"College Financial Aid 9 Type Q&As"

(Will Private Colleges may cost less than Public Colleges?)

1. What is College Financial Aid?
2. Does Private College cost less than Public College?
3. When do we start financial aid process?
4. Does the college financial aid influence to college admission?
5. Why is it important to review each financial aid award?
6. DACA (Deferred Action for Childhood Arrivals)'s financial aid?
- "May UC colleges cost only about $5,000 through Fin. Aid?"
- "Can DACA receive almost full supports from CSU?"
7. What is Taxonomy for the College Admission?
8. Relationship between College Admission Process and Financial Aid
9. Ways to improve the college admission rate - Advanced Research Internship Program (ARIP)

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The most common dilemma among the high school seniors are to select the colleges to fit in the parents' affordability of cost of attendance(COA) and to improve their eligibility for each college admission with the maximum financial aid such as grants/scholarships. Furthermore, many students may take someone else's biased opinions which may result in disadvantages for the college admission process as well as for the college financial aid process. I have listed questions and answers below to help the student families for better understanding of both processes as follows:

1. What is College Financial Aid?

To calculate the college financial aid amount for each school, it is important to calculate Expected Family Contribution (EFC) amount that is calculated by the income and assets of both student and parents for the previous year, and the difference between a college's yearly cost of attendance (COA) and EFC is the financial need amount which is the maximum possible targeted financial aid amount to be calculated according to each college's financial aid grid. Each college may apply their financial aid formula based on the different EFC calculation methods: by Federal Methodology (FM) or by Institutional Methodology (IM). Then, each college applies their own financial aid percentage to the financial need amounts. And, the college's financial aid award amounts are consisted of various gifted aids such as grants and/or scholarships from the federal, state or school sources, etc. with self-help portions such as various student loans, work-study program, parent loans, etc.

2. Does Private College cost less than Public College?

Almost of all public schools in general are awarding the financial aid in the range between 40%~85% of the financial need amount whereas private school's financial aid amounts are awarded for almost 100% of the student's financial need amount. Therefore, there will be a great chance to send children to the private school with less costs than that of the public schools if they planned in advance.

3. When do we start financial aid process?

Since the college financial aid award is not based on any saving type methods, it is very important to understand and to measure how much the student family's financial need will be by referring to each college's financial aid need based formula when your child becomes a freshman at high school. The early evaluation for the family's expected financial aid eligibility for the admission process since tax filing is required once a year and the college financial aid calculation is according to the formulas related to the family's income and assets. How to find the right colleges for the student with the abundant financial aid awards in advance could be a key to success to college admissions because there are many students finally giving up registration for college due to the lack of the financial aid awards by selecting the wrong colleges during the application process. There are even more than 130 colleges available for international students such as visa status of E, J, F, etc. for financial aid.

4. Does the college financial aid influence to college admission?

Never! The admission process for all colleges in US should apply the need blind policy only during the admission process because of the most important financial aid resources are from the federal sources including grants, work-study program, various student loans, parent loans, etc. But, the international student financial aid awarding schools may apply need blind policy or need aware policy during the admission process, so that it is recommended for the student to select these schools carefully prior to applying to college.

5. Why is it important to review each financial aid award?

The college financial aid awards are calculated by the percent need met of the financial need amount each year, and such a financial aid percentage for the gifted aid such as grants/scholarships may have changed from the school's financial aid award average. It is important to identify the fact whether or not each year's financial aid award amount is under-awarded or mis-awarded from the school's average financial data. Parents must review each year's financial aid awards for these ranges of the family's affordability before they accept the given awards. If you find the awarded amounts are under-awarded or mis-awarded by comparing to the school's average, you should start the appeal process to the financial aid office in writing as soon as possible. It is strongly recommended to review your financial aid details since there have been many cases of over a few thousand dollar difference from the school's average could happen each year.

6. DACA (Deferred Action for Childhood Arrivals)'s financial aid?

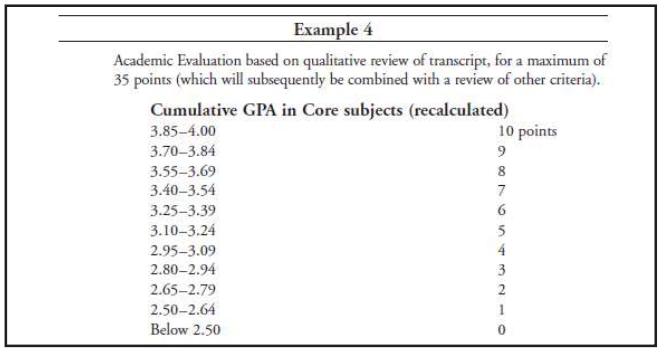
- **"May UC colleges cost only about $5,000 through Fin. Aid?"**
- **"Can DACA receive almost full supports from CSU?"**

California State has a good financial aid programs for DACA (Deferred Action for Childhood Arrivals) status students through college financial aid applications such as AB540, AB130 and AB131 programs.

California Colleges	Types of Financial Aids	Financial Aid Amounts
Univ. of California	Cal Grant A, B & C (ab1131) UC Grant (ab130) In-State Tuition Rate	Up to $12,630 with CA In-state Tuition Rate, Avg. Fin. Aid. $20,000-$26,000
California State Universities	Cal Grant A & B (AB131) State University Grant (ab130)	$1,672 up to $5,742 with CA In-state Tuition rate, Ave. Fin. Aid. $5,400-$6,950
Private Colleges	Cal Grant A, B & C Private Scholarship & Fellowship	Up to $9,084 Ave. Fin. Aid – The amount may be different each college.
Community Colleges	Cal Grant A, B & C (Up to 4 yr College Transfer) Reserve, Board of Governors Fee Waiver	Full costs of attendance and In-state tuition rate applied.

7. What is Taxonomy for College Admissions?

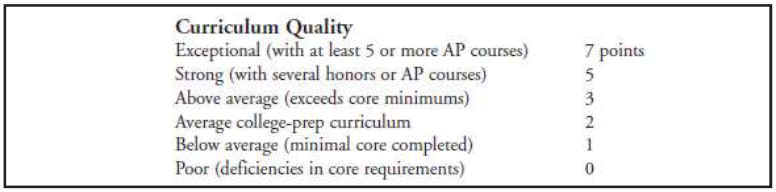
Every college application selection process in the United States is determined by **point system** and the point system methodology is called **Taxonomy**. For example, if there are 80,000 students applying for a certain college, but the college has a maximum number of the application reviewing capacity that year of 30,000 applicants, which means the remaining 50,000 applicants may not even get a chance to be reviewed for the admission process. Why and how does this happen? The keys to success for your child's college admissions are to understand Taxonomy system in the early stage when your child becomes a high school student. It is strongly recommended to understand how the student's wishing school weighs more points in what areas of the student's profile addressed to each school's admission factors as well as its Taxonomy points. I have attached some of the real Taxonomy point tables how college application's contents are to be converted to the points for the college admissions. Each college may apply variable weight factors for the same category on the application according to the importance of a certain admission factor by more or less points during the college application selection process.



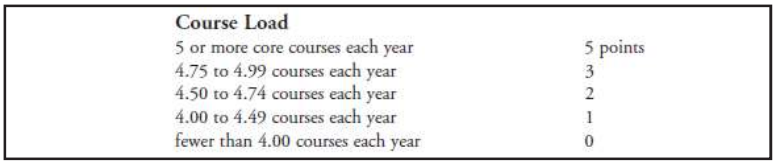
Example 4

Academic Evaluation based on qualitative review of transcript, for a maximum of 35 points (which will subsequently be combined with a review of other criteria).

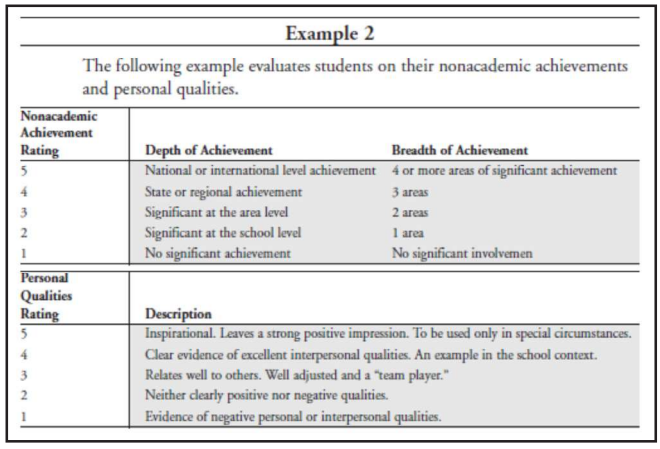
Cumulative GPA in Core subjects (recalculated)	
3.85–4.00	10 points
3.70–3.84	9
3.55–3.69	8
3.40–3.54	7
3.25–3.39	6
3.10–3.24	5
2.95–3.09	4
2.80–2.94	3
2.65–2.79	2
2.50–2.64	1
Below 2.50	0



Curriculum Quality	
Exceptional (with at least 5 or more AP courses)	7 points
Strong (with several honors or AP courses)	5
Above average (exceeds core minimums)	3
Average college-prep curriculum	2
Below average (minimal core completed)	1
Poor (deficiencies in core requirements)	0



Course Load	
5 or more core courses each year	5 points
4.75 to 4.99 courses each year	3
4.50 to 4.74 courses each year	2
4.00 to 4.49 courses each year	1
fewer than 4.00 courses each year	0

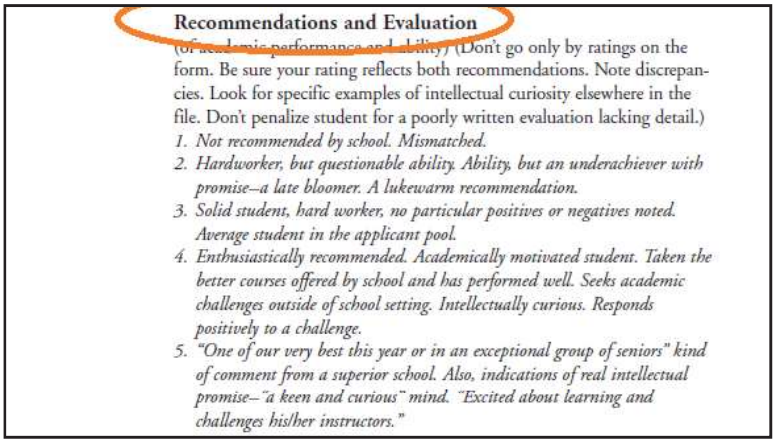


Example 2

The following example evaluates students on their nonacademic achievements and personal qualities.

Nonacademic Achievement Rating	Depth of Achievement	Breadth of Achievement
5	National or international level achievement	4 or more areas of significant achievement
4	State or regional achievement	3 areas
3	Significant at the area level	2 areas
2	Significant at the school level	1 area
1	No significant achievement	No significant involvemen

Personal Qualities Rating	Description
5	Inspirational. Leaves a strong positive impression. To be used only in special circumstances.
4	Clear evidence of excellent interpersonal qualities. An example in the school context.
3	Relates well to others. Well adjusted and a "team player."
2	Neither clearly positive nor negative qualities.
1	Evidence of negative personal or interpersonal qualities.



Recommendations and Evaluation

(of academic performance and ability) (Don't go only by ratings on the form. Be sure your rating reflects both recommendations. Note discrepancies. Look for specific examples of intellectual curiosity elsewhere in the file. Don't penalize student for a poorly written evaluation lacking detail.)

1. *Not recommended by school. Mismatched.*
2. *Hardworker, but questionable ability. Ability, but an underachiever with promise–a late bloomer. A lukewarm recommendation.*
3. *Solid student, hard worker, no particular positives or negatives noted. Average student in the applicant pool.*
4. *Enthusiastically recommended. Academically motivated student. Taken the better courses offered by school and has performed well. Seeks academic challenges outside of school setting. Intellectually curious. Responds positively to a challenge.*
5. *"One of our very best this year or in an exceptional group of seniors" kind of comment from a superior school. Also, indications of real intellectual promise–"a keen and curious" mind. "Excited about learning and challenges his/her instructors."*

8. Relationship between College Admission Process and Financial Aid

One of the keys to succeed in college admission is to start preparing for the selection of the colleges as early as possible. There are many students eventually who give up registering for the most wanted admitted college due to the lack of the financial aid. Understanding of selecting better financial aid awarding schools for the college preparation by comparing each school's financial aid data as shown table below according to the family's affordability by their income and asset data. The following table shows randomly selected school's financial aid levels on average. Once the student selects the most financially aid awarding schools, then the next step is to research each selected school's admission factors by similar categories, so that you will be able to identify which admission factors to be countable for more Taxonomy points where the school evaluates the applicant

differently with the same information on the college application. Even the application essay topic for each school should be carefully selected by the comparison of these admission factors shown below for the college admissions. Knowing when to start the strategic process is not as important as carrying the knowledge into action. These key factors will greatly influence acceptance rate into the college of choice.

Colleges	Univ. of Pitts.	Penn State Univ.	Lehigh Univ.	Villanova Univ.	Lafayette College	Dickinson Col.
Graduation within 6 Yrs.	72%	86%	88%	90%	90%	85%
COA	$ 33,960	$ 36,388	$ 63,075	$ 65,923	$ 64,355	$ 67,679
EFC	$ 3,000	$ 3,000	$ 5,340	$ 5,340	$ 5,340	$ 5,340
Financial Need	$ 30,960	$ 33,388	$ 57,735	$ 60,583	$ 59,015	$ 62,339
Fin. Aid %	61%	58%	95%	80%	100%	99%
	$ 18,886	$ 19,365	$ 54,848	$ 48,466	$ 59,015	$ 61,716
Grants/Scholarships	42%	42%	72%	71%	74%	82%
	$ 7,932	$ 8,133	$ 39,490	$ 34,411	$ 43,671	$ 50,607
Work-Study/Loans	58%	61%	30%	29%	26%	18%
	$ 10,954	$ 11,232	$ 15,358	$ 14,055	$ 15,344	$ 11,109
Actual Net Costs	$ 15,074	$ 14,023	$ 2,887	$ 17,457	$ 5,340	$ 5,963

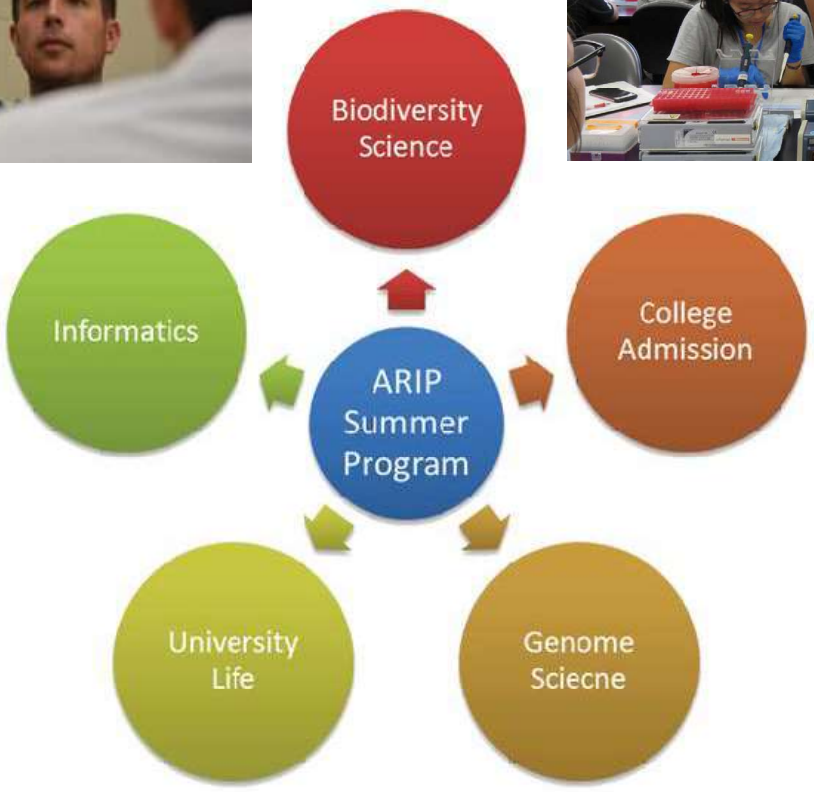
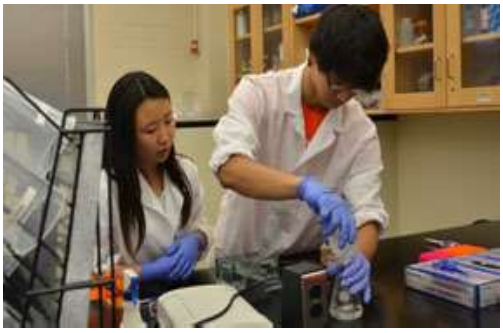
Admission Factors	BROWN University	UNIV. of Chicago	UNIV. of IL Urbana Champaign	NORTHWESTERN
Very Important	Academic GPA Application Essay Character/Personal Qualities Level of Applicant's Interest Recommendations Rigor of secondary school record Talent/Ability	Application Essay Character/Personal Qualities Recommendations Rigor of secondary school record Talent/Ability	Academic GPA Rigor of secondary school record	Academic GPA Application Essay Class Rank Rigor of secondary school record Standardized Test Scores
Important	Class Rank Extracurricular Activities Standardized Test Scores	Academic GPA Class Rank Extracurricular Activities Volunteer Work	Application Essay Extracurricular Activities Standardized Test Scores Talent/Ability	Extracurricular Activities Recommendations Talent/Ability
Considered	Alumni Relation First generation college student Geographical Residence Interview Racial/Ethnic Status State Residency Volunteer Work Work Experience	Alumni Relation First generation college student Interview Level of Applicant's Interest Racial/Ethnic Status Standardized Test Scores Work Experience	Character/Personal Qualities Class Rank First generation college student Geographical Residence Racial/Ethnic Status State Residency Volunteer Work Work Experience	Alumni Relation Character/Personal Qualities First generation college student Interview Level of Applicant's Interest Racial/Ethnic Status Volunteer Work Work Experience

9. Ways to improve the college admission rate - Advanced Research Internship Program (ARIP)

ARIP is one of the ways to improve Taxonomy Points for the college admissions, to enhance the eligibility for more gifted aids such as grants/scholarships, and to encourage the students with advanced experiences in college environments for the college admission preparation. We have developed this global Advance Research Internship Program with the research topic of "**Investigating Environmental Genomics through Informatics**" with current distinguished professors from major private schools such as Boston University, The George Washington University, University of Chicago, and University of Southern California. Superior students from all over the world are applying for this program each year, and they have generated many fruitful results. This program details are found at www.agminstitute.org and participants each year also receive many benefits as follows:

- ARIP Certificate for the program completion
- Professor's strong Recommendations for the college admissions
- ARIP Research Paper by distinguished ARIP faculty will be published in a Major Science Journal at the end of year, and all participants will be listed as co-authors.
- ARIP Leadership Award and/or ARIP Research Award
- Interact directly with university professors
- Jumpstart undergraduate research experience
- Experience US university research environment
- Conduct cutting edge research
- Gain insights into US university application and admissions procedures
- Available for International Students

ARIP is an internship research program led by distinguished professors and participating students of this program will have an opportunity to develop their career path in various research or fields, and with the recommendation from the professor regardless of any preferred majors at the college. All colleges prefer to select the student who holds many abilities and achievement records in various areas during their admission process, and your kids will greatly improve the eligibilities for the college admission more than ever through this program. This program could open doors to Ivy leagues for the students as well. We recommend you to apply for this internship program in advance due to the limit of the seat availability and the deadline for the applications.


Biodiversity Science
College Admission
Genome Sciecne
University Life
Informatics
ARIP Summer Program