



County of Ventura Presentation October, 2021

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Follow us on **Facebook:** [College Applications Bootcamp](#), and **Instagram:** [CABootcamp](#)

For workshop registration questions, email Karrie Carey at register@ceciliajohnston.com



College Preparation To-Do Checklist

- ___(1) Am I on track academically? Will I complete my minimum 15 A-G required courses by graduation? Did I finish 11 of the 15 by the end of my junior year? (If you don't know or are unsure: Make an appointment with your counselor ASAP!!!)
- ___(2) Do I want to go to a competitive school (some of the CSUs, the UCs and many private schools) or declare a competitive major? Then will I complete the recommended courses (1 more year each in math, laboratory science and foreign language) by the end of my senior year? (Again, if you don't know or are unsure: Make an appointment with your counselor ASAP!!)
- ___(3) How are your grades? Even if your GPA isn't that great, you still have time to raise it!
- ___(4) Junior Year: Will you need to take or retake the PSAT or SAT/ACT? Many California Students will not need to take the PSAT, SAT, or ACT.
- ___(5) Does your class schedule reflect your commitment to preparation for the academic rigor of college?
- ___(6) Do you have 75 or more hours of community service?
- ___(7) Do you have at least one leadership experience to put on your college applications? If not, find one!
- ___(8) Do you participate in extra-curricular activities? If not, join or learn something!
- ___(9) Do you have a good relationship with at least 2 teachers and your counselor? These are the people who will be writing letters of recommendation for you for colleges and scholarships.
- ___(10) Time to shop for colleges. Complete the Fiske handout. Use the 1-hour College Finder in the Fiske book (see below.) Explore college websites. Attend college fairs. Attend college rep visits at your high school. Visit over Breaks and Summer. (Many virtual opportunities!)
- ___(11) Work on your Personal Statements and Essays. (Summer before your senior year)
- ___(12) Build your Achievement File.
- ___(13) Create your "Reference Binder."
- ___(14) Do you have a book that you are reading for fun? If not, get one and read it! Do you keep up with current events? If not, start!! How in the world can you write a good college essay if you don't know what is going on in the world?
- ___(15) Set up your college-dedicated email address.
- ___(16) Clean up social media; "Like" [College Applications Bootcamp Facebook page](#) and [Instagram](#) (CABootcamp) to get up-to-date college news.
- ___(17) Parents: Buy (a) "Fiske Guide to Getting Into the Right College" by Fiske & Hammond, and
 - (b) "Paying for College, 2022: Everything You Need to Maximize Financial Aid and Afford College" by Princeton Review and Kalman Chany, 2022 Edition and
 - (c) "The Truth about College Admission: A Family Guide to Getting In and Staying Together" by Barnard & Clark
- ___(18) Parents: Attend ALL College Parent Programs at your high school.



USEFUL WEBSITES for College Bound Students

- (1) Check out information on workshops and College Applications Bootcamp at www.ceciliajohnston.com.
- (2) “Like” College Applications Bootcamp on Facebook and follow “CABootcamp” on Instagram. Reminders and news concerning College Admissions.
- (3) Naviance: Is available through some of our school districts. Parents and students should utilize this powerful tool. Ask your Counselors.

Websites to Explore: (Many have college organizers and other aids.)

https://bigfuture.collegeboard.org	Off-shoot of College Board. Simpler & much easier to use. Great place to start your search.
www.collegeboard.org	The “mother of all college search/information websites” — parent newsletter, SAT Question of the day. Can be overwhelming.
https://hs-articulation.ucop.edu/agcourselist	Find the classes at your California high school or Community College that satisfy the A-G Requirements
www.petersons.com	Test prep and career exploration—timeline starting in 9 th grade.
www.cappex.com	One of my faves. Has organizer, “What are my chances?” calculator, scattergrams.
www.collegexpress.com	Wonderful lists of colleges for every type of student. Can find similar colleges to those you are interested.
https://collegecost.ed.gov/scorecard/	Super tool from the Federal Department of Education to help with college search—includes average costs, average loan payments and graduation rates. <u>A great place to start your search.</u>

Recommended Blogs by Admissions Professionals:

https://sites.gatech.edu/admission-blog/	Rick Clark, Director of Undergraduate Admissions at Georgia Tech. A voice of reason. Also has a podcast.
https://www.highereddatastories.com	Interesting data from Jon Boeckenstedt, Vice Provost for Enrollment Management at Oregon State University.
http://tuadmissionjeff.blogspot.com	Jeff Schiffman, Director of Admission at Tulane U.
https://www.thecollegesolution.com/category/blog-2/	Lynn O’Shaughnessy, College Financial expert & California mom.

Choosing a College: Check each college’s websites. (See Websites to Explore section above.)

NAVIANCE	Check with your Counselor.
www.bigfuture.collegeboard.org	Another place to start.
www.aiccu.edu	Independent private colleges and universities in California.

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<u>www.californiacolleges.edu</u>	Info on public and private schools in California. Lots of tools. Great Website!
<u>https://www2.calstate.edu/</u>	Cal. State University system.
<u>www.cccco.edu</u>	California community colleges.
<u>https://www2.calstate.edu/apply</u>	Choose the CSU campus that is right for you.
<u>www.universityofcalifornia.edu</u>	University of California system.
<u>http://universityofcalifornia.edu/infocenter</u>	Data re: UC admissions.
<u>https://admission.universityofcalifornia.edu/admission-requirements/freshman-requirements/gpa-requirement.html</u>	How to calculate the special UC/CSU admissions gpa, weighted and capped at 4.4.
<u>https://hs-articulation.ucop.edu/agcourselist</u>	Find the UC (& CSU) approved A-G course list for your California high school & Community College.
<u>www.fairtest.org</u>	List of schools that don't require ACT/SAT scores (many are optional.)
<u>www.nces.ed.gov/collegenavigator/</u>	Gov't website w/statistics & college search. "College Navigator"
<u>www.diversityabroad.com</u>	International education opportunities
<u>https://www.usnews.com/education</u>	Good articles but don't get swayed by the college rankings.
<u>www.collegeconfidential.com</u>	College reviews by students and parents. Can be very intense.
<u>www.niche.com</u>	College reviews by students
<u>www.collegeresults.org</u>	While stats are outdated, an excellent resource for a list of similar schools.
<u>www.petersons.com</u>	Large college and career exploration site.
<u>www.princetonreview.com</u>	Great comprehensive website.
<u>www.ctcl.org</u>	44 great Liberal Arts Colleges
<u>www.collegesofdistinction.com</u>	Great resource especially for "B" & "C" students.
<u>www.cappex.com</u>	Has "What are my chances?" calculator. Scattergrams. Excellent site.
<u>https://www.educatedquest.com/school-profiles/</u>	Independent college counselor has great college profiles.
<u>https://www.highereddatastories.com/2021/04/another-look-at-enrollment-and.html</u>	Phenomenal resource for diversity and other data from Oregon State U. Vice Provost of Enrollment Management
<u>http://www.thehundred-seven.org/matchme.php</u>	Search for Programs at HBCUs. Historically Black Colleges & Universities.

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www.cccu.org	Christian Colleges and Universities
www.hillel.org	Online guide to Jewish campus life with college search.
www.msanational.org	Muslim Students Associations
https://www.todaysmilitary.com/careers-benefits	Consider going to college via the military.
https://www.campusprideindex.org	National listing of LGBT friendly colleges and universities.
www.collegetransitions.com/dataverse	Easy to use compilations of school data such as admission rates, aid amounts, etc.
https://collegegazette.com/about/	New website with lists of colleges to explore, especially those with specific majors and “hidden gems.”
https://thecollege.com	New and growing website with opportunities to connect with current students and alums at over 150 colleges & universities.
https://www.campusreel.org	Student reviews and videos.
www.youtube.com	Lots of videos created by students, professors, admissions offices, and alums.
TikTok	Lots of student videos. Great way to learn about campus culture.
Instagram	See content from colleges and members of college communities.

College Fair Websites:

www.ctcl.org	An absolute favorite! TBA Spring/Summer live or virtual fairs. Pre-recorded virtual presentations available now
www.nacacnet.org https://virtualcollegefairs.org/events	Several virtual fair options including STEM, Performing & Visual Arts, & Regional fairs.
https://www.strivescan.com/collegewise/	Virtual College Fairs. Another fave.
https://myblueprintstory.com/virtual-christian-college-fairs	National Christian College Fairs: Virtual or local in the fall
Ventura Schools College Fair	November 2022 (Cancelled due to Covid)
https://www.regionaladmissions.com/virtual-college-series.html	Check out a range of webinar-format virtual fairs, from “Speed Dating” colleges by region, WUE, STEM, Religious Affiliation, Test Optional, Visual & Performing Arts, and more!

Extra Curricular Opportunities:

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http://www.cityofventura.net/volunteer	Need community service hours? Lots of great opportunities for the entire family
www.calymca.org	Youth & Government web site through YMCA.
www.coastalmarinebiolabs.org	Local programs for high school students in marine biology.
https://cty.jhu.edu/resources/academic-opportunities/	Extensive list of academic programs, internships, and academic programs from Johns Hopkins Center for Talented Youth.
https://www.collegematchpoint.com/college-matchpoint-blog/springsummer2021opportunities	Comprehensive list of summer activities and other resources, including a guide.

College Admissions Exams: Note: Most students will not need to take the SAT/ACT.

www.fairtest.org	List of schools that don't require ACT/SAT scores (many are optional.)
www.actstudent.org	ACT registration, scores, test dates and more.
www.collegeboard.org	SAT registration, scores, test dates and more.
www.princetonreview.com	Princeton Review Assessment (PRA) info, Test Review Courses
www.petersons.com	Test Review
www.kaptest.com	Test Review Courses Partner with ACT
www.triedandtruetutoring.com	SAT and ACT Boot Camps. Also, individual tutoring. Locally owned. HIGHLY RECOMMENDED.
https://magoosh.com	Test Review Courses.

Self Study websites:

www.majortests.com	Free prep for SAT
www.4tests.com	Free prep for a variety of tests.
www.khanacademy.com	***Partnering with the SAT to provide free Test Prep*** Thousands of videos and practice on every subject. Great place to go if you are stuck on a particular concept.
https://www.act.org/content/act/en/products-and-services/the-act/test-preparation/free-act-test-prep.html	ACT's official study resources

Smart Phone Apps:

https://collegereadiness.collegeboard.org/pdf/daily-practice-new-sat-app-guide.pdf	SAT's official study app
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www.edupath.com	Some Free, some for pay Test Prep, College Search, college reviews.
College Hunch App	Free Organizer, College Search, Spreadsheet, reviews. For iOS only.

Athletics:

www.ncaa.org	Division I, II & III College Athletics
https://web3.ncaa.org/ecwr3/	Information and registration for Div. I & II student athletes.
www.naia.org	Information and registration for athletics at many small schools.
www.scholarshipstats.com	A plethora of info re: Athletic Scholarships

Applications:

www.commonapp.org	The 'common' application that many private and some public colleges use.
https://www.universalcollegeapp.com	The Universal Application used by about 60 private schools.
www.coalitionforcollegeaccess.org	Site for the Coalition Application used by 80 schools.
https://admission.universityofcalifornia.edu/apply-now.html	University of California online applications.
https://www2.calstate.edu/apply	California State University online application
www.essayhell.com	Super website for essay tips and help.
https://www.collegeessayguy.com/	Another excellent source for essay tips.
https://blog.collegevine.org	Common App Supplemental Essay Tips & Examples
https://blog.prepscholar.com	Common App Supplemental Essay Tips & Examples

Scholarships and Financial Aid:

www.fafsa.ed.gov	US Department of Education Federal Financial Aid Form
https://bigfuture.collegeboard.org/pay-for-college/paying-your-share/expected-family-contribution-calculator	Calculate your EFC Index Number(s)
https://profileonline.collegeboard.com	Profile Financial Aid Form used by many private colleges
www.fastweb.com	Sends scholarship suggestions to your email acct. A fav.
www.csac.ca.gov	California gov't site. Explains Cal Grants etc. Home of WebGrants4Students.

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https://studentaid.gov	Federal gov't site. Scholarship, loan and grant info.
www.collegedata.com	Great data: in easy-to-read format and other tools.
http://nces.ed.gov/collegenavigator	Federal Govt website with lots of stats & info.
www.myintuition.org	NEW! Quick estimate of cost for mostly private colleges
https://tuitionfit.org	Share your financial aid offer. Compare to other students' offers for free.
Scholly Search	Scholarship search app for your phone
https://opportunity.collegeboard.org/	College Board Opportunity Scholarships. Earn chances for scholarships by preparing for college.
https://ilvcollegecounseling.com/scholarships/	NEW! Super list of Scholarships
www.raise.me	Start earning micro scholarships in 9 th grade

Cost of Attendance:

Individual School Websites	Net Cost of Attendance Calculators
http://nces.ed.gov/collegenavigator	Breakdown based on family income

Local Scholarships:

www.vccf.org	Ventura County Community Foundation. Over 1 million in scholarships to local students. Applications online in late fall.
www.reaganfoundation.org	Reagan Library Scholars program. Applications online in January.

Check with the College and Career Center at your school. There may be a newsletter or other listing of scholarship opportunities. Many schools are using Naviance.



SIMPLE Ways to Get Ready For College During HIGH School

By Cecilia E. Johnston JD, College Applications Educator

With colleges and universities getting increasingly difficult to get into, it is more important than ever for parents to learn about the process and help their student get into the college or university that is best for them with as low a stress level as possible. Here are some tips for you and your student.

- Encourage your child to read, read, read. High school classes, college entrance examinations and college applications require excellent vocabulary and writing skills.
- Attend cultural events, go to museums, get out of town and visit other places. It is fun and your student needs a broad base of experiences and viewpoints to draw from to make connections in class discussions, writing assignments and college entrance essays.
- Subscribe to the newspaper. Your child will improve their vocabulary, reading comprehension and learn about current and past events. Even better, read together and talk about it! Can do the same with online subscriptions.
- Educate your student and yourself about colleges and universities.
 - Visit colleges when you go on vacation.
 - Attend college fairs. There are many virtual and live college fairs.
 - Explore college websites.
 - Attend Parent Information Nights at your high school and others in the area.
 - Use your high school's college and career center. The staff is knowledgeable and very willing to help.
 - Create your College Reference Binder.
- Be an involved parent. If you contribute your time to your child's school, the staff recognizes it—you and your child will get more attention. On the flip side—don't hover—your child needs to make some mistakes but educate yourself so they make the 'right' mistakes—not the ones that might jeopardize their academic future.
- Get to know the teachers and counselors—don't just communicate when things are bad, let them know that you appreciate their efforts—you are a team.
- Schedule a yearly "state of the student" meeting with you, your student and your student's counselor.
- Make sure that your student is on track to fulfill the A-G requirements. These are the classes your student must take to be college ready. The UC's and Cal State schools only accept "C" and above grades. No "D's"!
- Participation in Honors and AP classes is a plus. Colleges want to see that your student has challenged him or herself. Most colleges would rather accept a student who got a "B" in an AP or Honors class than an "A" in regular college prep classes.
- You can always request that your child be placed into higher level classes if your child demonstrates the ability to do the work.

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- Work with your counselors/staff—BUT above all, be realistic. Your child's talents may not lie in academia.
 - Celebrate your child's achievements—find areas where they are successful. Most colleges are looking for "well-rounded" students, not just brainiacs.
 - If your child is having difficulty with a class, there are tutoring programs available. Ask your child's counselor for assistance, the sooner, the better.
- Community Service: Even if your school doesn't require it, most colleges are looking at whether your student is giving back to your community.
 - Check the school website and the online parent portal often. (Please use carefully. It should be a tool, not a bludgeon.) Understand that some teachers just don't post grades online in a timely fashion or even at all.
 - Calendar, calendar, calendar and try to model organization for your children.
 - If your child doesn't appear to have homework, take a closer look. The amount of homework that your child will be responsible for will increase every year and it is a rare weeknight that doesn't include some homework.
 - Have family dinner once a week; talk to your student on the way to and from school—do simple things that keep communication open.
 - MOST IMPORTANTLY, be there for your child. Contrary to what they may tell you, your student needs you at his or her side as a confidant, motivator, cheerleader, stress-reducer and advocate during the high school years.

- (1) "Paying for College, 2022: Everything You Need to Maximize Financial Aid and Afford College" by Princeton Review & Kalman A. Chany
- (2) "The College Solution" by Lynn O'Shaughnessy
- (3) "Fiske Guide to Getting Into the Right College" by Edward B. Fiske & Bruce G. Hammond
- (4) "The Truth about College Admission: A Family Guide to Getting In and Staying Together" by Barnard & Clark
- (5) "Colleges That Change Lives" by Loren Pope
- (6) "College Match" by Steven R. Antonoff: Help in choosing colleges for the right fit
- (7) "How to Be a High School Superstar: A Revolutionary Plan to Get into College by Standing Out (Without Burning Out)" by Cal Newport
- (8) "The Price You Pay for College: An Entirely New Road Map for the Biggest Financial Decision Your Family Will Ever Make" by Ron Lieber



Types of Colleges

University of California System	California State University System	California Community College System	Private Non Profit Colleges & Universities In California	Private Non Profit Colleges & Universities Outside California	Public Non Profit Out-of-State Colleges & Universities	Private For Profit Colleges & Universities
9 undergrad campuses	23 campuses	116 campuses	About 76 campuses	About 1770 campuses	About 600 campuses	Many
Public (Non-Profit)	Public (Non-Profit)	Public (Non-Profit)	Private Non-Profit	Private Non-Profit	Public (Non-Profit)	For Profit or Proprietary
Bachelor's & Graduate degrees	Bachelor's & Graduate degrees	Certificates, Associate's, Bachelor's degrees & Transfer	Bachelor's & Graduate degrees	Bachelor's & Graduate degrees	Bachelor's & Graduate degrees	Certificates, Associate's, Bachelor's & Graduate degrees
UCLA, UCSB, Cal Berkeley, UC Santa Cruz, UC San Diego, UC Irvine, UC Riverside	Channel Islands, Cal Poly, Chico State, San Diego State, Humboldt State	Ventura College, Santa Barbara City College, Moorpark College	USC, Stanford, Westmont, Pepperdine, Point Loma, Occidental, Whittier	Vassar, Kenyon, Cornell College, Tufts, Boston College, Willamette, NYU	Univ of Arizona, Univ of Washington, Univ of Colorado, Univ of Oregon, Oregon State Univ.	FIDM, Charter, Many business colleges, Grand Canyon University?

UC Fall 2021 (Preliminary) and CSU Fall 2020 Stats

2021 Freshman ADMISSIONS PROFILES for the University of California

	Number of Applications 2021	Number of ALL Offers of Admission 2021 (Incl. Waitlist & UCM Referrals)	Overall Admit Rate 2021	In-State Freshman Admit Rate 2021	Out of State/ Int'l Freshman Admit Rate 2021	*GPA middle 25-75% Admitted 2020	4-yr / 5-yr Grad Rate (2019)	1989 Admit Rate
Berkeley	112,820	16,395	14.5%	16.9%	14.1 / 8.2%	4.13-4.3	76% / 89.6%	40.91%
Davis	87,118	42,726	49%	39%	80.9/ 67.6%	3.97-4.25	61% / 83.3% (2018)	69.1%
Irvine	107,939	31,261	28.9%	20.1%	74 /37.8%	3.96-4.26	69.2% / 82.6%	59.4%
UCLA	139,463	15,004	10.8%	9.9%	13.9/ 9.1%	4.18-4.31	80.7% / 89.9% (2020)	46.5%
Merced	25,458	24,329	95.6%	99.7%	71.8 / 59.2%	3.40-3.96	44.6% / 65.6% (2020)	-----
Riverside	52,563	34,671	66%	64%	85.7 / 74%	3.65-4.11	56% / 73%	78.2%
San Diego	118,360	40,616	34.3%	28.5%	59.3 / 30.9%	4.04-4.28	65% / 84.6%	56.6%
Santa Barbara	105,640	30,860	29.2%	29.2%	36.3 / 27.4%	4.03-4.27	70.1% / 85%	60.78%
Santa Cruz	61,708	36,375	58.9%	54.6%	82.2 / 70.2%	3.71-4.16	52% / 71.6%	66.1%
Entire System	(Approx. 203,700 unduplicated)	(Approx. 132,353 unduplicated)	65% (36.5% w/o UCM)	65.7% (32.8% w/o UCM)	61 / 68% (55.8 / 40.7% w/o UCM)		63.8% / 80.6%	76.6%

* UC weighted includes only 10 & 11 grade A-Gs and 8 semesters of Honors/AP/IB/Comm. College credits. The max UC/CSU GPA is: **4.4**

Note: More popular majors, such as Engineering, Nursing, Film, will require higher gpas & test scores to be admitted to that major.

Compiled from several sources including www.ucop.edu, www.universityofcalifornia.edu/infocenter and the Fall 2020 counselor presentations.

2020 Freshman ADMISSIONS PROFILES for the California State University

	(2020) Admit Rate	(2020) # of Applicants	(2020) # of Admits	(2020) # Enrolled	(2020) Ave. High School GPA**	Campus Impaction/Major Impaction? Out of Area Students?	4-yr. / 5-yr. grad rate (2020)
CSU System	89%	182,270 (unduplicated)	162,342 (unduplicated)	61,830 (unduplicated)			31.0% / 55.0%
Cal Maritime Academy	82%	988	815	186	3.43	Not Campus/Some Majors Impacted . Easy Admissions Statewide.	49.2% / 65.9%
Cal Poly Pomona	65%	38,026	24,646	4,323	3.55	Campus Impaction/Many Majors Impacted. Somewhat harder for Out of Area. Admissions.	26.5% / 59.3%
<u>Cal Poly SLO</u>	38%	52,371	20,127	4,736	4.01#	Campus & All Majors Impacted. Hardest Admission for all Students esp. Out of Area.	59.6% / 81.6%
CSU Bakersfield	78%	12,235	9,590	1,416	3.3	Not Campus/Only Nursing Impacted. Easy Admissions State-wide.	21.6% / 38.5%
CSU Channel Islands	79%	10,040	7,975	632	3.22	Not Campus/Only Nursing & Mechatronics Impacted*** Easy Admissions Statewide.	30.1% / 51.1%
CSU Chico	90%	19,999	18,034	2,316	3.41	Campus Impaction/Some Majors Impacted. Somewhat harder for Out of Area. Admissions.	33.5% / 58.6%
CSU Dominguez Hills	81%	19,399	15,752	2,254	3.17	No Impaction/Easy Admissions Statewide.	17.4% / 41.9%
CSU East Bay	73%	13,858	10,155	1,088	3.20	Campus Impaction/Only Nursing major Impacted. Easy for Out of Area Admissions.	12.4% / 37.1%
<u>CSU Fresno</u>	90%	15,448	13,920	3,693	3.57	Campus & All Majors Impacted. Hardest for Out of Area Admissions.	21.4% / 45.1%
<u>CSU Fullerton</u>	68%	45,449	30,733	5,425	3.7	Campus & All Majors Impacted. Hardest for Out of Area Admissions.	32.6% / 61.6%
<u>CSU Long Beach</u>	42%	67,426	28,400	4,908	3.61	Campus & All Majors Impacted. Hardest for Out of Area Admissions.	38.1% / 67.6%
<u>CSU Los Angeles</u>	76%	31,442	24,046	4,000	3.3	Campus & All Majors Impacted. Hardest for Out of Area Admissions.	17.0% / 39.8%

	(2020) Admit Rate	(2020) # of Applicants	(2020) # of Admits	(2020) # Enrolled	(2020) Ave. High School GPA**	Campus Impaction/Major Impaction? Out of Area Students?	4-yr. / 5-yr. grad rate (2020)
CSU Monterey Bay	86%	11,461	9,813	879	3.41	Campus Impaction/Some Majors Impacted. Somewhat Harder for Out of Area Admissions..	37.3% / 56.0%
CSU Northridge	66%	27,765	18,271	4,016	3.37	Campus Impaction/Many Majors Impacted. Hard for Out of Area Admissions****	22.9% / 44.5%
CSU Sacramento	83%	25,734	21,383	3,761	3.39	Campus Impaction/Many Majors Impacted. Somewhat Harder for Out of Area Admissions.	21.9% / 47.9%
CSU San Bernardino	78%	14,435	11,277	2,286	3.39	Campus Impaction/Many Majors Impacted. Somewhat Harder for Out of Area Admissions.	24.6% / 48.5%
CSU San Marcos	79%	15,413	12,241	2,255	3.38	Campus Impaction/Many Majors Impacted. Somewhat Harder for Out of Area Admissions	23.3% / 50.0%
CSU Stanislaus	89%	7,136	6,374	1,238	3.37	Not Campus Impacted/Some Majors Impacted. Easy for Out of Area Admissions.	24.8% / 47.6%
Humboldt State U	85%	10,198	8,683	546	3.23	Not Campus Impacted/Some Majors Impacted. Easy for Out of Area Admissions	22.5% / 41.7%
<u>San Diego State U</u>	37%	64,784	23,778	4,852	3.77	Campus & All Majors Impacted. Hardest for Out of Area Admissions.	53.5% / 71.9%
San Francisco State U	84%	31,430	26,431	2,779	3.3	Not Campus Impacted/Some Majors Impacted. Easy for Out of Area Admissions.	27.2% / 47.3%
<u>San Jose State U</u>	67%	32,375	21,810	3,328	3.57	Campus & All Majors Impacted. Hardest Admission for Out of Area Admissions.	28.7% / 58.3%
Sonoma State U	89%	13,353	11,900	913	3.22	Not Campus Impacted/Some Majors Impacted. Easy for Out of Area Admissions	39.5% / 56.5%

#Not all campuses publish this information. Many campuses have specific campus & major impactation stats on their websites. ALL Nursing and most engineering programs are impacted.

<https://www2.calstate.edu/attend/impaction-at-the-csu>

Italics & Underlined: Campus wide impactation and all majors are impacted. Most difficult to be admitted to, especially for out of area students.

* Includes 9th grade grades. (Cal Poly SLO only) Cal Poly SLO "desires" more than recommended A-Gs. Check website.

** Ave. State Colleges GPA: Weighted and Capped. Max. possible 4.4 *** Back Pocket for Ventura County students.

****Local Admission Area no longer includes Ventura County unless Channel Islands does not offer major. Sources: CSU website www2.calstate.edu



What Colleges Look For in High School Students

*(This ranked list is based on a February 2020, **Pre-Pandemic** nationwide survey of Independent Educational Consultants Association (IECA) members.)*

- (1) A **rigorous high school curriculum** that challenges the student and may include Dual Enrollment, AP or IB classes.
- (2) High **grade point average** in major subjects. However, slightly lower grades in a rigorous program are preferred to all A's in less challenging coursework.
- (3) ~~High scores on **standardized tests** (ACT, SAT). These should be consistent with high school performance.~~ NOTE: This has changed for the Class of 2022 and beyond. Only HIGH Scores are meaningful unless a school is one of the few that require or recommend standardized testing, otherwise they don't matter at all.
- (4) **Passionate, authentic, involvement** in a few activities that are meaningful, inside and outside of school.
- (5) A **well-written essay** that emphasizes insight into the student's unique personality.
- (6) **Leadership** inside and outside of school. Depth, rather than breadth, of leadership is valued.
- (7) **Demographic and personal characteristics** that contribute to a diverse and interesting student body.
- (8) **Strong counselor/ teacher recommendations** that provide personalized references.
- (9) **Special Talents** that could contribute to campus life.
- (10) **Intellectual curiosity** exhibited through reading, research, and extracurricular pursuits.
- (11) **Student's character and values** are seen as conducive to being a good community member.
- (12) **Demonstrated interest** and enthusiasm in attending (through campus visits, etc.).

Can You Get a Free Ride with Athletic Scholarships?



By Lynn O'Shaughnessy, cappex.com

January 10, 2017

The most exciting source of college money for teenagers who play sports is the athletic scholarship.

Being able to pay for college because you excel at hitting, running or swimming, or because you're blessed with an uncanny free throw, is a lucky break.

If you're interested in playing college sports – and getting paid to do so - you need to understand the unvarnished realities about athletic scholarships. Getting rewarded for your superior eye-hand coordination is possible, but it's not as easy or as generous as you might assume.

You need to know the answers to these questions:

- What kind of sports scholarships are available?
- Which sports offer the greatest chance for full rides?
- Are there good resources to research athletic scholarships?

Reality No. 1: The odds of getting a sports scholarship are daunting.

Colleges award more than \$3 billion a year in athletic scholarships, which sounds like a lot.

Only about 2 percent of each year's crop of graduating high school athletes, however, capture sports scholarships among NCAA institutions.

According to the NCAA, 56 percent of athletes competing in Division I – which includes the nation's sports powerhouse institutions – receive athletic scholarships. In Division II, which is primarily composed of smaller universities, 61 percent of athletes receive scholarships, but these awards are typically smaller.

More than 90 percent of athletic scholarships go to students in bachelor's degree programs, as opposed to associate's degree and certificate programs.

Reality No. 2: Understand where the full-ride scholarships are.

In Division I sports, so-called head-count sports offer the biggest potential for athletic scholarships.

In head-count sports, athletes typically either will receive a full-ride scholarship that covers tuition, room and board and books or they receive no funding.

Here is the breakdown of head-count sports for men and women's sports:

Men's sports

- Football (85 scholarships)
- Basketball (13 scholarships)

Women's sports

- Basketball (15 scholarships)



- Tennis (8 scholarships)
- Gymnastics (12 scholarships)
- Volleyball (12 scholarships)

It is important to note that opportunities for athletic scholarships in college sports must be the same for men and women. Title IX of the Education Amendments of 1972 banned sex discrimination at colleges that receive federal funding. Since some colleges have many football scholarships, they might not have as many scholarships for men's teams in other sports.

Reality No. 3: Most scholarships are sliced and diced

Beyond head-count sports, all other athletic programs are equivalency sports. The NCAA dictates how many scholarships a college can dispense, but they can be split up in any way that a coach wants.

Athletes that coaches are most excited about are the ones who routinely will receive the highest scholarship amounts. That leaves other athletes with smaller scholarships – some awards only cover textbooks – or none at all.

Examples: A Division I school can give the equivalent of 14 scholarships for women swimmers and up to almost 10 for men. Most college teams, however, have about 30 male and 30 female swimmers. The average men's soccer team has a roster of 29 players but a maximum of 9.9 scholarships.

Tip: Keep in mind that the number of scholarships awarded is per team not just for incoming freshmen. So typically, only 25 percent of the scholarships would be available for first-year athletes.

Reality No. 4: Colleges don't always fully fund their scholarship programs

Because of tight finances, many colleges do not give out the maximum sports awards. In an in-depth look at athletic scholarships in November, The Chronicle of Higher Education discovered that dozens of Division I programs award fewer than half of the scholarships they are permitted to give.

For example: In a recent year, the University of Cincinnati gave out less than three scholarships to members of its track team even though a Division I school can award 12.6. The average track team has 40 members. At North Carolina State University more than 200 of the university's 558 athletes in 2014 had 20 percent or less of their costs covered by athletic scholarships.

Tip: When checking out athletic programs, be sure to ask coaches how well his or her scholarship program is funded. You'll also want to talk to current athletes on the team about their experience with scholarships.

Reality No. 5: A sports scholarship isn't the only way to pay for college

When people imagine getting an athletic scholarship, they typically think about Division I schools. There are 346 institutions in this division that include the big sports powerhouses such as Ohio State University, University of Alabama, University of Michigan, Duke University and UCLA, which usually oversee big football or men's basketball programs.

Another alternative is Division III colleges, which don't offer any sports scholarships. The vast majority of them, however, give out merit scholarship, as well as need-based financial aid. These awards usually are



larger than athletic awards. The NCAA calculates that 82 percent of all Division III student athletes receive average nonathletic aid of \$17,000.

Many of the Division III schools are smaller private colleges but they also include prominent research universities such as Washington University in St. Louis, University of Chicago, Carnegie Mellon University and MIT.

It's typically easier to get on a Division III team than a Division I team and the intensity of the programs aren't as great. Although athletes at Division I schools are essentially employees of the institution, Division III athletes have the freedom to pursue other interests, to study abroad and to major in whatever they choose.

Tip: When you are evaluating what kind of college you'd like to play at, it is important to ask athletes at the individual colleges what their experience has been with the program including their time commitment.

Reality No. 6: NCAA institutions aren't the only source of athletic scholarships

Outside the NCAA, nearly 250 colleges and universities are members of the lesser-known National Association of Intercollegiate Athletics (NAIA). The vast majority of NAIA colleges are smaller private colleges, which offer athletic scholarships.

Scholarships are also available through about 500 community and junior colleges belonging to the National Junior College Athletic Association. Exceptions are public community colleges in California that don't offer any. These colleges formed their own association called the California Community College Athletic Association, with a dozen member colleges.

Reality No. 7: You need to do research

It can be confusing navigating the ins-and-outs of sports scholarships. An excellent site to check out during your research is ScholarshipStats.com.

Here is just a fraction of the information you'll find on the site:

- Odds of playing varsity in each college sport
- Average athletic scholarship limits for each sport
- Colleges that offer each varsity sport and statistics about each of these institutions

Lynn O'Shaughnessy is a best-selling author, speaker and journalist. Her book, The College Solution: A Guide for Everyone Looking for the Right School at the Right Price, is available on Amazon.com.



Required "A-G" Courses to get into UC/California State Univ. Schools

a | History/Social Science – 2 YEARS REQUIRED

Two years of history/social science, including one year of world history, cultures and geography; and one year of U.S. history or one-half year of U.S. history and one-half year of civics or American government.

b | English – 4 YEARS REQUIRED

Four years of college-preparatory English that include frequent and regular writing and reading of classic and modern literature. No more than one year of ESL-type courses can be used to meet this requirement.

c | Mathematics – 3 YEARS REQUIRED, 4 YEARS RECOMMENDED

Three years of college-preparatory mathematics that include the topics covered in elementary and advanced algebra and two- and three-dimensional geometry. Approved integrated math courses may be used to fulfill part or all of this requirement, as may math courses taken in the seventh and eighth grades that your high school accepts as equivalent to its own math courses.

d | Laboratory Science – 2 YEARS REQUIRED, 3 YEARS RECOMMENDED

Two years of laboratory science providing fundamental knowledge in at least two of these three foundational subjects: biology, chemistry and physics. Advanced laboratory science classes that have biology, chemistry or physics as prerequisites and offer substantial additional material may be used to fulfill this requirement, as may the final two years of an approved three-year integrated science program that provides rigorous coverage of at least two of the three foundational subjects.

e | Language Other than English – 2 YEARS REQUIRED, 3 YEARS RECOMMENDED

Two years of the same language other than English. Courses should emphasize speaking and understanding, and include instruction in grammar, vocabulary, reading, composition and culture. Courses in languages other than English taken in the seventh and eighth grades may be used to fulfill part of this requirement if your high school accepts them as equivalent to its own courses.

f | Visual and Performing Arts (VPA) – 1 YEAR REQUIRED

A single yearlong approved arts course from a single VPA discipline: dance, drama/theater, music or visual art.

g | College-Preparatory Electives – 1 YEAR REQUIRED

One year (two semesters), in addition to those required in "a-f" above, chosen from the following areas: visual and performing arts (non-introductory level courses), history, social science, English, advanced mathematics, laboratory science and language other than English (a third year in the language used for the "e" requirement or two years of another language).

Go to <https://hs-articulation.ucop.edu> Enter your high school's name for a class by class list of classes at your high school which satisfy a-g requirements. Also check your school's online Aries/Parent Connect/Q/Naviance parent portal.



Cal Poly San Luis Obispo:

- **Must** apply to a major
- **Considers** 9th grade grades
- **Considers** extra-curriculars, work, leadership

Cal Poly SLO” recommends”:

Vs. A-G Requirements:

• English: 5 yrs	• English: 4 yrs required
• Algebra: 2 yrs • Geometry: 1 yr • Advanced Math: 2 yrs	• Mathematics: 3 yrs required, 4 recommended
• Language Other than English: 4 yrs	• Foreign Language: 2 yrs required, 3 recommended
• Laboratory Science: 4 yrs	• Laboratory Science: 2 yrs required, 3 recommended
• Social Sciences: 2 yrs	• Social Sciences: 2 yrs required
• Visual Performing Arts: 2 yrs	• Visual/Performing Arts: 1 yr required
• Elective: 1 yr	• Elective: 1 yr required

TIPS **for** TRANSITION K-12 TO HIGHER EDUCATION

The following skills are important factors in determining success for students in higher education. It is never too early to start learning! Here are some suggestions on how to incorporate skill building into your daily life!

SELF-ADVOCACY

Learn how to ask for the support you need is a key skill for success in higher ed.

Make sure you understand why you receive extra support in school and how it helps you. That will make it easier to remember when to speak up and ask for what you need. Practice asking for your accommodations. Ask your teachers and parents to help you

STUDY SKILLS

Learn how to complete assignments and prepare for exams so you can avoid all-nighters and get good results.

Ask teachers and friends about learning and studying strategies, and figure out what works best for you.

TIME MANAGEMENT

Learn how to plan study time and fun time to make sure your schedule is balanced.

Start using a timer to measure homework sessions so you become good at estimating the time needed. Use a planner to map out your daily schedule. Set reminders on your phone so you know when you need to stop and move on to the next task.

ORGANIZATION

It is important to have a system to organize class notes, assignments, test prep and your schedule.

One of the key components to educational success is to know where all your information can be found. Create a system that you can use to store and retrieve classwork and resources. If you are not sure how to create a system, ask a teacher to help you develop one.

INDEPENDENCE

Learn how to manage finances, appointments, transportation, and living quarters.

It's important to realize how much your parents do when you are home. You need to take over those skills in college. Be proactive about basic living skills so you can be successful whether it is caring for your living space, budgeting your money, or getting yourself to class.

SELF CARE

Know how to take care of hygiene, medical appointments, relaxation and fun time.

Understand what your body needs to stay healthy and calm. Learn how to make day-to-day decisions so you can access resources such as toiletries, doctor appointments, and quiet time.

PROBLEM SOLVING

It is important to have ways to resolve unexpected issues that come up.

The key to managing unexpected situations is to problem solve options. Come up with solutions then check with trusted adults for feedback and other ideas. Learn from past experience so you can hone your resiliency skills.

RESILIENCE

The ability to get up and keep going after something challenging happens.

Things happen in life that can cause intense emotions and this can make it very hard to maintain a positive attitude. Learn what resources are available to help you in times of emotional stress. Develop tools you can use to help you move beyond the difficult events.



California State
University

**DISABILITY
ACCOMMODATIONS
& SUPPORT SERVICES**

C H A N N E L
I S L A N D S



College Aid: Don't Take the Bait

by Kim Clark, Money magazine

Posted January 14, 2013

If you're facing a \$100,000 to \$250,000 four-year college bill in the not too distant future, you probably see yourself not just as an anxious parent but as a pauper-in-waiting.

When some life insurance agents look at you, on the other hand, they see an ELF. As in "easy, lucrative, and fun."

At least that's how Tim Austin, founder of the National Association of College Funding Advisors, characterized parents of college-bound kids in a conference call last year to recruit new members to join his group -- which, despite its name, is actually an insurance marketing organization. (MONEY signed up for and attended the session.)

In a follow-up e-mail, Austin's NACFA associate Brian Kay urged prospective members not to miss out on "this obscenely profitable niche." And they aren't the only insurance pros positively giddy about the potential of the college market.

Hyperbole abounds on the websites of groups soliciting insurance agents and financial planners to join their forces and sell a combination of policies and advice to anxious parents: "Astounding results!" "A gold mine!" "Today's hottest market!"

For fees typically ranging from \$800 to \$4,000, these advisers -- who represent a niche within the college planning universe -- promise to help families save for college, pick good schools, and maximize aid.

The product many are promoting: life insurance. They tout guaranteed returns and point out that a loophole makes life insurance one of the few savings options that won't hurt a student's chances for need-based aid. That's mighty attractive to parents disappointed in 529 returns and frustrated by colleges' miserly aid packages.

Yet a four-month investigation by MONEY has found that, in reality, the people most likely to profit from this strategy are the planners themselves -- most of them insurance agents with flimsy college-planning credentials and, often, little understanding of financial aid.

Their insurance strategies, while attractive in theory, turn out to help relatively few families pay for school. And in too many cases, they do real harm by jeopardizing some kids' chances of getting into good schools, possibly lowering aid awards, and locking away or even losing family savings -- money parents may need to pay tuition bills.

What's more, while some of these sales practices violate the spirit and perhaps the letter of state insurance laws, regulators are largely unaware of them; a review of disciplinary action by federal and state authorities over the past five years found fewer than a dozen related cases.

"There are good college planners out there, but also too many who think the solution to every family's college funding problem is to buy an annuity or life insurance policy," says Lynn O'Shaughnessy, author of *The College Solution*. "They are snake-oil salesmen, and no one is policing them."

Contributing to the lack of enforcement action: Parents often don't realize they've been sold an inappropriate investment.

"It can take years to become obvious you're stuck with what's essentially a worthless policy" for college savings, says Massachusetts Attorney General Martha Coakley. She adds that sharp increases in college



costs, combined with the tough economy, make parents especially vulnerable to hard-sell tactics: "More financial pressure and more anxiety create more opportunity for scammers to take advantage."

Understand this: Not every college financial planner is just out to sell you insurance, and some of those who recommend a policy may genuinely have your interests at heart. Many also provide other valuable services, such as assistance picking colleges for your child and applying for aid.

The challenge for parents is to separate the genuinely helpful advisers from those who are merely looking to nab an ELF. The key is to recognize the bait they're dangling, then take the steps to avoid the trap.

THE BAIT: "I'M A CERTIFIED COLLEGE FUNDING EXPERT"

The titles carry a ring of authority: College funding adviser. Certified college adviser. Certified college planning specialist. Certified college planning relief specialist.

At least 1,300 college financial planners boast of these professional labels; the vast majority -- more than 90%, according to the heads of the various associations they belong to -- are also insurance agents. The problem is, to earn these titles, planners get a lot of instruction in marketing to parents but little mandatory training in college savings strategies and financial aid.

Consider, for instance, what's involved in earning membership in the National Association of College Funding Advisors: Only two of the initial 12 hours of training are about financial aid; the rest focus on marketing techniques, such as scripts and presentations to deliver at college funding workshops designed to recruit new clients, says NACFA president Austin.

This instruction is sufficient, he adds, because members are supposed to focus on insurance and outsource parents' college-related questions about admissions and financial aid to the College Planning Network, a sister company that employs former admissions officers and other college experts.

Some other groups grant certifications after a few more hours of initial study, then passing an online -- and, so, open book -- test. (All of the groups also have some continuing education requirements.) By contrast, to become a certified financial planner, candidates must pass a two-day, 10-hour proctored exam covering many financial topics.

There's another key difference:

Unlike the CFP designation, which is recognized by most state insurance departments, none of the college financial planning organizations have registered with regulatory authorities to make their certifications official. Rick Darvis, head of the National Institute of Certified College Planners, the oldest group, says it is up to individual members to worry about obeying state laws.

The National Association of Insurance Commissioners and other regulators contacted by MONEY were largely unaware of the college planning certifications. According to Sharon P. Clark, head of the NAIC's committee on life insurance, the seemingly scant training of college funding specialists could violate rules in most states that bar agents from presenting themselves as advisers when their real goal is to sell insurance. Certification from an unapproved organization, she says, could also cross the legal line into false advertising.

For now, the lack of oversight leaves parents to mostly fend for themselves against advisers who may be dispensing incorrect information and bad advice -- something Donald Wisdom, president of an IT integration company in Santa Clarita, Calif., knows firsthand.



In 2010, Wisdom paid \$3,500 to Brian Safdari, a certified college planning specialist with College Planning Experts for advice about aid and help in selecting colleges for his son, then 17. He says, "I just wanted my kid to be able to go to the college he wanted to go to."

Wisdom says that Safdari warned him that a rental property he owned could raise the amount he was expected to pay by 12% of his equity in the place.

He says Safdari then urged him to take out a bigger mortgage to reduce his equity and put the proceeds into an insurance policy that wouldn't be counted in the financial aid formula. When Wisdom's own research showed the maximum hit on the rental would be just 5.64%, he demanded and got a refund.

He then paid another counselor a few hundred dollars to suggest colleges and filled out the financial aid forms himself. His son ended up getting \$32,000 in annual scholarships to the University of San Diego, a private school.

Safdari stands by his comment that certain assets can reduce need-based aid up to 12%, although when asked, he could not provide any examples. He also notes that private schools can use whatever calculation they want when awarding their own scholarships, and that "there is a lot of confusion" over the complicated federal formula.

How to avoid the trap

Pay only for what you need. An admissions consultant can help you zero in on affordable schools by developing a list of appropriate state universities and a few private colleges likely to award scholarships to your child. Expect to pay \$135 an hour, on average.

Find a consultant through the **National Association for College Admission Counseling**, the **Independent Educational Consultants Association**, or the **Association of Independent Certified Education Planners**.

More interested in help saving for college expenses? Your best bet is to work with a fee-only financial planner, who won't be tempted to sell you a big-commission policy (find one with college expertise at napfa.org).

Trust but verify. Before committing big bucks to a college funding adviser, make sure he or she knows the facts.

Double-check any recommendations you get on authoritative websites such as asstudentaid.gov and finaid.org. Or you can check the basics at **College 101**.

THE BAIT: "THIS POLICY WILL LOWER YOUR COLLEGE COSTS"

"Without the proper guidance, practically all of the student's and parents' assets are there for the taking and are eventually absorbed by the college," warns Starvingmarket.com, the website run by College Funding Solutions to recruit planners.

College funding specialist Ron English of Greenville, S.C., last year's top-selling general agent for MTL, an insurer that is targeting the college market, says he advises wealthy parents to move assets into life insurance because "bringing your EFC down from \$200,000 to \$100,000 [over four years] ... increases merit awards."

There is one problem with these kinds of pitches: The claims often have big holes in them.

Take merit aid. These awards are usually determined by the admissions office, not the financial aid office, based on a student's grades, scores, or talents, says Peter Van Buskirk, former head of admissions and financial aid at Franklin & Marshall College, and author of *The Admissions Game*.



In the rare cases when household finances are taken into account, students from families with substantial savings have a good chance of getting larger scholarships, says Glendi Gaddis, director of financial aid at Trinity University in San Antonio. Although Trinity doesn't use this strategy, she explains, "a college might hope to entice a student from a family with significant resources, hoping that family might later donate to the school."

For need-based assistance, it's true that 99% of colleges exclude life insurance from consideration. Shifting assets into insurance to shield them from being "taken" by a college, however, usually doesn't help much, because parent savings aren't counted heavily in federal aid calculations.

At most, your contribution could rise by 5.64% of your nonretirement assets, after an exclusion of at least \$30,000 a couple, says Mark Kantrowitz, publisher of FinAid.org.

Income, though, is dunned heavily: up to 47% of parental earnings, after a typical exclusion of about \$50,000 for a family of four earning \$100,000.

Generally, says Kantrowitz, if you have large enough assets to make a big difference in your expected contribution, your income is too big to get a need-based grant. "These insurance strategies usually backfire on the family," he says. "But by the time parents realize that, the adviser who told them to invest in life insurance has already gotten his money."

There are a few types of families that might benefit: those with moderate incomes but sizable nonretirement assets from, say, an inheritance or a second home or whose college-age children have significant savings of their own.

Colleges reduce need-based aid by at least 20% of student assets (excluding anything in 529 plans). You might also gain an advantage if your child applies to any of the 200 or so private schools that ask parents to fill out a second financial form called the CSS/ Profile.

The form asks about items that are excluded from the federal equation, such as homes, small businesses, and retirement accounts. That creates a larger pool of assets the school may count in figuring your contribution. The form, however, usually does not explicitly ask about life insurance.

Even under these circumstances, though, repositioning assets is no guarantee of increased aid.

For one thing, since most colleges are short on grant dollars, they first try to fill a freshman's need with government aid, including student loans, says Kalman Chany, author of *Paying for College Without Going Broke*.

Moreover, each school that uses the CSS/Profile has its own secret-sauce formula for how it will use the information, so, at best, you can get only a rough projection of what, if any, impact asset-shifting will have. All you can know for sure is that at the handful of schools that specifically ask about life insurance -- including Amherst and Boston College -- you can't move the needle.

Worse still, shifting assets could harm your child's chances for admission at some schools. About 20% of private colleges give preference to some students who can pay full price, NACAC has found.

Shifting assets certainly backfired for Catherine Bryant, a swim instructor, and her husband, Luis Aguilar, a municipal equipment operator. In 2009, the Ventura, Calif., couple hired local college funding adviser Linda Taylor, who suggested they raise \$100,000 to pay tuition at the University of California at Berkeley for their son Nico with a cash-out refinancing of their home.

If they parked the money in an annuity, Taylor said, they'd earn a guaranteed return and wouldn't have to report the increase in their savings on their federal aid application. The couple took Taylor's advice, but the maneuvering didn't work; Nico didn't get a grant.



It isn't unusual for repositioning to fail to achieve the desired results, but Bryant's story took a particularly sordid turn. When she and Aguilar tried to tap the annuity to pay college bills in 2010, they discovered the investment was fraudulent -- and they'd lost all their money.

Nico had to accelerate his studies to finish college in three years and put off law school; his parents are still paying off the home loan.

As for Taylor, she pleaded guilty last year to wire fraud and is serving a 54-month sentence at a medium-security facility in Victorville, Calif.

How to avoid the trap

Play "before and after." To see if shifting assets might help you, fill out the College Board's EFC calculator and net price calculators posted by the schools your child is targeting, suggests Chany.

First, fill them out correctly; then redo the forms, reducing your nonretirement assets by the amount you might move into insurance. If moving assets won't bring your expected contribution down to at least \$7,000 below the cost of attendance, says Chany, don't bother.

Get those grades up. Improving your child's test scores, grades, or special skills could do more to increase grants from private colleges than moving assets, says Chany. Research shows two-thirds of private colleges award bigger need-based grants to students with great academics. A growing number of colleges are including merit scholarship information in their web calculators.

THE BAIT: "YOU WILL EARN A GUARANTEED RETURN"

As some agents tell it, cash value insurance does sound like an ideal investment for college savers. Combining a death benefit and a savings account, the policies offer guaranteed returns, recently around 4% for whole life and at least 2% for indexed universal life policies that can reap additional gains in the stock market.

Investing via monthly premiums (recommended for parents of younger children) or one lump sum (among the few options for parents facing imminent college bills), you build cash value over time. Then you can borrow tax-free against the standard policy later, or withdraw money from a single-premium policy to pay college costs. An annuity offers similar advantages but no death benefit.

The trouble is, it takes years for these policies to build to their guaranteed return; in the early years, high commissions (often 8%) and the cost of the death benefit eat into cash value.

The half dozen college-oriented life insurance policies analyzed by MONEY generally took at least seven years to earn their promised returns. Yet about 25% of whole life policies lapse within five years because people can't keep up the premiums. A policy with an initial cash value of \$4,000 that builds to \$140,000 in 10 years and a \$300,000 death benefit might run you \$1,000 a month.

Single-premium policies have other wrinkles. To come up with the lump sum to invest, agents often urge parents to move money out of other assets, such as a 529 savings plan.

That can be costly; if you take profits out of a 529 and don't immediately use the money for college, you'll pay taxes and a 10% penalty. You also can't borrow from single-premium policies or take money out tax-free; plus, parents under age 59½ will pay a 10% penalty on any gains they withdraw.

Worst of all, tapping the policy to pay college bills could hurt future aid because the withdrawals can be treated as taxable income.

The complications and gotchas can turn life insurance and annuities into an expensive mistake for some parents.



Ask Suzette Shilts, a school aide from Hingham, Mass., who in 2010 found herself "in a panic" about how to pay looming college bills for her high-school-age daughter and son. So she went to local planner Kirk Brown, owner of the College Advisors Group, for help. He suggested putting her savings in a guaranteed annuity, which Shilts did. But months later, when she needed the money for a family emergency, she discovered she would lose \$1,700 to early-surrender charges. "I thought I was doing the right thing, and it turned around to bite me," she says now.

Brown, who in 2009 agreed to a \$245,000 fine to settle state civil charges that he placed several college families in inappropriate insurance policies, says Shilts told him the money was earmarked for retirement, not college -- even though he prepared an eight-page college funding report for her that Shilts showed to MONEY. Brown also notes that Shilts "signed off on all the disclaimer sheets" and that an annuity is a good choice for long-term savings.

How to avoid the trap

Get a second opinion. Don't make a big move like sinking your savings into life insurance without running it by an independent consultant. For \$100, for instance, EvaluateLifeInsurance.org, headed by the former insurance commissioner of Vermont, will analyze any life insurance proposal.

Look at other providers. At MONEY's request, insurance consultant Glenn Daily evaluated policies from many of the biggest players in the college market, including Lafayette, MTL, Aviva, and North American.

While the products provided higher-than-average cash values, Daily says, they were complicated and didn't fully disclose true costs -- a common problem. He says parents would do better with a no-commission policy from TIAA-CREF or ones from top-rated mutual insurance companies such as Mass Mutual or Northwestern.

THE BAIT: "COME TO MY FREE COLLEGE FUNDING WORKSHOP"

Once your kid hits 11th grade, you're likely to start getting invitations to free college funding workshops, often held at a local high school and sponsored by a nonprofit. Beware.

Like the free-lunch seminars that some retirement planners use to lure seniors to invest with them, these supposedly no-pressure informational gatherings often turn out to be a thin cover for insurance agents looking to drum up business.

Consider insurance agent Nancy Ziering, who runs a planning business called College and Retirement Solutions in Chatham, N.J. Last spring Ziering gave free college seminars at several high schools, claiming to represent the Education Funding Consultants Association, a nonprofit.

In a recent blog post on the website of Coastal Producers Group, another college financial planning company that she is affiliated with, Ziering encouraged agents to hold a "Free College Financial Aid Night," at schools to win new clients. She wrote, "It would be in your best interest to be affiliated with our nonprofit, as many schools will not allow for-profit businesses access to parents and students." What Ziering didn't disclose was that EFCA had lost nonprofit status years before for failure to file tax forms.

Ziering also happens to be one of the few college planners who has been the subject of disciplinary action. In 2008 she was suspended for nine months and fined \$60,000 by the Financial Industry Regulatory Authority after settling charges from at least six clients that she had sold them inappropriate variable universal life policies.

Ziering says she has since stopped recommending the questionable policies. Last fall, however, the New Jersey department of banking and insurance initiated proceedings to strip Ziering of her insurance license, contending that she put at least 15 clients into inappropriate insurance policies. Ziering, who denies any wrongdoing, is awaiting a hearing date.



Imprisoned planner Linda Taylor says she also used a nonprofit to gain access to schools and claims it is common practice. Many advisers follow a formula, she says: "They buy a list of names of families. They send out postcards offering free college funding seminars, they do the seminar, they scare the s--- out of parents and then offer them hope."

NACFA training videos obtained by MONEY seem to follow this approach. In them, session leaders suggest that advisers use questions and information to lead parents into what the late marketing guru David Sandler coined a "pain funnel" to increase their desire to pay for relief.

Sandler's techniques are used by salespeople of all types. To sharpen the pain, some college funding advisers emphasize how complex the financial aid process is. Others warn that colleges can take all your savings, 529 plans have had big losses, or that Washington budget cutters will eliminate their tax breaks.

Says Taylor: "Parents come in, their kid is a year away from college, and they are panicked. They will believe anything."

What to do

Resist the hard sell. Dire proclamations should set off alarm bells.

Despite a few rough years during the financial crisis, 529 plans usually work out better than life insurance for college savers. And tax breaks for 529s are not scheduled to lapse in the fiscal cliff. If you don't waste effort on shortcuts that may not work out and instead just save steadily and, when the time comes, favor affordable schools, you can pay for college without turning into a pauper -- or an ELF.