Hello, and welcome to the College Admissions Decoded podcast, an occasional series from the National Association for College Admission Counseling or NACAC. NACAC is an association of more than 15,000 college admissions professionals, including those working at high schools, universities, and nonprofit organizations, as well as independently, who support students and families through the college access process.

I'm Jacques Steinberg, a member of the NACAC Board of Directors. I'm also the Senior Vice President for Higher Education and Communications at Say Yes To Education. Say Yes is a national nonprofit that partners with communities in support of the goal of making a college or other post-secondary education affordable and attainable for every public high school graduate. For many years prior to joining Say Yes, I was the National Education Correspondent at the New York Times.

Joining me today is my friend and colleague, Rafael Figueroa, Dean of College Guidance at Albuquerque Academy. The academy is an independent day school in New Mexico that serves over 1,100 students in grades six through 12. In 2002, I wrote a book called The Gatekeepers that took readers inside the selective admissions process at American colleges and universities. And for my research, I spent a year shadowing Ralph while he was an admissions officer at Wesleyan University in Connecticut.
Ralph, I've had the privilege of learning from you for 17 years and counting, and I'm so pleased to be with you here today.

Ralph: Hard to believe it's been 17 years, but I'm really excited about this conversation about exploring this topic with you, Jaques.

Jacques: You know, Ralph, as a society, we say that we're committed to all young people having the opportunity to receive the best education possible, and experts tell us that having a good job and a meaningful life requires some kind of college or other post-secondary education, but how do we get there? What can we as educators and as college admissions professionals in particular do to help students and their families meet this goal? And is the goal of college for everyone practical? We'll try to answer those big questions and more in our conversation today.

Moderating our discussion is Juleyka Lantigua-Williams, a veteran journalist with more than 20 years of experience in print and digital audio and film at organizations like NPR, The Atlantic and Random House. Juleyka, Ralph and I are pleased to now turn things over to you.

Juleyka: Thanks, Jacques. Good to meet both of you today, and welcome. Before we even start the conversation, let's make sure that everyone listening and the three of us are on the same page about what we mean when we talk about college, access to college, admissions to college.

Jacques: Well, it's certainly important for listeners to know that the definition of college or a university education can be broad. There's a four-year college education, which can result in a bachelor's degree or a community college education, which can result in an associate's degree.

Ralph: In Albuquerque, we have a charter school that has the ability for students to get a two-year associate’s degree while they're actually in high school. There are different paths. Community college is one that can be taken straight out of high school for those students who want to be gradual in finding their academic path, work on that associates degree and then discover whether or not they want to transfer to a four-year college or going straight into the four-year college.

Most of the students I work with at a school like Albuquerque Academy are going to do the four-year college path. Then there are students who will take other paths and just take classes on a part-time basis and do this over a large number of years before getting that degree. And then some will just keep going and going and going. There are graduate degrees to think
about and masters degrees, doctorate degrees. There's a lot of different options.

Jacques: And also industry-certified credentials or certificates.

Ralph: That's right, vocational schools, apprenticeship programs. There are a lot of organizations and there are a lot of professions that have training organizations, that have training schools and training programs in various towns. You can investigate those. It doesn't matter what level. We're talking about, in general, continuing your education after high school, whatever method you want to do that.

Juleyka: Right, because it's now indisputable that you do need something much higher than high school in this competitive economy.

Ralph: We do. And the bottom line has always been you're going to make a better income over your lifetime if you have higher education, and that's important. That's not a materialistic reason for doing this. It's an important thing to be able to provide for yourself and your family and your future.

Juleyka: It seems like also, there's a broader question that looms, whether or not a four year college is the best match for a student. And so can we talk a little bit about what are some of the other pathways to higher education and specialization and skills building for a long-term career that are equally valid to a four-year academic pursuit?

Jacques: I think before we tackle that question, I want to sort of give one sort of asterisk, which is that, Ralph, I think it's fair to say, and correct me if I'm wrong, that you and I believe that all young people have certainly the ability to access a four-year college education, to be prepared for that, and to be able to afford if that is something that's of interest to them.

Ralph: I think so. I really want them to be able to have that as an option, and there's no reason why a student shouldn't pursue that path if he or she has that as their educational goal. But getting back to Juleyka's question, sometimes that isn't the path that's right for students, and students might not even know it themselves. Going back to a story, my own life: I have a cousin who's just a year younger than me and she got married shortly after high school. She always liked animals. She worked at a doctor's office, in a veterinarian's office. Then she took a class in biology just for fun in summer school. Bit by bit, by the age of, I think it was 48, she'd earned a PhD in biochemistry just because she, bit by bit, took some classes here and there just for fun, just kind of on the side.
Juleyka: While doing what she loved.

Ralph: While doing what she loved, and it turns out she's really good at this and she has a great practice now, but it took her a long time to find that. There are a lot of students for whom community college is going to be the better path to let them take it slowly, to let them get the education credits they need, to build up a resume, to find out what they're good at and what they love until they make that transition to a four-year college or beyond.

Juleyka: Mm-hmm (affirmative). And a large percentage of incoming students are transfer students to four-year colleges. So, how can the admissions counselor, the guidance counselor, the parents help guide a student who might not be prepared, mature enough, organized enough, et cetera, to take on the challenges of coming into a more formal educational setting?

Ralph: Well, this brings up a side topic that we haven't mentioned before, and that's the idea of a gap year. There are many students who we will encourage to take a year off after high school, especially at a competitive place like Albuquerque Academy where the students have worked very hard and it's a high stress environment for them. We encourage them to think about taking a year off to find those things that are interesting to them, to find different vocations, to find different skills and develop them. That's not something that everyone can do, but it is a process that could be helpful to some students to think about taking a little bit of time before going on to college.

Juleyka: So, I want to go back a little bit because there seems to still be a stigma and misperception about the role of community colleges I think largely in part due to class, because they seem to be very much associated with lower working class folks. And now in large part, with the browning of the United States, with a demographic shift that sees a lot of immigrants and first generation college students coming into the system through community colleges. So, what can you guys, the folks who are basically the gatekeepers so to speak, do?

Jacques: I mean, I think first of all, community college, the virtues of community college have never been more sort of high profile in this country, I would argue. As Ralph said, it can be a perfect fit for a student who's not quite ready for reasons of maturity or other reasons to go onto a four-year college to start their education at a community college. It can also be incredibly affordable. And if you think back on the earlier part of our conversation about alignment between aspirations and institution, that may
be the perfect place for you to pursue that career that you're interested in. But the last thing I'll say is that it's also never been easier to transfer between a community college and a four-year institution and then leave that four-year institution with a bachelor's degree. So, an understanding of all of those options and pathways would seem to me to be critical.

Juleyka: So, it seems to me like the job of the admissions counselor has really shifted since I applied, because my guidance counselor basically handed us brochures, handed us a paper application and then said, "Come back and bring me your essay." So, she was more like a documents processor kind of person. But from what you're describing, you're having to do a much more in-depth assessment of the person in front of you.

Ralph: I think that's absolutely true. I was telling this to a group of parents recently. This is the beginning of my 18th year at Albuquerque Academy, and I spent 10 years on the college admissions side before this. And I described to the parents that what I do now in my job at the academy, there's literally only one element, the writing of the letter of recommendation that I did when I started in 2002. The entire rest of my job is different. It is looking at the whole students and it is looking at their knees. It is providing personal counseling. It's providing anti-stress counseling. It's providing mindfulness exercises. It's providing a lot more career resources than we ever did before.

Jacques: And as you think about those 18 years that you've been on the counseling side of the desk is another change, Ralph, sort of the democratization of information, for lack of a better word. The internet has obviously exploded over that period and there's never been more information about this process out there, sometimes to the point of it being overwhelming, but there certainly is credible information if you know where to look for it.

Juleyka: Jaques, have you, since the publication of *The Gatekeepers*, kept up with the processes and the ways that admissions have changed and what have you noticed that is most significant?

Jacques: Yeah, I mean I think that the process is certainly... When Ralph and I first started working together, when I was shadowing him as an admissions officer, the process was still almost entirely done on paper, which sounds so quaint now. So, now it's an entirely digital process, push of the button for everyone.

Certainly, there is just, in terms of applications, just more, more, more colleges like Wesleyan where Ralph worked and several dozen other
schools that are among the most selective in the country have had numbers of applications double, triple more than that, and that has also trickled down to institutions that wouldn't have been considered highly selective 17 years ago, but are now overrun by applications themselves. I would say that another change has been more colleges, including Wesleyan where Ralph used to work, are going SAT or ACT optional. For students and parents listening who want to find out more about that, there is a website called Fair Test, F-A-I-R-T-E-S-T.org that has a list of all of them. But for all of that, I would say, Ralph, that the variables that this process values, what admissions officers are looking for as they build a community of students and learners, what are the aspects of those students that are prized, that has pretty much remained the same.

Ralph: It is, it is. I think the process very much feels the same. I think the emotional side of it, the personal side of it, the holistic nature of it is still very much the same process that you described in The Gatekeepers. And I think that has remained, despite the fact that it is entirely digital, as you mentioned. And I think the book really captures the spirit of how admissions gets done at a highly-selective place, and it still holds true.

Jacques: And I think students and parents listening need to know that admissions officers still agonize over these choices. They may have many more applicants to consider, but they spend a lot of time trying to get to know you, both through your application and sometimes in person as well, and trying to make the case, I would say, for saying yes more often than they may be able to, but giving you the floor to talk about what you would bring to that particular community.

Ralph: I will add an asterisk here in that there is one process that has shifted the way admission gets done, and that's the so called CBE or committee-based evaluation process, which was pioneered primarily by Dr. Yvonne Ramiro DaSilva who's now at Rice University in Texas. And that is a team reading process where two readers sit side-by-side, looking at the same computer screen and reading an application simultaneously. And that is drastically shifting the way... There are still the same holistic principles, but that's really shifting the way that the admissions reading gets done. It's not done everywhere, but it's growing more and more, selective.

Juleyka: So, how is it shifting it, exactly?

Ralph: It's faster and it's more to the point and, in most processes, one of the readers will be looking at certain aspects of the application. The other reader will be looking at different aspects, and they come to a decision
together, they talk about it right there, boom. Then they decide, agree on the ratings and go on. It's very faster and very efficient for admission offices, so it's a very big boom for the profession. Yet, it has shifted the way it feels a little bit, seeing that process come in.

Jacques: And do you have a sense of how many colleges and universities are currently using that process?

Ralph: That's the good question, because we don't have a sense. We ask admission officers. We do know a lot of the really super selective big schools are not using it, are sticking to traditional reading, but more and more of the small selective liberal arts colleges are going over to CBE.

Juleyka: Well, my question is, do we know how it's impacting the rate of admissions, for example, and the variety of students that are being sent admissions letters?

Ralph: That's hard to see, and it doesn't look any different on the surface. It's a matter of how they get to them and which students make it through this process, and it has an impact on what we do on my side of the desk at a place like the academy because we're trying to shift how we present information so it's more succinct and more organized and more encapsulated very quickly for the reader.

Juleyka: Yeah. I want to go back a little bit because, Ralph, you had both of your fists up in the air in celebration when Jack was talking about schools that are SAT and ACT optional. What were you celebrating?

Ralph: Well, when I was an admission officer at Occidental College and at Wesleyan, I was never a huge fan of standardized tests, but they were there and they were helpful in some cases. The more I worked on the high school side, the more I began to see how they just aren't a good reflection of a student's potential or a student's ability. I served on NACAC's commission on standardized testing and admissions several years ago, and we were a group that published a report that encouraged colleges to be very deliberate about their use of the tests and to examine their data to see if those tests were in fact helping them make their decisions. And more and more colleges are doing just that and deciding, "Well, you know what? These tests don't help very much." And so they're not worth the burden that they place on students, the prejudice that they place on readers. And so I get really excited anytime a college decides to become test optional.
Jacques: So, for students and parents who are listening, if a student is applying to a school that is SAT or ACT optional, what would be your counsel to them in terms of should they take the test? If they take the test, should they submit the score?

Ralph: I think there's nothing wrong with taking the test, but realize that the tests measure nothing but how well you take those tests. That's it.

Juleyka: Here, here.

Ralph: They're not a measure of your worth. They are not a measure of your ability. They are not a very good predictor of your life as a college student.

Juleyka: When I took the SATs in the mid-90s, the max score was like a 1,200 and I got an 856, and I got to Skidmore College through the EOP, Equal Opportunity Program, HEOP, and I graduated out of Skidmore as a Fulbright Scholar, and there was no way that my SAT could have ever predicted in any shape or form that that was going to be the outcome of me going through my college experience. And so I am definitely a big believer that it is a test of how you perform, not necessarily an indication of your intelligence or potential, but it is a barrier to entry and it is specifically a barrier to entry to a group of students that is really growing among those accepted first generation students. So, I want to take a few moments to talk about, in your experiences, what you see at some of the other barriers to entry, and then to talk about real ways to get around them, to get them to get past them for families, and very often for students who are doing this on their own.

Ralph: There is a vast need and there do seem to be a lot of obstacles, but I just want students and parents to realize that there are a lot of options out there. There are a lot of great places, and you need to look at several different levels of options at once. Do look at community colleges near you to see if that might be a good way for you to begin your college career. Look at your state universities or college system as another option. Look at private schools in your state if they exist. Look at out-of-state public... Look at out-of-state private schools have a variety of different options. Don't rule out anything. Don't let the price tag of colleges scare you away. That can be a huge, huge barrier to students and families. College is expensive. Colleges cost a lot, but a lot of colleges and state and federal programs can help you and your family absorb the cost.

Never take a college off your list because it seems like it's going to be too expensive. You have to investigate it. You have to go to the website, do
what's called the net price calculator. Every college in the country is required to have a net price calculator on their website, which will let you put in your financial data and it will give you an estimate of what your financial aid is going to be.

Jacques: I would say, for that first generation family and for that student, you're going to have to be proactive. You're going to have to do your research. You're going to start with your guidance counselor who may have a case load of hundreds of other students and responsibilities beyond college advising, but exhaust as much as you can from that professional in your school. Fan out into your community. Say Yes To Education, the organization where I work, they have a beachhead in Buffalo and Syracuse, New York, in Guilford County, North Carolina, and in Cleveland, Ohio as a source of best practice about this process. There are organizations like Say Yes, hundreds of them, all around the country. Does your community have one? What about the local library? What about the YMCA? What about your place of worship? It's going to require some detective work, but there are resources. It's going to require some detective work, but there are resources beyond your own family if that's information that you need.

Ralph: And NACAC, our organization, sponsors college fairs all over the country, and NACAC's 23 affiliates have college fairs all over the country. See if there's a NACAC or an affiliate college fair near you. Go to them. A college fair is just a gathering where a lot of college representatives will come sit at the table and hand out information. They're there to talk to you. They're not there to say no. They're not there to scare you away. They're there because they want to learn who you are and they want you to ask them questions.

Juleyka: So, you both touched upon the question of affordability, but I want us to really dig a little bit deeper into that because for a lot of students, it's not once you get in, how are you going to pay for it? For many of them, it's how am I even going to pay for this application? And there are some institutions that waive it based on your annual income. There are other institutions that have admissions waivers where they just absorb the cost, but there are also other points in the admissions process along the way.

Ralph: So, it's possible that you won't have to pay for the tests themselves. And from then, if you qualify for those testing fee waivers, many colleges will automatically let you check off a box, say "Yes, I qualified for an SAT or an ACT fee waiver" and they will waive the application fee. If not, you can deal with the colleges directly to ask whether or not it's possible to waive that application fee. The common application, which is an online application
form, which is used by about 700 different colleges, maybe even 900 different colleges now across the country, the common application can be a way to do a fee waiver as well, and that is a possibility for students.

Jacques: Also, Ralph talked about how important it is for you to visit a campus, and you may be interested in visiting a campus that is a plane ride away. Sometimes, colleges will have fly-in programs where the college will actually pay for you to fly in and see their campus and spend a few days there and in the vein of advocating for yourself, ask if a college has a fly-in program and what does it take to qualify. As you move on from the process of applying to college and visiting colleges to actually figuring out how to pay for that education, familiarizing yourself with terms like need-based aid, financial aid that is based on your ability to pay and merit aid that may be based on your academic performance. Trying to understand the difference in cost of an in state public university, a public college or university in your state versus the cost of a private college that offers merit aid could well be, Ralph, that that private college with merit aid could have a tuition that's competitive with that in state public. Is that fair?

Ralph: And at the bottom line is that you might pay less for a college that has a much higher sticker price than one that seems like it's a better deal. And it's important to, first of all, have these conversations with your family. Parents and students need to talk about finances. One of my colleagues had a whole family of students go through Albuquerque Academy who, every year, one of the students became a junior or a senior. It was his job to sit down and explain the family's finances because the parents never told the students anything. And for, I think, maybe four different students, he had to sit down and explain the family finances because the parents just wouldn't. Don't let that happen. Talk to your students about finances. Talk to them about affordability. Parents, you think that your students don't know these things. You think that your students are oblivious to the cost. They are very, very worried. It's keeping your students up worrying about how you're going to have to pay for their college.

Juleyka: I agree. They do definitely agonize over it. They're far more aware of what the family finances are than most parents think that they are. I would definitely agree with that.

Ralph: And Juleyka, you bring up an important point, and that is debt, loans for college. This can be a very hard topic for a lot of people. Some families will just absolutely say, "My student will never take out a loan," and that's their decision and that's their prerogative, but we actually counsel students and parents to think about doing college loans because education is a good
reason to go into debt. It's very productive and the payoff will be very strong, but this is the important part, only debt to certain amounts. We tell students that if you have to take loans after four years, your debt in total should be about $30,000, about as much as a reasonable car. That's for four years of college education. That, you can do. That's reasonable. That's an okay thing to do in order to get to a college you want to go to. Some colleges will offer you $30,000 in loans for a single year. Don't do that. That is unacceptable debt levels. So, debt is okay, but only to certain modest levels.

Juleyka: Amen for saying that, I really respect that, because a lot of people think that it's an open-ended question.

Jacques: And really having an honest conversation and educational conversation of if you use Ralph's framing of the trying to do no more than $30,000 in debt over the four years, how much time is it going to take to pay that back and what's it going to entail on a monthly basis?

Ralph: And keep in mind, remember, students, when you do those loans, for the most part, it's you, the student, who is taking out the loan and you, the student, are going to be paying it back when you graduate.

Juleyka: Right. Absolutely. All right. So, what did we miss? What is something that you both come into this conversation thinking, "I've got to get this across to our listeners, because this is so pivotal?"

Jacques: I guess just ending on a note of hope that this is doable, this is manageable, this is attainable, armed with information.

Ralph: And landing back on the conclusion that the possibility of college, the option of college is for everyone. Everyone has that ability, has that possibility. You just need to investigate it, to look at it, to figure out what the plan is going to be for you, what the timeline is going to be for you. It might not be something that you want to do right away. It might not, in the end, be something that you end up doing at all, but we want you to know that it is an option. It is within your reach.

Juleyka: So, Jacques Steinberg and Ralph Figueroa, it's been a pleasure. Thank you so much for educating me. Thank you for this really terrific conversation that I think is going to eliminate a lot of conversations families will have with their students.

Ralph: Thank you.
Jacques: Thank you, Ralph, and thank you, Juleyka. And thanks to those of you listening to us for this episode. Please leave a review and rate us on iTunes as your feedback helps shape the show.

College Admissions Decoded is a podcast from NACAC, the National Association for College Admission Counseling. It's produced by Lantigua-Williams and co. Paula Marto is our sound designer. Emma Forbes is the show's assistant producer. If you'd like to learn more about NACAC's guests, our organization and the college admissions process, visit our website. Ralph, tell them where to find it.


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