

HIFE CPP REQUIREMENTS:

- ◆ Must have a minimum of 2.5 GPA
- ◆ Must attend an accredited institution
- ◆ Must be willing to complete the assigned homework provided by the HIFE Coach

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My HIFE CPP Experience



Hello, my name is Diana, and I am an undergraduate student in Hawaii Pacific University. I have been a part of the College Planning Program (CPP) for over a year.

When I was in my fourth year into college, I was debating on whether I should stay in Math Education major and get the Masters of Education in Secondary Education, or change my major to Finance. It was a struggle that I had and I needed help to make this big decision. When I first learned about the program, I saw the value of what this program can offer to students like me so I became a Certified College Consultant. Immediately after getting my certification, I put myself into the program.

With the guidance of my coach and through the assessments, I found that changing majors was best for me because my interests were more suited with finance. My expected graduation

date is May 2015.

I have received great guidance from my coach through emails, keeping me on track. What I like the most about having a coach is that I could have her review my applications. When I am done with my scholarship applications, I would have my coach review these applications before I turn it in. She would then give me insights on how I can improve my essay and application, which is a really great help.

While working alongside with my coach, I received a \$4,000 scholarship. I also received an extension of a tuition-waiver scholarship of \$9,990. This was used for my fall 2013 and spring 2014 semesters of my fifth year. While in the CPP program, I have earned about \$14,000 worth of scholarships.

If I had a chance and knew about this program earlier, maybe even as early as high school, I would have taken the opportunity of enrolling into this program much sooner. In effect, I would have received the guidance I needed in deciding my college major. However, I would have received additional help in finding the funding I needed to continue on towards my post-secondary education through various scholarships and grants. If I had known and enrolled about this program

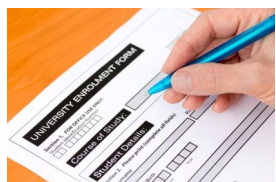
sooner, I wouldn't have taken out as much as I had in loans in order to help fund my education.

This program helped me in a variety of ways through proper guidance, deciding my major, and finding the funding that allowed me to continue my post-secondary education. However, in order to do well in this program, the student needs to follow what the coach advises and do their work in the program. This program is great for planning for college if you put in the effort. After all, in anything that an individual is involved in or attempts to accomplish, you will only get what you put into it. Therefore, this program will only work for the student if the student follows what the coach advises, does their work, and puts in their overall efforts into the program.

The HIFE College Planning Program (CPP) helps in 3 specific areas of education/college assistance:

- 1. We help with assessing a student's aptitudes and interests to determine a career path.*
- 2. We work with the planning, selection and application process for college.*
- 3. We search for grants and scholarships that are available for the students to apply for based on their qualification.*

Message From The Dean



Spring greetings to everyone. We have had a great 1st quarter and are looking forward to another great year. In this month's newsletter we have featured an incredible colleague that as you can see has found a tremendous value in the CPP. Something you don't know about Diana is that her involvement in the CPP as a student lead her to become a consultant. The other change in

Diana's education plan was after becoming a consultant and starting in the financial services arena, she found that she liked it enough to change her major to finance. All of us at the Institute want to wish Diana continued success.

I want to remind everyone that prior to June 1, all consultants must have a HIFE email address and must meet the minimum

requirements of enrolling a minimum of 2 students into the CPP every year. The other change as of June 1 will be the actual enrollment of students will be done through the HIFE CRM. There will be some upcoming trainings on how this new process will work, it is a single log in system that will be user friendly and provide a streamlined enrollment experience.

Why It Is Harder Than Ever To Get Into An Elite College



U.S. college enrollment may be on the decline, but for those applying to America's elite colleges, the admissions process is "more cutthroat and anxiety-inducing than ever," the New York Times reports.



For the second year in a row, Stanford University was tougher to get into than Harvard, accepting just over 5 percent of its latest applicants. It's the lowest acceptance rate among America's top colleges and lower than its 5.7 percent acceptance rate last year.



According to the Times, Harvard and Yale accepted about 6 percent of applicants, while fellow Ivy League institutions Columbia and Princeton accepted approximately 7 percent. The Massachusetts Institute of Technology and the University of Chicago each accepted about 8 percent.

Those rates have been shrinking. In 2005, Harvard accepted 11 percent of its applicants. The same year, Stanford accepted 13 percent.

The reason? Prospective

students are hedging their bets and applying to more top schools, forcing those schools to reject a greater percentage of applicants in the deluge.

"Kids see that the admit rates are brutal and dropping, and it looks more like a crapshoot," Bruce Poch, former admissions dean at Pomona College in California, told the paper. "So they send more apps, which forces the colleges to lower their admit rates, which spurs the kids next year to send even more apps."

Another reason: Electronic applications and widely used forms, such as The Common Application, have made it easier for bet-hedgers to apply.

The Times report is not exhaustive, since admissions rates for many schools have not been released.

And, as The Washington Post points out, the rates are often misleading. Waiting lists are typically not included in the initial calculations. And colleges define applications differently. Some only count those "that have all required elements in a file — essays, test

scores, transcripts, letters of recommendation," the Post notes. "Others essentially count anyone who starts the process and pays a fee."

Still, it's a useful, if imperfect, metric that helps answer the most common question that college admissions counselors get: What are my chances?

Lowest preliminary acceptance rates at top U.S. schools, 2014

- Stanford University: 5.1% (2,138 offers; 42,167 applications)
- Harvard University: 5.9% (2,023 offers; 34,295 applications)
- Yale University: 6.3% (1,935 offers; 30,932 applications)
- Columbia University: 7.0% (2,291 offers; 32,967 applications)
- Princeton University: 7.3% (1,939 offers; 26,641 applications)
- Massachusetts Institute of Technology: 7.7% (1,419 offers; 18,357 applications)
- University of Chicago: 8.4% (2,304 offers; 27,503 applications)
- University of Pennsylvania: 10.0% (3,583 offers; 35,868 applications)

Source: *Dylan Stableford*
Yahoo News

The Long Term Effect Of Student Debt

The negative effects of student debt are not limited to our students today. There is a huge "ripple" effect throughout the entire economic front, including the housing market and retirement savings. The burden of loans can color one's entire financial future.

"Student debt also affects middle-aged Americans, or baby boomers. As of this March, the delinquency rate for borrowers ages 40 to 49 was 11.9 percent, the Wall Street Journal reported. And, as SmartMoney.com reports, repaying student loans exacerbates an already dire situation for about 45 percent of people ages 48 to 64, who won't save enough to pay for their basic needs during retirement. And many boomers are still borrowing to help with the rising costs their children must pay, growing the burden. Those children are also undertaking a greater burden, affecting their ability to take the

traditional "next steps" in life. "Denied? The Impact of Student Debt on the Ability to Buy A House," a recent policy brief by Young Invincibles, found that typical student loan borrowers with average consumer debt were not likely to qualify for the average mortgage. And the Department of Education has reported that 13.4 percent of borrowers whose loans entered repayment between Oct. 1, 2008 and Sept. 30, 2009 had defaulted within three years, before Sept. 30, 2011.

Aside from the devastating effects on credit and personal savings, this has effects on the national economy. For example, "Denied?" reports that "spurring about 143,000 first-time home buyers creates approximately 86,000 new jobs," and private residential investment returning to its historical average of about 4.5 percent of GDP would create

about 2.9 million jobs. Students' and grads' reduced spending power also restricts investments and pensions. The logic, as set forth by financial author Daniel Amerman, is that millions of baby boomers (some of whom may not have ever even thought about a student loan) rely on college educated professionals to purchase their retirement funds, but these professionals will have less money to invest and won't invest until later in their careers, causing funds to drop (they also won't be investing in their own retirement). Another reason why, according to Amerman: "We truly are all in this together ... When wealth is taken from our collective children for decades to come—it is taken from all of us for decades to come."

*Source: U.S. News
The Student Loan
Ranger
Oct. 3, 2012*



Featured University - University Of North Carolina Wilmington

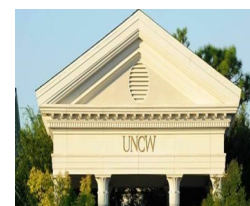
General Information

The university maintains an intimate learning environment for undergraduates, integrating teaching and mentoring with research and service. It promotes and engages in high-quality scholarship, master's-focused graduate education and selected doctoral programs. Our attractive and secure campus encourages intellectual and cultural diversity, fosters regional engagement and values individual growth and development.

Mission

The University of North Carolina Wilmington, the state's coastal university, is dedicated to learning through the integration of teaching and mentoring with research and service. Our powerful academic experience stimulates creative inquiry, critical thinking, thoughtful expression and responsible citizenship in an array of high-quality programs at the baccalaureate and master's levels, and in our doctoral programs in marine biology and educational leadership. Substantial research activity,

combined with our hallmark teaching excellence and moderate size, advances distinctive student involvement in faculty scholarship. We are committed to diversity and inclusion, affordable access, global perspectives, and enriching the quality of life through scholarly community engagement in such areas as health, education, the economy, the environment, marine and



HIFE



COLLEGE PLANNING PROGRAM

8301 East Prentice Avenue
Suite #312
Greenwood Village, CO 80111

Phone: 303-597-0197
Fax: 303-369-3900
Email: hifecpp@hife-usa.org

Check us out on the web:
www.hife-usa.org

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FINANCIAL EDUCATION

CPP Student Tasks By Grade Level

This time of year, everyone starts thinking some about summer. While school is out, it is a great time for students to work on preparing for their major. Now is the time for them to start thinking about it. Below are some tasks students need to be focused on.

Ninth Grade

- ◆ Complete the career interest, skills confidence, and work value assessments on HIFE Kuder
- ◆ Update resume and portfolio
- ◆ Start thinking of possible majors to match jobs interest in
- ◆ Volunteer in local community
- ◆ Work with your HIFE Coach to determine classes to take
- ◆ Join your school's clubs and activities

Tenth Grade

- ◆ Conduct college search through HIFE Kuder
- ◆ Prepare/take PSAT exam
- ◆ Update your coach of classes and grades
- ◆ Apply for scholarships
- ◆ Start thinking of possible majors to match jobs interest with

- ◆ Look at different schools and the classes required for those majors
- ◆ Work on areas that you may be weak in
- ◆ Continue to volunteer in different field within your local community

Eleventh Grade

- ◆ Register/take SAT & ACT exams
- ◆ Look at possible majors and research those majors
- ◆ Research college requirements and acceptance rate through HIFE Kuder
- ◆ Work with your coach to apply for different scholarships (10 scholarships per month)
- ◆ Try to find someone working in the field you are interested in and interview them
- ◆ Make great effort in maintaining good grades until the end of your junior year
- ◆ Visit colleges in the area and when on vacation
- ◆ Consider getting a part-time job to gain some work experience and start saving some money for college
- ◆ Discuss with your parents



on how to fund your college education

Twelfth Grade

- ◆ Retake the SAT & ACT to improve scores
- ◆ Apply to 5 to 10 different colleges of your choice
- ◆ Update resume and portfolio
- ◆ Work with your parents to create a budget for your college
- ◆ You may find it helpful to open a bank account where you are going to college. Do a little research before picking your bank, though. See if any have special accounts for students.
- ◆ Submit FAFSA as close to Jan 1st
- ◆ Continue to apply for scholarships
- ◆ Work with your Coach to review applications and acceptance/award letters
- ◆ Make sure you are registered for fall classes
- ◆ Verify living arrangements for fall
- ◆ Apply for summer jobs and volunteer opportunities

Coach's Corner

The SAT is offered nationally 7 times in October, November, December, January, March (or April), May and June. SAT registration deadlines fall approximately 5 weeks before

each test date. To register by mail, fill out the registration form in the College Board's Bulletin for the SAT Program. You can get a free copy of this publication from your school's

guidance counselor.

Try to take the SAT as many times as possible to help improve your scores.