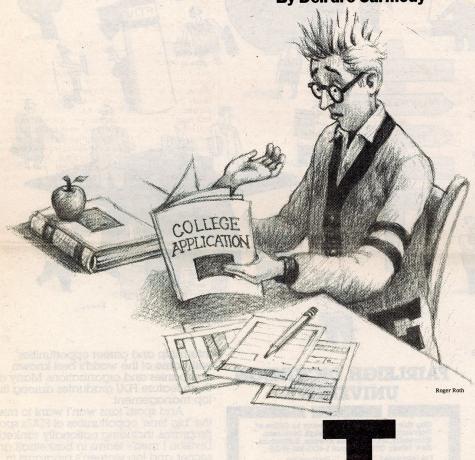
The Unexpected Costs Of Applying to College

By Deirdre Carmody



Prep courses for tests, campus visits, special tutoring, computer programs and use of consultants are among the strategies causing bills to spiral.

HE HEADMASTER of a private girls' school tells the following story, which occurred a few years ago at his school:

A father walked into the college counselor's office with a list of 18 colleges to which he said his daughter would apply. "That is about triple the maximum that we would suggest," the headmaster recalled with amusement recently. "On the list was every single college in the Ivy League — and since the girl had what we call a mediocre record, even though she was a wonderful girl, we told him that it made no sense at all. We also told him it would be very expensive and that it would take an impossible amount of time to fill out all those applications and write all those essays.'

"Don't worry about that; she will get it done," the father replied. "I can afford it. My theory is that if you apply to enough places, someone will accept you."

When the returns came in that spring, the girl received 16 rejections, was wait-listed at one not very good college - and was accepted by Cornell. "She's still there," the headmaster said, "and as far as I know, she's doing well. One of the lessons is that college counselors don't know everything."

Applying to 18 colleges — that would total about \$625 at a \$35-a-college average illustrated in the accompanying box - in hopes of being accepted by one good one is, of course, an extreme measure. But extreme measures are becoming increasingly routine. More and more students applying to more and more colleges are thinking up more and more ways to increase their scores, improve their grades and complement their transcripts in order to enhance their chances of being accepted.

A result of all this frenzy, applying to college, like attending college itself, is becoming an increasingly costly process. "One doesn't have to be poor for this to be a problem," said Dona Schwab, college coordinator at the Bronx High School of Science.

There is, of course, no typical experience or cost in applying to college since students may visit scores of colleges or none; may drive or fly or take the bus; may be tutored extensively and expensively - or not do anything extra. The college visits may also be part of a family vacation with stays in hotels in distant parts of the nation - or they may be skipped entirely

On the other hand, the bare-bones cost of applying to college can be boiled down to the cost of the admissions tests application fees and postage. Thus a student could spend in the vicinity of \$100 - \$31 for the S.A.T.'s and three achievement tests; \$57 for applications to three colleges (at the average fee of \$19) and the remainder for mailing costs in sending off the applications plus bus fare for interviews with alumni or alumnae who live in the area.

There are so many other things students can do hiring private tutors to improve grades, taking courses to prepare for the S.A.T.'s, buying books and homecomputer programs on how to beat the system - that it becomes difficult to sort out which costs are essential and which are voluntary. The process usually includes at least a few visits to college campuses. Some students even travel by airplane, visiting dozens of campuses and staying overnight or even longer in hotels.

And then for the really high-powered, there are summer-abroad programs, tutorial enrichment programs, professional college searches that match the student with the most appropriate college, diagnostic testing by an educational psychologist, mock interviews, essay-writing sessions and music lessons, tennis lessons and other enhancements of skills that some parents feel will make the difference between a college's accepting their child or someone else.

Let's say the youngster is a great tennis player," said Elaine Cohen, an independent educational consultant in New Canaan, Conn., "and let's say this is going to be his hook for college. Then this kid would be taking lessons two times a week and going to tournaments and staying overnight if the parents feel that this is part of the program." Asked if there were any students who did nothing extra, Ms. Cohen replied, "I think so, and it shows."

Sentiments like this strike terror into the hearts of those about to begin applying to college, particularly if they had envisioned a somewhat calmer process. Let them take solace from Karl Furstenberg, dean of admissions at Wesleyan.

"That's a very unfortunate development," Mr. Furstenberg said, referring to expensive tutors and high-powered educational counselors. "But this is the age of the second opinion and of parents who want to do absolutely everything and leave no stone unturned."

"Colleges really do take a dim view of that," he said. "We at Wesleyan do not take into account any written recommendation from private counselors, the first reason being that if someone is paying a fee for that service you really have to take the recommendation with a grain of salt. The second reason is a matter of equity — the majority of applicants do not have it available."

What then are the essential costs of applying to college?

Most Eastern and Far Western colleges require students to take the College Board's Scholastic Aptitude Test while most of those in the Middle West and South take the ACT admissions tests of the American College Testing Program. The more highly selective institutions also require up to three student-selected achievement tests in particular subjects. Many schools also require 11th-graders to take the Preliminary S.A.T., or P.S.A.T., which is a shorter S.A.T. that is the first basis of selection for potential winners of the prestigious National Merit Scholarships.

The S.A.T.'s cost \$11.50, and some students take them two and three times in hopes of bettering their scores. The scores are sent at no cost to three colleges. It costs \$5 for each additional college to which the score is sent. The three achievement tests cost a total of \$19.50. The P.S.A.T. costs \$5.

Students who cannot afford the costs of College Board or ACT exams may apply for fee waivers through their high school counseling office. Last year the College Board granted 62,000 waivers for P.S.A.T.'s, S.A.T.'s and achievement tests, according to Fred Moreno, assistant director of public affairs.

The ACT assessment exam, which consists of English, math and social and natural sciences, costs \$10.50. The fee includes scores sent to three colleges, and ACT will send scores to three more for \$3 apiece if the student requests this when he takes the test. After the test, ACT charges \$4.50 for sending the score to each additional college. ACT also gives fee waivers to financially needy students, according to Dr. Patricia Farrant, assistant vice president for public affairs.

ACT also publishes a free booklet entitled "Preparing for the ACT Assessment."

HEN THERE ARE application fees, which vary by college. They range from zero to \$60, with an average fee of \$19, according to the Annual Survey of Colleges put out by the College Board. Of 2,700 colleges listed, 685 do not have application fees. About 2,000 of the listed colleges waive fees for needy students.

Students also often send samples of their work along with their applications — a magazine they have edited, for example, or a picture they have painted, if they are applying for a fine-arts program. Some carry this practice to great lengths: one boy, who was an athlete and sang with a jazz group, had videotapes made of himself playing lacrosse and performing with his group. It cost him \$160 to do the film, of which he had tapes made to send to colleges. "I guess they look at things like this but it's not a cost I would recommend to a kid." said one independent counselor.

Other fixed costs are postage for sending away for the college catalogue — telephoning is easier but much more expensive — and setting up an interview. Most colleges will arrange to have the interview conducted by an alumnus who lives near the applicant if the applicant does not plan to visit the campus for an interview or if the ealer of tell the interview.

interview or if the college is booked full for interviews.

Mr. Moreno of the College Board said that some colleges had begun charging for the postage involved in

sending out catalogues. Most catalogues and brochures, however, are free.

For students who want financial aid from the colleges they are applying to, the College Board has a College Scholarship Service that will process a Financial Aid Form for \$7. ACT has a similar service, called a Family Financial Statement, which it processes for \$6. One copy is sent to a college free; the next three are \$3 each.

HE MOST COSTLY PART of the college process is going to see the colleges themselves. High school counselors vary on the importance they attach to seeing a college before applying. There is always the concern that a pretty campus and a well-conducted tour may exercise disproportionately favorable influence.

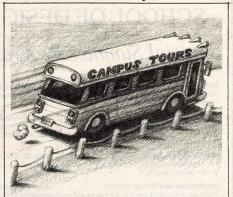
"I don't know how beneficial these visits are," said Stephen Singer, director of college placement at the Horace Mann School in New York City. "I guess I would counsel a visit rather than no visit, but college visits take time and our policy is not to allow seniors to take more than three days off to see colleges."

Beverly Barnes said that her daughter, Kristin, visited 30 college campuses. Some of the visits were in the course of accompanying her older brother when he was looking at colleges. "You really felt you got a feel for a college, whether it was the right feel or the wrong feel," Mrs. Barnes said. "When we finally went to see Hamilton, my daughter felt that she had had a wonderful tour but she still didn't feel it was the right college for her. That made her feel relieved. She said she had always wondered if she just liked a college because she had had a great tour and now she knew she could really tell how she felt about a college." Particularly valuable, Mrs. Barnes said, was going through old yearbooks in the admissions office.

Many people remember trips to see colleges as good family experiences in which otherwise uncommunicative teen-agers and parents shared a common interest. Some students prefer to tour colleges with their friends. There are also a number of organized tours.

Joan Dorman Davis, a former admissions dean at





One Family's Tally

Before Walter Hee, a graduate of the Bronx High School of Science in New York, walked into his first class at Columbia University last fall, his family had already invested almost \$2,000 toward helping him make the "right decision." The Hees' costs, shown below, are less than they might have been had the family traveled extensively and incurred hotel expenses. They helped keep costs down by choosing four local colleges, and two that were a little more than 200 miles away. During the Hees' visits to Cornell University in Ithaca, N.Y., they returned home to Queens the same day, and during their visit to Massachusetts Institute of Technology in Cambridge, Mass., they stayed with relatives. In addition, Walter, unlike many other students, chose not to take cram courses to prepare for admissions and achievement tests, which would have increased costs further.

College Admission Tests

College Admission rests	
Scholastic Achievement Test (S.A.T.)	\$15
Achievement Tests (3), \$12 each	36
buses enal. Staff would be policed	\$51
Application Fees	
Massachusetts Institute of Technology	40
New York University	35
Cornell University	45
Queens College	25
Columbia University	40
Cooper Union	_ 20
CONTRACTOR OF THE PROPERTY OF	\$205
Transportation	
(3 round trips to Ithaca)	
3 travelers, one way plane	630
3 travelers, one way bus	360
(One round trip to Boston)	
2 travelers, plane	280
Costs of visits to New York City colleges	15
	\$1,285
Nonrefundable Enrollment Deposits	a to make
Columbia University	100
Cornell University	200
	\$300
Orientation/Columbia University	CHEST SS
Mother	90
Walter	40
	\$130
Postage and Telephone Calls	MINE T
One telephone call to Cornell	5
Mailing of college forms	2
eagacutorett pater	The second second
Grand total	\$1,978
Elizabeth Llorente	

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Amherst who is now an independent education counselor in Seattle, used to fly groups of about a dozen high school students from the West Coast to the East every year, hire a van and take them around to Dartmouth. Bennington, Williams, Vassar, Yale, Connecticut College, Brown, Wesleyan, Trinity, Amherst, Smith, M.I.T., Wellesley and Boston College.

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The cost was \$1,200 for everything except meals, which the colleges often supplied free. The students also spent the nights at colleges. Ms. Davis has since given up the endeavor.

Gloria E. Manning, a parent who lives in Brooklyn, became concerned that not enough black students were getting into good colleges. She called a number of colleges and asked if they would be interested in having minority students visit. She received an enthusiastic response, she said, and as a result she organized Crown Heights College Tours. The students bring sleeping bags and stay in college dorms. The cost varies, but Mrs. Manning says that a three-day tour of colleges in the Boston area is approximately \$135. Day trips run about \$85 and usually include 15

Preparing for the College Boards can be another expensive proposition. The original idea was that these were tests that students didn't need to prepare for since the tests are meant to measure cumulative skills acquired over the years and not what students have managed to cram into their heads in a few weeks before the test. Nonetheless, these "prep" courses have become a thriving business.

HE Stanley H. Kaplan Educational which has branches throughout the nation, offers a two-hour S.A.T. or ACT diagnostic test with computer analysis and personalized study plan for \$30. The S.A.T. preparation course consists of 11 four-hour sessions for \$450, including mock S.A.T. exams. Five-session programs running three hours a session are also given for the College Board's achievement tests in English composition, biology and math, with costs from \$100 to \$175.

The major Kaplan competitor, the newer Princeton Review, with 25 branches, has a six-week course for \$595, which includes practice S.A.T.'s, six four-hour classes, individualized extrahelp workshops and free private tutoring. Preparation for achievement tests is \$75 per course per subject. Private tutoring is also available at \$40 an hour with an initial registration fee of \$195.

In addition, students can hire education counselors, like Elaine Cohen in New Canaan, who match students to colleges and then guide them through the admissions process. Fees

range anywhere from a few hundred dollars to upward of \$1,000. "An astute parent will contact us in the 9th grade for an overview, so that we can go over course selection, extracurricular participation and summer programs to enrich the youngster," Ms. Cohen said. Costs for these preliminary sessions are \$75 an hour.

When 11th-graders begin the college search in earnest, Ms. Cohen analyzes their transcripts and P.S.A.T. results. This consultation costs about \$400. The full program, which includes mock interview sessions and discussion and critique of essays, can run up to \$1,000.

Books that list and describe colleges are helpful for the applicant who is just starting out. These include The Selective Guide to Colleges (\$10.95) and Barron's Profiles of American Colleges (\$12.95). Books published by the College Board include "Your College Application" (\$3.50); The College Cost Book (\$10.95) and The College Handbook (\$14.95).

Home computer programs are increasingly popular. These include Barron's Computer Study Program for the S.A.T. (\$49.95) and Mastering the S.A.T. (\$99.95), which is endorsed by the National Association of Secondary School Principals.

Potential college cost-savers are the Advanced Placement known as A.P. - courses and exams, administered by the College Board that 228,606 students from 7,031 schools around the nation took last year. These students, most of them juniors and seniors, took a total of 314,787 exams at a cost of \$52 each. Each test is scored from one to five. If a student gets a three or higher a four or higher in the most selective colleges - he or she will get college credit for the course. Some students are able to attain immediate sophomore standing if they score well on enough A.P. exams, thus saving the cost of a year of college.

The search for the right college is really only as expensive as students and their parents want to make it. However, it is best to think through just how much money will be committed to the project. But as Rachel Hall, a senior at the Brearley School in Manhattan, said: "I told my parents in the 11th grade, 'Start saving money now.'"

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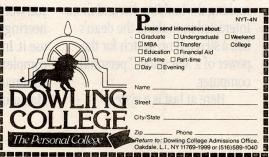
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