

October 2017

10th and 11th grade students—
Review test materials & take
PSAT

**7th — SAT Reasoning
and Subject Tests**

**28th — ACT and ACT plus
Writing**

Attend area college fairs and
meetings

Meet with college reps visiting
high school

Seniors - Continue work on
college applications; complete
Early Decision/Early Action
applications

Complete CSS Profile if
required by colleges

FAFSA available October 1st

November 2017

**4th—SAT Reasoning and
Subject Tests**

(register by 10/5 - late
registration 10/25)

Seniors – File Early Decision/
Early Action applications

Work on remaining college
applications

Choosing the “Right” Application

Applying to college is all about making choices: which colleges to apply to, how to present yourself in essays, what families are willing to spend. Students applying to college today also have more choices than ever in college application forms. Because of this, understanding which application forms are available, and the differences between them, is an important step in the application process.

Here's a rundown of the four college application options currently available:

Institutional applications. Many colleges and universities have developed their own, institutional-specific applications. Some colleges require all applicants to use these proprietary applications, while others allow students to apply using other types of applications, also.

Common Application. In 1975, a small group of fifteen colleges decided to create a single application that students could use to apply to all of the schools in the group. Today, the number of schools accepting the Common Application has grown to over 730. The Common Application allows students to apply to all of these colleges using a single basic application. However, many of the colleges still ask students to complete additional information that is specific to that individual institution.

Universal College Application. Twenty-three colleges and universities accept the Universal College Application. Like the Common Application, the Universal College Application is designed to allow students to apply to multiple colleges with a single application.

Coalition Application. The Coalition

Application, launched in 2016, is the newest group application. Currently, 93 colleges and universities accept the Coalition Application. To qualify to use the Coalition Application, colleges must have a four-year graduation rate of at least 70 percent and be committed to providing enough financial aid to meet the full demonstrated need of all applicants. As with the other multi-college applications, you can apply to all 93 colleges with the same application.

Which application option should you choose? To a great extent, the answer depends on the requirements of the colleges to which you plan to apply. For this reason, your first step should be to carefully review the application instructions for each college on your list. The instructions can be found in the Admissions section of every college's website.

If you're applying to a college that only accepts its own institutional application, you obviously must apply using that application. Similarly, some colleges and universities are exclusive users of the Common Application or the Coalition Application. So, if you're applying to one of those schools, you'll need to use the proper application.

On the other hand, if a college indicates that it will accept more than one type of application, there's no need to worry about which application is the “best” one. Colleges that accept different applications will treat all applicants with equal attention, regardless of how they actually apply. So, your admissions chances will be the same, irrespective of the application you choose to use.

When you have the choice of multiple application types, however, there may be other compelling reasons for you to choose one application over another.

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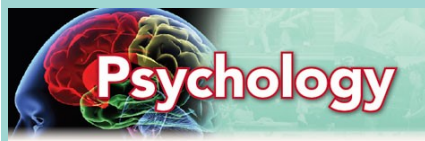
Applying Psychology to Business and Other Careers

According to the APA (American Psychological Association), most psychology undergrads end up working in business and industry. Although they work in many different fields, some common career paths for psychology majors include human resources, marketing, sales, software design, and management.

Many universities offer a more specialized degree in Organizational Psychology - a branch of psychology that applies psychological theories and principles to organizations. This field focuses on increasing workplace productivity and addresses issues such as the physical and mental well-being of employees.

Some psychology majors continue on to graduate study in fields unrelated to psychology, such as law school. Other psychology majors find satisfying careers working for non-profit organizations or in government.

For more information about majoring in psychology and career options for psychology majors, visit the American Psychological Association's Career site at <http://www.apa.org/careers/resources/guides/careers.aspx>



Majoring in Psychology

Year after year, psychology ranks as one of the most popular college majors. Last year, close to 130,000 college students graduated with a major in psychology, second only to business. If you are thinking about majoring in psychology, here are some key things to know about this popular subject.

Psychology is the scientific study of the human mind and its functions. Psychology undergraduates learn how to interpret, predict, understand and control human behavior. Students majoring in psychology usually take an introductory survey course to the field in freshman or sophomore year. This course introduces them to psychological topics such as memory, learning, personality, sensing and perceiving and human psychological development. The introductory course is followed by psychology courses that delve deeper into these areas of study. Some undergraduate programs allow students to take a concentration of courses in a particular area of psychology, such as cognitive science, child development, or social psychology.

A common misperception is that a psychology major doesn't require any math or science. This is untrue. Nearly every psychology major is required to take at least one or two science courses and at least one course in statistics in addition to psychology classes. Some programs require more math and science, especially for students pursuing a Bachelor of Science degree. Upper level psychology coursework will often involve quantitative analysis of research data for which a solid understanding of math and statistics is important. Students who are planning to go on to graduate study in psychology, or who hope to attend medical school, will usually be encouraged to take additional math, statistics, and science courses beyond the minimum requirements.

A second common misperception about psychology is that it is an ideal major for students who are interested in helping other people. While an interest in understanding human behavior is an important component of successfully studying psy-

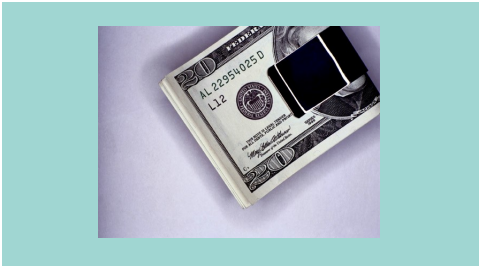
chology in college, the undergraduate major itself is not focused on preparing students to assist others. Students who wish to enter a helping profession, by becoming a licensed therapist or psychologist, will need to complete at least a Master's degree, or possibly a doctoral degree.

According to research conducted by the American Psychological Association (APA), only about 5 percent of students who majored in psychology at the undergraduate level end up working in psychology-related occupations. Of those, nearly 80% are employed in educational settings.

Some psychology majors do become psychologists, therapists, and psychiatrists. However, an undergraduate degree in psychology does not qualify one for these positions; a graduate degree and a license is required for these positions. Therapists, such as marriage and family therapists, usually earn at least a master's degree. Most states require psychologists to complete a doctorate before they can be licensed. Doctoral programs can require an additional four to seven years of study after completing an undergraduate degree. Psychiatrists are medical doctors. In order to become a psychiatrist, medical school plus several years of specialized additional study is required.

Although most psychology majors don't end up working in psychology-related occupations, that doesn't mean that they don't graduate with knowledge and skills that employers value. Thanks to the strong quantitative focus in many psychology courses, psychology undergraduates learn how to use statistical methodology and software to gather, analyze and evaluate data, which is a skill increasingly valued in the work place. Psychology majors also develop strong writing, research, and interpersonal skills that employers want and need. Psychology majors can also strengthen their future resumes by adding courses in business and computer science to their undergraduate schedules. Seeking out part-time employment, internships, and extracurricular activities can also make recent graduates more attractive to prospective employers.

Financial Matters: It's Time to Complete Financial Aid Forms



October 1st marks the first day that American families can apply for student financial aid for the 2018-19 academic year. Here's what you need to know:

- All US colleges require the submission of the FAFSA (Free Application for Federal Student Aid) if you are applying for need-based financial aid. You need to complete the form found at <https://fafsa.ed.gov>. There is no charge to submit this form.
- About 250 colleges and universities also require completion of the CSS

Profile. That form is accessed at <https://cssprofile.collegeboard.org> and is also available beginning Oct. 1, 2017. A list of colleges that require this form will be found at that web address. There is a submission fee for the CSS Profile, plus a reporting charge for each institution that receives the report.

- While the deadlines for completing these forms vary, many colleges now have a deadline of Nov. 1st or Nov. 15th for early decision and early action applicants. Check financial aid deadlines on the websites of the colleges to which you are applying.
- When completing the FAFSA, both student and one parent must first create their own FAFSA ID. This will serve as an electronic signa-

ture when submitting the application.

Who should complete the FAFSA and the CSS Profile?

- Any family who believes they might qualify for financial aid at some time during the student's college years. The FAFSA calculations will take the age of parents into account and do not consider assets in retirement savings accounts or home equity in their formulas.
- Any family that expects to have two or more children in college at the same time.
- Anyone applying for merit-based aid at a college that requires the FAFSA or Profile for consideration for merit aid. Check the merit aid pages of your colleges' websites

Choosing the "Right" Application (continued from p.1)

Another important consideration, of course, is making the application process as easy as possible for yourself. Although all three of the multi-college applications ask for similar information, your application process will certainly be streamlined if you can fill in that information as few times as possible. So, it is a good idea to make a list of which applications all of the colleges on your list accept, and then choose the multi-college application that allows you to apply to the most colleges with the least amount of work.

What should you do if you can apply to all of the colleges on your list with two or more of the multi-college applications? At that point, you may want to look more closely at some of the key

differences between the applications.

One key difference is that the three multi-college applications have slightly different essay prompts. The Common Application and the Coalition Application give applicants up to seven essay questions to respond to. However, the questions are different, although there is some overlap. The Universal College Application has only one essay prompt, which basically allows applicants to write on any topic of their choosing. If you have a choice among two or more of these applications, comparing the essay prompts for each of the applications might help you decide which essays will work best for you.

All three of the multi-college applications also have instructions and videos on their websites that can help you decide which form might be easier for you to use. You can even set up an account for different applications and take a personal tour before deciding which application system you might prefer.

Once you decide which application type you prefer, it's best to stick with it throughout your application process, unless, of course, a college on your list requires a different application type. This will make it easier for you to manage your application process and keep on top of deadlines. And, when you're applying to college, keeping things as simple as possible is always a major plus!

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6700 Fallbrook Ave
Suite 101
West Hills, CA 91307

818.888.8665

SynergyAcademics.com

Jennifer@SynergyAcademics.com

According to research conducted by the National Association for College Admissions Counseling (NACAC), almost 78% of college admission officers say that an applicant's "demonstrated interest" is considered when evaluating applications.

As students apply to more colleges, admission officers find it increasingly difficult to predict which applicants will enroll. In 2017, the average yield rate for colleges – the percentage of admitted students who enroll – dropped to less than 33%, compared to an average yield rate of 49% just a decade before. As a result, many colleges now factor in the chances of an applicant saying yes when deciding whom to admit.

Not all colleges consider demonstrated interest; public universities and some highly-selective private universities do not. Among those that do, the weight placed on demonstrated interest can vary. Even so, it's smart to signal to colleges that you're sincerely interested in attending. Here are some of the ways to do that:

Visit campus. Admission officers know that students who've visited campus are more likely to attend, so a campus visit is considered a plus when it comes to demonstrating interest. Sign up for the tour, sit in on the admission presentation, and schedule an appointment to talk to an admission representative if possible.

Can't visit? Don't worry. Colleges understand that not everyone can visit colleges on the other side of the country before applying; you can still show your interest through the ways listed below. But, if you live within an hour or two of campus, they

will wonder why you haven't found time to visit and assume that they're just not that high on your list.

Connect with admission locally. Attending a presentation at your high school or at a local college fair shows you're serious about the college. Be sure to add your name, email and mailing address to the admission officer's list of attendees.

Apply early. Applying Early Decision or Early Action sends the message to admission that they're at the top of your list. Also, a student who gets the applications in well before the deadline sends a different signal to admission than one who waits until the very last minute on deadline day.

Write a great "why us?" essay. Give these essay questions your full attention and thought. Don't just recycle the same essay for different colleges; customizing your answer to each specific college and its offerings sends a stronger message about your interest.

Interview. You don't have to visit the college to interview; many colleges offer local interviews. Do your homework before the interview so you can explain why you and the college are a perfect match.

Get on the mailing list. Don't ignore mailing pieces and emails from colleges you're considering. Many colleges track which students follow up and consider it a sign of interest. While you're at it, it never hurts to follow and like the colleges that interest you on social media. If nothing else, you'll learn more about the schools to which you are applying!