

New Private Scholarship Search

College Funding Strategies is excited to announce a brand new private scholarship search for our clients. This search will provide you with national scholarships offered to graduating seniors with many diverse backgrounds and interests. If you are interested in this opportunity please call our office to request the scholarship search questionnaire. Your child will need to complete this questionnaire and return it back to our office. We will then compile a list of possible private scholarships that you can apply for.

Please remember that there are also many local scholarships that reward graduating seniors for their work ethic, volunteerism, grades and much more. Your guidance office should have a list available with application information, requirements and deadlines.

Employment Outlook For College Graduates

When it comes to hiring, there's good news and bad. On one hand, employers are generally going to maintain the number of college grads they recruit to their payrolls from last year. On the other, companies slashed the number of college hires by 36 percent last year, according to Camille Luckenbaugh, spokesperson for the National Association of Colleges and Employers.

Grads who are fortunate enough to be hired this year will find that roughly four out of 10 employers -- 44 percent -- will keep salary levels unchanged. For example, electrical engineering grads will typically be paid a starting salary of \$50,566, up just 0.5% from last spring, NACE found.

Nearly as many employers, 42 percent, are cutting salaries for new hires. Psychology majors, for example, may be shocked to learn that their average starting salary runs about \$26,738, nearly 11 percent less than what they would have been offered a year ago.

Even grads with top-earning degrees -- such as computer science majors -- are seeing smaller pay offers. In general, these computer gurus are being offered starting pay of \$46,536. That's among the most lucrative offers for any major but nearly an 8 percent cut from the average \$50,352 that computer science majors earned after graduation last year.

With that in mind, parents who had hoped their children would

WHAT'S THE DEGREE WORTH?	AVG. STARTING SALARY	CHANGE FROM YR. BEFORE
Chemical Engineering	\$52,169	+1.8%
Electrical Engineering	\$50,566	+0.4%
Computer Science	\$46,536	-7.6%
Math/Statistics***	\$41,543	-6.2%
Management Information Systems	\$41,543	-5%
Accounting	\$41,360	+2.6%
Economics/finance	\$40,764	+1.8%
Civil Engineering	\$41,067	+0.5%
Information Sciences	\$39,800	-3.9%
Nursing***	\$37,803	+3.3%
Business	\$36,515	+3.7%
History***	\$30,395	+0.7%
Biology***	\$29,554	-1.0%
Liberal arts	\$29,543	+3.1%
Political Science***	\$28,546	-12.6%
English***	\$28,438	-8.3%
Psychology***	\$26,738	-10.7%

*** OFFER AS OF FALL 2002
OTHER SALARY DATA AS OF SPRING 2003
SOURCE: NATIONAL ASSOCIATION OF COLLEGES

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move smoothly into lucrative jobs after college may need to adjust their expectations. Instead, some grads may need more loans -- or even free room and board -- from Mom and Dad to get by.

Luckenbaugh urges graduates, and college students, not to despair. After all, a college degree is worth something and the more education you have, the higher your salary tends to be.

That observation is borne out by government statistics, which show that the unemployment rate for adults over age 25 who have just a high school diploma runs 4.2 percent while their median weekly income hovers around \$520. For college grads, unemployment levels have hit 2.3 percent on average with median income levels at \$924. *CNNMoney*

Client Corner

Important Dates:

October 30th school selections forms due back to our office.

E-Tips: Both Seniors and Juniors should now be receiving our monthly *E-Tips* with reminders, important dates and tips/ideas on the college search and application process. If you are not receiving these emails please call our office to make sure we have your updated email address!

The College Resume

The college resume is the perfect way to summarize your high school classes, academic achievements and honors, extracurricular activities, other school activities (sports, drama, band, clubs), work experience, volunteering and any special skills. Are you thinking, why does a high school student need a resume? Here are some places a resume will come in handy:

- Applying for jobs
- Applying for scholarships
- Hand your resume out at college fairs
- Applying to colleges

The best way to write your resume is one section at a time. By focusing on each section, you will think about every aspect of your education and experience. Under each heading you can list in chronological order what you have accomplished. Colleges are looking for potential students who show commitment and dedication. You may think that because you have attended a Christian education class for the last 10 years it isn't important, but quite a few schools will look favorably on your commitment to attending CCD. (And they don't need to know that your mother forced you to attend!) Here are the sections you can include:

- Contact Information – should include your full name, address, phone number and can include your email address
- Education – the name of your high school, city, and state, your expected graduation date, you can include your G.P.A. and SAT/ACT scores, also any AP or honors classes

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- Honors and Awards – this section will show your skills, special talents and your dedication. If you do not have any honors or awards think of what you can do to earn any special recommendations. To break down this section even more, here are a list of sections your can work on:
 - Community events (i.e. Helped organize a walk-a-thon)
 - School work or studies (National Honor Society)
 - Academic programs (Boys State)
 - Contests (New Jersey Junior Miss)
 - School extracurricular activities and sports – (Lead in the spring musical, Captain of the football team, secretary of FBLA)
- Activities – by looking at your activities employers and college admissions staff can learn what you are like and what you can do. If you have haven't been involved in student activities, consider joining a club or other group soon.
- Workshops and Lessons – If you have completed summer programs, workshops, any specialized training include that here.
- Internships
- Work-study or Co-op Programs – these should read just like a job on a resume, with a small description of responsibilities
- Volunteer and Community Service Work – can include a small description of work involved.
- Work Experience – this section will show potential employers and colleges: skills and industry experience, level of responsibility and capability, knowledge of customer and product information, ability to communicate and work with the public, ability to handle multiple tasks, interest in helping pay for personal expenses

Once you have completed your resume, have a few people look it over before you send it in with your college applications. Your resume should be one page, typed. You can ask your parents, guidance counselor or another adult whose opinion you respect. Work out the kinks and make sure your resume is polished before sending it off to people who don't really know you...and make sure everything is special correctly!

Seniors

- Your guidance office should have a current list of available scholarships. Deadlines are throughout the school year. You can also look on line at www.finaid.com and www.fastweb.com.
- Just a reminder Early Decision applications are typically November 1st and November 15th. Let us know if you are applying early decision or early action so we can prepare any CSS-Profiles early.

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- Applying Early Decision and Early Action is not a guaranteed acceptance. Spend some time getting your back-up schools applications and paperwork filled out...just in case!
- November 12th is the late registration date for December 6th SAT's.
- Looking ahead: plan on completing all applications and essays by the end of December. Give your guidance office a few weeks to compile all of your transcripts to send the applications in January.
- If you have recently taken the SAT's don't forget to have the scores sent to the schools you will be applying to.
- Keep copies of ALL of your college paperwork (SAT scores, applications, etc) at least through your first year at college. If you need to transfer you will have your paperwork at hand.
- Avoid *Senioritis!* Enjoy every aspect of your last year in high school but don't forget colleges will be looking at what you have accomplished this year just as much as the past three years!

Juniors

What To Expect From Your PSAT Results

PSAT/NMSQT scores indicate how ready you are for college-level work. In addition to your test scores, your Score Report *Plus* gives you personalized feedback on your academic skills, and is full of information to help you get ready for college and for the SAT[®].

Score Report *Plus* gives you:

- **Your Scores**
PSAT/NMSQT scores are reported on a scale from 20 to 80. Average scores are near the midpoint (50) of the scale. For the 2000 PSAT/NMSQT test:
 - The average score for juniors was about a 48 in verbal, 49 in math and 49 in writing skills.
 - The average score for sophomores was about 45 in verbal, 46 in math and 46 in writing skills.
- **Ranges**
Ranges give you another way to think about your scores. They show how much your scores would likely vary if you took the PSAT/NMSQT a number of times.
- **Percentile**
Percentiles help you compare your performance on the PSAT/NMSQT to the performance of other juniors or sophomores. If you are a freshman or younger, you are being compared to sophomores.
- **What SAT Score Ranges Can You Expect?**

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Scores on the SAT I range from 200 to 800. Adding a zero to your PSAT/NMSQT scores gives you an estimate of what your SAT I scores might be. This section of your Score Report *Plus* give you an idea of the range in which your SAT scores might fall; how well you do ultimately depends on how much you improve your academic skills before you take the SAT.

- **Review Your Answers**

Contains the number, correct answer, your answer, and level of difficulty are displayed for every question on the test. This is extremely valuable to you since you get your actual copy of the PSAT/NMSQT test booklet back when you receive your Score Report *Plus*.

- **Improve Your Skills**

The most valuable part of your Score Report *Plus* is the "Improve Your Skills" section. Here you will get personalized feedback on your academic skills, based on your test performance. For each section of the test, Verbal, Math, and Writing Skills, you will be directed to two or three skills that need some improvement, as indicated by your answers to questions on the PSAT/NMSQT. Under each skill that needs work, you'll be given suggestions for how to improve that particular skill. The set of skills you will find on your Score Report *Plus* are unique to you.

Upcoming Workshops

November 11th, LaStrada Restaurant, Randolph

November 19th, Il Giardino Restaurant, Cedar Knolls