



COLLEGE ED Xpress

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“All I really need to know about how to live and what to do and how to be I learned in kindergarten. Wisdom was not at the top of the graduate school mountain, but there in the sand pile at school.” --- Robert Fulghum, author of *All I Really Need To Know I Learned In Kindergarten*.

Date: July 2009

Dear Parent(s),

Within the next couple of weeks— or in as little as a few days— your college/university bill will arrive. That’s when you’ll find out just how committed you are to your son or daughter’s education, or if you just need to be committed!

Before sending in any money, make sure that you understand what you are being charged for, and how their financial aid is being applied for the term. If you have any questions, be sure to call the bursars office first thing in the morning and get clarification. If you don’t understand how the loans are being applied to the bill, ask how that works. You may also be able to significantly save by eliminating certain fees, such as health insurance, if your student is going to still be covered under your policy. Being proactive, with your student’s help of course, can go a long way to making you feel like you have some sense of control.

Health Insurance: If you have your own, call the insurance company and ask what services are covered. You want to know if your student will be considered in network when they’re away at school. They will probably tell you that routine care should be done while your student is home and, after your deductibles are met, how much medical coverage they’ll have, as well as other issues such as

prescription plans, etc. Another thing you'll need to know is if your family doctor needs to be contacted first before any medical services are needed.

If you don't have health insurance, most colleges will require your student have coverage before being allowed on campus. Fees run around \$1,500-2,000 per year. If they haven't sent anything by now, be sure to contact the bursar's office to find out everything you'll need to know. Always call early in the morning.

Most colleges also require a physical exam, medical history, meningitis vaccine and, in some cases, a TB test. If you have delayed making this appointment with your doctor, make it now. The office may have to order the vaccine. Don't miss the deadline. It could delay your student's matriculation.

PLUS loans: last month's newsletter cautioned not to apply for a PLUS loan too early. Late July is ideal. If the college participates in the Direct Lending Program, call financial aid and tell them you are requesting a PLUS loan. They'll run a credit check and you'll have your answer in just a few minutes. If your credit is okay, you should still get your loan. If you are late 90 days or less on any bills, or less than 180 days behind on your mortgage, or have unpaid medical bills in arrears, you can still get the loan.

PLUS loans are disbursed half in October and half in January, with the first payment won't be due until March.

Stafford and Perkins loans are in your students name and don't require a credit check. The Master Promissory Note (MPN) and entrance counseling session are incredibly simple and are completed and signed online. They're easy to complete, but they both must be done or they won't get their loan. They should do it now and get it out of the way.

Your student needs to make sure that their school has everything that they need, e.g., final transcripts or registering for classes, by being in contact with the registrar's office. Typically, this is via the student's website login that they mostly likely would've set up by now. Missing required courses because they've already been filled can make it a lot harder to graduate on time.

Hopefully, by now your student has touched base with their assigned roommate(s). It's important that they'll be able to talk about what they can live with and what they can't. Being open and honest up front will save a lot of BS on Facebook later. Also, because of the economy some colleges will enroll more students than the dorms normally handle, especially if they don't guarantee on-campus housing. This could mean tripling up and testing your student's ability to deal with sharing in a cramped space. Some students have even had to pay for a hotel for a week or two until rooms opened up.

Remember to get that permission slip signed by your student that allowing you to get their grades. Colleges will not share any personal information with you without their express consent. If you don't get permission from your student, you won't know what's going on. No grades, no green!

And finally, it's time to capture those Federal Work-Study jobs. If you accepted FWS as part of the award, those jobs will be gone in a matter of weeks. Competition is as intense as any job on the street. Call financial aid or the student financial services office for where to find jobs. Some colleges even post them on their web sites.

Rising Seniors

We are in a new world of college admissions and financial aid. If your new high school senior really wants to go to college then they know they have to get busy right now.

They should be putting a list together, checking out everything they can on the web, planning visits, scheduling interviews, getting a handle on how to write killer essays, practicing for the SAT or ACT. If they don't have a job, they should volunteer for community service, which will help them stand out. Now is the time to start looking for scholarships.

If you're going to need financial aid—and who doesn't these days—you need to find out right away what each college they're thinking about applying to requires. Check out their website or contact financial aid. You also might be able to see how much aid they're giving out this year. You can even call the college's president's office.

Here are some important tips to consider before visiting colleges:

1. Arrive the night before.
2. In the morning, take the interview first, then tour the campus.
3. If visiting another college in the afternoon, tour first, then interview after.
4. Want quick directions so you're not late for your interview, call admissions and ask who delivers food to their office. Then call them for directions. Trust us on this.

Until next month,
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Financial Aid Question of the Month:

Q. I've heard that SAT scores are used to give money to students. What can I do if my scores aren't that good but my grades are?

A. You're right in that colleges do award merit money and even grant money based on test scores, even at colleges where the SAT is optional. If you don't send them your scores, you're not going to hurt your chances with admissions; however, if you are higher than the middle 50% of last year's freshman class for that school (these stats can be found on their website) your chances of getting a favorable aid offer are diminished.

If you are a good student, find out why you are having a tough time with the SAT. You might need to look into a tutoring class or take practice tests to improve your scores. Another option is to look at schools where your scores match the majority of their incoming class.

Dorm Necessities— Items You Never Knew You Needed...

In all of the articles you read about the high cost of college, the one expense that is omitted is the cost of setting up the dorm room. When your student rakes in the high school graduation checks, hold back at least \$850 to pay for all of these “necessities”. The following list from *The Princeton Review* and other sources, including our own experience, will give you an idea of what you’ll need to get before packing the car:

1. **Dorm Odor Eliminator** We all know what dorm rooms are capable of smelling like. Worry no more! Volcanic, 100% odorless minerals attack undesirable smells, keeping air fresh and pleasant. Lasts for years!
2. **Personal Decorative Touches (PDTs)** What could be worse than staring at painted cinder blocks? Having last semester’s grody graffiti staring at you. Cover it up with a poster! For insta-atmosphere, try a black light, x-mas lights, a disco ball, or a lava lamp. Beaded curtains can add privacy and flair. Decorate your ceiling with a sticky glow-in-the-dark solar system. Express yourself! After all, PDTs are the keystone for establishing your room’s personality.
3. **Yaffa Blocks** In the old days these were called these “milk crates.” Despite the hip name change, the dual functionality is the same as ever: Not only are Yaffa Blocks great for moving, but they’re great for storage, too. In fact, some blocks even lock together or have filing systems.
4. **Weapons of Distraction** Got a 30-page research paper to do? Are 200-pages of reading staring you in the face? Bust out the Frisbee, hacky-sack, Scrabble, or playing cards, grab a blanket and head out to the quad. Sometimes all you need to get back on track is a break. Exercise works, too.
5. **Twin-Long Sheets** Your twin bed at home is typically 38x75”, but most dorm rooms have mattresses that are five inches longer to accommodate their taller students, so be prepared. So, stretch out and think of the extra leg room!
6. **Flip-Flops or fungicide for the shower.** Take your pick.
7. **Shower Caddy** Unless you don’t mind being the shampoo supplier for your entire floor, you’ll need some sort of plastic tote to carry your soap, liquid soap (strongly recommended), hair products, toothpaste, toothbrush, floss, and other personal hygiene basics.
8. **Butterfly Chair** Ergonomic. Head-turning. Relaxing. The Lexus LS 430? No, we’re talking about butterfly chairs, those funky furnishings that will cement your position as the floor’s most accommodating host.
9. **Cell Phone with National Calling Plan** Look for a plan that will suit your new schedule and allow you to call mom and dad and all your high school friends who are now scattered among different colleges all over the country. It may be cheaper than the deal between your school and some long distance company. Just remember to be a courteous cell phone user and never have your phone on in class. If you’re planning on bringing the old fashioned kind of phone that actually plugs into a wall, be sure to coordinate with your roommate since most dorm rooms only have one jack.
10. **Cube Fridges** Some students buy ‘em, some rent ‘em, but cube fridges remain an icon of college dorm rooms. At most schools the cafeteria closes at some point during the night, usually at precisely the moment you get a hankering for a snack, but you’ll survive the night if you’ve got some cold milk to pour over your Cocoa Krispies. A small investment in some magnetic poetry can help you with that creative writing class.

11. **Fan** The Tenth Circle of Hell: a freshman triple college dorm room with no air conditioning in 90° heat and 90% humidity. Even if the housing office assures you that there is air conditioning in your room, bring one anyway. It just might help you avoid gnashing of teeth and tearing of hair if the AC breaks on a hot night. Also, running your wrist under the water fountain for a few minutes will cool you off quick.
12. **Ramen Noodles** A staple in every college student's diet. And for three or four meals per buck, it's no mystery why. Just do yourself a favor and eat a few greens here and there.
13. **Journal/Scrapbook/Photo Album** You'll need something in which to document the good ol' days that will jog your memory and prove it was all worthwhile when you're still making loan payments in your thirties and forties.
14. **Comfort** Yup, a refreshingly un-pc pillow for cozy reading in the comfort of your own bunk.
15. **Barrier Gear** Despite the best intentions of the folks matching roommates, you might end up with one who snores, has questionable musical taste, or lives like a vampire. Come prepared to do battle with headphones, those oh-so chic eye shades, and ear plugs. Then again, if you snore, bringing a pair of earplugs for your roomie shows you care.
16. **Small Hand Vacuum or Broom** Although the custodial staff cleans common areas including hallways, bathrooms, and lounges, the dorm rooms themselves are the responsibility of the residents-- that's you. Microwave popcorn kernels, pencil shavings, and random campus grime gather fast, and frighteningly few students move in prepared to clean house.
17. **Camera** Engrave your name and cell phone number. Who knows, you just might get it back. At least you have a shot. Or get a disposable. If it breaks or gets lost so what?

What to Leave at Home

Candles, incense, and halogen lamps are all fire hazards and will be confiscated during dorm inspections. Residential Life takes these rules extremely seriously; so don't expect any exceptions.

The same is true for most cooking appliances, including hotplates, coffee makers, electric grills, popcorn poppers, toasters, and sometimes microwaves. Space heaters, sewing machines, and firearms are a few other taboo items. Pets and high school sweethearts are also off limits. Check with your school's Office of Residential Life for a complete list of restricted items.

Transportation

Oftentimes, freshmen are not allowed to have a car on campus, so check your school's transportation policy. You might also investigate your school's policy on bicycle storage. Interesting to know, too, would be how many bicycle thefts are reported each year. You can request this, along with other crime stats, from your school's Public Safety Office. Depending on the size and location of your campus, you may want to consider bringing along a skateboard or a pair of in-line skates. You never know how cramped your schedule may turn out to be.

Location

Make sure your clothing reflects the geographic location of your college. If you're unsure about what to bring or wear, contact Residential Life. It's their job to hook you up with the resources necessary to make your on-campus experience run as smoothly as possible. Do your part and research before the big move so you're not left out in the cold!