



# College Advisor



Bass Educational Services, LLC

www.BassEducationalServices.com

301-774-5211

info@basseducationalservices.com

## January 2018

Seniors – Search and apply for scholarships that match your qualifications

Seniors – File any additional college applications

## February 2018

### 10<sup>th</sup> – ACT and ACT plus Writing

(register by 1/12 - late registration 1/19)

Juniors – Begin your college search

Juniors – Map out dates and prepare for spring SAT and/or ACT exams

Seniors – Contact colleges to be sure your applications are complete. Send mid-year grades if required. Update colleges with any new information that might affect admission

## For Parents: Helping Your Child Succeed

In the midst of worrying about college admissions, it can be easy to forget that your child's high school years aren't just about getting *into* college. High school is also an important time for developing the life skills necessary to do well *in* college. Here are five ways parents can help their high schoolers prepare for success in college.

**Help your child choose the appropriate level of academic challenge.** High school academics lay the foundation for academic success in college. However, this doesn't mean that piling on a full slate of AP courses is right for every teen. Encourage your child to make thoughtful course selections, taking into account both individual strengths and weaknesses, and a reasonable work-life balance. Also discuss how high school coursework aligns with what he'll be studying in college. For instance, strong quantitative skills are a requirement to do well in many college courses; taking math through senior year in high school can help make the transition to those courses go more smoothly.

**Cut the reins.** It's nice to be needed, but as your child nears the end of high school, your goal as a parent should be to be needed *less*. Gradually give your child more freedom to make her own decisions and manage her own schedule. Sure, it's likely that she'll make a few mistakes along the way, but it will be better for your child to make those mistakes – and learn how to fix them – before she goes off to college.

**Make reading a family affair.** Remember reading story-books to your young

child? That activity likely helped your child learn to read. Even with teens, reading together as a family is just as important. Few teens, of course, want to be tucked into bed with a story, but there are ways that you can help your child continue to develop the strong reading skills he'll need in college. Clip articles that might interest your child and suggest you discuss them. Ask your child about the books he's reading in his English class; what does he like or dislike about the books, and what is he learning from them? Better yet, get a copy of a few of the same books, read them yourself, and talk to your child about *your* thoughts and impressions of the books.

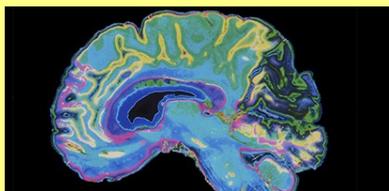
**Travel.** College introduces students to many new ideas, cultures, and ways of doing things. Travel is a great way to help your teen get comfortable with new environments and new people. You don't have to go all the way to Europe on a fancy trip for your child to reap the rewards. Even a quick trip to a new city an hour or two from home can help your child begin to see the larger world that awaits her in college.

**Teach life skills.** Academic success is important, but in order to live independently in college, your child still needs to know how to do things like his own laundry, balance a checkbook, and make simple meals. Make a list of all of the basic day-to-day tasks you do for your child today, and gradually teach your child how to do each one on the list for himself. Don't wait until the summer before college to get started. The sooner your child is able to confidently handle these tasks on his own, the easier the transition to college will be.

## Subspecialties of Neuroscience

Neuroscientists may choose to specialize in a variety of areas

- **Neurobiology**—studies the biology of the nervous system
- **Neuroanatomy**—studies the structure (anatomy) of the nervous system
- **Neurochemistry**—studies the chemistry of the nervous system, such as how neurotransmitters work
- **Neuropharmacology**—studies the action of drugs on the nervous system and on behavior
- **Neuropathology**—investigates the diseases of the nervous system, such as Alzheimer's, stroke, and multiple sclerosis
- **Neuropsychology**—studies the relationship between the brain and behavior, especially as related to thought
- **Neurophysiology**—studies the electrical responses of the nervous system



## Majoring in Neuroscience

Neuroscience is the study of the brain and nervous system, with an emphasis on how the nervous system affects human behavior. Neuroscientists are interested in understanding how the human nervous system develops and functions throughout life, and seek to find ways to prevent or cure neurological disorders. Therefore, neuroscience draws from many different areas of study, including biology and the life sciences, chemistry, psychology, physics and biomedical engineering. Although it has connections to the social sciences and humanities, neuroscience is firmly based in the laboratory. It is there that neuroscientists study the relationship of the brain to behavior, the biological basis of thought, and how memories are stored or lost. It is topics like *Why does addiction occur?*, *How can we help nerves to regenerate?*, *What causes depression?*, and *How can we treat pain?*, that consume the interest of neuroscientists.

Although many universities have neuroscience departments, even at the undergraduate level, many neuroscientists have gotten their initial training in areas such as biology, pharmacology, physiology, or psychology. Typical introductory courses in this major include general and organic chemistry, math (including calculus and statistics), physics, psychology, and general biology. More advanced courses may include neurobiology; cognitive, developmental and systems neuroscience; behavioral and evolutionary neuroscience and neuropharmacology. Although undergraduate programs may allow for a concentration in one area of neuroscience or neurobiology, it is at the graduate level that most of the specialization occurs. Thus, most neuroscience majors go on to pursue an M.D. or Ph.D. degree, or both. In choosing an undergraduate program, look carefully at the course offerings to determine the emphasis of that school's neuro-

science program and to see if the courses offered in their majors correspond with your interests.

As a neuroscience major, you'll develop skills that are applicable to many career areas. Some of these skills include:

- **Laboratory and research skills**—designing experiments and recording and reporting results, operating scientific equipment, applying scientific theory to real-world problems
- **Critical thinking and analytical skills**—creating new ways of looking at problems and finding solutions, analyzing data and drawing conclusions
- **Communication skills**—interacting effectively with other members of your team, utilizing different forms of media to present findings
- **Organizational skills**—working both independently and as a member of a team towards a goal, identifying and applying resources toward solving a problem

While research careers in the neurosciences generally require graduate degrees, some undergraduate majors go into teaching, journalism, nursing, psychology, radiology, or medical technology. They may also pursue a variety of alternate career paths in areas such as biotechnology, public health, social science research, and consulting. Others pursue a medical degree to become practicing neurosurgeons or psychiatrists. Still others will focus their graduate studies and life work on one of the subspecialties described in the sidebar to the left.

To learn more about this rapidly expanding field, explore the website of the Society for Neuroscience at [www.sfn.org](http://www.sfn.org).

## Financial Matters: Trends in Student Loans



You've probably seen the headlines suggesting that debt for college students is out of control and getting worse. But, is it really?

New data from the research arm of the College Board provide some answers. Since 1983, the College Board has analyzed data gathered from both the U.S. Department of Education and colleges to track how various forms of financial aid have changed over time. The research is published in an annual report, *Trends in Student Aid*, last released in October 2017.

Some key findings:

**Total education borrowing has declined for six consecutive years.** In the 2016-17 school year, students and parents borrowed \$106.5 billion, down from \$125.6 billion in 2010-11. These numbers include borrowing by undergraduate students, graduate students, and parents.

**Fifty-seven percent of student borrowers with outstanding federal edu-**

**cation loans owe less than \$20,000.** Although you may have seen reports about individuals struggling to pay off \$150,000 in student loans, that's actually quite rare. In fact, the College Board found that only 12% of student borrowers had more than \$60,000 in student loan debt. These numbers include both undergraduate and graduate borrowing.

**Sixty percent of bachelor's degree recipients in 2015-16 borrowed to pay for their educations.** The percentage is slightly higher than in 2000-01, when 56% of students borrowed for their undergraduate education, but it is unchanged from five years ago (2010-11). The percentage of students borrowing at private non-profit institutions (62%) was only slightly higher than the percentage at public institutions (59%).

**Of bachelor's degree recipients who took student loans, the average amount of student debt upon graduation was \$28,400 last year.** That's a 7% increase over 2010-11, when the average debt was \$26,400. Among students at public universities who borrowed, average debt at graduation was \$27,000 last year. Students who borrowed to attend private nonprofit colleges graduated with an average debt of \$32,000. Although a specific amount wasn't provided, the report made it clear that the average amount

of debt for students attending private for-profit colleges is significantly higher than those attending either public or private nonprofit schools.

So, the real story about student loans is that it is a bit of a mixed bag. Although the total amount being borrowed by students at all levels has declined, the majority of undergraduate students continue to borrow to help pay their college expenses, and the average debt continues to slowly rise.

Of course, averages are just that: averages. They can't predict what any individual student might end up borrowing to pay for college. If you're concerned about student loans, there are several steps your family can take during the college planning stage to improve the odds of keeping education debt under control.

The most important strategy is to do your homework. Educate yourself about the various loans and repayment options available to both students and parents. All colleges' websites now offer net price calculators that can help you get an early read on how much student and parent borrowing might be necessary to attend different colleges. Discuss the results as a family, and consider adjusting the final college list with an eye towards options that are likely to be the best financial fit for your family.

## Searching for Performing Arts Colleges?

*Playbill Magazine*, that familiar publication you are handed when attending a theatre performance, has created a college search tool for students seeking a performing arts program. The website [PlaybillEDU.com](http://PlaybillEDU.com) is a comprehensive, searchable database of more than two thousand undergraduate theatre, dance and music programs at more than a thousand colleges and universities across the U.S. and Canada. As such, it's a good college search starting point for aspiring performers.

An easy-to-use search engine allows users to search for colleges by attributes such as college size, location, academic department, types of degrees offered, test scores, gender ratio, acceptance rate and average net cost. Users can save searches and drill deeply into the programs offered at each of the resulting colleges. Designed to help college-bound and potential transfer students find and compare programs that suit their individual

career plans, [PlaybillEDU.com](http://PlaybillEDU.com) allows people interested in the performing arts to learn about a greater variety of educational opportunities than can be found through traditional college search websites. It also allows interaction between students, parents, and advisors.

As of Jan. 15, 2018, the content on [PlaybillEDU.com](http://PlaybillEDU.com) will move to a sister site, [Playbillder.com](http://Playbillder.com).

## Bass Educational Services, LLC

Olney, MD

301-774-5211

Vienna, VA

703-462-9299

e-mail:

info@BassEducational

Services.com

Website:

BassEducational

Services.com

## After Your Applications Have Been Submitted

Your applications are in and you are enjoying that wonderful feeling of relief that comes with the last submission, but don't put away those user names and passwords just yet. Many colleges allow students to check the status of an application by logging into their account. You should also check your e-mail regularly so that you don't miss any important communications. Do not panic if you are notified that your application is incomplete, as the missing document is probably in the mail-room. 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 filed, 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.

Usually, you need to wait until you are accepted before applying for housing. But there are some schools that do allow students to submit a preliminary housing application as soon as they apply. This can be especially important at colleges that do not guarantee housing for freshmen.

If you have previously registered with a scholarship search engine such as [www.fastweb.com](http://www.fastweb.com) to find scholarships not offered directly by colleges, make sure you have reviewed all the possibilities. Deadlines for a number of national scholarships may have passed, but others have later deadlines. Check with your high school's college counseling office to find out about scholarships offered by local civic groups and businesses. The dol-

lar values of these scholarships may be smaller, but there are fewer students competing for them. 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 two months before you find out where you have been admitted. The time will go faster and be much more pleasant for you and everyone around you if you don't obsess about admission decisions. Spending five hours a day worrying about where you will get in won't change the outcome. 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 trend 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 an AP class or make any other changes in your schedule.