

How Many Colleges Should I Apply To?

By Elizabeth LaScala, PhD

This question ranks among the top five I get asked each admission cycle. Six college applications once seemed quite reasonable. Now eight is more commonplace and some students want to apply to 10 or more. When is enough, enough? The average college bound American high school student applies to just a few colleges, reflecting the fact that nearly 80 percent of colleges still accept about 80 percent of its applicants.

But in more affluent areas of the country, like our own Lamorinda communities, application numbers are soaring, sometimes reaching absurdly high submissions. Last year a student told me she planned to apply to 24 colleges, and wondered if I could review the list and assure her that she would get into at least one. She brought in the list and we carved it down to nine carefully selected schools, based on prioritized college factors that were most important to her and her parents. With a more focused list, this student was able to avoid burnout, research each college fully, and write strong, convincing es-

says driven by sincere interest in each college, rather than a scattershot approach and fear of rejection. She ultimately had a more successful outcome, with acceptances to five schools.

What accounts for this rapid escalation of applications in upper middle class communities? In part, the Common Application, a standardized online application used by over 500 member colleges has made applying to colleges easier. But, that's not the whole story. Since the great recession and unparalleled increases in college costs, families are applying to more institutions in the hopes of getting not only offers of admission, but scholarships to ease the financial burden as well. More middle and upper middle class families are simply unwilling (even if able) to pay the full sticker price for a 4-year undergraduate degree, and attempt to leverage their children's strong academic credentials to access merit aid. Even with this rational objective, applying to more schools does not automatically ensure a better outcome. Careful research is

needed to determine if each college awards merit aid (some only offer need-based aid), how many scholarships the student is actually eligible for and if the various awards can be combined. This is usually determined by the applicant's GPA and test scores, although there are numerous other important criteria that must be taken into account, depending on the family's unique circumstances.

Aside from pointing the finger at the ease of applying to colleges using the Common Application, the increased interest in merit aid, and the fear factor (Will I get into *any* college?), colleges themselves should be held accountable for the growing trend to send out more applications. Colleges are generally eager to convince more students to apply and many, perhaps most, work overtime to promote their institutions. Higher numbers of applicants result in lower admit rates, thus boosting a college's position in the national rankings. Students are bombarded with propaganda directed toward convincing them to apply – free, 'priority' appli-

cations, email spam, and sometimes even phone calls are used to seduce our children into believing that the colleges really want them, when, generally speaking, these efforts are aimed at increasing the numbers of applicants so schools can reject more of them. In an ironic twist, many schools are now lamenting the numbers of applications students submit, since the trend makes it harder on admission staff to distinguish kids who are genuinely interested in their institutions from those who are simply hitting the panic button. This, in turn, leads to decreased accuracy in the all-important yield predictions for the incoming freshman class. Colleges – be careful what you wish for.

Parents and their students are in charge of the number of applications they submit. My advice is to apply to eight, at most 10 (count the UC and CSU systems just once each) well researched colleges that fit your academic, social and financial criteria. Demonstrate consistent, sincere interest over time in each one and be done. It takes dedication and time to submit

a handful of strong college applications and remain a truly competitive applicant. In 12 years of counseling, I have yet to see that 'more is better' proven in college admissions.



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Lynn's Top Five

Time and Money Saving Holiday Ideas – With A Lot of Help From My Friends

By Lynn Ballou, CFP®

It's that time of year when we count our blessings. This year I was reminded of one of the best gifts a girl could have – really, really good friends. So for my last column of the year I asked some of my Lamorinda "besties" to share some of their cool holiday time and money saving ideas, great wit and wisdom with you.

Kjerstin Taylor-Rezendes: As my very first Lamorinda friend, Kjerstin has a special place in my heart. Not only is she mom to three of her own great young adults and a younger stepson, but she and husband Tom Rezendes own the very popular Nor-Cal Golf Academy in Walnut Creek. She shares, "Our holidays have changed dramatically over the years. One practice I developed early on was wrapping gifts immediately as they were purchased and kept a written list for each person so I didn't forget what I had purchased back in July! This put an end to those all-nighter Christmas Eve's with frantic wrapping and exhaustion in the morning. Of course, I have to admit that every year there is at least one present with the wrong name on it, but I think that is a 'tradition' accidentally inherited from my mom!"

Melissa Griggs: This amazing mom of four young men – including a set of twins – designs, remodels and builds homes that you would salivate over. She and one of her incredible homes has been featured in *Better Homes and Gardens* magazine. With a son successfully launched in New York City, one finishing up at Saint Mary's, two at University of Arizona, a home in Lafayette and a home in St. Helena, this is a gal with about three minutes of free time, in who knows what city and what day! Here's her share: "When putting away your holiday decorations, number the boxes in the order you want to unpack; lights get wrapped on a piece of cardboard so they don't tangle; and put together a small holiday tool set with wire, snips, extra lights, etc. This stays in the holiday box so it's right there when you need it!"

Linda Lahonta: My wonderful friend, Linda, and I have also known each other since our children were quite young. On top of running a very successful tax practice she has also launched two amazing young men. If anyone in my life ever embodied everything Christmas, well, it is definitely Linda. She and her husband, Keith, came up with this awesome idea that embodies the sheer survival of exhausted parents, along with much needed humor! "Our kids were not allowed to get out of bed until the bell rang, meaning Santa had just left. (One year we even scooped up deer poop from the lawn and put it on the carpet to prove the reindeer had also been there.) This meant we could

control the present opening time to a more reasonable 7 to 7:30 a.m. rather than 6 a.m. or earlier!"

Debi Murphy: As a pastor's wife (husband Kevin is the pastor of the Lutheran Church of Walnut Creek) Christmas is kind of the "family business." And of course as our director of operations, life at Ballou Plum is incredibly busy at this time of year. Debi says that what has kept her sane all these years is "to find joy in every situation and to let go of expectations and commit to staying cheerfully flexible!" Her share for this column is really to keep it simple. Rather than try to replicate a many course, huge sit-down feast she says, "I love simple comfort foods for the holidays! A big pot of chili or beef stew with cornbread are family favorites." Staying with the theme of keeping it simple, she adds: "My goal is to decorate for the holidays in one hour or less. What I remember about each holiday are the meaningful conversations and time spent with others and not how amazing (or not) my house looked!"

My own share: I'll close with this contribution which has stood the Ballou family in good stead over the years. My husband, John, and I started out our lives together with very little cash and there were many lean financial years as we built our future together. Our best selves came through in the annual hand crafted "coupon book" that we secretly created for each other. Later, as the kids grew, they too got caught up in the spirit of the "coupon book" when allowances fell a bit short of shopping reality. These fun coupons included everything from taking a chore on for a family member (such as washing the dishes) to more indulgent offerings like breakfast in bed. Recently I ran across an old coupon I hadn't cashed in yet for "Dinner and a

Movie" from my husband. Can't wait to redeem it over the holidays!

Wishing you a holiday full of fun, simple blessings, with those that matter most. Happy Holidays!



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