

College Insights

4140 Brookview Drive Atlanta, GA 404.271.5544 jtowles@towlesedu.com www.towlesedu.com

March 2019

9th – SAT and SAT plus Writing

9th, 10th and 11th grade students - Make plans for a productive summer. Investigate summer programs, jobs, internships

11th grade students – Create an initial list of colleges

Prepare for spring SAT/ACT exams

April 2019

13th - ACT and ACT plus Writing

(register by 3/8 -
late registration 3/25)

Seniors should have their final letters of acceptance by the beginning of April

Juniors—Visit colleges

Prepare for AP Exams

Seniors—Compare offers of admission; revisit top choices

Evaluate financial aid packages and consider college funding options

The Meaning of Fit

Most of us have a few pairs of shoes in our closet – shoes for sports, church, the beach or the ballroom – and most of us have one or two pairs that we love and wear over and over. Why? Because they fit beautifully, look good, take us places, and bring us happiness. Fit is frequently referred to when speaking with students about choosing the ‘right’ college, and many of those same students are puzzled about what is the ‘right’ fit. So, as you gaze upon that favorite pair of shoes, let’s think through the puzzle.

First, get rid of the notion that you have to find that one ‘perfect’ college – there is no such thing! There are so many options for you to explore, and many of those options would give you what you seek: a great education in an area of interest that will move you forward into your first job or advanced training/education in your chosen field of study. So start with some serious self-reflection. Really think about what you want from your college experience. What matters to you and why? Where do your strengths, passions, interests, and abilities lie? Are you independent and self-sufficient or would you thrive living closer to home? What are your goals in life – money, happiness, knowledge? Consider it all and chat about it with your best friends and family - they probably have some interesting insights. You need to embark upon this journey before you start working on your college essay too.

There are some core components to a good fit that you should explore, compare and contrast in each of your colleges of interest:

Location – Consider urban, rural, suburban; close to home or far away.

Size of student body – Note both undergraduate and graduate population.

Academic options – Does the college have the major in which you have a primary interest? Are there other majors of interest should the first one not be what you want?

Diversity of students – Consider in-state, out of state, commuter campus, geographic, ethnic and religious diversity.

Extracurricular options – Investigate clubs of interest, variety of on-campus activities.

Housing – Are there options for single rooms, suites for students with shared majors/interests?

Campus ethos – Do you ‘feel’ comfortable when you walk around, eat in the dining halls, attend a class? Do Greek organizations rule the day? Is the college centered around their sports teams?

Cost of attendance – Go beyond the sticker price and ask hard questions about financial aid, merit aid, scholarships and work opportunities.

Career placement – Is there a strong career office that helps with internships and job placements?

Study abroad – Does the college encourage students to expand their horizons by studying abroad? Does it offer many study abroad programs?

So many families start and finish their exploration and research with rankings and this is a very narrow and imperfect way of finding the perfect college. In fact, a recent study conducted by Stanford University’s Graduate (continued on p. 3)

Career Paths for Advertising Majors

- Copywriter
- Production coordinator
- Art director
- Event planner
- Marketing coordinator
- Creative director
- Graphic designer
- Account executive
- Marketing manager
- Communication consultant
- Account coordinator
- Program coordinator
- Media buyer
- Product manager
- Program manager
- Web designer
- Campaign manager
- Media planner
- Sales representative
- Research director



The American Advertising Federation website <http://www.aaf.org/> provides insights into the world of advertising, and offers connections and job opportunities.

Focus on Majors: Advertising

Few businesses are successful without advertising, and that is why it is a helpful major for practically any career.

Advertising majors learn how to create messages that persuade people to buy a product or support an idea. They also study how to spread advertisements and learn about the history of advertising and media.

Students study both the business and artistic sides of advertising. Courses challenge students to create appealing and compelling works that take new angles on well-known issues.

The courses in the major are centered around projects. Students learn the theory behind ad creation and apply their knowledge in projects of their own. Many of these projects are group-based because most businesses hire a team to work on a single campaign. These projects are important not only because they help students learn how advertising works, but also because they contribute to a portfolio of original works. Many ad agencies require a collection from potential candidates, and the advertising major will help students create that portfolio.

Majors should expect to give oral presentations and take classes on copywriting. In advertising courses, teachers often stress terse writing. Students also learn how to choose media platforms on which to advertise specific products. Courses cover the ways to target consumers, such as taking surveys and interpreting e-commerce data on “clicks” and buying behaviors.

While the advertising major includes the creative aspect of advertising, it does not require artistic ability. Students looking to go into artistic advertising may also benefit from a visual arts or graphic arts class.

Some typical classes in advertising include creative strategy, social media, market research, design, the art of persuasion, the basics of advertising, consumer

trends and behavior, ecommerce tactics, and marketing basics. Throughout the course of the major, students gain practical skills that apply to many aspects of the workplace. Through group projects, students become adept at effective writing, teamwork, and speaking in front of crowds. Because of the consumer data they will interpret, students hone abilities in quantitative analysis and critical reading. Students will also learn how to think outside of the box, how to meet deadlines, and how to convince people about a cause.

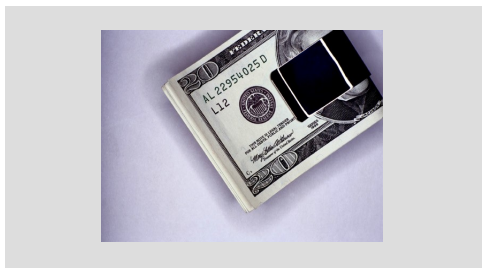
With the exponential growth of digital media, jobs in advertising are changing and evolving. Students have a plethora of career options from which to choose. Advertising majors may find a passion in a specific medium of the field. For students focused on the writing aspect of advertising, a career in copywriting might be a good fit. Some copywriters write for a specific business or product while others are freelancers. Freelancers will do smaller projects for many different corporations of their choice. The same options apply for students interested in the graphic design side of advertising.

Majors interested in oral advertising who work well in teams may become a salesperson for a business. Oftentimes, agencies will hire groups to work on a single project. If selling the product directly is not appealing, students may choose to manage a team of salesmen.

Students passionate about data analysis and consumer behavior may find their path as an advertising research specialist. This career requires a graduate degree.

In all of the options listed above, students may choose to focus on a particular method of communication. While some majors might focus on social platforms such as Facebook or Instagram, others may find their niche in print advertising and cold-calling, or radio and TV.

Financial Matters: Free Money vs Loans



If you're the parent of a high school senior and you're thinking about how to pay for college without going broke, it's a whole new, expensive world. In this world there are just two kinds of money: "Great money – or Free money" – and "Not-so-Great- money".

Free Money

Free money is a grant or scholarship that does not need to be paid back. There are two types of "Free money": 1. Need-based aid and 2. Merit-based aid. The amount of need-based aid a family will receive is determined by the FAFSA (Free Application for Federal Student Aid – www.fafsa.ed.gov) and sometimes by the CSS Profile (www.collegeboard.com/profile).

Merit-aid in the form of tuition reduction, grants and scholarships is a tool used by most private colleges and many public universities to entice the strongest students to apply and attend.

Students can receive scholarships for their athletic, artistic or debate talents as well as for demonstrated scholarship – great grades and strong standardized test scores. Many public universities have also created prestigious Honors Colleges, and these opportunities often come with a variety of perks including early class registration, smaller classes, honors dormitories and attractive scholarships.

The Ivy League colleges as well as a few of the most selective colleges in the country, including Stanford, MIT and Georgetown, do not offer any form of merit aid, but typically have very generous need-based aid.

If a student has what it takes to be accepted to any of these colleges or universities, and the family isn't able (according to the outcome of the FAFSA) of paying full-freight – typically \$65,00 - \$75,000 per year, finances are not likely to be a barrier. According to Harvard's website, "parents making less than \$65,000 are expected to contribute "\$0" and 90 percent of American families would pay the same or less to send their children to Harvard as they would a state school." Wow, I bet that would shock most families.

The big discrepancy comes when many families fall into the "gray zone" – you earn too much to qualify for need-based aid, but not enough to pay a college's sticker price.

Loans

Often, parents are so afraid of disappointing their children that they "will do whatever we need to do to make it happen." Frequently, this means taking out loans in both the student's name and the parents' names, cashing in policies early, paying penalties and even forfeiting their own retirement money.

It would be unwise to attend a high-priced private institution at \$65,000/year if the family must borrow substantially. This is especially true if the student is undecided about a major. A student's college education should not be allowed to disrupt a family's normal spending patterns and it's unwise for parents to abandon their own needs.

Remember, there is no one perfect college; most students can be happy at a variety of schools. Parents need to be the responsible ones here and consider future employment opportunities and future debt responsibilities.

The Meaning of Fit (continued from p. 1)

School of Education, clearly shows that the best way to find the right fit is to completely ignore those rankings. Denise Pope, a Stanford senior lecturer, stated, "...the most successful students, both in college and beyond, are the ones who engage in the undergraduate experience regardless of how selective a school may be." Finding a great mentor while you are in college can deeply impact a student's ability to thrive and reach forward successfully into the future. Find out if the college under consideration encourages close mentoring relationships with faculty

and look for a student body that is involved in many activities that supplement their learning and build strong connections.

All of this tells us that students need to seek out affordable institutions within which they will thrive. Colleges should have a supportive and engaged faculty and student body, offer opportunities to dive deeply into your chosen field of study in and out of the classroom, and provide the ability to become part of an academic community that will nurture your interests over the years and be-

yond. Keep an open mind as you research the many choices, and spend time exploring those that rise to the top. Talk to your counselor and teachers; visit the campus and speak to students you meet; seek out people engaged in work you are interested in and ask them about their college experiences; and do a lot of research online. Colleges provide so much information on their websites – use them as a helpful tool. You'll see that you can be successful in many colleges; there are great options for everyone, but don't let those ranking magazines be your guide.



Joni L Towles

Certified Educational Planner

4140 Brookview Drive

Atlanta, GA 30339

404.271.5544

jtowles@towlesedu.com

www.towlesedu.com

Choosing Next Year's Curriculum

Around this time of year, underclassmen are asked to select classes for the next academic year. Resist the temptation to make life easy, and opt for the most challenging program you can handle, while still leaving yourself time to enjoy your high school years. Don't overload on honors and APs; instead, build your foundation with solid core courses – if possible, try to include four years each of study in English, math, social studies, science, and foreign language. Fill out your schedule with courses in computers, the humanities (such as music and art), PE, and additional electives such as speech and debate or journalism.

Provide yourself with the greatest number of college options by building your foundation with challenging high school classes. Rigor of curriculum is the second most important factor in selective college admissions—right after GPA. (Rigor is judged based on your high school's curricular offerings—if a course is not available at your school, colleges

will not expect you to have taken it.) Choose the most rigorous courses available at your school if they are appropriate for you. That means, select honors and Advanced Placement classes if offered or an International Baccalaureate (IB) Program if available. If you've read this far, you're probably wondering why you should work so hard. Students in honors, AP or IB classes tend to be more focused on their studies. The breadth and depth of discussion in these classes is greater, and there are more rigorous demands on students in terms of reading assignments, written and oral work. The payoff for all this additional effort comes in the form of a solid knowledge base, enhanced academic and reasoning skills, and better preparation for college level work. The more challenging curriculum also yields benefits in the form of higher test scores and improved critical reading and writing skills. No matter what you choose to do in the future, you will use these skills for the rest of your life.