



College Search

Joan Lubber Jacobs

College Search & LD Specialist

Del Mar, CA

www.joanjacobs.com

May 2015

1st – Common reply date for college enrollment

2nd – **SAT Reasoning and Subject Tests**

4th-15th - **AP exams**

Juniors – work on resume

Juniors – speak to advisor about military colleges or ROTC programs

Seniors – notify the colleges that you will not attend and take some time to thank those who wrote your letters of recommendation for college

June 2015

6th – **SAT Reasoning and Subject Tests**

(register by 5/8 - late registration 5/27)

13th – **ACT and ACT plus Writing**

(register by 5/8 - late registration 5/22)

Seniors – thank teachers and others who helped you

Seniors – thank scholarship providers for aid

Seniors – have your final transcript sent to your college

The Case for Small Colleges

One of the most important considerations in choosing a college is size. A small college of 2,000 students provides a very different experience from that offered by a large university of 20,000 students.

It's like living in a small town versus a large city. People say hello when they see you. Professors greet you by name and stop to chat. Faculty and staff at small colleges are there to help, and the caring atmosphere can help students feel they belong.

For some, anonymity is more appealing. At a large university, you might be able to go all semester without talking to your professors, but that doesn't make for the best educational experience. Students get more out of college when they are engaged. That means interacting with professors and students, doing research, and being involved in campus life. At smaller colleges, this level of engagement is built into the system. That doesn't mean students can't be engaged at large universities, but they have to take the initiative to create that kind of experience.

Some students believe that if they haven't yet decided on a major or career, they should go to a large university, where they will be able to sample lots of possibilities and figure out what they want to do. But even small colleges offer hundreds of classes each year. Ironically, students often find it easier to discover their passion at a smaller college, where they get extensive advising from professors who have chosen a small college because they want to teach and interact with undergraduates.

Many students want a college that's bigger than high school. But every college is physically bigger than a high school. In addition to classroom buildings for art, music, social sciences, and natural sciences, there are residence and dining halls,

library, student union, athletic facilities, counseling offices, health services and more. A college campus doesn't feel as confining as high school.

If students are concerned that they won't find enough interesting people at a small college, they might be reassured to know that there will be more diversity than in high school. They will find students hailing from different parts of the country along with international students, as well as people from different ethnic, religious and socioeconomic backgrounds. But all of these students chose to attend the same college, so chances are it will be easier to find people with similar interests. It may also be easier to meet more students, because you get to know people in your classes as well as in your residence hall, and you probably won't have the same students in sociology as in astronomy.

When it comes to extracurricular activities, there may actually be more opportunities at a small college, because there are fewer students competing to write for the school paper or work at the campus radio station. Since smaller colleges generally don't have graduate students, courses are less likely to be taught by teaching assistants, and there are often more opportunities for students to collaborate with professors on research projects.

While small colleges offer many benefits, they're not for everyone. Some students thrive on the excitement of seeing thousands of people walking across campus every day. They know what they want and are assertive enough to pursue it. They get to know their professors during office hours and seek help when they need it. They aren't intimidated dealing with bureaucracy. They will create a sense of community by getting involved in activities. The key to a successful college experience, as always, is finding a good match for each student.

Career Options for Business Majors

- Accountant
- Advertising Executive
- Appraiser
- Auditor
- Banker
- Bookkeeper
- Claims Adjuster
- Consultant
- Credit Manager
- Economist
- Educator
- Entrepreneur
- Finance Writer
- Financial Planner
- Foreign Exchange Trader
- Fundraiser
- Government Official
- Hedge Fund Investor
- Insurance Agent/ Broker
- International Business Person
- Investment Broker
- Loan Officer
- Mutual Fund Manager
- Non-Profit Administrator
- Property Developer
- Real Estate Developer
- Small Business Owner
- Stock Broker
- Venture Capitalist

Majoring in Business/Entrepreneurial Studies

Business remains the most popular major on American college campuses, with about a quarter of all bachelor's degrees awarded in this area. Business studies can be divided into specific areas such as accounting, finance, marketing and management. Many business majors, however, are interdisciplinary, drawing upon each of these areas. Entrepreneurial studies is one of the most practical of the business majors; it focuses on the skills needed to set up and run your own small business. (The U.S. Small Business Administration defines a "small business" as one that employs less than 500 people.)

Most new businesses fail within their first five years of operation. For this reason, budding entrepreneurs need to learn how to maximize their chances for success. Learning to write a business plan, discovering ways of funding a business, understanding sales and marketing, getting a handle on business accounting and developing strategies to provide leadership for a team are all much-needed skills. The entrepreneurial studies major must learn to do strategic planning, become grounded in business law and ethics, develop management skills and understand business communications and networking. This is the major of choice for individuals who want to learn how to recognize and respond to new business opportunities. It's also an excellent choice if you wish to use your energy and creativity to enhance and grow a family-owned business. Successful entrepreneurs need to communicate well and be both well-organized and persuasive. You'll need to convince others that your ideas have merit and that you have a concrete plan to reach your goals. The entrepreneurial studies major is ideal for creative, energetic types who want to chart their own course, and who are comfortable taking risks.

Although courses required for this major vary from college to college, nearly all schools require students to first take a

core of general business courses. Classes in accounting, finance, economics, management and marketing provide a financial and managerial knowledge base. Additional courses in the major generally focus on developing and writing business plans, financing a business, sales and marketing, taxation and new product development. Elective courses look to the individual interests of emerging entrepreneurs, with classes in family business, mergers and acquisitions, franchising, managerial law, organizational effectiveness, solving business problems, and launching a company. A major difference between entrepreneurial studies at different colleges is the variety of courses available. While the coursework can provide the theoretical and practical information needed to start, operate and manage a small business, the best programs have a strong experiential component, providing students with opportunities to practice what they've learned. Some offer courses such as *New Venture Planning* (Rider University) in which students choose a hypothetical business that they are interested in starting, complete a business plan involving market research and marketing strategy and look at business locations and staffing issues. Rider even encourages students to apply for a \$5,000 grant as seed money to help launch their new business after graduation.

When considering programs, look for faculty who have strong academic credentials coupled with real-world experience as entrepreneurs or as consultants to small businesses. Classes should be project-oriented and provide opportunities to interact with local companies. The availability of internships that allow students to work with real-world issues is invaluable. Look for other program enhancements such as incubator space to launch your own company, business plan competitions, access to experts in the industry and access to venture capital and seed financing.



Financial Matters: Is College Worth Your Time, Money and Effort?



While for many high school students, college is a given, others may wonder if spending four or more years in college is really necessary for their future. Let's take a look at the pros and cons of a college education.

College degrees open doors to opportunities that are closed for those without higher education. The absence of a degree often limits how far you can rise in a company; those individuals with only high school diplomas are often trapped in less stimulating careers. So when considering if you should continue your education, think about it as an investment in your future as well as your entrée to a more interesting

professional life.

Now let's talk about money. Numerous studies have shown that college graduates earn higher salaries. How much higher? According to a Census Bureau study, the answer is a **lot** higher. Over a typical career lifetime (ages 25-64), a high school graduate can expect to earn about \$1.2 million. Having an Associate's degree from a two-year college will raise that to about \$1.6 million, while staying in college for an additional two years and earning a Bachelor's degree will yield a gain of another half million dollars, for a total of \$2.1 million. That's nearly double what a high school grad might earn! Not a bad return for your investment in time and tuition.

Earning a graduate or professional degree results in still higher levels of earnings. Individuals with Master's degrees average \$2.5 million over a lifetime of working, while professional degree holders such as doctors and

lawyers average \$4.4 million. Of course, type of degree matters – computer careers pay more than teaching or social service jobs.

Although these issues are important, attending college should provide you with more than just money or increased professional opportunities. Learning at college takes place both in the classroom and outside it. Interacting with people from diverse backgrounds better prepares you to deal with the world of your future. You'll learn to respect and value cultural differences. Living in a dorm or an apartment while in college will teach you to manage money and time, and take on personal responsibility. By joining clubs and community service organizations, you'll derive the satisfaction of giving back to others. A broad liberal arts education will teach you not just facts but also **how** to learn. Armed with this knowledge, you'll be prepared not only for a job today, but for your changing future careers.

The New PSAT

Although students will not be taking the new PSAT until the fall, this coming summer is a great time to strengthen your critical reading skills and brush up on math in preparation for the sweeping changes coming with the revised SAT. October's PSAT will provide a good preview of the SAT that will begin in March 2016 and may help you choose between the SAT and ACT later in the year. Let's take a look at the make-up of the new PSAT.

Reading rules! With a 60-minute long critical reading section, your ability to maintain focus and to retain what you've read is foremost. The reading section will include longer passages, charts and graphs, a "global conversa-

tion" or "founding document" that relies on your understanding of history, and questions that require you to find evidence. Unlike the old PSAT, there will be fewer vocabulary-based questions and more that really test your understanding of the passages you've read.

The math section of the new PSAT includes both a calculator-assisted section and one in which you must rely on your computational skills. The math includes multi-part questions, more algebra and analysis of data, and generally higher level math including some trigonometry and pre-calculus. To do well, your math skills will need to be stronger and faster, and you will need to be precise in your calculations.

Your strong mental math abilities will greatly enhance your performance on this test.

The writing and language section is similar to that of the current ACT. In summary, the new PSAT is 35 minutes longer than the old PSAT, the multiple choice questions have only 4 answer choices, not 5, and there is no penalty for guessing. Your score is based on correct answers only.

With all this in mind, you'll want to include more reading in your plans for this summer and also make time to brush up on your computational skills. This type of general preparation will lead to better scores in the fall.

Get Off the Treadmill—Go For the Gap Year

College Search & LD Specialist

Joan Luber Jacobs

223 Ocean View Ave.
Del Mar, CA 92014

Phone:

858.792.8622

E-Mail:

jluberjacobs@gmail.com

Website:

www.joanjacobs.com

Gap year experiences, in which students defer admission to college and take a year off after high school, are becoming increasingly popular. Long a part of European education, the gap year is now attracting many US students.

Karl Haigler and Rae Nelson, authors of *Gap Year, American Style: Journeys Toward Learning, Serving, and Self-Discovery* (2013), believe firmly in the transformational powers of the gap year experience. Through their research they established that there are two major reasons students choose to take a gap year.

- Students feel a need to take a break from formal education because they are burned out.
- They want to learn more about themselves.

Some of the things students take on during a gap year include: teaching classes, helping build houses, interning, participating in scientific research, serving on ships and working with animals. As one gap alum shared, “If you can dream it, you can do it!”

Many parents worry that their children may get distracted and never attend college. Research has shown, though, that not only do students return from their travels and go on to college, but that they

come back reinvigorated and better prepared to tackle the academic challenges of college.

Most students also report a greater appreciation of the opportunity to attend college. One parent talked about her child’s reignited passion and curiosity: “He was ready to go (to college) after a gap year. He was refreshed mentally. So psyched about his classes and his teachers. He was ready to make something of himself. The result is that he got the maximum value out of his college experience.”

Until parents and students do their research, many wonder what colleges will think about their decision to delay their start of college for a year. It turns out that most colleges are very supportive. MIT, Harvard, Princeton, UNC Chapel Hill, Yale and Middlebury are among the many colleges that not only support, but also encourage, students taking time off. Some colleges that offer applicants spring admission encourage entering freshmen to either intern, find a job or participate in a gap year experience during the fall term.

The American Gap Association (AGA) (www.americangap.org) maintains a list of colleges and descriptions of their gap year policies. Additionally, the AGA lists scholarships designated for students taking a gap year.

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223 Ocean View Ave.
Del Mar, CA 92014