

Sturgis Charter Public School An International Baccalaureate World School



Making a College Decision in an Uncertain World

April 2020

Dear Seniors,

We get how frustrated/discouraged/angry/anxious (etc.) that you are feeling right now, and those are all very real and understandable emotions. You have been working hard to get to this point in your senior year and you have been looking forward to all of those important milestones like prom and graduation and going to college next year. Now everything feels like it has been turned upside down. Please know that your parents, your counselors, your teachers, and all those people that work on college campuses are having those same emotions. You still have a big decision to make about where you will be next year. We are in this together, but our current situation will likely require you to do an even deeper exploration of your priorities and expectations as you make this big decision.

Start with having conversations with your parents. It is important that you work together to decide what the priorities are for your family. Did one of your parents just lose a job? How will that impact their ability to help you financially? With the possibility of this pandemic spilling into the next academic year with potential college closures or delays, online classes, and/or the need to come home mid-semester for a few weeks, does it make sense to make plans to go to school out of state? Having these frank discussions as a family now will help you with your decision.

The school counselors have tried to anticipate some of your questions and concerns, and we offer some guidance below. Feel free to reach out to us and let us know how we can help. Everything is very uncertain right now, so we can't guarantee we will have the answers, but we are happy to help you find resources and think through your decision-making process. We are in this together. Let us know how we can help.

Sending positive vibes and well wishes to you all,

The School Counseling Team

East Counselors: Mr. Bonavita, Mrs. Hempel, and Ms. Cullinan (Mrs. Lombardozzi)

West Counselors: Mrs. Ryley, Mr. Sydow, Ms. Murphy and Mrs. May

How do I make a college decision?

- 1. *I can't visit the campuses now what?* Take advantage of virtual tours, information sessions, and accepted student days that most colleges are now offering. Additionally, find other ways to evaluate a college such as reflecting on communication from the college and how the college has handled this challenging situation, reading the school newspaper online, and joining social media groups related to the college. Although virtual tours can't truly replace an on-campus visit, they can still give you good information about a school. Here is a helpful document with many college virtual tours all in one place!
- 2. With everything going on, I am not sure I will be able to make a decision by May 1. What do I do? Reach out to colleges with questions (emailing the admissions office is probably best for this) about deposit deadlines since some are reducing deposit amounts and/or extending deadlines. Individual college websites and emails from the colleges are always the best resource, but for a comprehensive list, you can also look here. These are challenging times for students and their families. Colleges are also wrestling with how to manage all the changes, which is

why some have extended deadlines and others haven't. It helps to know why some have shifted and others haven't.

- 3. What if I am reconsidering my plans for after high school? If you are finding yourself questioning your plans, please know that you are not alone. We expect that many of you are stepping back and re-evaluating. If you find yourself in this position, please reach out to your school counselor so we can help you think it through and offer additional resources. Perhaps you are now thinking about a gap year or starting at Cape Cod Community College with plans to transfer in January or next September. Or instead of enrolling at a college out of state, you want to explore attending a college closer to home. Some colleges are still accepting applications. Here's some suggestions for re-starting your college search.
- 4. What will my transcript look like and could that affect my college's admissions offer? As of the first week of April, we are not yet sure how final grades will be calculated or how final transcripts will look. The main thing to keep in mind is that you are not unique in this situation. Almost every other high school in this country has been affected by COVID-19, and everyone's transcripts may look different. The colleges know this and understand. What you can do is stay in touch with your teachers and follow through on what they ask you to do academically.
- 5. What if I want to take a gap year/defer my admission? In prior years, it has been easy for counselors to advise students to contact the college and let them know that is their plan. Most colleges are happy to have a student defer a year when it is a few students who take this option. With COVID-19, we may see hundreds of students who want to wait until things get back to "normal" before they commit to starting college. This could have a big impact on a college's budget and admissions policies for next year. It is quite possible we will see deferment policies changing in the coming weeks. Make sure you reach out to the college you are interested in attending/deferring and ask lots of questions.
- 6. What about waitlists? Should I stay on a college waitlist if they are my first choice? It is always best to pay a deposit to another college while you wait to hear about a waitlist. Our previous experience tells us that it is unlikely a student will be offered a spot from a waitlist and if they are offered a spot, it may not come with enough financial aid. We do not know yet how the current situation will affect waitlists. We do know that with deposit deadlines moving later, it is possible that it will be much later before colleges start contacting students on waitlists.

Questions about Financing College?

- 1. *Listen to one of our Sturgis School Counselors* talk about how to make a good financial decision about college and strategies for comparing financial aid offers and borrowing education loans.
- 2. *What if I need more financial aid?* In addition to reaching out to the colleges, use this time at home to apply for <u>local scholarships</u>. Be sure to let us know what you need for documents by completing our <u>online request form</u>.
- 3. How do I figure out which school is most affordable? Carefully compare your financial aid awards. Don't just choose the college with the largest award amount. Make sure you look at each line of the award (some colleges will include a parent loan). Take the time to fill out a comparison tool to determine what the remaining cost is for each school. Often when you take the time to break awards and cost down, you will end up surprised by which school is the most affordable.
- 4. Are there other options for paying for college? Have family conversations about how you will pay for college. Most families must rely on a combination of financial aid, loans, savings, and a monthly payment plan. Payment plans are a great option for some families because they avoid the interest that would accrue on a loan but allow the balance (or a portion of the balance) to be broken into monthly increments. See individual college websites for information about payment plans. Some families must also rely on private education loans. Pay attention to your total loan debt and remember that it needs to be repaid.
- 5. What if one of my parents has lost their job because of COVID-19? If a parent has lost a job or had a significant change in income because of the current situation, reach out to the financial aid offices. Often they can adjust how financial aid eligibility is calculated and base it on predicted 2020 income instead of 2018 income for instance. There may be forms for you to fill out and required documentation.