



# Your College Navigator, LLC

Admissions by design, not chance!

Michael Binder  
President and Founder  
Phone: 516-367-6625

## May 2017

1<sup>st</sup> – Common reply date for college enrollment

6<sup>th</sup> – SAT Reasoning and Subject Tests

1<sup>st</sup>–12<sup>th</sup> AP exams

Juniors – work on resume

Juniors – speak to advisor about military colleges or ROTC programs

Seniors – notify the colleges that you will not attend and take some time to thank those who wrote your letters of recommendation for college

## June 2017

3<sup>rd</sup> – SAT Reasoning and Subject Tests

(register by 5/9 - late registration 5/24)

10<sup>th</sup> – ACT and ACT plus Writing

(register by 5/5 - late registration 5/19)

Seniors – thank teachers and others who helped you

Seniors – thank scholarship providers for aid

Seniors – have your final transcript sent to your college

## What Concerns Many College Admission Officers

If you're an 11th grade high school student (or the parent of one), concerned about college admissions, you might take heart from some news from the other side of the table. Many college admission officers are as worried about whether you'll apply and then take them up on their acceptance offer as you are about being admitted.

Part of the reason many college admission officers are nervous is that many colleges had a tougher time filling their freshman class last year. The industry publication, *Inside Higher Ed*, recently surveyed senior college admission officials across the U.S. about their institutions' admissions policies, procedures, and results. Sixty-three percent of the admission officials who responded reported that their college or university failed to meet their enrollment goals for the current academic year (2016-2017). That's up from 58% when the same survey was conducted the prior year.

As a result, 81% of the admission officers surveyed said that their institution planned to beef up their efforts to recruit undergraduates this year. Although a larger share of private colleges (83%) indicated they were stepping up their efforts to attract more undergraduate applications, public institutions also reported increased recruiting efforts. Seventy-eight percent of admission officials from public universities said their institutions were expanding their recruitment efforts.

Merit scholarships are one recruitment tool that many officials said they planned to use more heavily this year. Fifty-three percent of all respondents said their school would likely increase their use of merit

scholarships as a recruitment tool. Although 63% of officials at private colleges said that merit scholarships would likely play a bigger role in their recruitment efforts this year, a sizable percentage (41%) of public institutions said that they also would be expanding the use of merit scholarships.

The admission officers surveyed pointed to some specific categories of students that they likely would recruit more heavily. Forty-one percent said they would boost their recruitment of students who had the ability to attend without financial aid. Other groups of applicants that the officers said their school planned to recruit more heavily included international students, out-of-state students and minority students.

What does this all mean for current and future applicants? Another survey of college admission officers conducted by the National Association for College Admissions Counseling (NACAC) points to some answers. Although the total number of college applications rose by 6% last year, the NACAC study found that most colleges still admit a majority of their applicants. For the 2016-2017 academic year, the average admissions rate for all colleges and universities in the U.S. was 65.8%, up from 64.7% the year before. Less than 20% of colleges admitted fewer than 50% of applicants last year, with 36% of four-year colleges admitting between 50% and 70% of all applicants.

In short, while media hype often makes it seem that it's impossible to get into college these days, **students who approach the application process seriously and apply to a thoughtful, well-balanced list of colleges have an excellent chance of being admitted to multiple schools.**

## Career Paths for Psychology Majors

List adapted from Psychologist – License.com website.

- Psychotherapist
- Behavioral Disorder Counselor
- Mental Health Counselor
- Substance Abuse Counselor
- Family Therapist
- Marriage Counseling
- Social Services Administration
- Community Services Management
- Public Health Administration
- Genetic Counseling
- Human Resources
- Talent Management Recruitment
- Training and Development
- Organizational Development
- Business Administration
- Industrial—Organizational Psychology
- Consumer Behavior
- Marketing Research
- Sales
- Real Estate Management
- Arbitration
- Mediation
- Corrections Treatment
- Probation Monitoring
- Criminal Justice
- Case Management
- Post-Secondary Administration
- Student Affairs
- Teaching

## Careers in Psychology

Are you fascinated by people? Do you often wonder why people behave as they do? To be a successful psychologist you'll need to be compassionate and empathetic, have a genuine interest in others and be a strong student with good analytical skills. Psychologists are engaged in an ongoing study of the human mind and human behavior. Through their work, psychologists help people deal with life's ups and downs. Some psychologists may also be engaged in research, teaching or in diagnosis and treatment of mental illness.

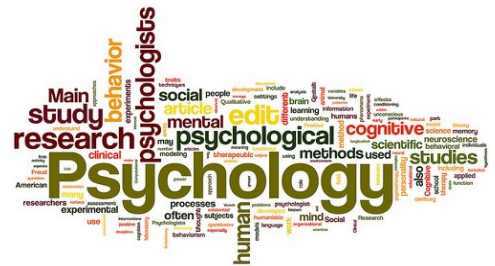
Psychologists work in a variety of settings, usually determined by their area of specialization. There are so many specialties within this field that psychologists can tailor their careers to their individual interests. School psychologists work at schools directly with students and are often engaged in testing and diagnosis of learning problems. The related field of educational psychology puts its focus on the learning process. Educational psychologists generally work in a private setting, diagnosing and treating learning disabilities. With the guidance of an educational psychologist, students learn to cope with their learning disabilities and to maximize their academic potential.

Clinical psychologists treat people with emotional, mental, or behavioral problems. Some are engaged in helping their clients adjust to life's difficulties such as illness or loss. Industrial or organizational psychologists utilize psychological principles to enhance productivity in the workplace and to help employees gain satisfaction from their jobs. They may be employed by large companies or work as independent consultants.

Developmental psychologists study human development throughout the life cycle. Often, developmental psychologists specialize in a particular phase of

life, focusing on behavioral issues that occur in childhood, in adolescence or in the elderly. Neuropsychologists often diagnose and treat individuals with brain injuries while rehabilitation psychologists help those affected by illness or accidents. There's even a specialty in sports psychology in which practitioners help athletes deal with stress and focus on maximizing performance.

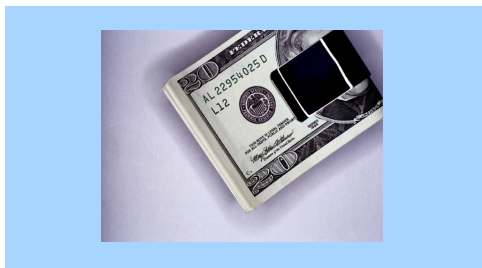
Students interested in many of these fields should plan on majoring in psychology, seeking out a college with a broad selection of courses in that Department. Look for a variety of offerings in the various subspecialties. You'll need a minimum of a bachelor's degree to work in the field of psychology, but a master's degree is preferable and opens more career options, especially in school and organizational psychology. A doctoral degree (Ph.D or Psy.D) is necessary for work in clinical psychology. Internships are sometimes required for licensure.



To get more information about careers in psychology, contact the American Psychological Association at [www.apa.org](http://www.apa.org) and the National Association of School Psychologists at [www.nasponline.org](http://www.nasponline.org).

A recent study indicates that only about 25% of psychology majors go on to earn an advanced degree in psychology. The 75% who do not often work in a related or seemingly unrelated field that values their understanding of human behavior. It is important to remember that psychology degrees are applicable to a wide variety of careers.

## Financial Matters: Paying Your College Bill



A few months before your child starts college, you'll receive a bill from the college for your child's first semester (or quarter) of expenses. The college will deduct any financial aid or scholarships, and the bill will show the amount you – the parent – will need to pay before school starts.

If you have enough on hand to pay the full amount, simply write out a check and mail it in by the specified date. This is the easiest and most cost efficient way to cover the balance due.

However, if you can't pay the full amount, or prefer to break the bill down into smaller payments, you have several other choices. Here are three common options, along with their pros and cons.

**Installment Payment Plan.** Many colleges offer deferred payment plans that let parents spread payments over the course of the school year. A typical plan divides payments over nine or ten months. For example, if your balance is \$10,000, you'll pay \$1000 a month for ten months.

Before signing up for an installment payment plan, read the fine print carefully. Most plans include a service fee, which is usually under \$100. Some plans may also tack on interest, and there may be added fees for late payments or for paying by credit card. Some colleges manage the plans

themselves, while others use a third party service firm.

However, if you can't or decide not to pay the entire bill all at once, an installment payment plan frequently works out to be the least expensive and easiest way to distribute payments over the course of the year.

**Parent PLUS Loan:** Parent PLUS loans are Federal loans designed to help parents pay for college costs. Parents may borrow up to the total cost of attendance, minus any other financial assistance received by the student. Repayment begins 60 days after the loan is disbursed, although some parents may qualify to defer payments until after the student leaves college (*note*—interest continues to accrue during deferment).



The current interest rate on PLUS loans is 6.31%, which is fixed for the life of the loan. There's also a loan origination fee of 4.276% of the amount borrowed. For parents earning under \$155,000 a year, up to \$2500 of interest on PLUS loans may be deductible on their Federal tax return.

To apply for a PLUS loan, your family will need to complete the FAFSA financial aid application. Some colleges

require additional paperwork.

Although the interest rates on PLUS loans are usually lower than a loan from a bank or credit union, the interest rate is higher than for Federal student loans. In general, it's smart to let your child accept the maximum amount of any Federal student loans they've been offered before taking on PLUS loans for yourself. And, as with any loan, you'll need to consider the implications of borrowing more than your family can comfortably pay back. Still, used wisely, parent PLUS loans can help families finance their expected family contribution to college costs.

**Credit Cards.** About 85% of colleges now accept credit cards for tuition and fees, according to a 2016 survey by CreditCards.com. On the surface, it seems like an easy way to pay for college, and maybe rack up some rewards points at the same time.

However, there are some downsides to whipping out the credit card for college expenses. According to CreditCards.com, two-thirds of colleges charge a service fee – 2.75% is the most common – for this option. So, charging \$10,000 in tuition to your card could add an extra \$275 to your cost. Add in the higher interest rates generally charged by credit card companies, and the added benefit of those "rewards" start to shrink pretty quickly.

The bottom line: using your credit card to pay the college bill is convenient when you know you'll pay the full amount at the end of the month, but it's generally not a smart option if you need or want to spread payments out over time, because of the added fees and high interest rate.





## Your College Navigator

**Michael Binder, MS, MBA**  
**President & Founder**

**Office: 516.367.6625**  
**Mobile: 516.724.0610**

**575 Underhill Blvd, Suite 190**  
**Syosset, NY 11791**

**success@ycnavigator.com**

**www.ycnavigator.com**

**Check out our website for**  
**upcoming seminars**

## Making the Most of Your Summer

Perhaps you're not one of those super-organized, type-A people who firmed up their summer plans in January. And, right about now you're finding yourself with more than a little free time this summer. Don't worry, you're not alone, and the best news is that there are still some good options out there.

What's the best way for high school students to spend their summer?

You might be surprised when we tell you that relaxing and having some fun is near the top of our list. But, let's be clear, it isn't the only thing on the list. Students should dabble in some type of career experience. This could be job-shadowing at an orthodontist office, interning with a physical therapist, volunteering on a local political campaign or at an animal rescue shelter, or tutoring neighborhood children in reading or math. Don't wait until the summer before senior year to step out into the 'real world' to explore some of your interests – and experience what a 'workday' really means; this is great advice for underclassmen too. One of the objectives of the summer break should be to test the waters and try to figure out what career fields or college majors might be of interest.

How you choose to spend your summer vacation tells admission officers a lot about what kind of person you are and what you care about. A perfect place to start is to think about your interests and passions. Then do a little research to see what organizations are out there in your community that relate to your interests.

Making a contribution locally with a non-profit organization that is meaningful to you will certainly be more interesting to an admission official than going on a teen tour of Europe.

Another great idea besides volunteering, interning and job-shadowing is to think about starting something on your own. Is there a club that interests you and a friend that you'd like to start at your school in the fall? Now is a great time to build its foundation. What is its mission/vision? What do you want to accomplish? What events/programming will you plan? How will you attract club members? Do you need a teacher/advisor? Do you need to write club by-laws? Tackling all of these questions demonstrates leadership - the most sought-after, transferrable skill from high school to college. Starting a club or organization allows you to do something that no one else at your school has done. You'll have obstacles and challenges that will also provide you with good essay writing material. Besides that, you'll be learning new skills, meeting new people and making a contribution in an area that is important to you. Creating a club or organization is a great idea, especially if you are a rising sophomore or junior, since it will allow you time to hone your organization and make improvements for the following year.

Last tip. Earn some money! It really doesn't matter if it's babysitting or working at the local grocery store. Work experience is highly valued by colleges, and the paycheck is nice too!