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'Tis the Season to Hurry Up and Wait

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what your family's financial aid award will be. The award is made up of one or more scholarships, grants, work-study and/or loans. The U.S. Department of Education administers the FAFSA and the 2011-2012 application becomes available at www.fafsa.ed.gov on January 1st. Every family should file a FAFSA, regardless of family income. Many colleges and universities, state and federal governments as well as private scholarship sponsors require the FAFSA in order for you to qualify for aid. At some colleges, students will not be eligible to receive merit aid unless a FAFSA is submitted. Merit aid awards are not need-based; they are tied to the student's achievement record rather than to family finances. Merit awards are incentives colleges use to encourage good students to accept an offer of admission by helping to reduce the costs of college.

Get started early on the FAFSA application process. Here are three important steps to add to your New Year's Resolutions:

1. Apply for a PIN (your electronic signature) for both you and your student (or retrieve an old one if you already filed a FAFSA. One parent and the student need to have a PIN to electronically sign the FAFSA.
 2. Review the FAFSA on the Web Worksheet to understand what information you will need to complete FAFSA; gather that information so you have it all in one place.
 3. Use income estimates (both the family and the student) for 2010; do not wait to have your completed 2010 tax returns. Estimates are acceptable and you will need to update the FAFSA when your tax returns are prepared.
- Beyond the first-come, first-served advantage, there are several other good reasons for starting early and

While there are still a few college application deadlines coming up in January, the majority of students have submitted their applications and are settling in for a long wait. The months between sending out college applications and waiting for admission decisions in the spring can seem like an eternity. The drama that accompanied writing essays and standardized testing is finally over and it seems that there is nothing left to do. This sudden drop in levels of activity and excitement can be a disappointing end to such a big build up. So, instead of just sitting around a waiting, be proactive! There are some constructive things seniors should still do to improve their chances of admission and get prepared for funding their college education.

- Continue to do your best academic work. Colleges review final transcripts to be certain no courses were dropped and grades did not plummet.

- Visit schools you have not been able to see. If visiting is impossible, continue to familiarize yourself with colleges in other ways in order to make informed decisions when the time comes. Demonstrated interest continues to be a factor in a school's admission decisions.

- Identify the undergraduate regional admissions officer who is responsible for your application. E-mail or call to let him or her check if your application has been received; do not do this, however, if you have already received confirmation of receipt. Instead ask if your application is complete and if there is anything else they will need.

- Stay engaged in researching your top colleges. Read blogs, examine course catalogues, review housing considerations, email faculty, students and prospective students through social networking sites and join in discussions. Your regional admission officer may be a member or may just drop in to check who's there.

Financial Aid Should Never be an Afterthought

Many colleges award federal and institutional aid on a first-come, first-served basis, so it is important to get your FAFSA filed within the first couple of weeks of January. The FAFSA or Free Application for Federal Student Aid is an application that you fill out and submit online. The government and college(s) use the information to determine

staying on top of the FAFSA. First, beginning the FAFSA early in the season makes later updates easier to manage. The government has designed an easy to use website for this purpose. Second, information on the FAFSA can easily be transferred to the PROFILE, a second application for financial aid used by hundreds of private institutions.

Here's a bit of holiday inspiration to get you started!

Deck the halls with boughs of holly.

Fa-la-la-la-la, la-la-la-la.

'Tis the season to be jolly!

Fa-la-la-la-la, la-la-la-la.

Write your FAFSA,
Prep your PROFILE,
Have your taxes done,
Yesterday!

Just as the Yule season passes,
Push 'submit' and pray for aid!

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