



April 2020

ACT Cancelled

Seniors should have their final letters of acceptance by the beginning of April

Juniors—Visit colleges virtually

Prepare for AP Exams

Seniors—Compare offers of admission; revisit top choices using virtual options and social media

Evaluate financial aid packages and consider college funding options

Notify the colleges that you will not attend and take some time to thank those who wrote your letters of recommendation

May 2020

1st – Common reply deadline for college enrollment (check college websites; some colleges have delayed this until June 1st)

SAT Cancelled

AP exams

Juniors – work on resume and college list

What to Do When Campus Visits are Out?

We've long felt that the campus visit was the best way to learn about the colleges you are considering. By visiting, prospective applicants were able to judge college fit and could picture themselves living on campus and participating in the college community. But now, with campuses closed due to the coronavirus outbreak and with students sent home to complete the semester online, high school juniors and seniors need to go to their back-up plans.

Let's start with the students making final decisions about which college to attend. Most were hoping to attend accepted student days or to revisit campuses and possibly attend a class or stay overnight in a dorm. What should these seniors do now to help them choose between the colleges that have offered them a place in the freshman class?

Begin by checking with your colleges about their plans for virtual accepted student days. Sign up for the Facebook Accepted Student groups for each of the colleges on your shortlist and engage with the group members. Reach out to your regional admission representative via phone or email. Ask for their recommendation on how best to virtually experience the college. See if they can connect you with a student ambassador using Skype or FaceTime or put you in touch with a current student in your intended major. Use social media to get a better feel for campus life. YouTube videos, Instagram and Snapchat are all useful here.

Explore the college website. Check out curriculum requirements for your intended major. If undecided, investigate advising resources for students unsure of their path. Go to the student life section and check on student groups and organizations. Are their groups you are eager to join?

Finally, make a spreadsheet of pros and cons. List all of your "must haves" and compare your colleges in relation to each characteristic. Don't forget the financial aspect—which colleges have offered you aid, what will your net cost of attending be, how long will it take you to complete your degree?

Be sure to check on each college's final enrollment date. Although this has traditionally been May 1st, there has been a growing number of colleges that have pushed back their deadline to June 1st this year to help students make better informed decisions.

Many juniors were looking forward to spring break college tours to help them decide on their college application list. Without the traditional campus visit, they'll need to utilize other types of resources. Virtual tours through YouVisit or Campus Reel or YouTube will provide both college-produced videos and those uploaded by current and prospective students. Watch both since the point of view will be different.

Dive deeply into the college websites. Review the mission statements, academics and student life sections. Read the colleges' newspapers to get an idea of issues that concern different (continued page 3)

NEPA Career & College Counseling Associates

Career Paths for Economics Majors

- Economist
- Financial risk analyst
- Data analyst
- Financial planner
- Accountant
- Economic researcher
- Financial consultant
- Investment analyst
- Actuary
- Public sector officer
- Banker
- Economic planner
- Stockbroker
- Business manager
- Statistician
- Journalism
- Entrepreneur

Majoring in Economics

Do you enjoy analyzing behavior through a mathematical lens? Do you invest your birthday money in stocks? If so, a major in economics might be a match for you.

A major in economics educates a student about how resource allocation, incentives, and wealth interact. The program first begins by establishing a base in macroeconomics, microeconomics, and calculus. Macroeconomics focuses on large scale factors in economics. For example, interest rates and national productivity are considered in macroeconomics. In contrast, microeconomics focuses on the impact of individual economic decisions.

After a student establishes a strong foundation in economics, there are a variety of concentrations he or she can take in the program. Perhaps the most important thing to consider when entering an economics program is whether it is a Bachelor of Science or a Bachelor of Arts. A BS will be more focused on mathematics while a BA will often have students use more qualitative methods of reasoning.

Furthermore, depending on a school's offerings and a student's personal preferences, a major in economics can be studied in the context of policy, business practices, or individual behavior. When choosing a concentration, a student should consider what he or she is most interested in. Students who are intrigued by real world applications of economics may benefit from focusing on policy. Students who enjoy higher level mathematics may consider pursuing a doctorate in economics; therefore, he or she should take more quantitative courses.

Regardless of the concentration, students gain a widely applicable array of skills from this major. In addition to a strong ability with numbers, students develop critical thinking skills and a nuanced un-

derstanding of the way the economic world works. This understanding can assist in any finance-related industry; professionals in accounting and the banking industry often have degrees in economics.

If a student is interested in policy, he or she can become an economic consultant. Economic consultants aid companies in solving legal disputes or preventing them. For example, an economic consultant may be used when new taxation laws come out. Economic consultants often specialize in either helping companies deal with competitors, market analysis, or regulation. Majors would have further options in the type of company they consult; consultancy firms often focus on one field, such as telecommunications or financial services.

Students who are interested in the economics of risk may enjoy becoming an actuary. Actuaries are concerned with measuring and managing risk. They often work in fields such as insurance to help prevent companies from losing money.

Majors may also become financial planners. Financial planners help individuals to manage their investments appropriately in order to maximize their value over time. Financial planning is not an exact science as the market is subject to unpredictable change. Students may be interested in this career if they enjoy working with individuals.

Finally, if students wish to become economists, they should pursue further study. Economists develop new methods for gathering data in their fields. Their job is often to predict the future of the economic market or how specific types of companies can maximize their profit.



Financial Matters: Appealing Financial Aid Awards (Updated)



If your first choice college offers everything you want but the price tag is making you waiver, don't give up hope; consider appealing the award. While colleges and universities won't encourage it, the financial aid officers are empowered to make adjustments, if deemed warranted.

To appeal, do the following:

Do not deposit until you've settled the financial aid discussion. Once they have your money, colleges will be less motivated to offer a better deal.

Be realistic. Show the college that this is a partnership that you want to be part of, but need just a bit more assistance. Know exactly what you CAN afford. If your Expected Family Contribution (EFC) is more than the cost of tuition, then make sure that your request makes sense. Do your homework and negotiate in good faith.

Be informed. Make sure you have researched the specific financial aid policies at each college before entering into a conversation with them. Don't contact a college, touting fabulous grades and awesome SAT scores, only to find out that the school offers only need-based financial aid but gives no merit aid awards.

See if the college offers "preferential packaging" – a practice in which they will meet a larger share of financial need based on the academic stats of the student, i.e., stronger grades and test scores will receive more money. Take a look to see if your test scores are in the "middle 50" or in the "top 25." There will be more money at schools where the student's scores raise the school's profile.

Be prepared. Colleges will generally reconsider awards for just two reasons: 1) the EFC from the FAFSA (Free Application for Federal Student Aid) was incorrect due to a change in the family's financial situation because of an illness, unemployment or 2) there is a competing offer from another college. If you plan to mention the competing offer, be prepared to fax a copy of the award letter to the financial aid office.

Ask about "second chance" or conditional aid. See if the college is willing to add any additional aid if your child pulls through senior year with straight A's.

Send a letter. Put all of your reasons down in writing and ask for a follow-up meeting, in person if possible or by phone or Zoom.

Stay cordial and don't become desperate or melodramatic.

For the class entering fall of 2020, the loss of work due to the COVID-19 virus may affect a student's eligibility for need-based aid. Financial aid administrators have the authority to make adjustments to the financial aid package on a case-by-case basis. They will use their professional judgement in cases where an employer may close for a period of time or if a parent was laid off due to the virus. Documentation will be required, but parents should contact the financial aid office at their child's college to present their case. They may want to do this for each of their child's top choices, since each college administrator may present a different package.

What to Do When Campus Visits are Out? (continued from page 1)

student bodies. Reach out to your regional admission officer asking how you can best experience their institution virtually. See if they can connect you to a student ambassador through Skype or Facetime. Ask about the admission officer's plans for visiting your area or high school in late spring or summer. When you have real ques-

tions about the college, reach out to your admission officer and ask them. Be aware, too, that many requirements for the class of 2021 may change. Make sure that you are on the college's prospective student list so they will keep you informed about changes and or meetings..

At this time, none of us knows how the pandemic will play out in the United States. If restrictions (and danger) subside relatively quickly, campus visits may be resumed in the summer or fall. If you have carefully researched the colleges on your application list, you'll know which ones will be most important to visit once you are able to do so.



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Making the Most of This Enforced Down Time

With growing numbers of states and districts closing schools to help suppress the spread of Covid-19, you are probably finding yourself with an unusually open schedule. It won't take much time before you find yourself looking for activities, so we've prepared a dozen ideas you may want to follow-up.

1. Read—this is a great time to read for pleasure. You'll expand both your vocabulary and your brain. Consider such books as *The Glass Castle*, *The Book Thief*, *The Perks of Being a Wallflower*, *The Handmaid's Tale*, *13 Reasons Why*, *The Kite Runner*, *The Outsiders*, *Looking for Alaska*.
2. Binge on films on the American Film Institute's top 100 list (www.afi.com.)
3. Take online classes from some of the best professors at top universities through the website Coursera (www.coursera.org.)
4. Learn to speak a new foreign language. Babbel is offering 6-month subscription for \$25. Access this at try.babbel.com—get three months free when you sign up for a 3-month subscription.
5. Learn to code—check out udemy.com or udacity.com for a host of online coding classes.
6. Watch some TED talks.— there are over 3300 talks that will stir your curiosity. (www.ted.com)
7. Get started on that novel you always wanted to write. Enough said.
8. Video chat with extended family and friends. Social distancing does not mean isolation.
9. Use YouTube to learn a new skill. Hone your artistic abilities, learn to play an instrument, perfect your baking skills.
10. Learn to meditate—check out free meditation classes online.
11. Prepare for the SAT or ACT. Although spring tests have been cancelled, exams are still planned for June. Keep your skills sharp with free online practice at Khan Academy (www.khanacademy.org) for the SAT and at ACT Academy for the ACT (www.act.org).
12. Check out our lead article this month (*What to Do When Campus Visits are Out*) for ways to learn about the colleges that most interest you.