

Janet Rosier responds to parent questions regarding college financial and admissions questions.

What advice do you have for students hoping to get a lot of merit aid to make college more affordable?

Merit Aid is money that a college uses to encourage students to attend their institution. This aid acts as a discount off of the total tuition charged. Merit aid is given to those students whom the colleges believe have shown they will add value to the college campus through their academic achievements. Merit aid is driven by high grades and high test scores and is offered by many colleges, both public and private.

When researching colleges, you should search their websites to see if they offer merit aid, and if so, how to be considered. Some colleges that offer merit aid will consider all of the incoming students for aid while they consider them for acceptance. Generally, they will offer a merit scholarship to the top group of students for that year. Other colleges will have merit scholarships that require an additional application and essay(s). Some of these may also require specific criteria such as the college major, or a particular background, such as “first generation” which means the student is the first in his/her family to attend college. It is very important to pay attention to the deadlines for these. For the colleges that will consider every student who applies, there is often a “priority deadline” by which students have to submit their applications.

The most important factor for students who want to be able to take advantage of merit aid is to have high grades in a rigorous curriculum and high test scores. Students may try and increase their chance of being offered merit aid by applying to colleges where their academic profile is on the higher side of the college’s admitted student profile.

Not all colleges offer merit aid. Some very competitive colleges do not; they use their institutional money for need based aid only.

It is also important to remember that merit aid comes with the requirement that for the student to continue to receive this aid, the college GPA must remain above a threshold set by the college. This will be spelled out for the student when offered the merit aid.

“My child took time off after high school, and is now looking to start college at age 21. What's the best way to find schools that are welcoming and supportive of slightly older first-time students?”

The college applications will ask about an education interruption and your child will indicate that he took time off after high school. All students who are applying to college have a story to tell, and your son has his. He can use the time off —what he did, what he learned about himself and the world, how he has grown/matured/become more focused/is now college ready— in his essays. He will be on the older side for the

average age for a college freshman, but he will still be under the threshold for what colleges consider 'non-traditional students', those over 25.

The best way for your son to find out where he will be comfortable is first to choose colleges where he is an academic fit—his grades, the rigor of his curriculum and his standardized tests are still going to be the most important part of his application.

Beyond the academic fit he needs to try and gauge the social and emotional fit. He should tour the colleges and walk around campus and talk to current students. He should visit the student center and see what clubs and activities they offer and how this matches his interests. Your son can schedule an interview and speak to the admissions office and inquire about how he will fit in. He should ask if they have any programs for those who have taken a different path to college; perhaps they have a group for veterans and others who have not come straight from high school. He should also ask about housing requirements- maybe they can arrange for him to be in an upperclassman dorm, a single room or assist him with off campus housing if he feels he is past the age for dorm life. Larger universities and colleges with graduate programs will have a mixture of ages on campus and he may find those to be more comfortable.