



# College Planning

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# A Quick Note

Planning for college can be a little overwhelming.

One minute, you're holding your kid's hand as they're heading off to finger-paint at their first day of preschool.

Then, they start learning long division.

Then you're calming their nerves before their first big school dance, and suddenly, it hits you.

## College.

When should you start planning?

Are you behind?

Oh god, should you have started in third grade?

Is your child doomed?

Is their happiness a sailed ship, far on the horizon?

Shh. Bring it in. Let me give you a hug.

Everything's fine. And if you're reading this while your child's in middle school, I've got news for you--you're right on track.

Even if your kid's in their first or second year of high school, you can still absolutely use the information in here.

Okay. Ready? I'm going to break this down for you, and you won't have to worry about a thing.



STUDENT  
TUTOR

# PART 1

# MAKING A

A wooden table is covered with various items, including a notebook, a t-shirt with a colorful graphic, a camera, a key, a pennant that says "BACK TO SCHOOL", a scroll, and several small boxes and containers. The items are arranged in a way that suggests a creative or planning process.

**COLLEGE  
PLAN**

# Introduction

## So. WHY are you starting to plan for college in middle school? Isn't that a little early?

Well, sure. College seems far away right now. But that's the thing.

Since college is so far away, and your student isn't in high school yet, you have time to learn about everything and really create a solid plan to make sure that they get what they need, and don't make any huge, classic mistakes.

Would you rather do a little planning now...or, many years down the road, regretfully look at your student's dismal freshman-year transcripts, shaking your fist and saying, "If only I knew that prestigious colleges really care about your grades all four years!"

OR, "If only I knew that with a higher GPA, my student could've gone to college with a gigantic scholarship!"

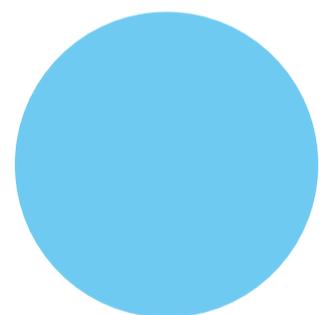
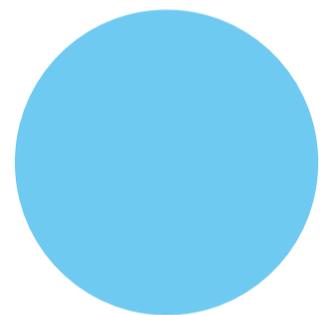
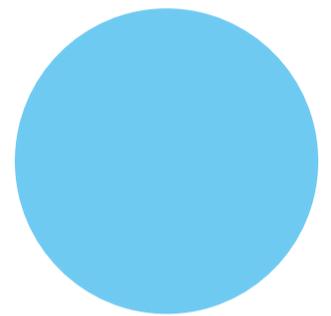
OR, "If only I'd set my student on the right math track, but I just didn't know!"

Right now is the time to know.

You don't have to start looking at college brochures or picking out a dorm room, or even narrowing down a list right now.

But right now, you should know.

## Here are the five main reasons why you should start planning now.



# 5

## Great Reasons to Start College Planning in Middle School

1

You need to make sure your student has a really strong foundation in math and reading before they hit high school.

2

GPA is a tricky beast, and it carries a lot of weight that you might not expect. Best to learn about it before it's too late!

3

There are a few important standardized tests. Make a plan with your student to ace them, so by the time they take them, it's a piece of cake.

4

College funding can be a source of anxiety... but since your student isn't a high school senior, you can research scholarships without racing against the clock.

5

Top universities want students to be passionate, innovative, and involved. Right now, your student still has time to build a fabulous resume!

Basically, instead of being beaten down by low grades, unhappy test scores, and slammed-shut scholarship and college doors, you and your student can get ahead of the game, and come out on top.

# STEP #1: BUILDING A STRONG FOUNDATION IN MATH AND READING

Middle school is where your kid is building their academic toolbox. Learning basic math skills, and getting reading comprehension under their belt.

By the end of 8th grade, as far as math goes, your student should be able to:

Understand what ratios are, and use them to solve problems

Divide fractions by fractions

Find common factors and multiples

Use their previous numerical knowledge with negative numbers, too

Rock basic algebraic expressions and equations! (So for example, they could solve:  $4x + 12 = 225$ )

Graph and analyze the relationships between dependent (y) and independent (x) variables

**GEOMETRY!** They should know about area, surface area, and volume, and use them to solve problems.

Analyze distributions and statistical variability

Also, by the end of 8th grade, as far as reading goes, hopefully your student can:

Analyze a piece of text, and use textual evidence to support that analysis

Filter out important info from a primary or secondary source, and summarize the document

Interpret meanings of words or phrases using context clues

Figure out how information is presented (chronological order? causally? comparatively?)

Discover and understand the author's point of view

Tell the difference between, fact, opinion, and reasoned judgment

(Source: Arizona Department of Education)

If they have these skills down, then they'll have no problem jumping into high-school level classes...especially honors or Advanced Placement (AP) classes.

But if your student is still struggling with some of these concepts when they start high school, they can fall behind fast... and it can be incredibly difficult to catch up.

Things to know: If your student is struggling with some of this stuff now, get them a tutor! It can make a world of difference.



# STEP #2: ALL ABOUT GRADE POINT AVERAGES

## WHY IS GPA IMPORTANT?

In high school, your student's grade point average (GPA) determines:

### 1. The colleges they can apply to.

Most colleges require you to have a GPA that's at a certain level before you can apply...or, even if they let you apply, admissions officers are usually looking for a particular GPA.

### 2. The scholarships they're qualified for

Scholarships are similar! If your student's GPA is too low, they might be ineligible to apply for some scholarships.

### 3. Their placement in their graduating class

GPA is what determines if your student will be the valedictorian (highest GPA in their graduating class!) or salutatorian (second highest GPA!). This is just a little feather-in-their-cap thing, but could also open up a new wedge of scholarships and college opportunities.

There are two different kinds of GPA.

There's unweighted GPA, which takes each of your student's classes, whether or not it's a regular class or an honors class, and assigns it a numerical value (A=4.0, B=3.0, C=2.0, D=1.0, F=0.0).

Then, all those numbers are averaged out.

The highest unweighted GPA you can get is a 4.0.

And then, there's weighted GPA.

Weighted GPA means that regular classes are still ranked on a scale of 0-4.0.

But honors classes are ranked from 0-4.5, and Advanced Placement (AP) classes are ranked on a scale of 0-5.0.

Things to know: Colleges and scholarships only look at UNWEIGHTED GPAs. In other words, you and your student should plan now to make sure they get all A's and B's, so their unweighted GPA is as close to a 4.0 as possible!

## WHAT ARE HONORS AND ADVANCED PLACEMENT (AP) CLASSES?

I'm so glad you asked!

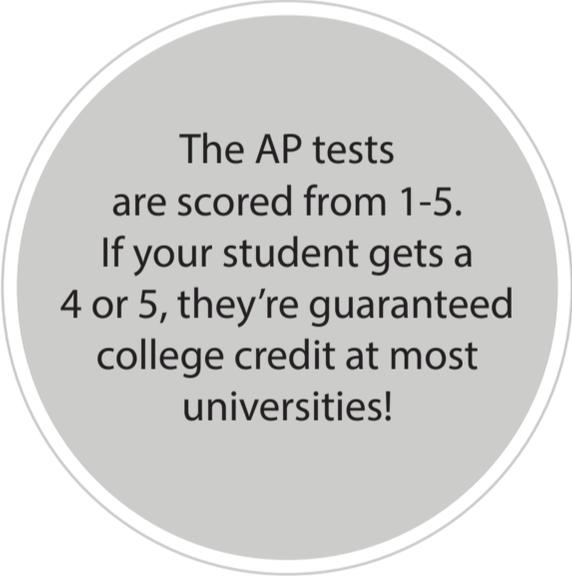
At most high schools, your student can take regular classes. OR, they can take honors classes. OR, they can take AP classes.

What's the difference between the two?

HONORS	ADVANCED PLACEMENT (AP)
No college credit	College credit (as long as you get a 4 or 5 on the test)
Can require placement tests, teacher recommendations, etc.	NO placement tests!
Curriculum set by honors teachers, state department heads, government officials	Curriculum set by Collegeboard

In order to get college credit for an AP class, your student does need to take the associated AP test at the end of the year.

(No worries--they'll get information about this in their high school classes. Usually, the tests are held right at their high school, during a regular school day.)



The AP tests are scored from 1-5. If your student gets a 4 or 5, they're guaranteed college credit at most universities!

And if you're wondering whether AP classes are more rigorous than honors classes... unfortunately, there's no straightforward answer for that one. It depends on the teacher, the high school, etc.

But this is something you can talk more about during your student's freshman year of high school. (Or, even better--the summer before!)

And if you want to read more about AP classes vs honors classes, click here. (<http://student-tutor.com/blog/what-are-the-differences-between-ap-and-honors-classes/>)

# STEP #3: BIG STANDARDIZED TESTS AND YOU

The two main ones to really look out for are the PSAT and the SAT.

## THE PSAT

This is the pre-SAT. It's only held in October, and it's also the test that qualifies you for the National Merit Scholarship--a huge, massive scholarship that can result in full rides to a huge number of universities.

It tests three separate subjects--math, reading, and writing. Each subject is worth 80 points, and the highest possible score is 240.

Sometimes, students have to manually sign up for it. Sometimes, their high schools automatically sign them up for it.

What's the best way to know for sure what your particular situation will be? Talk to a counselor at your student's future high school! (You don't have to talk to them NOW. But it's just something to keep in mind.)

## THE SAT

The SAT is a three-hour test used for college admissions.

Like the PSAT, it also tests three separate subjects--math, reading, and writing. Except instead of 80 points, each subject is worth 800 points, so the highest possible score your student can get is a 2400.

An important thing to note about the SAT is that it can be mastered. There are tips and tricks your student can learn that will dramatically raise their score. It's not an IQ test--it's a strategy-based test.

And a high score (anything above 2000) opens the door to hundreds of scholarships, and makes your child more competitive when they're applying to colleges.

Looking for help with the SAT?

Click here to book a no-cost consultation  
with our academic experts.

# STEP #4: NO-SWEAT WAYS TO PAY FOR COLLEGE

High GPAs and high SAT scores aren't just for college admittance. They can also gain you merit-based scholarships.

Unlike need-based financial aid, merit scholarships do not take your salary into account.

This means you won't fall into that awkward area where you're too rich for grants, but too poor to throw thousands of dollars at a college education without so much as a blink—otherwise known as the Uncanny Valley of College Expenses.

Great news, right?

You'd never guess it from the name, but merit-based scholarships are scholarships based on merit. If you have a high GPA, and you score well on the SAT and/or ACT, you're golden.

What? It can't really be that easy, can it?

It can. And it gets easier.

You know those applications you're worried about? There is no application process for merit scholarships. If you send in your regular admissions application, and you qualify for the scholarship, the university will often automatically send you a notice (and a check).

## HOW MUCH CAN I GET FROM A MERIT SCHOLARSHIP?

If you've looked around at any private scholarships, you'll probably notice that they don't give out very much. You spend hours on an essay, just for it to be tossed in a pile, judged, and maybe awarded something like \$500.

And, I mean, \$500 is okay, but it's barely a sneeze in the bucket of college expenses.

But with a merit-based scholarship, you can get thousands of dollars. Even a full ride. You just need to get the right scores.

**In fact, over 11 billion dollars are given out each year to incoming college students across the United States.**

## HOW HIGH DO MY STUDENT'S GPA AND TEST SCORES NEED TO BE?

This is a question best answered on MeritAid.com, where you can plug in a few key pieces of information—your ACT and SAT scores, your GPA, and your class rank—and find out which awards you could potentially receive upon acceptance to the university of your choice.

But for the quick answer, let's look at a few examples.

Here's one kid who did all right on the SAT—an 1190 out of 1600. And his GPA was a 3.61.

The screenshot shows the MeritAid.com interface. On the left, the 'Student Type' is 'High school'. Under 'Test Scores', the SAT score is 1190. Under 'GPA & Class Rank', the Core GPA is 3.61. The 'Where do you live?' dropdown is set to 'Arizona'. On the right, the 'Potential Awards' section displays the 'New American University Scholar - Deans Award' with a total value of \$20,442 and a 'Deans Scholarship' of \$6,000. The award condition is enrollment at Downtown Phoenix, Polytechnic, Tempe or West campus.

Category	Amount
Tuition & Fees*	\$10,002
Room & Board (average)*	\$9,340
Books & Supplies (average)*	\$1,100
<b>Total*</b>	<b>\$20,442</b>
<b>Deans Scholarship</b>	<b>\$6,000</b>
1 <sup>st</sup> Year Total*	\$14,442

And at Arizona State University, he would have an award of \$6000 a year locked down. And \$6000 is definitely good. But what if he managed to earn only 160 more points on the SAT?

The screenshot shows the MeritAid.com interface with the SAT score updated to 1350. The 'Potential Awards' section now displays the 'New American University Scholar - Presidents Award' with a total value of \$20,442 and a 'Presidents Scholarship' of \$9,500. The award condition remains the same.

Category	Amount
Tuition & Fees*	\$10,002
Room & Board (average)*	\$9,340
Books & Supplies (average)*	\$1,100
<b>Total*</b>	<b>\$20,442</b>
<b>Presidents Scholarship</b>	<b>\$9,500</b>
1 <sup>st</sup> Year Total*	\$10,942

With a small test-score tune-up, this mysterious future college student is now eligible for \$9500 a year. That's a \$3500 annual difference, and covers tuition almost entirely.

Things to know: You and your student should aim for the highest possible GPA and SAT score, so you don't close any doors...but as you get closer in, and your student has their eyes on a couple specific schools, you can use Meritaid.com to see if they're on track to get a scholarship!

# STEP #5: PASSION: THE KEY TO CAPTURING THE ATTENTION OF TOP UNIVERSITIES

Top universities like Harvard, Yale, MIT, Johns Hopkins, etc. are looking for more than just high GPAs and test scores. Everyone that applies to these colleges has a 4.0 and an SAT score above 2000.

So, on top of those two qualifiers, be aware that your student will need to stand out in other ways, and show off their fine qualities in a way college admissions will be able to see.

## BE WELL-ANGLED

I'm sure you've heard the advice for years. "Be well-rounded, be well-rounded!"

Sure, your daughter has two black belts, but can she speak Italian?

Your son can code his way out of a locked basement, but does he know anything about pottery?

You've been hearing that your child needs to have interests that are diverse. They need to dip their toes in as many pots as possible. They can't just do one thing--they need to do everything!

Well...actually, that's all changing.

At this point, Ivy League schools are so absurdly competitive that being "well-rounded" doesn't really cut it any more.

Because here's the thing. Now, Ivy League applicants (who subscribe to the "do everything" mentality) tend to look pretty identical.

Everyone is on the debate team, everyone is captain of the soccer team, everyone speaks fluent Spanish, everyone volunteers at the soup kitchen.

It's time-consuming, and the resulting application just end up looking fake and boring. (Sorry.)

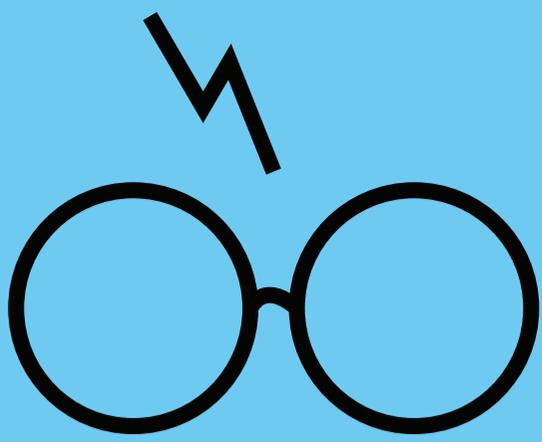
But luckily, there is a solution, especially if you're starting early. (Which you are.)

Instead of encouraging your student to spread themselves thin and cover as many bases as possible, suggest that they focus on one thing.

Preferably something they're super passionate about.

And--bonus--that "passion" can be silly. It doesn't have to be super-serious. Their "passion" doesn't have to be writing concertos or solving world peace.

It can be something silly. Like Harry Potter.



# THE HARRY POTTER STORY

Okay.

So when I was a plucky high-school senior, I toured University of Pennsylvania. (Also known as UPenn. It's an Ivy League school in Philadelphia.)

(Gorgeous campus, by the way.)

They sat us down in a huge auditorium, where admissions officers stood on stage and talked to us about what they were looking for in our applications.

And one admissions officer stood up and started talking about being "well-angled." Really following your passion. Standing out. Being different.

Basically, a girl had applied, and her interests didn't span an entire spectrum.  
She was focused specifically around Harry Potter.

She wrote fan-fiction.

Started clubs.

Competed in Quidditch competitions.

Gave speeches.

Made crafts.

Wrote frequent blog posts.

She took her passion, even though it was based on a pop-culture staple,  
and elevated it to an incredibly impressive level.

And because she stood out from the rest of the pack, she got in.

Well, okay. Cool. But how will your high schooler go about elevating their passion like that?

That leads me neatly into my next point.

## BE A LEADER, NOT A FOLLOWER

People who go to top-tier universities and lead really fantastic lives tend to carve out a little area for themselves in the universe. And if your student can start while they're still in high school, even better.

What does this mean?

Basically, joining clubs is fine. But in the world of Applications to Prestigious Universities... If an

A COLLEGE APPLICANT'S	
<b>EXTRACURRICULAR SCORECARD</b>	
accepted!	<b>A</b> Shows innovation and passion! Leads clubs in new ways, proposes partnerships between clubs, holds events, solves problems, goes above and beyond.
	<b>B</b> Leads clubs, devotes a significant amount of time to them, does everything that past presidents have done.
no way	<b>C</b> Joins clubs, participates in a couple activities. (Maybe goes to a fundraiser and calls it good.)
	<b>D</b> Joins maybe one club, but doesn't do much beyond the bare minimum.
	<b>F</b> Doesn't really do anything beyond showing up for classes.

It's average. There's nothing remarkable or special about joining a club that already exists.

If your student becomes president of that club, and devotes a significant amount of time to it, that could get them a "B." For example, if they're the president of Academic Decathlon, and they're in charge of:

- Organizing weekly meetings
- Delegating lesson-planning
- Designing t-shirts
- Planning review sessions
- Recruiting members for the following year

That's a LOT. That's definitely significant. And it would get them a "B."

Because your high schooler is doing everything right within the already-existing framework of the club.

But to get an "A" on their application, they'll need to throw some of their own ideas into the ring.

Maybe the Academic Decathlon team is strapped for cash-- Your student could brainstorm, pitch, plan, and execute a fundraising event.

If the dance team is trying to hold a workshop, your student could suggest the clubs partner up for a one-night dance event! The dance team gets to teach a workshop, and the Decathlon team gets to bond and de-stress.

Does your student LOVE baking? Maybe they could start a blog called "Half-Baked Ideas" that combines tasty recipes with tips for succeeding in Academic Decathlon.

What do they love? How can they help? How can they go above and beyond?

These are the questions your high schooler should constantly be asking and answering, all throughout their high school career.

## MAKE SURE THEIR PASSIONS SHINE THROUGH

The whole point here is for your student to be true to their passions. They should be empowered by the idea that they can immerse themselves in something that makes them happy. They should throw themselves into it because they can't help it--NOT because they're trying to get into a good school.

Wait, what?

I know it sounds counterintuitive.

But prestigious schools can smell when someone cares more about getting accepted than they care about their supposed "passion."

- 1 They'll hate wasting so much time on something they don't care about.
- 2 They'll start to resent this fake passion.
- 3 They won't be able to convincingly tell an admissions officer that they love their fake passion.

But if they're true to themselves, and they focus on areas that they're actually interested in, and actually make them happy, they'll blossom, and prestigious universities will be drawn to your doorstep.

## WAIT--DOES MY KID EVEN HAVE A PASSION?

Your student is young. And while there are always stories of kids who start drawing/cooking/writing/acting from the moment they can sit up and roll over, your kid might not seem to have a clear direction.

Right now is the perfect time to start having some conversations about it.

They don't have to be intense, long conversations.

But your child (especially in middle school) is probably trying to figure out who they are, and it's just as important to talk to them about their interests, their likes, and their dislikes...as it is to talk to them about their grades.

## CONVERSATIONS TO HAVE

The idea here is not to come down hard and ask questions about careers or future plans. Don't grill them about possibly being a doctor in the future, and don't try to push them into your box.

Instead of trying to get your student to narrow down a career path too soon, focus on areas that really light them up. Things that get them excited. Ask questions like:

What do you really like doing?

What's important to you?

What's your favorite subject at school? Why do you like it so much?

And you can expand these questions into your everyday environment. If your student is playing a computer game, ask them what they love about it. If they're reading a book, ask them who their favorite character is. And why.

Or ask them what they want to do. Notice what they're always doing with their free time.

Are they drawing clothes? (Future fashion designer?)

Do they want to cook things? (Future chef?)

Are they planning imaginary clubs?

Making board games?

Writing stories?

Banging on a table with sticks?

Collecting rocks?

Opening lemonade stands?

Look for a light. For a spark. For what gives your kid energy.

"I prefer the word 'energy' to 'passion,'" says Katharine Brooks, Ed.D., director of Liberal Arts Career Services for the University of Texas at Austin and author of *You Majored in What?* "Watch your child and look for what gives him energy. If it's playing with cats, see if he can volunteer at an animal shelter."

You're not pushing your kid towards a passion.  
You're listening and watching, and if you're careful,  
you'll see the spark that's already there.

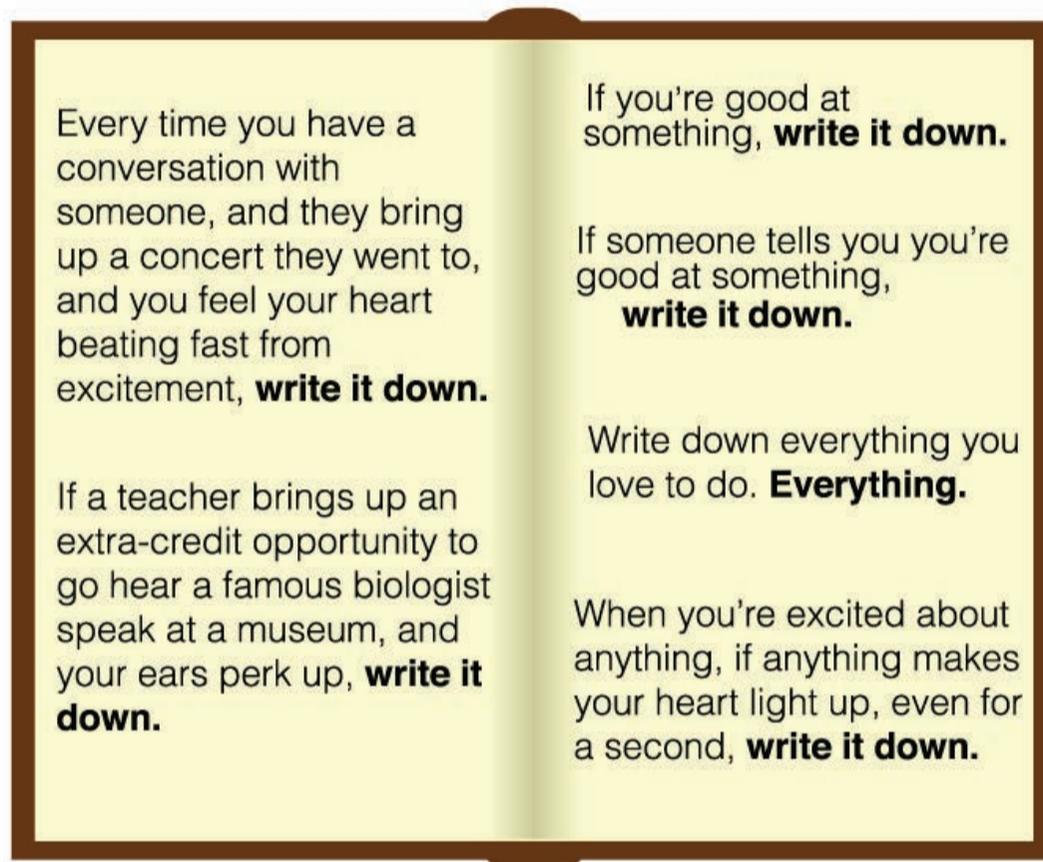
## THE LITTLE NOTEBOOK JOURNEY

This is a little exercise that could be helpful for your middle schooler. (For the record, it's also massively helpful for adults. And this method is adapted from the words of wisdom of Cyndi Coon, CEO of Laboratory5.)

Get a little notebook. It can be a one-dollar flip memo pad, or a ten-dollar mini Moleskine. Whatever floats your boat. As long as your student can carry it EVERYWHERE.

But what, you ask, will they write in this little handy-dandy notebook?

This is what you will tell them.



Tell them to write things down, no matter how silly they are. As long as they're honest.

Write down if someone thinks they're a good listener.

If they love watching Gilmore Girls.

If they love taking bubble baths.

Tell them, "Don't filter yourself, and you might be surprised what you find out. Remember: nobody but you has to see this."

Once they've gone on the little notebook journey, have them sit down, flip through all their pages, and start making lists.

Which things go well together?

What could make an interesting combination?

Is there something they wrote down twice without realizing it? Three times?

Have them make lists. Make groups. These are your child. This is what makes them tic.

# PART 2

# SCHEDULING



# YOUR PLAN

So now you've got your basic starter pack of information.

Wonderful!

But in order to effectively build a plan, you'll need to know just how everything is supposed to come together. When deadlines are, when test prep makes sense, and so forth.

And sure, "Study for the SAT" sounds fine...but let's break it down a little.

When should your student start looking for scholarships?  
When should they narrow down their college list?  
How many times should your student take the SAT?

Keep scrolling, and you'll find your answers organized in three solid schedules, detailing:

Your college planning schedule

Your test prep schedule

Your financial aid schedule

Feel free to print them and hang 'em on your wall!

# Your College Planning Schedule

9th grade	Fall	Start talking a little bit about college. What's your student interested in?
	Winter	
	Spring	
	Summer	Go on a college visit with your student. The more diverse the campuses are, the better!
10th grade	Fall	With your student, brainstorm a broad list of possible colleges.
	Winter	
	Spring	
	Summer	Do some more brainstorming and research with your student to build a list of possible colleges.
11th grade	Fall	
	Winter	
	Spring	
	Summer	Narrow down the college list with your student, and write down all the application deadlines.
12th grade	Fall	Your student should write their application essays and ask for letters of recommendation.
	Winter	Have your student finish their applications, so they can have a no-stress winter break!
	Spring	Make the final college decision. Where will your student go?
	Summer	Help your student prepare to head off to college!

# Your Test Prep Schedule

9th grade	Fall	Start talking a little bit about college. What's your student interested in?	
	Winter	Start to consider SAT Subject Tests. Could this be a good fit for your student?	
	Spring	Your student should start prepping for the PSAT.	
	Summer	Go on a college visit with your student. The more diverse the campuses are, the better!	
10th grade	Fall	With your student, brainstorm a broad list of possible colleges.	Your student should take the PSAT (as a practice run).
	Winter	Your student should keep prepping for the PSAT, and take an SAT practice test.	
	Spring	Now's the time to start prepping for the SAT--focusing on the areas where your student did poorly during the practice test.	
	Summer	Do some more brainstorming and research with your student to build a list of possible colleges.	
11th grade	Fall	Your student takes the PSAT--for real! They should also take their first SAT test.	
	Winter	Make sure your student keeps prepping for the SAT.	
	Spring	Take the SAT a second time. (And/or an SAT subject test, if applicable!)	
	Summer	Narrow down the college list with your student, and write down all the application deadlines.	
12th grade	Fall	Your student should write their application essays and ask for letters of recommendation.	Take the SAT a third time (if needed!)
	Winter	Have your student finish their applications, so they can have a no-stress winter break!	
	Spring	Make the final college decision. Where will your student go?	
	Summer	Help your student prepare to head off to college!	

# Your Financial Aid Schedule

9th grade	Fall	Start talking a little bit about college. What's your student interested in?	
	Winter	Start to consider SAT Subject Tests. Could this be a good fit for your student?	
	Spring	Your student should start prepping for the PSAT.	
	Summer	Go on a college visit with your student. The more diverse the campuses are, the better!	Start putting together your plan for college financing.
10th grade	Fall	With your student, brainstorm a broad list of possible colleges.	Your student should take the PSAT (as a practice run).
	Winter	Your student should keep prepping for the PSAT, and take an SAT practice test.	
	Spring	Now's the time to start prepping for the SAT--focusing on the areas where your student did poorly during the practice test.	
	Summer	Do some more brainstorming and research with your student to build a list of possible colleges.	Research possible scholarships with your student.
11th grade	Fall	Your student takes the PSAT--for real! They should also take their first SAT test.	
	Winter	Make sure your student keeps prepping for the SAT.	
	Spring	Take the SAT a second time. (And/or an SAT subject test, if applicable!)	Narrow possible scholarships with your student.
	Summer	Narrow down the college list with your student, and write down all the application deadlines.	Your student should start writing their scholarship essays-- just a little at a time.
12th grade	Fall	Your student should write their application essays and ask for letters of recommendation.	Take the SAT a third time (if needed!) File a FAFSA!
	Winter	Have your student finish their applications, so they can have a no-stress winter break!	Your student should apply for private scholarships and grants.
	Spring	Make the final college decision. Where will your student go?	Collect merit (and/or need-based) aid.
	Summer	Help your student prepare to head off to college!	



STUDENT  
TUTOR

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with our academic experts.](#)

# A Closing Word

Oof. How are you feeling?  
A little better, I hope!

I mean, now, you can look at the big world of college, and it's not a mystery anymore.

You know about financial aid.

You know when to start studying for the PSAT.

You know when you and your child should take a college tour.

But still, that's not to say it isn't a little overwhelming.

If you're still looking for more, click one of the links below.

To peruse some articles...

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