

# PROVIDENCE GUIDE

## New Tool Will Give Clearer Picture on College Cost



By JUSTIN POPE, AP  
Education Writer

It sounds like a simple question: How much is a college actually going to cost?

In fact, it's a slippery one. But thanks to a

federal mandate, a new tool to help students and families pin down an answer is finally arriving this month: a fairly simple online calculator to estimate what you can expect to pay to attend any college in the United States.

The new "net price calculators" — many already up and running on college websites ahead of the Oct. 29 legal deadline — are designed to provide the non-binding cost estimates based on a few relatively straightforward questions about family finances.

More broadly, they're supposed to help students navigate one of the most confusing aspects of the college matchmaking process. While a school's "list price" is usually easy enough to identify, students often don't hear until long after they've applied and gotten acceptance letters what will be their "net price" — the sometimes substantially lower cost after scholarships and discounts are applied.

Now colleges are obliged to make the estimating calculators publicly available on their websites. Supporters predict two main effects, both positive. Some families may be surprised how much college will still cost them, but at least they'll know more accurately which schools are affordable, and how much they need to save.

Other families, meanwhile, may be pleasantly surprised by the discounts, and won't cross off potential matches for fear they're unaffordable.

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Students can now request transcripts online! Simply send an email with your first and last name and the college with city and state to which the transcript should be sent to:

**transcripts@prov.org**

Students will receive an email confirmation when your transcript has been sent!

### Congratulations!

Congratulations to Erik Christiansen and Dannielle Greene for being named Commended Students in the 2012 National Merit Scholarship Program. They were among the top five percent of students in the nation to score high enough on their PSAT/NMSQT to be able to have this distinction!



# Senior Spotlight

*New tool will give clearer picture on college cost, continued*

## Senior Night

Senior Counselors Mrs. Shirah and Mrs. Davis held a parent night on October 27 in the Upper School Media Center. They moderated a panel of parents who told of their child's admissions story. The purpose of the night was not only to inform parents of seniors about aspects of the college admissions process, but also to give the parents an opportunity to network with one another about their experience in the process. The evening proved to be a great success, and the counseling department thanks all who came for attending.

That could lead to more students considering high-priced private institutions where applicants are often scared off by sticker price shock.

"For those of us who are higher cost, we get ruled out right off the bat," said Linda Parker, director of financial aid at Union College in New York, which has had its version of the net-price calculator running on its website since January. "When they find out we have pretty generous scholarships we offer, and we meet full demonstrated need for the students we admit, it's not out of their reach."

At private, nonprofit four-year colleges, the most recent College Board annual survey reported published tuition and fees averaged \$27,293. That's expensive, to be sure. But fewer people realize full-time students at those schools receive grant aid and tax breaks totaling on average \$16,000. The average net cost of attending private colleges has actually declined over the last five years.

Take the example of a fictional Massachusetts family, the Medians, choosing between the University of Massachusetts at Amherst, the state's public flagship institution, or to Amherst College, an elite private liberal arts school two miles down North Pleasant Street. Amherst College has much higher prices but also a 10-figure endowment and substantial financial aid to spread over its small student body.

At first, the state school looks like the obvious choice: the UMass-Amherst lists total yearly costs, including room, board, books and other expenses at \$22,408 per year. Amherst College's total costs are \$57,348.

But then the AP went to the schools' net-price calculators and entered some financial assumptions for the Medians befitting their surname: median Massachusetts family income (around \$64,000), treading water on a house with the median state value, an older sibling already attending UMass-Amherst, a small amount of savings and a 5-percent retirement plan contribution.

The results may surprise. After aid is factored in, private Amherst College will be substantially cheaper, with a total bill of \$5,798 at the private college compared to \$12,614 at the state one.

Colleges may generally lean left politically, but when it comes to Washington mandates they quickly turn into anti-government zealots. So when Congress forced all institutions that receive federal dollars — including community colleges and for-profits — to start developing the calculators in 2008, most were opposed.

But since then, opposition has mellowed into grudging acceptance and even enthusiasm.

"It's not too far reaching, and it does provide a good tool for parents and students of college-bound people to get a sense

of what their bottom-line cost will be," said Daniel Lugo, head of financial aid at Franklin and Marshall College in Pennsylvania.

The complexity will vary from school to school, but most calculators should take 10-20 minutes. And all will be plastered with lawyerly warnings that they're just a planning tool, akin to a mortgage calculator, not a final number. That comes later after acceptance letters go out and financial aid offices collect and verify more detailed information.

Aid administrators predict the calculators will be very accurate for what they call "Ozzie and Harriet" families — with two parents and fairly straightforward finances. But most families aren't Ozzie and Harriet, and the calculators won't capture all the nuances that can affect an aid package.

In particular, the varying ways colleges treat assets from divorced parents is a big X-factor the calculators may not capture, as is merit aid. Some colleges will ask questions about grades and test-scores and include potential merit scholarship money when they give aid estimates. But calculators won't likely reflect the full range of more focused merit scholarships that might be available — say, if there's money set aside for jugglers or violin players.

Not all educators are supportive. Kent Barnds, vice president of enrollment,

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*New tool will give clearer picture on college cost, con't*

communication and planning at Augustana College in Illinois, fears the calculators will lead to the further "commodification" of a college education, pitting price-shopping families against schools and de-emphasizing whether a school's cost reflects its value. But even he acknowledges some upside.

"Once upon a time, (colleges) were much more comfortable saying, 'just apply and we'll tell you what it costs in April,'" he said. "That's no way to do business." The net price calculator is "going to force us to be more careful in how we talk about our costs, and talk about it earlier." Colleges themselves will probably be regular users.

trying to discern what competitors are offering. But that competition will ultimately benefit students, Lugo says.

The College Board, which operates the SAT exam, has helped some 300 colleges set up their price calculators. Students who enter their data for one such college can then use the price calculators on any school using the College Board system without having to re-enter it.

Myra Smith, executive director of financial aid services at the College Board, said there's always a danger price will prove an unfortunately large factor in a college decision. But when the organization asked high school students on its advisory board whether the tool might be discouraging, the answer was clear.

"One of these students just kind of stopped, looked me in the eye, and said, 'All we know now is the list price.'" Smith said. "They know the worst news. This has the benefit of telling them better news."

*Justin Pope covers higher education for The Associated Press. You can reach him at [twitter.com/jnn\\_pope97](https://twitter.com/jnn_pope97)*



## REMINDER FOR SENIORS!

All required community service hours (25 hours per year you attended high school here at Providence) need to be submitted **BEFORE** you leave for Christmas Break in December. If your hours are not completed, you will lose senior privileges for the Spring. Please bring completed community service forms to the guidance office.

## Featured Scholarship



### **THE JOHN MONTGOMERY BELK SCHOLARSHIP**

The John Montgomery Belk Scholarship is one of the country's most prestigious merit-based programs. Covering the comprehensive costs of attending Davidson (room, board, tuition and fees), the Belk Scholarship is valued at over \$49,000 in 2011-12. Each Belk Scholar also receives two stipends of up to \$3000 each to pursue special study and travel abroad opportunities.

Belk Scholars are those students whose *outstanding intellectual ability and success, leadership experience, commitment to service and overall personal vigor mark them as those who will accomplish much and contribute most to the Davidson community and in their lives beyond their college years.*

Each school may nominate one Belk Scholarship candidate, no later than November 10, 2011.

Nominees' admission applications must be completed and received in our office no later than 5:00 p.m., December 1, 2011.

Winners of the Belk Scholarship will be invited, as the college's guest, to participate in Scholars Celebration and Decision Davidson Weekend, April 12-14, 2012.

# JUNIOR JOURNEY



## What Can Student Athletes Get Away With?

By Laura Mitchell

Student athletes have a reputation for being able to get away with anything. But that's becoming a thing of the past with coaches.

Student athletes and their privileges have been a source of debate for many years. There is so much media and Internet coverage on what teams and athletes are doing that athletes are unlikely to get away with much anymore.

Secure your place on the team by being an A+ athlete and scoring high in academics, athletic ability and attitude.

### ACADEMICS

**Myth:** Grades don't matter for athletes.

**Truth:** Grades matter a lot! Being a champion on the field or the court and in the classroom is expected.

In the last couple of decades, there has been a tightening of academic standards for athletes. High schools across America made moves to limit eligibility for student athletes who didn't pass all of their classes. This is commonly referred to as "No Pass, No Play."

The NCAA has taken bold steps to set the hurdle high for student athletes. The average student athlete attending a high-achieving public or private school won't see much of a hurdle in the NCAA's Division I requirements of 16 core courses.

For others, such as those in small rural schools or overcrowded high schools, the NCAA requirements may be over and above the requirements for high school graduation. See [ncaaclearinghouse.net](http://ncaaclearinghouse.net) for details.

### What you can get away with:

- You could have a higher chance for admission to college as a recruited athlete. In their book *Admission Matters*, Sally P. Springer and Marion R. Franck write that student-athletes may have an increased chance of admission to an Ivy League school by up to four times.
- Many student-athletes get first dibs on signing up for classes.
- You'll get extra academic assistance once you are on campus. The school and coach want to protect their investment.

### ATTITUDE

**Myth:** Behavior doesn't matter for athletes.

**Truth:** Attitude and actions count in a big way.

College coaches are hired and fired based on the type of student-athletes they can bring to a campus.

The days are fading where a student-athlete could get into trouble and then be excused just because they play on a team. Though this may still happen sometimes, the movement has been toward holding student-athletes accountable.

### What you can get away with:

- Most likely, you will get away with less than non-athletes. You'll have a coach whose reputation and job stability will be good or bad based on whether your behavior is good or bad.

### ATHLETIC ABILITY

**Myth:** If I just play well in high school, sit back and wait, the college recruiters will flock to me.

**Truth:** You need to take an active role in your recruitment.

### What you can get away with:

- Be persistent and assertive in the recruiting process. College coaches are very busy, so you must make some moves in the game of recruiting in your junior year.
- Reach out often and early to college coaches. This means making phone calls, sending e-mails or writing letters and sending a link to your YouTube highlight videos.

Be the most valuable student-athlete you can be by focusing on the A's: academics, athletics and attitude.

*Coach Laura Mitchell and her business partner, former Super Bowl Champion Chris Hayes, recently created [advicefromthe50.com](http://advicefromthe50.com) to help student-athletes help each other in the process. For more info, visit [athleticinspiration.com](http://athleticinspiration.com).*

Katie Rose, Junior Counselor

## SAVE THE DATE!

**Junior Parent Night:  
College 101**

**November 17th**

**6:00pm-7:00pm**

**Upper School Media**

## Calling all Super Teens!

You could be featured on the cover of the March/April 2012 *NextStepU Magazine* simply for letting us know that you are awesome!

Go to [NextStepU.com/SuperTeens](http://NextStepU.com/SuperTeens) and fill out the application to be considered for the 2012 Super Teens contest. Answer a few simple questions and send us your picture. That's all you need to enter!

So what are you waiting for? **Apply today!** You have until Dec. 23rd to send in your application.

## Junior Year Parent College Planning Check List

### November

#### Get out of town!

Schedule a day trip to visit nearby colleges. Don't worry if these are places where your child won't apply. The goal is to explore different types of schools. Aim for variety. Discuss which characteristics of schools are attractive and which aren't.

# Sophomore Sense

## Sophomore Sense



### Procrastination and Homework

#### A Little Procrastination is Okay, But Too Much Can Hurt!

By Grace Fleming, About.com Guide

Do you procrastinate? Most of us put things off from time to time, like studying for a test or starting on lengthy research papers, but giving in to diversions can really hurt us in the long run.

#### Recognizing Procrastination

Procrastination is like a little white lie we tell ourselves. We think we'll feel better if we do something fun, like watch a TV show, instead of studying or reading. But when we give in to the urge we always feel worse in the long run, not better.

Do you spend too much time on things that don't matter? You may be a procrastinator if you:

- Feel the impulse to clean your room before you get started on a project.
- Rewrite the first sentence or paragraph of a paper several times, repeatedly.
- Crave a snack as soon as you sit down to study.
- Spend too much time (days) to decide on a topic.

- Carry books around all the time, but never open them to study.

- Get angry if a parent asks "Have you started yet?"

You probably did relate to at least one of those situations. But don't be hard on yourself! That means you are perfectly normal. The key to success is, don't allow these diversion tactics to affect your grades in a bad way.

#### Avoiding Procrastination

How can you battle the urge to put things off? Try the following tips.

- Recognize that a feisty little voice lives inside every one of us. He tells us it would be rewarding to play a game, eat, or watch TV when we know better. Don't fall for it!
- Think about the rewards of accomplishments, and put reminders around your study room. Is there a specific college you want to attend? Put the poster right over your desk.
- Work out a reward system with your parent. There may be a concert you're dying to go to. Make a deal way ahead of time—you can go but only if you reach your goals. And stick to the deal!
- Start with small goals if you're facing a big assignment. Don't get overwhelmed by the big picture. Accomplishment feels great, so set small goals first, and take it day by

day. Set new goals as you go.

- Finally, give yourself time to play!

Set aside a special time to do whatever you want. Afterward, you'll be ready to get to work!

Tanya Riggio, Freshman and Sophomore Counselor

### COLLEGE PLANNING

#### Winter (November-February)

Analyze your results from the PSAT test and study your weak points. Talk to teachers and your counselor about ways to improve your scores.

Make a list of qualities that you are looking for in a college. Search for colleges that fit your criteria and will get you on your way to the career path you want to follow. Visit college websites to learn about schools' academics, costs and admission requirements.

Visit a college or university nearby to get a feel for the campus environment.



# Freshman Focus



## Time Management Exercise: Using a Task Diary

By Grace Fleming

Do you find yourself rushing to complete your homework assignment at the last moment? Are you always starting your homework when you're supposed to be going to bed? The root of this common problem may be time management.

This easy exercise will help you identify the tasks or habits that take time away from your studies and help you develop more healthy homework habits.

### Keeping Track of Your Time

The first goal of this exercise is to get you to think about how you spend your time. For instance, how much time do you think you spend on the phone per week? The truth may surprise you.

First, make list of common time-consuming activities:

- Talking on the phone
- Eating
- Napping
- Listening to music, lounging
- Watching TV
- Playing games/surfing web
- Facebook
- Spending time with family
- Homework

Next, jot down an estimated time for each one. Record the amount of time that you think you devote to each of these activities per day or week.

### Make a Chart

Using your list of activities, create a chart with five columns.

Keep this chart on hand *at all times* for five days and keep track of **all** the time you spend on each activity. This will be tough sometimes, since you probably spend a lot of time going rapidly from one activity to the other or doing two at once.

For example, you may watch TV and eat at the same time. Just record the activity as one or the other. This is an exercise, not a punishment or a science project. Don't pressure yourself!

### Evaluate

Once you have tracked your time for a week or so, take a look at your chart. How do your actual times compare with your estimates?

If you are like most people, you may be shocked to see how much time you spend doing things that are unproductive.

Does homework time come in last place? Or family time? If so—you're normal. In fact, there are many things that *should* take more time than homework. But surely there are some problem

areas that you can identify, as well. Are you spending four hours a night watching TV? Or playing video games?

You certainly deserve your leisure time. But to have a healthy, productive life, you should have a good balance among family time, homework time, and leisure time.

### Set New Goals

When tracking your time, you may find that you spend some time on things you just can't classify. Whether we're sitting on the bus staring out the window, waiting in line for a ticket, or sitting at the kitchen table staring out the window, we all spend time doing, well—nothing.

Look over your activity chart and determine areas you could target for improvement. Then, start the process over again with a new list.

Make new time estimates for each task or activity. Set goals for yourself, allowing more time for homework and less time on one of your weaknesses, like TV or games.

You will soon see that the mere act of *thinking about* how you spend your time will bring about a change in your habits.

### Suggestions for Success

**Don't work alone.** Some of us need support to stick to something. A little competition with a friend always makes things more interesting. Work with a friend, compare notes, lists, and charts. Make a game of it!

**Include your parent.** Get your mom or dad involved and have them keep track of the time *they* waste. Now that might be interesting!

**Negotiate a reward system.** Whether you work with a friend or a parent, work out a system for rewarding yourself for progress. If working with a friend, you could agree to provide lunch or dinner for the time-saving winner each week.

If working with a parent, you could negotiate an extended curfew for every increased minute devoted toward homework. Perhaps you could even substitute dollars for minutes. The possibilities are endless!

**Have a party for reaching a goal.** Even if you're working on your own, you could promise yourself a party as a reward for reaching a specific goal.

## *School Counseling Department*

If you have questions for Providence's School Counseling Department, feel free to contact us at (904) 223-5270, option 4.

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*Boldly Christian. Unquestionably Academic.*

