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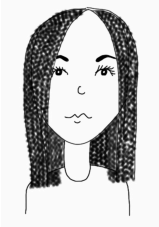
## A Good Fit

*I have learned many things that I had no clue about... I don't think I would be able to learn this anywhere else, so I'm really glad I got to learn it here. - Alex S.*

Do you believe you should choose a college using the same thought process you use when you order lunch? Paying for college can take years (the standard student loan repayment length is 10 years), and the benefits can last a *lifetime*. College is not in the same category as food or entertainment; it comes with long-term benefits and costs which require more scrutiny. **So, before you start comparing college prices on the web, you should take a long, detailed look at the educational experience you want and need.**

The focus of this chapter is to investigate the characteristics of college that are most important to you. Broadly, these include academics, culture, and location. Afterward, you will examine your individual costs and financial aid to determine which college provides you the greatest value.

## SELAH'S STORY



Selah is a 12th grader who is excited but also nervous about college. Going from high school to college will be the most significant change in her life, so she wants to think through all her options. Instead of only applying to schools her friends are talking about, Selah creates an outline to try to find schools that would be best for her. As she wonders, “What do I want in a school?” Here is what she comes up with:

Important	Not as Important
Strong Academics	School Size
Intramural Sports	
Diverse Student Body	
Location (in the city)	

As you can see, Selah’s initial outline doesn’t include how easy it may be to apply or gain admission, costs, or majors offered. Let’s explore why this is a wise strategy for her.

### Why not go for the easiest application and admission?

Just because it’s “easy” to apply (or get admitted) to a certain college, it may not be the right place for you. Schools with open admissions have an average graduation rate of less than 40%, while those with slightly higher requirements (admitting 50% to 74.9% of all applicants) have an average graduation rate of over 60%.<sup>1</sup>

Some people say it’s the “type” of student that causes these differences in graduation rates. But this assumption is wrong on several levels.

1. Many students gain admission to more selective colleges

1. Figure 3. [https://nces.ed.gov/programs/coe/indicator\\_ctr.asp](https://nces.ed.gov/programs/coe/indicator_ctr.asp)

but decide to attend those with open admissions because they believe they're "cheaper."

2. Putting limits on the future potential of any student is wrong. Yes, when a student doesn't graduate from college, some of the responsibility is theirs. (Many have trouble finding a work/school/life balance.) But, it's also the responsibility of the high schools graduating them and the colleges admitting them. Many schools lack the student services that would help them understand how to survive, and thrive, in an entirely new educational system.

In the end, pick a school that will provide you with the degree you need, and find the support you need to get the job done.

### **Why not limit your college options based on cost?**

The cost of attendance on a college's website can be *dramatically different* than the price you will actually pay to attend. The reason: financial aid. Have you ever seen something on sale for 50 – 100% off?! If you need financial help to pay for college, you may receive this kind of discount for college. Boom!

### **Why not limit your college options based on major?**

Some advisors tell students to find a major first and only look at colleges that offer that major. If you want to limit your college options because you have a defined career goal that you're sure about, then that's good advice. Otherwise, there are three things about college majors that you should understand:

1. Most large universities offer a similar and large variety of majors.
2. An estimated 50 – 70% of students change majors at least once during college.<sup>2</sup>

3. Researchers from the New York Fed found that **only 27%** of college students ended up working in a job that was directly related to their college major.<sup>3</sup>
4. Many careers require a bachelor's degree, but not a specific major. One of my good friends studied communications and chose a career in finance. I studied finance and switched careers to work in education. But sometimes you do need to choose your career path earlier. If you want to become a doctor, you need to take pre-med courses, and if you want a job as an engineer, you should probably study engineering. Either way, plan to meet with your advisor before registering for college classes each term.

### **AREAS OF FOCUS**

Start narrowing down colleges by looking for those that will provide you with what you need most: the right *learning and social environment*. Think about academics, culture, and location. Feel free to add any others that are important to you.

#### Academics

What kind of academic degree do you want? Do you want to go to a school that is well known for its academics? Do you want it to be ranked in the top 50 nationally? The top 25? Or is it more important to be somewhere that might challenge you less in the classroom, but allows you more time for work, family, and friends? Do you want to go to a school that specializes in a particular career or vocation?

#### Culture

Does the school invest in hosting job fairs and provide enough advisors? What do potential employers think of your school? Do you enjoy spending one-on-one time with your teachers? Would you

2. [http://advising.gmu.edu/current\\_students/Myths\\_About\\_Majors.pdf](http://advising.gmu.edu/current_students/Myths_About_Majors.pdf)

3. [https://www.newyorkfed.org/medialibrary/media/research/staff\\_reports/sr587.pdf](https://www.newyorkfed.org/medialibrary/media/research/staff_reports/sr587.pdf)

mind being in a class with 350 other people? Check out the student to faculty ratio.<sup>4</sup>

Do you want a school that interacts with its community by planning events off-campus and inviting community leaders to speak on campus? Do you like intramural sports? Student government? Looking forward to cheering on your team as they compete for a national championship? Eager to run the campus radio station or join the marching band? Want to keep it real with other students in a religious or social activist group? Curious about rushing a fraternity or sorority? Some schools offer opportunities to explore all of these experiences, but many do not. Think about your ideal college experience outside of the classroom, see what's available, and narrow down your college list accordingly.

### *Location*

Do you want to live in a “college town,” big city, or at home with your parents? The city or the countryside? As you begin this new phase in life, what's the best geographical location for you?

## **CHAPTER RECAP**

1. Before looking at costs, narrow down your college choices based on who you are and what you want.
2. If you're not sure what you want to do, don't worry too much about your major. Choose to study something that sparks your curiosity. Also, remember it's fairly common for college students to change majors.

## **ESSENTIAL QUESTIONS**

1. What does your ideal college provide its students?
  2. Which colleges are you thinking about attending?
  3. What attracts you to these colleges?
4. To do this on the College Navigator, use the search bar, and choose a college. Near the top, you will see the student to faculty ratio. <https://nces.ed.gov/collegenavigator/>

**Do Now**

2.a. Overall, what are the three things you value most in a potential school?

#1.	
#2.	
#3.	

2.b. Next, let's build a list of schools that match your preferences.

Colleges	
#1.	
#2.	
#3.	
#4.	
#5.	
#6.	
#7.	
#8.	

**For help:** If you've already got a few schools in mind, use this (<https://www.cappex.com/colleges/>) but if you still need to narrow down your search, use the filter in this link (<https://bigfuture.collegeboard.org/find-colleges/how-to-find-your-college-fit/college-search-step-by-step>).

2.c. Label your colleges according to your likelihood of being admitted.

	Colleges	Label (Safety/Match/Reach)
#1.		
#2.		
#3.		
#4.		
#5.		
#6.		
#7.		
#8.		

**For help:** Go to [bigfuture.collegeboard.org](http://bigfuture.collegeboard.org), type each college listed above into the search bar. Once you're on the main page for a given college, select "Go to Academic Tracker" in the right-hand column. Once there, you can select the tab "How Do I Stack Up?" to see where you are within their GPA and SAT/ACT ranges. Based on where you find yourself, label schools as:

- "Safety" (your GPA and test scores are well above the range),
- "Match" (your GPA and test scores are within the range), and
- "Reach" (your GPA and test scores are at the lower end or below the range) schools.<sup>5</sup>

**2.d.** Now rank schools according to your preferences for academics, culture, location, and school size. You don't need to use all the schools you listed previously, and you can rank the same college in more than one category. For example, if Cal State Long Beach is the best academic and culture school for you, you should put it in the number 1 for both spots.

5. Keep in mind, these are only ranges -- people can be above or below the range and still get accepted.

Academics	
#1.	
#2.	
#3.	
Culture	
#1.	
#2.	
#3.	
Location	
#1.	
#2.	
#3.	

2.e. It's time to choose schools that will become the focus of your research throughout this book. Select your favorite Safety, Match, and Reach schools.

Focus Schools	
<b>Safety:</b>	
<b>Match:</b>	
<b>Reach:</b>	

2.f. Write three 100 – 250-word summaries, one for each of your “focus” schools. Answer these questions in each summary:

- What do you like and dislike about this school?
- Why would this school be lucky to have you as a student?
- What can you achieve at this school that you could not achieve elsewhere?