

# Riley Baker Educational Consulting

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## March 2014

8<sup>th</sup> – SAT

### Reasoning Exam

(available in US only)

Underclassmen—Make plans for a productive summer.

Investigate summer programs, jobs, internships, and opportunities to visit college campuses

Juniors – Create an initial list of colleges

Prepare for spring SAT/ACT exams

## April 2014

### 12<sup>th</sup> - ACT and ACT plus Writing

(register by 3/7 - late registration 3/21)

Seniors should have their final letters of acceptance by April 1st

Juniors – Visit colleges

Prepare for AP Exams

Seniors – Compare offers of admission; revisit top choices

Evaluate financial aid packages and explore college funding options

## Campus Visit Tips for Students

There's no substitute for visiting a college and spending time on campus to tell you whether a particular college is right for you. Here are some tips to help you get the most out of your campus visits.

### Talk to students *besides* the tour guide.

Although it may be tough to strike up a conversation with students on a busy campus, make the effort. Tour guides give you the "official" story of life on campus but you want to know what it's *really* like to go to school there. Two good questions to ask: "If you could it over, would you pick this school again?" and "How do you spend your time on weekends?"

**Peek into a "real" dorm room and bathroom.** If you can, check out a dorm room and dorm bathroom *besides* the one they show on the tour. Can you see yourself living here?

**Eat in a student dining hall.** Four years is a long time to go without eating, so while you're visiting campus, see if it's possible to have a meal in a campus dining hall. Dining halls are also good places to get a sense of the social atmosphere on campus.

**Spend time walking around campus on your own.** Sure, you'll probably be visiting with your parents, but when you actually *go* to college, mom and dad won't be coming with you. So, at some point during your time on campus, break away from your parents and walk around on your own for 15-20 minutes. Ask yourself: Can I see myself being comfortable here for four years?

**Talk to a professor and sit in on a class.** Before your visit, ask the admissions office if it is possible for you to meet

with a professor in your intended major and sit in on a class. While this might seem intimidating, you'll learn much more about the academic atmosphere on campus this way than you will from just going on the tour or attending the formal admissions presentation.

**Read campus bulletin boards.** Campus bulletin boards often contain clues about campus social life, the political hot buttons of students, and even whether it's easy to find a ride home to where you live for spring break. The student union is a particularly good place to peruse bulletin boards.

**Grab a copy of the student newspaper.** You'll usually find the student newspaper in a rack near the door of the main library or student union. Don't leave campus without getting hold of the latest issue. Read it for insights into life on campus. If possible, keep a copy for future reference.

**Explore the surrounding area.** You'll want to get off campus from time to time so once you've seen the campus, check out the local neighborhood. What's within walking distance of campus? Do you feel safe walking in the surrounding area? How friendly are the locals?

**Write down your impressions and take pictures.** After a few visits, colleges will start to blur together in your mind. As soon as possible after your visit, write down your impressions of each school for future reference. Take your camera (or cell phone) and snap as many pictures as you can of whatever catches your eye. When you're trying to answer application essay questions about why you want to attend this school, you'll be glad to have your notes and the photos to refer back to.

## Careers for History Majors

- Archivist
- Biographer
- District Attorney
- Editor/Journalist
- Foreign Service Officer
- Genealogist
- Historian
- Historic Site Specialist
- Historical Society Director
- History Professor
- Investment Analyst
- Judge
- Lawyer
- Librarian
- Market Researcher
- Preservation/Restoration
- Researcher, Legislature
- Researcher, Encyclopedia
- Teacher, Secondary School History or Social Studies
- Title Examiner
- Urban Planner

List above adapted from Allegheny College site

Learn more about careers for history majors at The American Historical Association at [www.historians.org](http://www.historians.org)

## Majors: History

History majors study the causes, experiences, and effects of past events. They seek to understand both the commonality and differences of human experiences over time. Most historians specialize in either political history or social history. They employ sources that include books and documents as well as photographs, oral histories, newspaper clippings, posters, music, and business documents. Becoming a history major is a natural for students who enjoy historical novels, genealogy and family history, collecting artifacts or coins or stamps, visiting museums, or watching the History Channel.

Only a small percentage of history majors actually become historians. Most go on, instead, to professions in which they can utilize the skills that they perfected as history majors. Many become lawyers, politicians, writers, business people, teachers, journalists, researchers, or librarians. History students acquire a number of skills that easily translate to the world of work. Among these prized skills are effective writing (the ability to precisely communicate one's ideas in words) and critical analysis (the ability to analyze a situation and come up with creative and practical solutions to a problem). Other valued skills include the ability to do research and incorporate what you've learned into an understanding of an issue, and the ability to approach problems from a variety of angles utilizing interdisciplinary thinking.

Although history programs differ from university to university, lower level classes generally include histories of the United States, Europe and the non-Western world. Other beginning classes generally include a course in historical methods and another in how to do research. Upper level classes allow history majors to focus on their particular areas of interest; these are frequently taught in seminar format. Often, history majors engage in interdisciplinary study and may be required to choose a specific area of study in which to pursue a capstone project.

Since finding appropriate source material for your research projects is challenging, you'll want to select your college with an eye to the library's strengths and weaknesses. Find out about access to journals, databases and archives through the college library. Ask, too, about connections the history department may have with area museums, historical societies, and historical sites. Internships at such local sites can provide budding historians with practical skills and real-world experience.

If you are considering a history major, you might also want to explore some other related majors. Check out college offerings in archeology, anthropology, art history, American studies, economics, classics, European studies, Asian studies, women's studies, international relations, or political science. Look at the course catalog to see both the required courses for the major that interests you as well as the breadth and depth of additional classes associated with that major.

Many history majors become educators, working not only in schools and colleges, but also at historical sites and museums. It should be noted, however, that positions as college professors in history require a Ph.D. and that there are few such openings in this area throughout the country.

History majors are particularly well-suited for careers involving research. Many history majors go on to careers as policy advisors, city planners, or as researchers for museums, historical organizations, or governmental organizations.

Because historians are trained to write effectively, many become writers, editors, or journalists. Others use their training to enter public service as policy makers or politicians, or become lawyers. Their analytical skills also translate well to the business world, and history majors often enter such fields as banking, insurance, or financial planning.

## Financial Matters: Educational Tax Benefits That Can Save Money



College is expensive, but several educational tax benefits can help U.S. students offset the cost of college by reducing their or their parents' Federal tax obligations. Many American families, however, aren't aware these programs exist. In fact, the U.S. Government Accounting Office estimates that 14 million eligible families miss out each year. Here are three key benefits to be aware of as your child plans for college.

**Lifetime Learning Credit:** The Lifetime Learning Credit allows American families to claim a tax credit of up to \$2000 on the first \$10,000 spent on qualified educational expenses. Qualifying educational expenses include tuition, required fees, and course-related books, equipment and supplies. Expenses for room, board, transportation, or personal expenses are not included. There is no limit on the number of years this credit can be claimed, but it cannot be combined with the American Opportunity Tax Credit in the same tax year. **Who's eligible in**

**2014:** Families with a modified Adjusted Gross Income of up to \$108,000 if married and filing jointly; up to \$54,000 for single, head of household or widowed taxpayers.

**American Opportunity Tax Credit:** The American Opportunity Tax Credit allows parents to claim a tax credit for 100 percent of the first \$2,000 and 25% of the next \$2000 (or up to \$2500 total) for tuition, fees and required course materials paid for students enrolled at least half-time in college. Expenses for room, board, transportation and personal expenses are not included. Up to \$1,000 of the credit is refundable, even if you owe no Federal income tax. There is a limit of four years of credit per student, and it cannot be claimed in the same year as a Lifetime Learning Credit or the Tuition/Fees deduction. The American Opportunity Tax Credit is scheduled to be phased out in December, 2017 but may be extended by Congress. **Who's eligible in 2014:** Families with a modified Adjusted Gross Income of up to \$160,000 if married and filing jointly, or up to \$80,000 for single, head of household, or widowed taxpayers.

**Student Loan Interest Deduction:** This tax benefit allows taxpayers to deduct up to \$2500 in interest payments on Federal and private student loans used to pay educational expenses. The taxpayer claiming the

deduction must be legally obligated to pay the loan. Therefore, a parent cannot claim it if they're paying off a student loan taken by the student, but they can claim it if the parent has taken a parent PLUS loan or a loan specifically for educational expenses for the student. On the flip side, students may claim the deduction for student loan payments only if their parents are no longer claiming the student as a dependent for tax purposes. The deduction may not be claimed in the same tax year as the American Opportunity Tax Credit or Lifetime Learning Credit. **Who's eligible in 2014:** Families with an Adjusted Gross Income of up to \$125,000 if married and filing jointly, or up to \$60,000 for single, head of household or widowed taxpayers. By Congressional mandate, the income eligibility levels will decrease by \$5,000 in 2015, and each year after that until the deduction is phased out completely.

In addition to these three educational tax benefits, parents and students may be eligible for a host of other educational tax benefits. Families should investigate all available options, and consult with a tax consultant to decide on the most beneficial combination of educational tax benefits.

Learn more at the **IRS, Tax Benefits for Education Information Center**, [www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center](http://www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center).

## Apps for College-Bound Students

Apps for smartphones and tablets are playing an increasingly important role in many aspects of our lives. New apps to make the tasks of studying, organizing information, and even searching for and applying to college appear nearly every day. Most of the apps described below are available for both Apple and android devices, although some are limited to the iPad and iPhone. Most are free, although some have a low fee attached. Check them out at your friendly App store.

**Dropbox** allows users to access any files they save there from any computer, tablet, or smartphone. You can even share large files with others.

**Khan Academy** (for android and Apple) lets you view the over 4,000 videos they've produced to explain K-12 educational concepts and SAT answer explanations.

**The Homework App** (free for Apple devices) keeps track of your upcoming assignments, tests and quizzes.

**Quad2Quad** (Apple products) helps families plan out all the details of college visits.

**SAT Vocabulary Challenge** (Apple products) lets you use spare moments to study vocabulary for the SAT.

**StudyBlue** (free for android and Apple) is used to create flashcards to help you ace those upcoming exams.

**Notability** (for iPad) and **FreeNote** (for android) - take and sync handwritten and audio notes as well as pictures.

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## Your Testing Plan Needs to Work For You

Whatever you may feel about the value of admissions tests, they are still required for most applicants to most colleges. Therefore, it is to your advantage to create a testing plan that will work for you. There are two ways to approach this task. One way is to first determine the test requirements of the colleges that interest you, and then plan to take all of the tests needed. That way, if none of your proposed colleges requires subject tests, you can eliminate these from your testing schedule. The drawback of this plan, however, is that lack of appropriate tests could reduce your college options when you do create your final list.

A second option is to take all the tests you could possibly need for the most selective colleges and in that way keep your options open. With this plan, you would take an SAT Subject Test when you complete the terminal course in that subject area, assuming you have done well in that class. Thus, you might take the Spanish language exam after taking Spanish IV, or the U.S. History exam at the conclusion of that subject. Take two to four subject exams as you progress through high school, and you'll have completed all of the subject tests that you could possibly need for college admission.

Although relatively few colleges require subject exams, most do want to see the results of SAT or ACT testing. Many students choose to take an initial test in each format and then focus on retesting in the format that yielded you the higher score. One way to keep your options open is to opt for taking the ACT with Writing. Many colleges are willing to accept the ACT plus writing in lieu of subject tests. To follow this part of the testing plan, you'll need to allow for three separate testing dates, preferably all during your junior year. Get out a calendar and create a long range plan. Most juniors test between January and June, but other commitments, such as participation in sports events, may create conflicts. Although you can take both SAT and ACT in the same month (such as in June), you cannot take both the SAT Reasoning Exam and SAT Subject Tests on the same date. For these reasons, you may wish to begin testing earlier (perhaps in January or February of junior year) or you may have to delay some testing until the early part of senior year.

In January, May and October, the College Board offers a Question and Answer Service for the SAT reasoning test, at an additional \$18.00 charge – worth getting in order to review your wrong answers closely and avoid making similar mistakes in the future.

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