

College Bound

ISSUES & TRENDS FOR THE COLLEGE ADMISSIONS ADVISOR

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Admissions Watch

Openings, Yields and Wait Lists

EDITOR'S NOTE: If you're still trying to find a college for a student who got lost in the mix, or someone who has just decided they want to give college a try, make sure you check out NACAC's annual "College Openings Update: Options for Qualified Students" at www.nacacnet.org.

Information about colleges that accept applications after May 1, available financial aid and housing options as of May 1 is posted at the site. As many as 375 colleges that admitted students after May 1 have been listed by NACAC in the past.

American Accepts 35 Percent. American U. in Washington, DC, lowered its admit rate by 11 points compared to last year's to 35 percent. This year, American U. admitted 5,867 and hopes to enroll about 1,600 students.

Grinnell Apps Up, Admits 24 Percent. Grinnell C. in Iowa attracted a record 6,414 applicants, 300 more than last year, and admit-

ted 1,585 for a 24.7 percent admit rate. About 81 percent of admitted students ranked in the top 10 percent of their high schools. The average SAT score was 1390, 14 points over last year. African American and Hispanic students each make up 6.8 percent of those admitted.

Harvard Anticipates Using Wait List. Harvard C.'s yield remained steady at about 81 percent for the Class of 2019. The office of admissions also expects to admit between 60 and 70 applicants from the waitlist, according to *The Harvard Crimson*. About 64 percent of students will receive some form of financial aid. And more than 40 students so far have indicated they will defer their admissions. Harvard accepted a record low 5.3 percent of applicants, with a 2.8 percent acceptance rate during the regular cycle.

Elsewhere in the Ivy League, the U. of Pennsylvania posted a 66 percent yield, while Princeton U. posted a 69 percent yield, the *continued on page 2*

Financial Aid Flash

California Tuition Deal. Good news for students in the U. of California system. Governor Jerry Brown and UC President Janet Napolitano agreed to a two-year tuition freeze for in-state undergraduate students. In-state students now pay \$12,200 a year (a number that has tripled since 2002). Tuition for out-of-state students will climb by 5 percent to about \$36,900 this fall.

Starting in the 2017-18 school year and in the following year, in-state tuition at UC campuses will rise along with the general inflation rate, but will be capped at 5 percent annually.

The deal will usher in "a tremendous period of predictable tuition for California residents and will provide additional financial resources we so sorely need," Napolitano said. Among other things, the state will help pay down UC's \$436 million pension debt over the next three years, according to *PolitiCal: News and Analysis on California Politics*.

The UC system promised to introduce more online courses and find ways for more students to graduate in three years, including boosting summer offerings.

With state revenues growing faster than expected, the state also will make an extra \$1 billion contribution to the state's 112 community colleges, allowing for enrollment of an additional 65,000 students. And it will contribute an additional \$6 billion to K-12 education, which laid off 30,000 teachers and staff during the recent recession.

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Enrollment Trends

Saint Mary-of-the-Woods Goes Co-Ed. Saint Mary-of-the-Woods C. in Southern Indiana will celebrate its 175th year by admitting men. Applications from male commuter students begin immediately for fall 2015. Men will become residential students beginning in 2016. Various surveys indicate that only 2 percent of women consider a single-gender institution. "We cannot be relevant to all women when 98 percent of women will not consider us," said Dottie King, the school's president.

In 1960, there were 230 women colleges. However, 52 of those have closed, 22 have

merged with other colleges or universities and 39 became coeducational. And 34 of the 45 remaining colleges admit men to select undergrad and grad programs.

Rensselaer's New Spring Admission Program. Rensselaer Polytechnic Institute in New York has launched a spring admission program. "The Institute receives a record number of applications each year, and by instituting a spring admission program, we will be able to provide a unique pathway for a select group *continued on page 2*

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OPENINGS

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highest in school history.

Cornell's Diversity. A little more than 25 percent of the 6,234 students (from a pool of 41,907 applicants) who were admitted to Cornell U. this year come from underrepresented minorities. "I am heartened to know that we are admitting a community of scholars that exemplifies Ezra Cornell's founding principle 'any person, any study,'" said Jason Locke, associate vice provost for enrollment. The Class of 2019 includes more than 700 first-generation students, 800 legacies and 200 recruited athletes.

Elizabethtown Hits Target. Elizabethtown C. in New Jersey attracted 3,300 applications this year and admitted 2,400. Elizabethtown expects to admit a dozen or so international students over the summer, according to lancasteronline.com. By the end of May, 514 students made deposits, more than last year. About 35 percent of the incoming class is male, 65 percent female. About 14 percent of the class comes from historically underrepresented populations, Paul Cramer, vice president for enrollment, told the paper.

Loyola Chicago's New Junior College. In August, Loyola U. Chicago will open Arrupe C. as a way to create access and affordability for Chicago-area high school students who might not normally go to college. Arrupe C. is the brainchild of Loyola president, Jesuit Father Michael Garanzini, and is named after the Jesuit's 28th superior general, Pedro Arrupe, "who challenged society to think of new ways to educate the young."

All of Arrupe's students will be commuters who qualify for Pell Grants and state aid. Each student will also receive a small scholarship from Loyola. Students will be expected to work between 20 and 25 hours a week, and contribute about \$1,800 toward their tuition. This year, the school will start with 100 students, but is expected to reach about 400 students in five years. The college will present a highly-structured, holistic learning experience to students who had, on average, a 2.5 high school GPA and 17-22 ACT. According to the *National Catholic Reporter*, Arrupe has received 353 applications for its first class.

Moravian's Largest Freshman Class. The freshman class at Moravian C. in Pennsylvania will be 20 percent larger than any previous class. And that's not counting 500 transfer and international students. This is all in line with the college's goal of boosting enrollment by more than 25 percent. The incoming class also carries a higher GPA over last year, Steve Soba, vice president for enrollment, told lehighvalleylive.com.

Rice admits 14.7 Percent. Rice U. in Texas attracted 17,900 applications and admitted 2,600, for an estimated admit rate of 14.7 percent. According to Chris Munoz, vice president for enrollment, Rice's admission rate has decreased over the last couple of years.

Susquehanna's Class 20 Percent Larger. This year, Susquehanna U. in Pennsylvania admitted 692 students from 5,300 applicants. About 23 percent come from underrepresented groups. International students come from seven nations: China, Japan, Switzerland, Germany and Macao. "The unifying theme is that these are high achieving students and they are deeply engaged," Madeleine Rhyneer, vice president for enrollment and marketing, told dailyitem.com.

Washington C. Admits 51 percent. Wash-

ington C. in Maryland attracted 6,024 applications this spring, up from 4,645 in 2013. Some 60 percent of the new class hails from out-of-state, with 28 states in all. Satyajit Dattagupta, vice president for enrollment management, told myeasternshoremd.com that 30 international students from China, India, Norway, Japan, Taiwan and Ghana will be part of the Class of 2019. The average GPA for the entire class of incoming first-year students is 3.7, up from 3.56 two years ago.

Williams 46 Percent Yield. As of May 1, 535 of Williams C.'s 1,187 admitted students paid deposits for a spot in the Class of 2019. That is an overall yield of 46 percent. The target class size is 550. "If the number of applicants goes up or down by 500, it really has no impact on the ultimate class," observed director of admission Richard Nesbitt. ■

ENROLLMENT TRENDS

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of outstanding and mature students to study at Rensselaer," said Karen Long, acting vice president for enrollment management. The majority of students who enter in January will be expected to graduate with their Class in 2019. Students will be expected to do this by taking courses at other universities before attending RPI and summer courses.

Small Schools, Big Results. Almost half of the 14,608 low-income students who enrolled in New York City's new small public high schools of choice also enrolled in college after graduation versus just 40 percent of students in control groups.

In fact, "Attending a SSC (small school of choice) increased the percentage of students who graduated from high school in four years and enrolled the next year in a postsecondary institution by 8.4 percentage points," according to a report "Headed to College," issued by MDRC, an educational policy research

organization based in New York City.

Spring Enrollment Numbers. Overall, post-secondary enrollments this spring decreased 1.9 percent from the previous year, according to the National Student Clearinghouse Research Center. Enrollments decreased among four-year for-profit institutions by 4.9 percent. They decreased among two-year public institutions by 3.9 percent. They declined at four-year private non-profit institutions by .2 percent.

However, enrollments increased slightly among four-year public institutions, by .1 percent. "Taken as a whole, public sector enrollments (two-year and four-year combined) declined by 1.7 percent this spring," NSCRS said.

P.S. Male/Female Ratio. According to the National Center for Education Statistics, women will make up more than 57 percent of students in postsecondary institutions this fall. Since 1979, more women have enrolled in college than men. ■

FIN AID FLASH

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Merit Aid Questions. About 70 percent of public colleges and universities provide merit aid to at least 5 percent of freshmen who don't qualify for need-based aid. And 20 percent of these schools offer merit aid to 20 percent or more of their non-need freshmen, according to a recent report from New America entitled "The Out-Of-State Student Arms Race." The report examined aid practices at 424 public four-year colleges and universities.

The report also found that public colleges that provided substantial amounts of merit aid "tend to enroll more out-of-state students." These schools "experienced a larger drop in enrollment of in-state freshmen since 2000...." And they "tend to enroll fewer students with Pell Grants and charge low-income

students a higher average net price...."

The report concluded that over the past 20 years, "state disinvestment and institutional status-seeking have worked together, hand in hand, to encourage public colleges and universities, to adopt the enrollment management tactics of their private-college counterparts." And "by bringing in more and more wealthy nonresident students, these colleges are increasingly becoming bastions of privilege."

Student Loan Rate Declines. Student loan interest rates will drop from 4.66 percent to 4.29 percent for the next school year, saving 8 million undergraduate students millions of dollars in interest, thanks to the Bipartisan Student Loan Certainty Act. "Student borrowers are going to save millions," Sen. Lamar Alexander (R-Tenn.) confirmed. ■

Avoiding Student Loan Scams

Editor's Note: *Many students admitted to college are now wondering how they are going to pay for it. Here, Steve J. Bernas, President and CEO of the Better Business Bureau of Chicago and Northern Illinois, suggests tips for students and families to avoid student loan scams.*

PAYING FOR A COLLEGE EDUCATION is one of the heaviest financial burdens a family or an individual can undertake. However, the need for a college degree becomes greater every year as America continues its shift from a manufacturing-based economy to a knowledge-based economy. Without a college education, opportunities and earning potential are severely limited.

Loans are one of the ways people handle this college-cost burden. Unfortunately, whenever something like a college degree becomes highly desired and in demand, scammers find a way to take advantage of the desires and needs. This is the reason student loan scams have proliferated across the United States.

Student loan debt has grown to historic proportions. Two-thirds of all students graduate from colleges and universities with some level of debt. This student loan debt now totals more than \$1.2 trillion, according to the 2013 data from the Consumer Financial Protection Bureau. With this amount of money, it is no wonder that scam artists have been attracted to this area. Often, their scams solicit borrowers to pay large upfront fees for so-called debt relief options and programs that do nothing to reduce debt loads. Adding insult to injury, what scammers say they provide at a cost is often available to borrowers free of charge.

Many times these scamming companies advertise heavily. They offer borrowers a number of options to ease their debt burden based on the companies' alleged expertise.

In early May, Illinois Attorney General Lisa Madigan filed lawsuits against several companies targeting people struggling to repay their student loan debt. This action by Madigan is important because it not only is attempting to put scammers out of business, but it also alerts borrowers of some pitfalls in searching for ways to finance a college education. These actions will be helpful to people that have already been victimized by scammers.

But for people now looking at how to prepare for financing a college education, it is much better to be knowledgeable about the issues and pitfalls before entering into any financing agreements, instead of trying to recover afterwards.

The key to not being caught up in a financial aid or student loan scam is to carefully check out any offers and the companies offering



Steve J. Bernas

them before signing any documents. The old adage: "If it sounds too good to be true, it usually is" applies to the issue of college financing and student loans.

Whenever people are interested in applying for any type of loan they need to do some homework first. It is very important for people to avoid problems and scams up front. Realizing they were scammed after the fact, and then trying to find a way out always takes more time, effort and money.

The Better Business Bureau recommends the following tips to avoid financial aid and loan scams:

Check Out the Company First. Use the resources posted at the Better Business Bureau website, www.bbb.org. Look up a company's rating, read the Business Review of its operation and read the Consumer Reviews of the business that are on the BBB website.

Do Not Pay Advance Fees. In Illinois, for example, it is illegal for debt relief companies to charge upfront fees before providing services. Check this out for your area.

There Are No "Special" Deals. Debt relief companies do not have the ability to negotiate with your creditors in order to obtain a "special deal" under these federal student loan programs.

Look Out for High-Pressure Tactics. Beware of companies that pressure you into a plan or make any guarantees without looking into your specific needs.

Government Repayment Plans. There are government-approved repayment plans, including Income-Based Repayment (IBR) plans. Payment levels under IBR and other federal income-driven repayment plans are set by federal law. Although you may select or be assigned a repayment plan when you first begin repaying your student loan, you can change repayment plans at any time. See, <https://studentaid.ed.gov/sa/repay-loans/understand/plans>

Many government agencies also have student loan help lines to provide information about student loans and issues concerning them. For more info see, <http://www.consumerfinance.gov/newsroom/cfpb-takes-action-to-end-student-debt-relief-scams/> and <http://thecollegeinvestor.com/317/top-student-loan-scams/>. ■

Steve J. Bernas is president & CEO of Better Business Bureau serving Chicago and Northern Illinois, Inc.. He helps develop and execute BBB programs that encourage and enable an ethical marketplace.

COUNSELOR'S BOOKSHELF

Colleges That Pay You Back: The 200 Best Value Colleges and What It Takes to Get In, 2015 Edition. The top five colleges: Cooper Union for the Advancement of Science and Art (NY), MIT (MA), Harvey Mudd C. (CA), Stanford U. (CA) and Princeton U. (NJ). *Best financial aid?* Vassar C. (NY). *Best career placement?*

Harvey Mudd C. *Best school for internships?* George Washington U. (D.C.) *Best school for making an impact?* Wesleyan U. (CT). Penguin Random House/Princeton Review; ISBN: 978-0804125888; \$21.99.

Organizing Enlightenment: Information Overload

and the Invention of the Modern Research University by Chad Wellmon traces the history of the research university from its late 18th century German roots to today's challenges. (Johns Hopkins University Press, 2015); 368 pages; ISBN: 9781421416151; \$44.95.

Best High Schools. *U.S. News & World Report* offers its 2015 list of top U.S. high schools. See: www.usnews.com/highschools. ■

TUITION TABS

Barnard Up 3.4 Percent. Barnard C. in New York City will increase tuition and fees by 3.4 percent for the upcoming academic year. A first-year student in the Class of 2019 will pay \$62,741 in tuition and fees.

"Costs of running institutions like ours across the country are growing," Rob Goldberg, chief operating officer, told the *Columbia Daily Spectator*. "We need to maintain our facilities, recruit and retain our faculty, provide the academic services we provide, pay the staff benefits.... We try to keep increases as low as we possibly can and I think this is in line with the past, a little bit higher, but it's not wildly out of bounds."

UVA Tuition Up 11 Percent. Tuition will increase by 11 percent for incoming in-state students next fall at the U. of Virginia, but much of the increased revenue will be used to fund its financial aid program. Tuition and fees for in-state students will increase to \$14,468, up from \$12,998 this year. Returning in-state undergraduates will pay 3.6 percent more.

"We believe 'Affordable Excellence' will make the University of Virginia an even more compelling option for students of all backgrounds and an even greater value," UVA spokesman McGregor McCance told the *Fairfax Times*. ■

INTERNATIONAL AFFAIRS

Shrinking Japanese Student Population.

The number of 18-year-old Japanese students reached its peak of 2.49 million in 1966. As of 2014, that number had shrunk to 1.18 million students and is expected to fall to 990,000 in 2031. Also, as a result of loosening of standards, the number of Japanese universities has grown from roughly 500 in the mid-1990s to 780 today.

These demographics have had significant effects. For one thing, college admissions is no longer a "narrow gate." Today, every Japanese applicant can enter one university or another. Currently, about 56 percent of Japanese high school grads go on to junior college, college or university and 80 percent go on to some kind of postsecondary specialized training.

But the demographic dip means that some Japanese colleges are closing. Also on the

decline are the infamous "cram schools," that prepared students for the notorious "exam war" that led to admission of only 37 percent of students in the 1980s and 1990s, according to a recent report in Nippon.com.

Canadian Student Debt. Student debt is not only plaguing U.S. students. A new report from the Canadian Federation of Students says that record-high levels of student debt are preventing Canadians from buying homes, making investments and participating in the economy. "Massive debts, compounded by a weak labour market, have devastating effects for graduates, their families and the economy," said Jessica McCormick, a spokesperson for the organization. Find the report at: <http://bit.ly/impactofdebt>. ■

NEWS YOU CAN USE

Changing Majors. Half of second-year college students declare a different major than they had planned in high school, according to a new ACT report. Not surprisingly, high school students whose intended major was a good fit with their interests were more likely to stick with their major in college.

"The findings reaffirm the importance of career exploration, counseling and a good decision-making process when high school students are making plans for college," said Jon Erickson, ACT president.

Strong Grad Job Market. Job hires for this year's graduates are expected to jump by 9.6 percent over last year, according to the National Association of Colleges and Employers, based in Pennsylvania. Nearly 60 percent of companies surveyed plan to

increase hiring. Nearly 82 percent of those hired will have bachelor's degrees. Only 12 percent will have associate's degrees.

Engineering, business, computer sciences and accounting are the professions most in demand. Health sciences, education, agriculture, social sciences, humanities and communications are the fields least in demand. Why the surge? The economy is slowly recovering and baby boomers are retiring.

Another survey by Michigan State University's Collegiate Employment Research Institute predicted that hiring of graduates with four-year degrees will soar by 16 percent this year.

Delaware's Smarter Assessments. The U. of Delaware, Delaware Technical C. C., Delaware State U. and Wilmington U. have

High Stress High Schools

HIGH SCHOOL students say they spent "a third of their time feeling worried, stressed or stuck," according to the Princeton Review's new study "Student Life in America: Teens' and Parents' Perspectives on the High School Experience." Only a little more than half, 56 percent, say they feel happy on a typical school day.

And "while 90 percent of students say that getting good grades is important, less than 10 percent say that succeeding in school is important because of the value of learning." Also, 40 percent of the students said that getting into college is their main driver for getting good grades.

"Girls are more stressed than boys on a typical school day and are more likely to describe themselves as 'tired' (20 percent) and 'stressed' (19 percent), while boys are more likely to say they are 'content' (19 percent) and 'bored' (19 percent). And 21 percent of 'girls reported their personal desire to do well is their biggest source of stress,' versus 14 percent of boys.

Girls also exhibit a stronger work ethic. But only 24 percent of girls versus 31 percent of boys say they have a very good relationship with their teachers.

When it comes to getting into college, 31 percent of students say they definitely will get into their top four-year college, 39 percent believe they will probably get in, and only 4 percent believe they will not get into the top choice school. The Princeton Review surveyed 2,920 individuals for the study. ■

decided that the state's Smarter Assessments are a good measure of college readiness and can be submitted in lieu of separate placement tests in English or math, Delaware Governor Jack Markell announced recently. The assessments are aligned to Common Core standards. Students who score a 3 of 4 on the Smarter Assessments will be eligible to take college credit courses in these subjects.

Corinthian Closing Impact. More than 16,000 students who attended 28 campuses owned by Corinthian Colleges, Inc. were met with locked doors after the U.S. Dept. of Education shut down the schools in April. The company ran colleges under the names of Everest, Heald and WyoTech. ■

HAVE A GOOD SUMMER AND KEEP IN TOUCH.

(And don't forget to check out CB's "Admissions-Story-of-the-Day" over the summer at www.collegeboundnews.com).

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