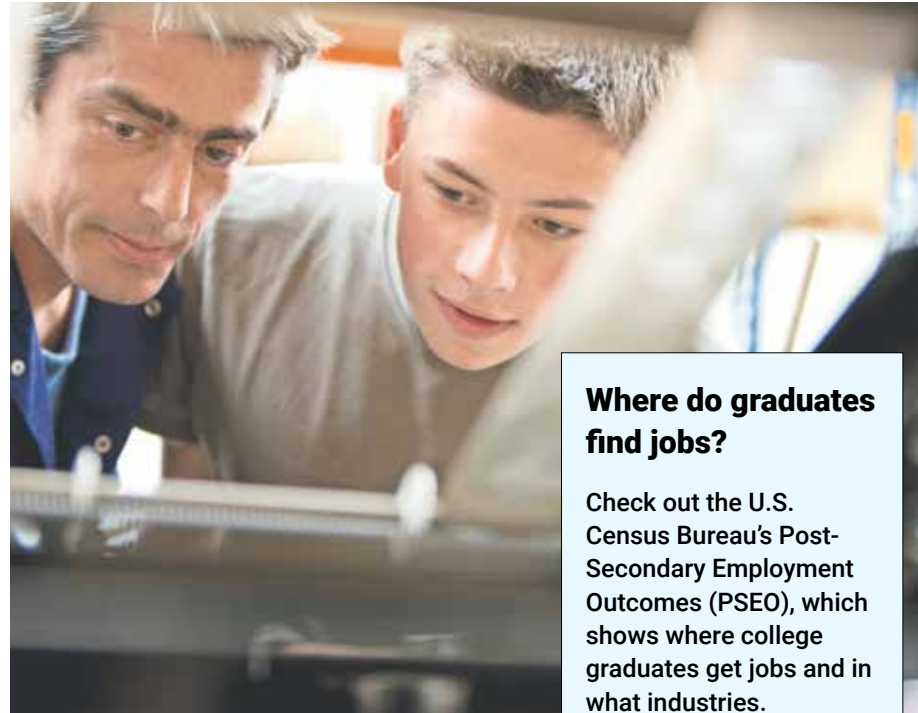
## Six tips to stay one step ahead of others

by Marguerite J. Dennis

There are many reasons why students enroll in colleges and universities. There is robust research validating the intellectual benefits of the collegiate experience. There is also ample research validating parents and students' desire to realize a return on the educational investment. For many families that means getting a good job after graduation.

### Suggestion #1. Don't wait until senior year in college to begin planning for employment after graduation.

Career counseling cannot, and should not, begin when you are a senior in college. Some of the best schools in the United States offer seminars and career guidance to students in the very first year. The information you receive during freshman year will be different from the advice you



### Where do graduates find jobs?

Check out the U.S. Census Bureau's Post-Secondary Employment Outcomes (PSEO), which shows where college graduates get jobs and in what industries.

Source: [lehd.ces.census.gov/](http://lehd.ces.census.gov/)

**"Shadow" programs and internships might be helpful ways to explore the industry and choose a career path. (Photo: Getty Images)**

determine if the career path you have chosen will be the best one for you.

### Suggestion #3. Work on-campus or off-campus

I believe it is reasonable to suggest that students can take 15 credits a semester and work 10 to 20 hours a week. Research shows that students who work have better time management skills and get better grades than those who don't work. Your college part-time job might even become a full-time job after graduation, as was the case for me.

### Suggestion #4. Cooperative education

Many schools offer cooperative education programs that allow students to study for a semester and work for a semester. This is one way to reduce expenses while gaining valuable work experience at the same time.

### Suggestion #5. Internships

I cannot stress enough the value of participating in an internship program while in college, even if the internship is unpaid. If you can participate in more than one internship, better still. You will gain valuable experience while in college and after graduation when you interview for your first job.

### Suggestion #6. Be your own advocate

If you have a declared major and know what you would like to do after graduation, you should begin gathering information on the types of jobs that would fit your major. Do the research on first-year starting salaries and remember to compare that figure with your college loan bill. Make sure that the starting salary and your monthly loan payment bill is compatible.

The purpose of this article is not meant to minimize, in any way, the primary reason for enrolling in college — to acquire knowledge and grow both as a person and citizen. Along with the intellectual values you will acquire while in college, should be the value you place on your role in society after you graduate. One way to make

that contribution is to prepare for meaningful employment. The suggestions outlined in this article is a good place to begin the journey from student to productive and fulfilled employee.

receive in subsequent years. The point of this recommendation is to stress that even if you don't know what you want to do after you graduate, you should begin gathering career information in your first year.

### Suggestion #2. Get to know the staff of the career counseling office.

After you settle into college, make your way to the career counseling office. Find a counselor who can tell you what career services are available and when they begin. Find out the employment statistics for recent graduates, by major. Find out if staff in the career counseling office can assist you with preparing your resume and how they can help you prepare for your first round of interviews. Make sure you are notified when company representatives will be on-campus.

Find out if there is a network of alumni who assist college students with internships and graduates with employment. Find out if your college has a "shadow" program that allows college students to spend a day in the offices of alumni or friends of the school. This can help you to

***"Do the research on first-year starting salaries and remember to compare that figure with your college loan bill."***



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# A College Tour Just One Click Away

## Read the most concise virtual guide

by Ed Wilkinson

While most students select a college after taking a campus tour or attending a college fair, the current stay-at-home emergency has introduced a whole new recruiting tool — the virtual tour. No longer do parents and their children have to travel hundreds of miles to check out a campus, they can sit back and view what a school has to offer right in their own living rooms.

A typical virtual tour serves as an introduction to a campus, allowing the institution to show off its academic accommodations, athletic venues and surrounding amenities. They contain both video and stunning still photos of various colleges, all with 360-degree views.

One site, [youvisit.com/collegesearch](http://youvisit.com/collegesearch), offers more than 600 campus tours, including such local schools as St. Francis College, Brooklyn Heights, and St. Joseph's College, Brooklyn. On the site, you can filter your tour by choosing between public or private school, two- or four-year program, size of enrollment, tuition, or type of setting such as rural or urban.

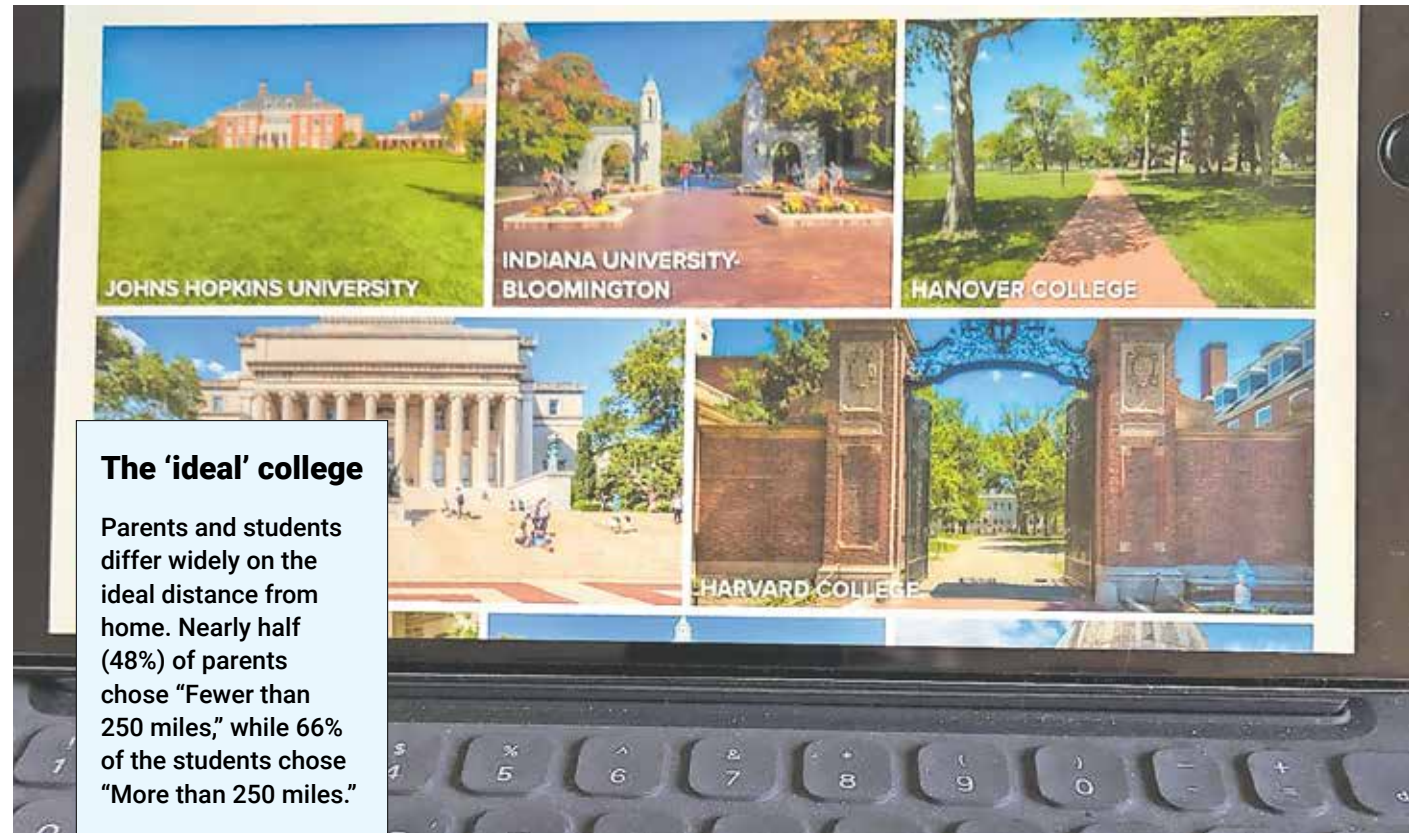
Another good resource is [ecampustours.com](http://ecampustours.com) that offers separate selections for parents and students to more than 1300 campuses. It also offers advice to such questions as, "What can I do with this major." And there's an informative feature about the pros and cons of a single gender school.

[Campustours.com](http://Campustours.com) is another favorite that offers interactive walking tours and college maps. This site to have had more than seven million viewers to date.

Any of these virtual tour services will also take you to the school's website where you can find the most up-to-date information

about the institution — courses, finances, etc. — since they are usually updated on a regular basis. Many of these sites are currently featuring news about the COVID-19 pandemic and what you need to know to stay healthy and safe.

[Act.com](http://Act.com) also suggests that anyone's re-



### The 'ideal' college

Parents and students differ widely on the ideal distance from home. Nearly half (48%) of parents chose "Fewer than 250 miles," while 66% of the students chose "More than 250 miles."

Source: The Princeton Review's 2020 College Hopes & Worries Survey

search into choice of college should include subscribing to the college newspaper, researching the surrounding city, reading students profiles, and checking out the "events section" on the school's website.

***"A three-pronged approach is the best: take the virtual tour, ask questions of recruiters, and then visit the schools that still are of interest."***

Of course, seeing a place on a screen is not the same as physically being present. But with so many schools vying for attention, a virtual tour can help a prospective student narrow his or her choices before planning a visit. It could also answer questions that could make a visit unnecessary.

A three-pronged approach is the best: take the virtual tour, ask questions of recruiters, and then visit the schools that still are of interest.

Social media has made the search for the right college more comprehensive but it also demands putting in the time to do the research. That's probably the best practice for what awaits the student over the next four years.

## SAVE THE DATE

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