Riley Baker Educational Consulting

www.rileybaker.com

16 Green Bay Road Winnetka, IL 60093 847.441.8687 rileybaker@rileybaker.com

May 2016

1st – Common reply date for college enrollment

7th – SAT Reasoning and Subject Tests

2nd –13th AP exams

Juniors – work on resume

Juniors – speak to advisor about military colleges or ROTC programs

Seniors – notify the colleges that you will not attend and take some time to thank those who wrote your letters of recommendation for college

June 2016

4th – SAT Reasoning and Subject Tests

(register by 5/5 - late registration 5/25)

11th – ACT and ACT plus Writing

(register by 5/6 - late registration 5/20)

Seniors – thank teachers and others who helped you

Seniors – thank scholarship providers for aid

Seniors – have your final transcript sent to your college

The Importance of Solid "Safeties"

Juniors beginning to work on their college lists are strongly advised to include a number of safety schools. But as the college admission process becomes more complex, students are beginning to wonder if they are assured acceptance to their so-called 'safety' schools. This is a tricky question, and the short answer is: not really. Traditionally, counselors have suggested that high school students apply to a range of colleges, including a few "targets", "stretches", and "safeties". Targets refer to schools where your test scores and GPA fall within the mid-range of the admit profile. Stretches, or reaches, have very low admit rates and/or have higher test score and GPA requirements than you have met. Safeties refer to schools where your scores fall well above the 50th percentile of admitted students. Some experts argue that these terms should be changed to the more accurate names of "impossible", "possible", and "likely". College admissions is a complicated process, taking into account many factors and, as it is in life, there are simply no guarantees.

Although SAT/ACT scores and your GPA can give you an idea of whether or not you might be admitted to a particular school, they are not the only factors considered during the admissions process. Be sure to check all prospective colleges' acceptance rates, as this is another indication of your chances. Commonly considered a best practice, most universities now have holistic admissions; this means that they emphasize the applicant's complete academic record along with their life experiences, not just select pieces such as grades and test scores. Athletic accomplishments, legacy status, leadership roles, and involvement with music, art, and community service all potentially play important roles. Keep in mind that it is better to excel at a select few extracurricular activities rather than to just participate in many.

A common mistake made by prospective undergraduates is to assume that they will be admitted to their safety school, so they put less effort into its essays and applications. They also may fail to show demonstrated interest, which is gaining popularity as a factor considered by admissions departments. These errors imply that a student does not really care about being accepted and will likely not attend if they are. Yield refers to the percentage of admitted students who actually enroll and is important to colleges because it affects their ranking and credit rating. If they don't think you will actually attend, they will be less likely to accept you, even if your scores and GPA fall into the acceptable range.

There are a few exceptions to the "no more safety schools" concept. Some colleges have open admissions, and if you have met their minimum requirements and know you can afford to attend, you can be fairly confident about being accepted. Community colleges also fall into this category.

In considering where to apply, it is important to submit applications only to schools that truly excite you. Make sure they are a good fit as far as academics, location, size, and financial needs. If you can't afford your safety school, it is not a safety at all! Don't rush your applications and treat each school as if it were your first choice.

Majoring in Sociology

Sociology is defined as the study of society, social issues and the development and functioning of human society. A degree program in sociology teaches research design and structure, data analysis, statistics and sociological concepts. There are many career options available to sociology majors in both the public and private sectors.

Earning a bachelor's degree and a teaching certificate qualifies sociology majors to teach classes in political science, history and social science at the high school level. A PhD, which takes approximately five to eight years to complete, is required to become a university professor.

Sociology majors can find work in politics and public relations. They are hired by campaign managers to identify the particular neighborhoods that can win or lose elections. They also are responsible for analyzing patterns that affect economic and political balances, and they manage and study the United States' census program to reveal trends in our society. Public relations specialists compile market research to anticipate issues associated with new products or projects.

In journalism, sociologists often work with editors and researchers to better understand the types of stories that engage audiences within a specific region and to determine the most appropriate news topics to cover. They also work as writers, researchers, editors and journalists.

A degree in sociology is useful in the business world, too. Graduates find work in human resources, office administration, public relations, consumer research and management. Non-profit organizations hire sociology majors as program managers and membership and development coordinators. Other community-based job options include urban planning and community development positions. Sociologists are also employed by senior services to study the effects of an aging population on our culture. They use scenario planning exercises and data analysis to predict opportunities for future generations.

Government jobs for sociology majors may involve working with social statistics, public administration, program development, policy analysis and human services. Human services positions include counseling jobs, administration, and advocacy for various groups. Many sociology majors go on to become psychologists or work in social services. Colleges also hire sociology majors to work in admissions, advising, alumni relations and administration.

The FBI hires sociologists to help in their investigations and to assist law enforcement with predicting crime by identifying patterns. They also work in corrections, to determine the effects of programs and regulations on prison populations. Local governments hire sociologists to better understand the impacts of new laws on certain neighborhoods.

While coursework varies between universities, sociology majors can expect to take classes in sociology, economics, research methods, statistics, and race and ethnicity. Some colleges offer the option of specializing in a certain area, such as race relations or crime and punishment; such concentration may make finding a job within a specialized field easier. Through their studies, sociology students gain the ability to understand and analyze social issues, and may be able to create potential solutions and improvements by addressing social inequalities. Students who graduate with a sociology degree have a strong background in research, statistical methods and data analysis, all of which can be useful in a variety of careers.

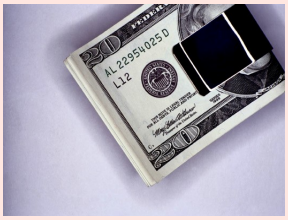
Career Paths for Sociology Majors

- Sociologist
- Corrections Officer
- Teacher
- Researcher
- Human Resources Specialist
- Data Analyst
- Office Administrator
- Program Development Officer
- Urban Planner
- Community Development Specialist
- Counselor/Psychologist
- Membership and Development Coordinator
- Non-Profit Program Manager
- Freelance Communications Consultant
- Social Worker
- Statistician
- Human Services Advocate
- Public Administrator
- Public Relations Specialist
- Case Manager

For more information about studies and careers, check out the website of the American Sociological Association at http://www.asanet.org

Prepared especially for our clients and their families. The information included in this newsletter is general and does not constitute educational, financial, accounting, legal, or other professional advice. Although it is intended to be accurate, neither the publisher nor any other party assumes liability for loss or damage due to reliance on the material contained herein. Copyright © 2016 by The College Advisor, Inc. All rights reserved.

Financial Matters: Tax Credits for Higher Education



The U.S, Government provides two tax credits that help many families offset some of the high costs of attending college. Unlike a deduction, a tax credit directly reduces the amount of tax you might owe. These credits can be claimed for expenses that include tuition, fees, books, supplies and equipment. The **Lifetime Learning Credit** allows families to claim up to $2,000 per student per year to help meet these expenses. There is no limit on the number of years this credit may be claimed. **The American Opportunity Credit** allows claims of up to $2,500 per student per year for the first four years of college.

Families can choose to apply only one of these credits for a specific child each year. It is important to note that there are income limits that must be met for each of these tax credits to be claimed. Please see https://studentaid.ed.gov/sa/types/tax-benefits for more information.

In addition to these tax credits, parents may also take a tax deduction for the interest paid on student loans for themselves or for a dependent. The maximum deduction is $2,500/year. There are income limits in effect for these deductions to be applied.

More information about these and other Federal programs can be found in the government publication available at https://www.irs.gov/pub/irs-pdf/p970.pdf.

Considering a Military Academy?

The Air Force Academy is highly ranked on many lists of top-performing colleges, including U.S. News & World Report's "America's Best Colleges". We all recognize that college has gotten expensive, but an undergraduate college experience that costs $416,000 per student? That, according to the U.S. Air Force Academy, is what it costs over the course of four years to educate a student there. However, taxpayers, not individual parents, are footing the bill for cadets at the U.S. Service Academies.

The Air Force Academy, the baby of the group, graduated its first class from its Colorado campus in 1959 and has since soared to the top in some of the country's most prestigious lists. With almost 4,500 students, USAF offers an enviable 8:1 student/faculty ratio while its male/female ratio hovers at nearly 4:1.

West Point, the U.S. Military Academy, was founded in 1802 as the U.S.'s first engineering college; it is now renowned as the world's premier institution for development of leaders. Cadets are groomed academically, militarily, physically and ethically. They are kept extremely busy, but in their free time they can enjoy on-campus facilities including a golf course, ski slope and skating rink. Plus, New York City is just 50 miles away.

The U.S. Coast Guard Academy, based in New London, Conn., is the smallest of the five academies with fewer than 1,000 students. However, it has the largest percentage of women at 35 percent. Academics are intense here with only eight majors, most in science, technology, engineering and math.

The U.S. Naval Academy in Annapolis, MD. is a "rugged, in-your-face, leadership laboratory that teaches you to think critically and develops your skills as a future combat leader," according to Princeton Review student surveys. The USNA ranks as the most selective of the five service academies, accepting just 8 percent of its applicants. The Naval Academy has embraced technology, offering midshipmen experience on nuclear-powered submarines and supersonic aircraft.

The U.S. Merchant Marine Academy in King's Point, N.Y., is noticeably different from the other academies because the midshipmen spend an entire year at sea, visiting an average of 18 foreign nations. Additionally, USMMA students have a greater variety of options after graduation; they can apply for active duty in the Navy, Coast Guard, Marine Corps, Air Force or Army.

What the service academies have in common is that the lives of students there are highly regimented. Students have little free time, lots of physical demands and precious few opportunities to be an individual. Clearly the benefits are a free first-class education, a guaranteed job upon graduation (graduates have at least a 5-year duty commitment) and the opportunity to serve their country.

Things to Know Before Beginning College

Riley Baker Educational Consulting

Riley Baker
Educational Consulting

16 Green Bay Road
Winnetka, IL 60093
Phone:
847.441.8687
E-mail:
rileybaker@rileybaker.com
Website:
www.rileybaker.com

Before leaving for college, there are skills every freshman should have acquired. If you haven't mastered these tasks yet, this summer is a good time to start!

- Laundry—hot or cold wash? To bleach or not to bleach? Colors or whites? Make sure you've learned the basics of doing laundry before taking off for college.
- Balancing a checkbook—if you plan to utilize a checking account or debit card, be sure you know how to balance your account. Those "bounced check" fees run up really fast.
- Credit cards—make sure you're clear on the use of credit cards and payment procedures. Plan on paying your entire balance each month to avoid the hefty credit card interest rates. Paying on time also helps you establish a good credit rating—you'll need this when it comes time to buy a car or a house or even rent an apartment.
- Basic cooking—sometimes you just need a home-cooked meal. Practice a few good and easy recipes that you can make at your dorm and you'll make loads of friends.
- Keeping in touch—decide with family and friends just how this will be accomplished. For some, occasional text messages and emails will do; other people in you life will expect phone calls and even letters. Avoid hurt feelings by addressing this issue before you leave home.
- Avoiding procrastination—college assignments differ from what you've been used to in high school. Expect fewer but longer assignments and learn to use a planning calendar to make sure you keep up to date. "All-nighters" are really no fun!
- Advocating for yourself—make sure you know how to get help if you need it, whether it's academic, medical or personal. Explore the services available at your college and know how to access them before you step on campus.

Riley Baker Educational Consulting
16 Green Bay Road
Winnetka, IL 60093