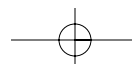
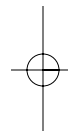
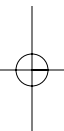
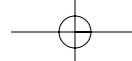

PART ONE

GETTING IN

Navigating the Admissions Process



CHAPTER I

GETTING STARTED

Answers to Frequently Asked Questions

At Black Excel, our aim has always been to cram as much helpful information and guidance about the college selection, admissions, and payment processes as we can in a session; we try to demystify the process and provide students and parents with answers to all their key questions. Too often, black high school students—especially when they’re the first in their families with the opportunity to go to college—begin the process with almost zero information about what to expect; we’re still at the starting line while everybody else is off and running!

When I was in high school, a grade adviser told my parents I wasn’t college material. Luckily my parents had attended small, historically black colleges in the South, and “can’t” wasn’t in their vocabulary. Or mine. But with the wind knocked out of us by my adviser, we proceeded on our own in a haphazard way, as if lost in a desert. Nevertheless, two months after high school graduation, I was in a college classroom. That was a start! I would go on to attend seven colleges and attain three degrees. Thinking about my own hit-or-miss beginning, and after a decade of interacting with thousands of students and their families, one thing has become crystal clear: Information is power, and all too often, we don’t have it. Good grades and test scores are important, but strong guidance, insiders’ tips, and knowing “the rules” matter.

But never fear: we’ll put a compass in your hands, boots on your feet, and tools in your pack to help you reach the elusive mountaintop of a college education. This Q&A session offers examples of some of the most frequently asked questions we’ve encountered in our meetings with parents, students, and others, along with our insights, suggestions, and opinions based on more than a decade’s work. It will provide a snapshot overview of some of the material you’ll find in the book. If you want more information on any of these topics immediately, you can simply follow the chapter references at the end of the answers.

Question 1: *“My daughter is a good student. She wants to apply to Spelman, but she has heard that half the students who apply are rejected. Is this true? What can she do to improve her chances?”*

It’s true that Spelman accepts only about 50% of the students who apply, making it one of the most selective historically black colleges and universities (HBCUs). The average combined SAT (Scholastic Aptitude Test) scores at that school are about 1,075. Spelman is undoubtedly looking for the “cream of the crop.” Students who fall short in SAT scores and GPA (grade-point average) should try to present impressive records in other areas such as leadership, special talents and extracurricular achievements to get noticed. Outstanding recommendations by teachers also are a must, along with a superior application essay. In a nutshell, your daughter’s

strategy should be to demonstrate that she is a standout, even if her overall academic record is a bit below Spelman's norm. And we almost always encourage students who like Spelman to also apply to Hampton. Both schools attract a similar kind of student and provide a similar learning environment.

For more information on the getting into selective schools, see chapter 9.

Question 2: *"I am finally a senior in high school. But I messed up big time, failing and repeating many courses. I also suspect that I'm going to do poorly on the SATs. Still, I feel like I'm now ready to get serious and work. Is college beyond my reach?"*

No, college is not beyond your reach. You should apply along with everyone else. There are more than 3,000 four-year colleges in the United States, and many schools have "open admissions"—that is, they accept any student who graduates from high school and forwards an application. Also, there are noncompetitive schools, both historically black and mainstream, that will offer you that second chance if you give indications of being ready to accept it. A community college is yet another option. All you need is a positive attitude and the desire. We have helped many students who have done poorly in high school. Many now have their degrees. Think of yourself as a runner starting an entirely new race. Then step up to the starting line. It's a race you can win.

For more information on college strategies for "second-chance students," see chapter 10.

Question 3: *"If an African American student has an SAT score that's clearly below the average scores at a specific college, should that student still apply? Does he or she have a chance of getting an accept?"*

Never count yourself out. Instead ask yourself, "Am I in the ballpark?" Indeed, when you see an average SAT score, that means that in all likelihood half the admitted students have scored lower than the published score. Note, too, that there have been articles about how colleges sometimes pad the scores they report to college guides. Even if your score is lower than the average, you might be a desirable candidate. If your total package is strong, there's no telling what might happen. Your GPA, special talents, extracurricular activities, recommendations, and other attributes could flag your folder. And, of course, there may be other variables. Are you involved in high school government? Do you play an instrument? Were you the editor of the yearbook? Showing marked improvement in the 11th grade could also signal that you've become a maturing student.

Of course, you've got to be prudent too. If a college or a university reports SAT scores in the 1300 range, and you're nowhere near 1000, you might be facing a wall that can't be climbed. You want to try for "a reach," but not recklessly toss away application fees, which can run from \$25 to \$60 a pop. Finally, are you ready (if accepted) to sit next to scholars who might study around the clock and sleep with Albert Einstein (or Benjamin Banneker) T-shirts on? Think about it. We've seen students do the impossible when given the chance. Whatever you decide to do, showcase all your positives, no matter where you apply and what your standardized test scores are. You never know.

For more information on standardized tests, see chapter 5.

Question 4: *"What strategies or suggestions do you recommend in regard to taking SAT or ACT tests?"*

Of course, the stronger your high school preparation (e.g., taking honors or advanced placement courses), the better prepared you'll be to tackle the tests. Still, no matter what level you're

at, you should always go in knowing the rules of engagement. You should know what the tests entail, the varying sections, and what to expect. Walking in blind is foolhardy. The very least you should do is study and review the guidebooks. Less than a month's preparation will not be enough. Time yourself while taking practice tests. Take no shortcuts.

Hopefully, your high school will be giving you guidance. If not, study and practice on your own. Do not go in without a clue. One key is pacing. You should have a feel for how fast or slow you should be moving from question to question. Remember that the results of these tests, for better or worse, will be as important as your GPA and your four years of coursework to many admissions officers.

A must—particularly if you are a super student looking at those prestigious schools—is to take the best prep course you can find, even if it means some sacrifice of time and money. Top students of other cultures routinely do this. You shouldn't concede any advantage to anyone.

If you can get into the prestigious ballpark with your score (perhaps 1200 or over) and you have been taking a strong college preparatory track courseload, there is no need to keep taking the test over. If you have a solid GPA, concentrate on other facets of your application, particularly polishing your essay and obtaining superlative recommendations, rather than retaking the test in search of a few more points.

If you're "not ready" and know it, study as hard as you can, and even if you don't get a top score, take the test only once. Let that score stand. Over and over, we see students retaking the test in the hope that a miracle will occur. It rarely does. Amazingly, a good deal of the time the do-it-again student has done absolutely nothing to improve his or her score. It's better to have one low score—perhaps you had a bad day!—than three or four test scores that confirm that you were ill-prepared. You only retake the test if you have been seriously prepping for a rematch.

In regard to the PSAT, which is usually given as a prep test in the 11th grade, treat it seriously. In fact, we recommend that be your first strike in your college campaign. Take your prep courses before you take that test. Do well, and you're eligible for National Merit Scholarship and other awards. Do well and the highly ranked and strong colleges will start sending you "Congratulations" and "recruit" mail.

Here are some excerpt samples from colleges after you do well on those SAT and PSAT tests:

Williams: "Congratulations on your impressive academic achievements!"

Brandeis: "You're in the top ranks of the nation's rising high school seniors. . . ."

Stevens Institute of Technology: "Congratulations. Your excellent PSAT scores and interest in humanities are a winning combination."

Simon's Rock of Bard College: ". . .consider applying for a W. E. B. Du Bois Scholarship . . ."

Wellesley College: "I hope that Wellesley College is one of the schools on your list."

Get the point?

For more information on standardized tests, see chapter 5.

Question 5: "How are the SAT, PSAT, and ACT tests different?"

The SAT is a three-hour test, with seven sections. There are three math and three verbal parts. Also, there is an experimental section.

The PSAT (usually given in October in your junior year) is often called a "practice" test. Don't practice here. We recommend that if you are not ready, skip it. Get books and practice at home.

These “practice” scores show up in your college folders. The three sections here will focus on math, verbal, and writing skills.

The ACT is usually given and used in the midwestern states. Most schools, however, will accept it. Here you’ll find four pivotal sections: math, English, writing, and science.

Your high school should provide info in regard to taking all these tests. If not, call (609) 921-9000 for SAT instructions/timetables or (319) 337-1000 for ACT guidance.

For more information on standardized tests, see chapter 5.

Question 6: *“I have taken advanced placement courses and did well on the exams. Folks are saying that I can jump over a semester to a year’s college work if I apply for the credits. They say, too, that I can cut my college costs, because I would be reducing the time and credits I would need to get my degree. What’s your opinion?”*

We have worked with many students who have taken advanced placement courses and done well on the tests. We have also worked with students in international baccalaureate programs (i.e., students who are pursuing college credits in high school). The positive in pursuing advanced credit in college is that you can save money and time. The negative is that you might be jeopardizing your eventual GPA. If you are a “super student” who is thinking of medical or law school, we would advise you to forget about the tempting positives.

In regard to medical school, for example, getting an acceptance is almost tantamount to climbing Mount Everest. Sound strategy is to do everything and anything to keep your GPA as high as possible, start to finish. If you have advanced credits skills, you want to put that knowledge into play in beginning 101 classes. We say “Hedge your bets and try for A’s.” If you are given advanced placement credits in biology, calculus, physics, or chemistry (to name a few heavy-hitting courses), you don’t want to willy-nilly “jump” to the next level.

With each upgrade, the rigor, content, and pace of a course can sometimes be maddening. Why not advance along with other students who are also freshman? In regard to medical school admission, that C+ in a course or two could signal the end. Note that some medical schools will actually have GPA cutoffs—a 3.2, let’s say. And if you don’t reach that, they don’t even look at your folder. In a nutshell, don’t risk forfeiting everything for a semester or a year. Your advanced placement strategy should depend on what you’ll be shooting for down the road.

Of course, if you’re an aspiring journalist or artist or are pursuing a goal that isn’t dependent on some final do-or-die analysis of the numbers, then it might pay to take advantage of the opportunity for quicker advancement.

For more information on standardized tests, see chapter 5.

Question 7: *“How many colleges should I apply to? Is there a formula, or a best strategy?”*

We’ve always recommended that more is better than less. Often we’ve said six to eight is a good number range, depending on your finances and resources. In regard to some public college systems, a single application can sometimes leave you eligible for a half a dozen schools. Count that application as one. When the process is over you want to have several admits, as well as a number of financial aid offers to consider. One or two of these might be that super school that’s a “tough admit.” That’s your dream school. Two others should be “probable admits” based on your record and test scores. The final two should be “certain” accepts. In a nutshell, you want to cover all bases and be left with a college you can attend.

Tip: If you are a super student you might want to increase your overall number of applications. Apply to a cluster of highly regarded schools in addition to a few “probable” and “certain” admits. Take no chances.

For more information on application strategies, see chapters 2 and 3.

Question 8: *“My son is an honors student with great grades and test scores. Would it be to his advantage to apply to a college ‘early decision’ if they have such a program?”*

Generally, students we have worked with have not chosen the early-decision route. If you opt for an early-decision try, you must attend your targeted school if accepted. You can’t change your mind. Also, whatever financial aid package they award you, that’s generally it, since you have no leverage for negotiation. Of course, if you are a super student and have the money, and one very special school is your dream choice, you might want to go that way. Schools such as Wellesley, Oberlin, Bowdoin, the University of Chicago, and Notre Dame always seem to be partial to any strong student of color. In fact, any highly ranked school with a relatively low percentage of black students will probably throw out the welcome mat if you’re an impressive candidate. Still, it is our opinion that students of color who are “highly desirable” are in a win-win situation. Why have one stellar pick when you can have five bargaining for your attention? Why not pick and choose and then negotiate for the best deal? Maybe one of your selections will want to foot a large portion of the bill.

For more information on application strategies, see chapters 2 and 3.

Question 9: *“I am a high school senior and want to go to a black college. My father thinks I should go to a predominantly white college, but my mother thinks a historically black college would be better. What do you say?”*

There is no easy answer or objectively superior choice. For more than a decade we have helped students get into both historically black and mainstream colleges. Students we have counseled have applied to Cornell, Morehouse, Bennett, Johns Hopkins, Florida A&M, UPenn, Howard, Emory, and Clark-Atlanta, as well as more than a hundred other schools across the spectrum. Our thinking is simple: the selection of a college should depend on the individual student’s personality, attitude, ability, social skills, and needs. We encourage parents to ask this question: “What does my son or daughter require to be happy and successful?” The next question should be: “What does each individual college offer to meet those needs?” For example, if a student needs a “nurturing environment” (some personal attention, perhaps tutoring), it would be foolish to ignore the historically black colleges. Our experience has generally been that personal attention, hands-on help, and aggressive mentoring are more likely at a historically black college, where extra encouragement and counseling are freely offered, particularly if you run into academic difficulty. At too many mainstream schools, students of color are left to sink or swim. Although statistics show that there are more students of color at mainstream schools, the HBCU graduation rate suggests that they often offer more support. Of course, at mainstream schools you are more likely to find fully equipped, state-of-the-art laboratories, computers, libraries, famous-name faculty, and big endowments. But while one black student might fare very well at Ohio State, another does better at Florida A&M. Each student must factor into his or her college picks considerations such as a school’s reputation, racism, social life, majors, levels of course difficulty, on-site support systems, cost, campus employment, and work-study opportunities, as well options for graduate study.

For more information on the white college/black college decision, see chapter 8.

Question 10: *“If I pick a predominantly white college, will I feel isolated?”*

The answer to this question has a lot to do with “who” you are. On some campuses there is a friendly cultural mix. Students of all colors seem to adjust. Elsewhere, you might feel alone. Your personality and attitude are key factors. Remember, too, that many schools actually have a “college within a college” feel. Cultural groups find their “own thing.” Often black students

have their own preferred hangouts and organizations, including the Black Student Union and related groups. The reality is that we are often segregated once we leave the classroom. Still, we feel that you can find whatever you are looking for. The wise thing is to try to pick a school where you'll feel most comfortable. Choices span the entire social and cultural gambit, A to Z.

For more information on the white college/black college decision, see chapter 8.

Question 11: *"If I pick a historically black college, will I be at a disadvantage in regard to career and graduate and professional school options?"*

Really, we have watched graduates from historically black colleges and mainstream schools both excel. Frankly, there is a wide range of varying schools with stellar reputations and track records. There are, to be sure, different tiers of historically black schools. In regard to the schools at the top, rest assured that you can reach your destination, whatever it is. For example, the students we have worked with who went to Spelman or Morehouse or Hampton (to name a few of our top HBCU picks) are arriving at the same peaks reached by our Ivy Leaguers when it comes to careers and graduate school options.

Also, at many of the lesser-known schools, we see students excelling and reaching targeted goals. We are sure about one thing: a lot of what happens depends on the drive and resourcefulness of a particular student, whatever type of school he or she picks.

The above said, there are a relatively small number of historically black or predominantly white schools—fewer than 100—that can open doors for graduates on their reputations alone. Spelman graduates, for example, are well respected and received at the top graduate schools and in industry. And, of course, having a Harvard degree has never hurt anyone's prospects.

For more information on the white college/black college decision, see chapter 8.

Question 12: *"My child is heading to college in a few months. We need a scholarship. How do we get one ASAP?"*

Many students and families have misconceptions about the idea of scholarships. They mistakenly think that finding that money is going to offer "salvation" and a quick fix. They want somebody who can point them to the gold in a wink. Unfortunately, it doesn't happen that way.

First, the student must have an impressive résumé (grades, test scores, extracurricular activities, or special talents). You've got to impress a money-giver. Contrary to what a few books imply about an average Joe or Jane walking away with the cash, it's not happening. These awards, grants, and giveaways are competitive. Every student is trying to get a piece of the pie.

Going head to head with others, you've got to sell yourself. Frankly, we see strong and/or talented students winning scholarships all the time. But it's not a one-week or a 30-day process. Generally, you've got to send for applications, follow instructions, and forward your personal package back to the scholarship source. Often that includes an essay, recommendations, and other extras. To get a "yes" or a "no" can take months. Still, the effort of completing this taxing process often reaps big rewards. No half hearted approach is likely to work. You've got to be on a mission and start early.

For more information on getting scholarship money, see chapter 14.

Question 13: *"Okay, I've won a scholarship or two. What happens next?"*

We've received notes like this: "Yeeaaaaahhh, I've won a scholarship! After my student loan and the college grant, the college still wanted \$2,000, and the scholarship was for \$2,000. Now we don't have to pay anything. It's free!" Wrong!

After you complete your FAFSA (Financial Aid Form for Student Aid), an analysis of what you and your family can pay for tuition is calculated. Student/parent federal income tax returns, W-2s, and bank savings are part of the equation. If the calculations say you are capable of paying \$2,000 a year, that's generally the ballpark figure you will be expected to pay.

That said, the college will create "a package" for you. The package will include federal Pell aid, a college grant, state money, a loan, and (maybe) work-study. If total tuition and board are \$10,000, the college will subtract the \$2,000 (you can theoretically pay) and create "a package" for you that includes the above. In this case the package will be worth about \$8,000. The balance would be your responsibility.

Okay, you then win a scholarship worth \$2,000. Generally, colleges will then subtract that total from your package side. Perhaps they'll reduce your grant or the loan. You will still be responsible for the \$2,000 due. Got it?

The plus side in the above scenario is that the scholarship money will likely reduce your future debt.

For more information on financial aid and scholarships, see chapters 12 and 14.

Question 14: *"Can you be more specific about the financial aid package that will be put together? What's 'typical,' or to be expected?"*

Generally, the federal government foots the major portion of your bill by giving you a loan. The first-year limit is usually about \$2,600. In the second year you can get about \$3,500. After that, the loan can go as high as \$5,500 per year. If you need more than four years, the debt ceiling can reach \$23,000.

The Pell grant is also a key yearly giveaway for students who fall under specific income totals. That can amount to as much as \$3,000 (it varies every year). You don't have to pay this back.

A federal Perkins loan is also available to students who fall under certain income lines. That's about \$4,000 a year.

Individual states usually have grants ("incentive awards") and other money extras that are available to its resident students.

Generally colleges offer most students who are admitted additional grants or scholarships to cut some of the cost. In *Money* magazine's college edition, for example, you can find out what the average giveaway totals are at individual schools. Remember that the stated price tag for a college is often nowhere near the actual cost. After the "discount," the tuition at most schools can be 30% or more less than the published tuition. The average discount at prestigious Duke is 50%. At historically black Tuskegee University, it's about 28%. Work-study can help with some of the financial burden, as well as other campus jobs students often find independently.

Parents can apply for PLUS (Parent Loans for Undergraduate Students) and other loans to pay the bill if necessary. Some parents with the means and homes do refinance their mortgages to help pay tuition. Finally, there are payment plans that can help you pay in monthly installments.

A key thing to remember is that just about every student/family who is aspiring to get a college degree will go through this "money" crisis. It's a sacrifice, however, that will reap benefits.

For more information on putting together a financial package, see chapter 13.

Question 15: *"We've picked about a dozen colleges we like, but some have huge price tags. We only have a modest income. Would applying just be an exercise in futility?"*

Oftentimes that highly endowed, more expensive college, will give you a better financial deal than the school with the much cheaper price tag. Note our answer about price tags in the previous response. You never know. If you are a strong student, you would be wise to apply to

whatever colleges you like, and see what happens. If it's a prestigious school, that institution will often attempt to meet your need or even sweeten the pie. And again, always back up your college picks with at least a couple of obvious bargain buys. Many of the public, state universities are excellent selections.

For more information on financial aid strategies, see chapters 12 and 13.

Question 16: *"My child has gotten that 'accept' and is college-bound. We are rejoicing. Are there any helpful suggestions or advice you can give us?"*

First, congratulations! It's a great moment, to be sure. We think the following comments (a bit abbreviated) by Jay Ento, director of the Oakland and National Chapters of JSCH and coordinator of the FOCUS 2000 and Heir Apparent Programs for junior and senior high school students, will be helpful:

THROW YOUR COLLEGE-BOUND YOUNGSTER a "scholarship shower" and invite family and friends to celebrate your child's achievement. The invitations can be made up on the computer or purchased at any Hallmark shop. Enclose a list of gift suggestions the young person will need, especially if they are going to be staying in a dorm. A laundry basket filled with detergent, bleach, softener, and \$20 worth of quarters is a great gift.

Your youngster will need blankets, mattress pads, pillows, sheets (dorm size), clothes hangers, personal and hygienic products, towels, a wastebasket, desk lamp, pens, a dictionary, and a thesaurus.

Also: nonperishable food items (including crackers, juice, and bottled water), posters, picture frames, stationery, luggage, umbrella, backpack, room deodorizer, Roach Motels (just in case), iron, clock, radio, and a laptop or PC computer with diskettes and a printer.

Note that most students also have the following in their rooms (I couldn't believe it when I saw it myself!): minirefrigerators, microwave ovens, CD players with BIIIIIGGG speakers, televisions, and VCRs—all the comforts of home. For girls: hair care is important, so when you visit the college of your choice, check out the nearest black-owned beauty spot near campus, or wear braids, locks, or an Afro unless you can do it yourself. If you plan to perm and style, you better make sure you bring all the hair-care products you will need for the entire semester.

Tip: do not sign up for credit cards that will be offered to you (especially during your first two weeks of your freshman year) unless you have a good-paying part-time job. After all, students tend to charge stupid things on their new Visa and MC cards: CDs, clothes, food, shoes, stuff for their dorm rooms, and more clothes.

Have your youngsters stick to a budget. If they do that (they won't), they'll be all right. Only pay for your child's \$200 + phone bill once!! Emphasize they are to call you once a week for the first few weeks; then once a month is sufficient. They are not to call their homies, girl, or boyfriends at another college 300 + miles away or their favorite cousin who is attending college 3,000 miles away. Kids tend to think they are just talking across the room, not across time zones and area codes!

Last, if your child has a medical condition, make sure he or she has all the necessary medication for the semester, including prescriptions for refills.

Let me add that getting your child an "emergency" debit card is a good idea. Also, providing an answering machine is highly recommended, as your child will not spend most of his or her time in the room.