

# College Newsletter

From the Office of Kathi Woods Director of College Counseling

Issue #3 November 2023

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- **Some Colleges Are Eliminating Student Loans Altogether**

[CNBC](#) (10/14, Dickler, Mitovich) reported that some two dozen schools have introduced “no-loan” policies, “which means they are eliminating student loans altogether from their financial aid packages.” For example, at Lafayette College in Easton, Pennsylvania, “families with household incomes of up to \$200,000 have their financial need met through grants and work study, without any loans.” Of course, “students may still be on the hook for the expected family contribution, as well as other costs, including books and fees. There could also be a work-study requirement, depending on the school.”

- **Listen to the Podcast called *Admissions Beat***

## PSAT/SAT/ACT Dates Coming Up

Test Date	Type of Test	Deadline/late date	Scores 1 <sup>st</sup> Available
November 4	<b>SAT</b>	October 5/October 24	November 17
December 2	<b>SAT</b>	November 2/November 21	December 15
December 9	<b>ACT</b>	November 3/November 17	December 22
March 6 Wednesday, 7:30 arrival	In-School digital SAT	We register all 11 <sup>th</sup> grade students-	2 weeks

### Juniors...Reminder: SAT/ACT Required for Georgia **Public** Colleges

**If you are thinking about attending a public college in Georgia, you must submit an SAT score. There is a minimum score below. If you do not meet the minimum, you must apply to Ga. Perimeter or Ga. Gwinnett that do not have those minimums. An explanation of the public system policies is below. SAT/ACT- Minimum Requirements for 2024 Entry Students** - some colleges like Columbus State, Ga. Southern, Kennesaw State and Valdosta State are test flexible, which means after a senior applies, they will let you know if your GPA is high enough that you do not need to submit test scores. If the minimum GPA is not met, traditional test score **minimum** requirements listed below are required. **Because UGA and Ga. Tech are very competitive most applicants must far exceed **minimum** scores to be accepted.**

### *Minimum SAT or ACT scores for public colleges in Georgia*

**SAT** 480 Reading; 440 Math / **ACT** 17 English or Reading; 17 Math

**Please Contact Applerouth tutoring for prep help if your first SAT is lower than what you need to be accepted to your preferred college.**

**[www.applerouth.com](http://www.applerouth.com) - [info@applerouth.com](mailto:info@applerouth.com) - 866-789-PREP (7737)**

**Other colleges that are requiring an SAT score with an application are**

1. Private colleges: Georgetown University-DC, MIT
2. Public colleges: in Florida, Auburn\* test flexible (3.6 and cannot take the test), Purdue class of 2024, U of Tenn., Georgia- Ga. Tech/ UGA-other colleges in Georgia will be test flexible (3.0-3.2 /above not required to submit scores) Students submit applications and the college will let you know if you need to submit scores after they have recalculated the GPA.

**College Spotlight:** University of Michigan or Michigan State University- What is the Difference?



When students look to the Midwest to search for colleges to visit, they are likely to come upon University of Michigan and Michigan State University. There are differences that are worth noting.

1. What are the standout majors at each university?
  - a. University of Michigan is known for its strong engineering, business, nursing, and public health programs. They also have a top-rated music/theatre program.
  - b. Michigan State University has one of the top programs in geology, mass communications, advertising, finance, logistics and supply chain management, kinesiology, and exercise science as well as economics. They are a land grant university, so they have some majors rooted in agriculture and engineering.
2. How difficult are they to get in?
  - a. University of Michigan has a 20% admit rate. Approximately 75% of their programs in engineering, law, business, and social science are in the top 10 nationally with a 93% graduation rate.
  - b. Michigan State University admits about 88% of the students that apply.
3. Which college is more expensive, University of Michigan or Michigan State University?
  - a. University of Michigan is 7.5% more expensive to attend than Michigan State University for in-state tuition (\$15,850.00 vs. \$14,750.00)
  - b. Out of state tuition is 30.4% higher at University of Michigan than Michigan State University (\$52,904.00 vs. \$40,562.00)
  - c. The typical actual cost that students pay to attend (average net price) is less at Michigan State University than University of Michigan (\$16,655 vs. \$17,832)
  - d. Living costs (room and board or off-campus housing budget) at Michigan State University are 17.9% lower than costs at University of Michigan (\$10,676 vs. \$12,592)
  - e. More students receive financial grant aid at Michigan State University than University of Michigan (67% vs. 61%)
  - f. The average total grant financial aid received by University of Michigan students is 67.7% larger than aid received Michigan State University (\$21,444 vs. \$12,786)



## Financial Aid News

### Going Merry Scholarship System:

[DOWNLOAD FULL LIST \(CSV\)](#) [SEE LIST ON GOING MERRY](#)

- Going Merry is a free scholarship and financial aid resource for students, counselors, and (now) parents. We're used by more than 22k counselors and over 1 in 10 college-bound students nationwide.
- Counselors like you get access to amazing lesson plans (like [this one on scholarships & grants](#)) and student handouts via your [Resource Library](#). You can also track your students' scholarship application progress through [your own student dashboard](#)!
- Finally, you and your students get access to our free [FAFSA® Made Easier tool](#) (a better, improved version of the government form).

Parents of high school seniors have a lot to keep up with too! Share this [Parent College Planning checklist](#) to keep them in the loop.

### Going Merry-Parent Facebook Group & Financial Aid Webinar

[Check out FAFSA® Made Easier](#)

1

**Greenhouse Scholarship** Provider: Greenhouse Family of Companies  
Amount: Varies  
# of winners: Varies

2

**Emory University - Georgia Tuition Grant / Georgia HOPE Scholarship (Entering Student)**  
Provider: Emory University  
Amount: Varies  
# of winners: Varies

3

**Emory University - Martin Luther King Jr. Scholarship** Provider: Emory University  
Amount: Varies  
# of winners: Varies

4

**Wake Forest University- William Alexander Eliason Scholarship** Provider: Wake Forest University  
Amount: Varies  
# of winners: Varies

5

**PM Legacy Scholarship** Provider: Preventive Measures  
Amount: \$1,500  
# of winners: 30

6

**Greenhouse Scholars Whole Person College Program** Provider: Greenhouse Scholars  
Amount: \$5,000  
# of winners: 40

7

**Make the U / Haz La U Hispanic Scholarship Fund** Provider: The Hispanic Heritage Foundation and Colgate-Palmolive  
Amount: \$10,000  
# of winners: 31

8

**Elks Most Valuable Student Scholarship** Provider: The Elks National Foundation  
Amount: \$12,500  
# of winners: 500

9

**Jack Kent Cooke Foundation College Scholarship** Provider: The Jack Kent Cooke Foundation  
Amount: \$55,000  
# of winners: 50

10

**Doc Cohen Franchising Scholarship** Provider: International Franchise Association Foundation  
Amount: \$1,500  
# of winners: 1

# Class Information from the College Office

## Seniors Class of 2024

### 1. Deadlines

November 1 and November 15 for most Early Action and Early Decision colleges.

\*All applications must be in the College Office in the NDA folder-complete a week before the application is due to the college...one NDA folder per college.

\*Most colleges due dates are around January 1. All college applications due during winter break must be in my office by December 12.

**Folder Information to remember...Parents must sign the folder if the senior is not 18. One NDA folder per college.**

2. Senior grades will be sent in a Mid-Year Report in January to all colleges a student applied to.
3. Some colleges require a student to self-report grades. This may be done on the college website or in the Common App. Check with the college to make sure what they want you to do.

## Juniors Class of 2025

1. Complete the **Career Interest Profiler** and the **Personality Inventory both on Naviance under "Self-Discovery"**.

Then make an appointment with Ms. Woods to go over the results. We will then look at careers, majors and colleges that have those majors.

2. The first college meeting for the class of 2024 was held Monday, October 23. Items discussed were; The college timeline, student and counselor responsibilities, Test optional, different application plans and upcoming essay and Common App workshops.
3. Applerouth tutoring has free practice for the SAT that can help get ready for the test. Google Applerouth and register. All juniors will take the digital SAT in school on March 6 at 7:30.
4. Visit Colleges!  
Junior In School SAT is March 6. Consider going to a prep class at Applerouth.



5.

## Sophomores Class of 2026 /

### Freshmen Class of 2027

1. Look for your PSAT scores to come around November 2. Log into your College Board account and see the results.
2. Ms. Woods will hold a session to go over the test results. More information on that coming.
3. Volunteer early so you can get projects done ahead of time. 4 per year is the requirement. Put the volunteer projects in Naviance before you forget them.
  - a. Log into Naviance
  - b. Go to the right top light blue circle and click.
  - c. Find resume.
  - d. Click the red circle with a plus sign on the right side.
  - e. Find volunteer services and click.
  - f. Fill in the necessary information about the service you completed.
4. Check ManageBac/Power School to keep up with assignments and grades.

## FAFSA Changing: Free Webinar

The U.S. Department of Education has overhauled the Free Application for Federal Student Aid (FAFSA®) to an extent we haven't seen in a generation. We know that change can be scary, but it doesn't have to be: we're right here to help you through it! [Register for our free webinar](#), *The first step to finding the money you need for college: Completing the FAFSA®*, and we'll cover:

- The key changes to the FAFSA® itself and naming conventions
- Key FAFSA® tips for students
- How to get the FAFSA® process started
- What students and parents need (and don't need!) to complete the FAFSA®
- Things to consider before, during and after the FAFSA® is completed

Space is limited, so please register early to guarantee your spot!

### **The first step to finding the money you need for college: Completing the FAFSA®**

Wednesday, October 25<sup>th</sup> | 7pm ET | 6pm CT | 5pm MT | 4pm PT

[Register Now](#)

**This is great, Sallie Mae®, but aren't you getting ahead of yourself? I thought the FAFSA® opened in December this year?** Spot on – it does open in December, but there are a lot of fundamental changes that folks need to be aware *before* they start the process. [Click here and register](#) so you're in the know ahead of time.