

## November 2019

### 2<sup>nd</sup>—SAT Reasoning and Subject Tests

Seniors – File Early Decision/  
Early Action applications

Work on remaining college  
applications

## December 2019

### 7<sup>th</sup>SAT Reasoning and Subject Exams

(register by 11/8—late registration  
11/19)

### 14<sup>th</sup>— ACT and ACT With Writing

(register by 11/8—late registration  
11/22)

Underclassmen — Review PSAT  
report with advisor and map out a  
plan for test preparation

Schedule spring SAT/ACT testing  
dates

Seniors — File any additional  
college applications before  
deadlines

## Considering Women's Colleges

In today's wild world of power and politics, there are two very successful women who stand out – Hillary Clinton and Nancy Pelosi. Without making any comment on their collective political lives, what they do share is the fact that they each graduated from a women's college. Ms. Pelosi graduated from Trinity College, a Roman Catholic college for women, in 1962, and Ms. Clinton graduated from Wellesley College in 1969. At the time Hillary entered Wellesley, the Ivy League colleges were not yet admitting women, and she thus stood at the forefront of women seeking higher education and a career. Nancy graduated from Trinity and soon after, chose to start her family and support her husband and children. Fortunately, women today have far more options – higher education, career, family – and colleges and universities are all open to women.

There used to be well over 200 women's colleges, but that number has now dropped to only about 40. Regardless of their number, several stand at the top of national college rankings with Wellesley, Smith and Barnard very high on the list. In order to offer their students a richer, broader, and more varied academic experience, many of these outstanding colleges also partner with nearby coeducational colleges and universities – Barnard partners with Columbia and Scripps partners with The Claremont Colleges. This affords women the advantages of living and studying on an all-female campus, and the ability to take on more coursework in a coeducational classroom.

There are studies that have analyzed the experiences of students who have chosen

to attend women's colleges and they report the following:

- Students are more engaged both on- and off-campus
- There is a high level of academic challenge available to them
- Students actively embrace options for collaboration both in and out of the classroom
- Many activities are offered that provide a full and rich experience for all students
- Women report a strong sense of both self-awareness and self-confidence

Students who attend a women's college report that they feel more ready to speak up in class and take on greater academic risks and challenges, without the pressure of men who may judge them or take over the classroom dialogue. Statistically, the graduation rate at women's colleges is higher than that of most coeducational colleges, and students are more likely to enter post-graduate schools. Women's colleges typically offer a significant amount of support to their students, tough classes, and a collaborative academic community with a high value placed on open and direct communications. One important aspect of attending a women's college is the opportunity for young women to take on leadership roles; after all, at a women's college, all the leadership roles are held by women. This encourages women to really flex their leadership and communication skills, learn from other strong women, and take on roles that will guide them in their future careers.

On the other hand, some women's college graduates have found that their transition into the workforce has been somewhat challenging without the (continued on page 3)

## Highest Paying STEM Careers

### Science STEM Careers

Medical scientists

Chemists

Environmental Scientists

Agriculture & Food Scientists

Astronomers

Atmospheric & Space Scientists

Bioinformatic Scientists

Geneticists

Architects

### Technology STEM Careers

Information Systems Managers

Systems Analysts

Web Developers

Security Analysts

Software Developers

Hardware Engineers

Database Administrators

Technical Writers

### Math STEM Careers

Actuaries

Mathematicians

Statisticians

Personal Finance Advisors

Financial Managers

Financial Analysts

## The Best Majors for Lucrative Careers

It is widely known that a college education is a costly adventure, but it is an adventure well worth taking. College graduates with a bachelor's degree typically earn over 80% more during their career than someone with just a high school diploma, and with well over 275 different majors to choose from, everyone can find their passion. If you are actively seeking a career that will earn you a significant amount of money both soon after graduation and on into your future, you might focus on Mathematics and Sciences in high school because many STEM fields head up the list of top earners.

As indicated, when choosing a major that can lead to solid financial success, the overwhelming majority are within the **engineering** fields. They include the following:

Aeronautics/Astronautics  
Architectural  
Chemical  
Civil  
Computer/Computer Science  
Electrical  
Geophysical/Geological  
Hardware/Software/Systems  
Industrial/Manufacturing  
Mechanical  
Metallurgical/Mining  
Naval/Marine  
Nuclear  
Petroleum

Other top options lie within the general area of **business**:

Accounting/Actuarial Science  
Applied/Political Economics  
Business Management/Administration  
Accounting/Actuarial Science  
Applied/Political Economics  
Business Management/Administration  
Construction Management  
Finance  
Management Information Systems

The **health** fields are also represented:

Biomedical Engineering  
Food Science  
Nursing

Pharmacy/Pharmaceutical Sciences/  
Pharmaceutical Administration

And the pure **sciences** are another excellent option:

Applied Mathematics  
Biology  
Chemistry  
Materials Science  
Microbiology  
Physics

There are also exciting options for those who don't want to be in a STEM field, but who do want to enjoy a wide range of opportunities across the board and down the road. The star in this field is **Classics**. The high levels of critical thinking, written and verbal communication skills and research talents required for success allow a graduate to move into professional advanced degrees in both law and medicine, as well as publishing, government, finance, education and business. Of particular interest is the report that well over 50% of classics graduates indicate a very high sense of fulfillment in their career paths. The same can be true of majors within the fields of English, public policy, political science and international relations. Indeed, liberal arts graduates tend to have the highest mid-career salaries.

If your passion truly lies within the STEM fields, you have several excellent avenues to explore. Within those many engineering disciplines, you'll easily hit the six-figure mark mid-career so focus on your studies in high school and you can achieve great success. Be sure to select carefully to ensure that your final choice is one that will satisfy you both financially and on a deeper personal level.

STEM graduates enjoy an unusually high return on investment for the money spent on their education. If you are sincerely interested in the STEM fields, you'll find solid satisfaction both in and out of the college classroom, after graduation and well into your future.



# Financial Matters: Merit Scholarships Make Private Colleges Affordable



In an effort to avoid losing students to lower-cost public schools, private colleges have been increasing merit-based aid in recent years, with a majority of private colleges awarding scholarships or grants based on merit. In 2018, the average institutional tuition discount rate reached a record high of nearly 50 percent among private colleges, meaning that their families are paying only half of the regular tuition rate.

While the Ivies and other elite schools put their resources into need-based rather than merit aid, many highly selective colleges that are trying to compete for top students do offer non-need based scholarships.

Merit scholarships are especially help-

ful in attracting students whose families don't qualify for need-based financial aid but are unable or unwilling to pay more than \$50,000 a year for college.

Highly selective colleges that offer merit scholarships include Davidson College, Emory University, Washington University and University of Southern California. These scholarships are very competitive, and students need to have outstanding academic records and test scores. Applicants may be required to write additional scholarship essays and may need to interview on campus. Some scholarships also consider demonstrated leadership and community service.

Other colleges offer guaranteed scholarships, so if you have met a specified grade point average and test score, you will get a scholarship. Students who are National Merit Scholarship finalists are guaranteed scholarships at some schools. If you have reasonably good grades and test scores, and are willing to consider colleges that are not as well-known, you are likely to end up

with some scholarship offers. Scholarships are generally renewable for three additional years, as long as you maintain the required grade point average.

Students who can afford to attend a private college without taking on huge debt may find that the educational experience is much more personal and engaging, and well worth the extra cost. You are more likely to find a student-centered environment, more meaningful interactions with professors and more access to support services at a smaller private college than at a large public institution.

At a time when many public universities are cutting classes and student services, having strong academic advising and support can enable students to successfully complete their degree requirements in four years. In addition to saving the cost of a fifth year in college, graduating in four years means students start working and earning money earlier. So don't let the sticker price of private colleges keep you from applying; they may be more affordable than you think.

## Considering Women's Colleges (continued from page 1)

experience of working with men during their college careers. Female undergraduates may be fully supportive of each other but when men enter the picture, the sudden competition can feel scary. Another criticism often heard is about the lack of men within the college social scene. This is certainly valid and may be a more significant issue if the college is small and in a rural area. Colleges are well aware of the challenges created by their demographics and location and do as much as possible to offer a wide range

of opportunities. Colleges offer both on-campus activities that encourage participation by not only their students, but that also appeal to students from other campuses in the area. Transportation is often available for women to travel to other campuses for social activities. Women seeking a 'party school' atmosphere will probably be disappointed at a women's college, but many young women choose a women's college for exactly that same reason, to avoid that very destructive culture.

The application process for a women's college is the same as the process for any other college. What is different is the need for applicants to really know why they are choosing to attend an all female college. Make sure you take the time to visit the campus and talk to current students in order to more fully understand what life is like at a women's college. Finally, be clear on the 'why' as you respond to essay and interview questions, and identify some women in history whom you admire...you may be asked!



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## After Submitting Your Applications

Your applications are in and you are enjoying that wonderful feeling of relief that comes with the last early submission, but don't put away those user names and passwords just yet. Most colleges allow students to check the status of an application by logging into a designated portal. You need to check this regularly so that you don't miss any important communication. Do not panic if you are notified that your application is incomplete, as the missing document probably has not been logged into the system yet. Admission offices are deluged with applications in the last couple of weeks before a deadline, and it can take several weeks for the staff to get everything uploaded, even material that is electronically submitted. But it is also a good idea to keep copies of your applications, just in case a document does get lost.

While financial aid application deadlines may not be until February or March, the Free Application for Federal Student Aid (FAFSA) should be completed as soon as possible. Funds are limited and the earlier you apply, the better. You should complete the FAFSA at [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov). Many private colleges require the CSS Profile in addition to the FAFSA. Access that form through the College Board at [www.collegeboard.com](http://www.collegeboard.com).

If you have previously registered with a scholarship search engine like [www.fastweb.com](http://www.fastweb.com) to find scholarships not offered directly by colleges, make sure

you have reviewed all the possibilities. Check with your high school's college counseling office to find out about scholarships offered by civic groups and local businesses. The amount of the scholarship may be smaller but there are fewer students competing for it. Before you rule out a \$500 or \$1,000 scholarship as not worth the effort, look at the application requirements. If you can complete the application in two or three hours, you are earning hundreds of dollars an hour. Put together several small scholarships and you have a nice contribution toward your college costs.

It could be a few months before you find out where you have been admitted. Try not to obsess about upcoming decisions; find other things to occupy your time. Spending more time on community service is a productive way to channel your energy, and helping others can make you feel good about yourself.

Be sure to keep up with schoolwork. Even if you have been accepted early at your favorite school, an offer of admission is always contingent upon successful completion of senior year. If your grades are significantly lower or you have lightened your course load, you could be jeopardizing your admission. There is no need to panic if your physics grade slips from an A to a B, but if you were earning mostly A grades, you don't want a slew of Bs and Cs in your last semester. Be sure to notify the admission office if you decide to drop a class or make any other changes to your schedule.