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# Tradeoffs—You Probably Can't Have it All

June 2023

June 3<sup>rd</sup>—SAT

June 10<sup>th—</sup>ACT

Seniors – thank teachers, recommenders, and others who have helped you

Thank scholarship providers

Have your final transcript sent to your college

#### **Summer 2023**

#### **Do Something Interesting**

Job, internship, or community service; summer program

#### **Rising Seniors**

Begin to work on Common Application and other applications as they become available

Craft your essay

Narrow college list

Prepare for fall SATs and/or ACTs

College tours & interviews

#### **Explore Colleges**

Use websites, guidebooks, virtual online tours and on-campus tours and interviews

When you're putting together a college list, you will probably find some things you love and some things you're not crazy about at each school. It's like choosing a partner. You might have a wish-list of 37 characteristics, but if you hold out for every single one, you could be alone for a long time. There's not one perfect person, or one perfect college. You need to make tradeoffs.

One student will travel anywhere in the country, as long as the college is prestigious. Another student is willing to trade the prestige of attending a highly selective college for a scholarship at a less competitive school, which will leave him debt-free at graduation. And another is willing to tolerate a cold Midwest winter if it means he'll get Division I football.

Many students say they want to experience life in a big city where they'll have access to lots of internship opportunities, nightlife, restaurants and great shopping. After growing up in the suburbs, they love the idea of being able to walk outside their dorm and into the energy of an urban environment. It is true that going to Boston University or NYU can be very exciting, but it's important to understand the tradeoff that comes with a big urban school. There may not be a traditional, grassy campus with a central guadrangle. And with so many attractive options luring students away from campus, you can lose the sense of community that you often find at schools located in college towns. You're likely to encounter crowds of people as

you walk to class every day, and that makes a school feel lively, but the tradeoff is a more impersonal atmosphere.

There are always tradeoffs. The goal is to find a school that meets your most important needs. Writing "must have" and "would be nice" lists may help you to evaluate potential colleges. When you know what you must have and what you are willing to give up, you are more likely to be happy with the decisions you make and to have a happy and successful college experience.

This process of establishing priorities doesn't begin or end with college applications. A high school freshman or sophomore who plans to take every available Honors and AP class and become immersed in extracurricular activities needs to be willing to live with intense academic pressure and a lack of free time. For students who genuinely love learning and enjoy being very involved in school, this may not seem like such a sacrifice. For other students, the idea of spending their high school years studying all the time, obsessing over SAT scores, filling every free hour with community service and feeling like they never have a minute to relax isn't worth the possibility of getting into the most competitive colleae.

In the future, you may need to decide whether it's more important to rise to the top of your profession, or to balance family life with career success. When you are clear about your priorities, you can make more satisfying choices throughout your life.

### **Almoney Educational Consulting**

Career Paths for Nutritional Sciences Majors

- · Dietician
- · Food Service Manager
- · Public Health Counselor
- · Biological Technician
- · Food Scientist
- · Health Educator
- · Fitness Trainer
- Nutrition Journalist
- · Sports Nutritionist
- · Cook
- · Food Safety Manager
- · Nutritional Counselor

To learn more about careers in dietetics and nutrition, check out the website of the Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook, Dietitians and Nutritionists, on the Internet at <u>https://</u> www.bls.gov/ooh/healthcare/ <u>dietitians-and-nutritionists.htm</u> and the Academy of Nutrition & Dietetics at <u>https://</u> www.eatrightpro.org



# Focus on Majors: Nutritional Sciences

Americans are obsessed with food. We spend vast amounts of time and money in a quest for the "perfect diet." None of us ever seems happy with our current selfwe constantly seek to lose or gain weight. By choosing to avoid meat or by not eating veal, we use our diets to make political and ethical statements. We look to nutrition to increase both the length and quality of life, and we search for supplements to enhance physical and mental performance. No wonder that a major in nutrition science, food science, or dietetics attracts so many college students. Completion of a bachelor's degree in nutritional science is the first step in becoming a registered dietician (RD).

The food industry is the fourth largest industry in the world. Nutritional science is a great major for people interested in a health-related career, for those who want to work in the fitness industry, for individuals who love to cook and create recipes, and for budding entrepreneurs. Through this major, you'll learn about the scientific basis of good nutrition as well as the behavioral and social issues that affect the way people view food.

Nutritional Science focuses on the physiological and biological aspects of foods and nutrients. Graduates go on to research positions in laboratories, hospitals, and industry, often after completing graduate programs in their chosen specialty. Some nutritional science majors go on to medical or dental school since the major meets pre-medical educational requirements.

Food Science majors study the principles of both science and engineering as they apply to food and nutrients. Graduates find themselves in demand by the government and the global food industry. Job opportunities for food scientists are found in areas such as food safety, quality control, product development, production and ingredient management, technical sales and service, and in research. If you're interested in a food science major, look for one approved by the Institute of Food Technologists.

Dietetics majors generally go on to become registered dieticians. As RDs, they work in nutritional counseling and education, public health programs, in wellness centers and hospital settings, in community health organizations, and for governmental agencies. Money Magazine named dietetics as one of the top 50 jobs in America today.

All dietetics programs must be approved by ACEND, the Accreditation Council for Education in Nutrition and Dietetics. Coordinated Programs (CP) provide both classroom instruction and at least 1,000 hours of supervised practical experience. CP graduates are eligible to take the licensing exam to become credentialed as RDs, registered dieticians. A Master's degree may be required after January, 2024.

Didactic Programs (DPD) offer only accredited classroom experiences. After graduation, participants would have to complete an ACEND-accredited Dietetic Internship Program including at least 1,000 hours of practical experience before taking the exam to become a registered dietician. Check out <u>https://</u> www.eatrightpro.org/acend/accreditedprograms/about-accredited-programs

Dietetics programs differ in their emphasis, with some being more science-based than others. Typical programs include sciences such as organic chemistry, biochemistry, microbiology and anatomy. These are supplemented by courses in nutrition, food chemistry and food science, public health, medical nutrition, maternal and child nutrition, geriatric nutrition, and diet selection and management.

Nutritional science programs usually include more science classes such as cell biology and physiology, genetics, biometrics, mammalian physiology, physics, and food and nutrient analysis. Food science programs also may include some engineering classes.

You can differentiate among accredited programs by looking for those that emphasize the fields most interesting to you. Check out the college's course catalog to see courses offered in each major.

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## Financial Matters: The A to Z of College Finances



**A** is for the bank *account* you'll want to open. Choose a bank with offices near both your home and your college, so your parents can easily add money.

**B** is for *budget*. Create a realistic one that allows for unexpected expenses.

**C** stands for *credit-rating*. Be wary of building up balances that are hard to repay. Ideally, balances should be paid off completely each month so you can avoid high interest charges. Pay on time and you can use this account to establish a good credit rating.

**D** is for *debt*. 64% of college seniors graduate with significant debt. In 2022, the average debt on graduation, based on both federal and private loans, was nearly \$30,000.

**E** is the first letter of *Expected Family Contribution*. This is the amount that students and their families are expected to contribute to a year's educational expenses.

**F** stands for *flexible-spending accounts*. Many colleges allow a portion of meal-plan money to be used for a variety of expenses such as pizza, haircuts and groceries. Merchants near the college often accept flex-cash in lieu of cash. Parents can also add more money to these flex accounts as needed.

**G** is for *grants*. Generally based on established need, grants reduce tuition costs and do not need to be repaid.

**H** reminds us of the need for *health insurance*. If the student is no longer covered by the family's health insur-

ance, you can find an economical alternative through the college's health plan.

I is for the *Internet*—a great source of information about scholarships and loans. Check out <u>www.fastweb.com</u> and <u>www.finaid.org</u> for scholarship databases and <u>www.salliemae.com</u> for loan information.

**J** stands for *jobs*. Even students who don't qualify for work-study can find a variety of on or near-campus employment. Working 8 to 12 hours a week can add needed structure to the student's days and provide extra cash.

**K** is for *kitchen*. Housing with kitchen facilities allows students to reduce their meal costs.

L is the first letter of *loan*. For subsidized and unsubsidized loans for students and for parents, check out options at <u>salliemae.com</u> or <u>nelliemae.com</u>.

**M** begins *meal plan*. Sign up for only the number of meals you're likely to use each week. Putting some of your meal money into a flexible-spending account will add variety to your meal options.

**N** is for *need*—the difference between cost of attendance and expected family contribution.

**O** is for *overseas* programs. Most colleges offer study abroad options, generally for the same cost as studying at your home campus. Travel costs are usually additional, but the experience can be priceless!

**P** is for *PLUS Loans*—Parent Loans for Undergraduate Students. Families can borrow money through this program to meet uncovered college expenses.

**Q** stands for *question*. Contact your financial aid office to request more help with college expenses.

**R** is for *reduce*. Look for ways to reduce costs of education. Using AP credits or taking some classes at a local community college may save some money.

**S** is for *scholarships*. Scholarships are gift moneys that reduce the cost of college. Some cover room and board in addition to tuition. Scholarships are generally merit awards given for academics, essay contests, or special skills such as athletics or performing arts.

**T** stands for *telephone*. Phone expenses can consume a good part of your college budget. Search out plans that are most economical for your expected usage.

**U** is for *unpaid* positions. While these won't fund your college expenses, they can add immeasurably to your resume.

**V** is for *volunteer*. Check out volunteer opportunities at your college's career or volunteer center.

**W** is for *work-study*. You can qualify for work-study jobs through your FAF-SA application. Work-study funds can be used to pay the student's part of the expected family contribution. Best of all, this money won't be counted in assessing the following year's need.

**X** stands for *extras*. This includes all of the unexpected expenses that add up over time to increase your cost of attendance.

**Y** is for *you*. While college is expensive, remember that college graduates currently earn over a million dollars more over a life-time of work than those with only a high school diploma.

**Z** is for *zoom*. Completing college in four (or fewer) years significantly reduces the cost of attendance. Surprisingly, only 41% of U.S. college students graduate within four years.



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# Leaving for College

After a stressful year of completing college applications and waiting for admission decisions, students and parents are relieved to make a final choice and send the enrollment deposit. But while the anxiety about getting into college is over, the emotional roller coaster continues as the family prepares for the student to leave.

In these last weeks before you go off to college, there will be times when you can't wait to get away from your family and times when you can't imagine leaving home. Going to college is a big deal, and it's normal to feel conflicted. This is the most exciting thing you've ever done and the scariest thing you've ever done.

You're about to join a new community, where you'll learn much about yourself and about the world. You'll meet hundreds of new people in a matter of weeks, and that can be exhilarating. The price for embarking on this grand journey is leaving everything and everyone you know. How could you not feel some fear? It may help to know you're not alone. Most students worry about making friends, living with a roommate, choosing a major and career, and living far from home. Many schools offer first year programs that continue after orientation, to help students adjust to college life.

If you're a parent, you probably have conflicting feelings - pride in your child's accomplishment, excitement about his or her future and sadness at the thought of being left. Many parents also worry about how their child will manage at college. In a time of economic uncertainty when college costs often exceed \$200,000, parents may worry about a child choosing a major that will lead to a good job, and students can feel pressure to make this huge investment pay off.

But college is a time when students experiment. They study subjects that weren't available in high school, try different activities, and form new relationships. It can be challenging to trust that your child will make good choices, but making mistakes is part of the learning process. A student who doesn't start her term paper until the day before it is due will have a very stressful 24 hours and may even receive a disappointing grade, but she is not likely to do that again.

For students who are struggling academically or socially, there are many resources on campus that can help. One of the best ways for parents to be supportive is by encouraging their child to take advantage of the tutoring, academic and personal counseling offered at the college.

While it's normal for students to feel nervous about starting college, it's a wonderful opportunity for a fresh start. This is your chance to become the person you want to be. Sure, it can be scary, but the payoff is pretty great.

And for parents, what could be more gratifying than seeing your child develop a sense of her own identity and become a self-confident, independent young adult?