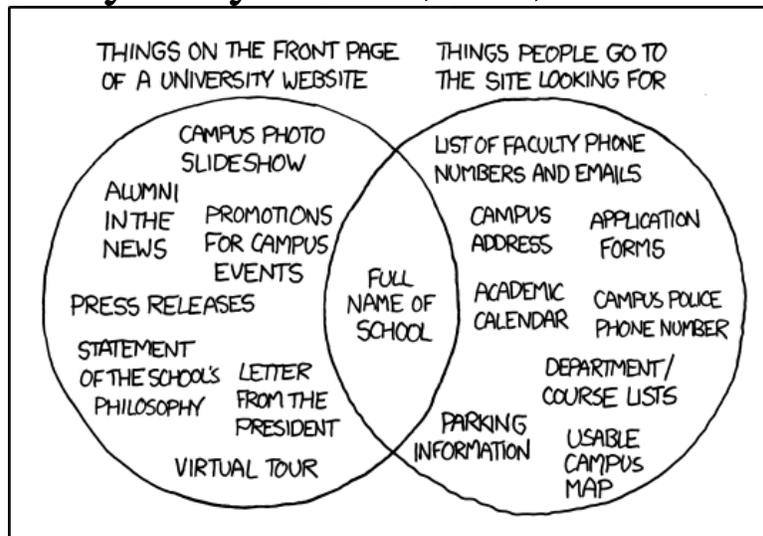




Post-Secondary Application Tips by Judy Arnall, BA, CCFE



Applications

Apply early. For many arts programs, you can apply beginning at Dec 1 of your grade 12 year. However, admission is still contingent on final June marks so don't slack off!

Upgrade at the high school level rather than the university's upgrading. That way, you can still qualify for scholarships from high school and the courses are far cheaper than university equivalents (\$60 versus \$500).

Post-secondary open houses begin in October of your grade 12 year.

All Alberta students can apply for the Alexander Rutherford Scholarship for grade 10, 11, and 12 marks over 75%. If you are not sure if you qualify, apply anyways. The ARS people will figure it out for you.

Many scholarships have deadlines in April to June of the grade 12 year, so do your research and apply early.

Apply to at least three institutions in case you don't get admitted to your first choice. Kiss the application fee money goodbye. Some institutions will happily take your money and then tell you that you're 330th on the waiting list for a program. Some won't even send the courtesy of a letter. They may email you a rejection or notice of a wait list. Some may not even send an email. Some may lose your application. The same applies for residence applications too. Parents, teach your child to stay on top of where he has applied, and phone or email regularly about application progress.

It should be policy that universities shouldn't even accept an application fee when clearly they know that they are waitlisting people, or at least they could post waitlists notifications on their websites. Unfortunately, such policies don't exist. In our online world, it should.

For highly competitive programs, some admission decisions don't come until late August. The universities are waiting for all the applications to come in to see what the cutoff competitive average is. Have plan B ready such as applications in other programs or institutions and also the application fee paid for residence early. Otherwise, you may find out you are accepted into a program but residence is all filled up.

Admission acceptance letters are usually mailed in big 8 X 10 inch envelopes. Rejection letters come in skinny small one-page envelopes. Rejoice if you see a big package in the mail and double rejoice if it comes with confetti inside!

Admission is generally based on the marks of the four grade 12 cores (math, social, ELA, and science) and 1 grade 12 option. Different programs have different requirements, so do your research. Most applications are online and have no fields to put your volunteer work, community service, awards, reference letters or affidavits of your awesomeness. Since computers do the sorting, human eyes rarely see the sorted piles. Save documentation of the above activities for scholarship applications.

Parents, if your child's five grade 12 subjects don't average out competitively, they can rewrite diploma exams in August in time for submission to post-secondary's by September. The government will take whichever is the highest exam mark - the original or the rewrite, to factor in with the course mark.

Post-secondary's want original transcripts sent directly from the Alberta government. They don't want the transcripts passing through the student or parent. No tampering is allowed!

Students, research the universities or schools you want, so you know ahead of time, what the competitive average is for admission and which subjects you need.

You do not need a Alberta High School Diploma to apply to most post-secondary's. Most people just need four grade 12 core courses and one option course and of course, good marks. Be sure to check the institution's website to find out what you need.

Apply to competitive programs out of high school. Many universities like to offer a place in Open Studies so the student can begin coursework and transfer the next year over to the faculty. The problem is that admission to the desired faculty is not guaranteed and as most students don't do their best work or get their best marks while adjusting to first year university, their transfer average GPA will not be very high. Even if their high school marks are stellar, sometimes only the transfer GPA is considered and the student will be shut out of transferring to their desired faculty if they mess up that first year. Better to wait a year, work and then apply the next year with the stellar high school marks.

It is a good idea to apply for residence before you are even accepted. Most prospective students apply for 3 universities, but it is a good idea to apply to 5 if you are seeking a really competitive spot like engineering, law, nursing, business, or a really specialized program such as midwifery or veterinarian. So, in addition to paying 5 university application fees, that are totally non-refundable even when you are waitlisted, you also have to pay 5 university residence application fees that are totally non-refundable. Good thing for summer jobs!

Even when you apply before their April 1 deadline, if you are a transfer student, they might not let you know until late August whether they will take you two weeks later or not. If they accept you at the 12th hour, you have to scramble to find a place to live. Or worse, they reject you and you have no time to make alternate plans for September. Universities do not cooperate or collaborate with each other. One institution's tardiness in offering admission can affect four other's institution's seat and housing availability. You have to juggle each offer's deadlines.

Paperwork

Make a word file with your prospective institution's address of residence and your academic (sometimes called student centre) and residence portal user names, passwords and IDs. Parents, you also need this information to go in and find things, to remind your child about, until they have the responsibility to do it themselves in the second year.

Students, you will need a confirmation of enrollment to draw out your RESP. Be sure to use up the government added portion first when taking money out. You are limited to withdrawing \$5000 for the first 13 weeks of study and more after that. Don't send in class lists as proof. They don't need that information and it is an invasion of privacy. Send confirmation of enrollments instead.

Loans from both the Alberta and Canadian government can be accessed by a single application from Student Aid Alberta.

Parents, give the new residence address to your home insurance providers so they can add your child's belongings on your policy for no charge. Get tenants insurance if your child is living off campus.

Let your provincial health and phone know that your child is studying out of province so they can be covered.

Let your insurance company know so you will not be paying occasional driver coverage on your vehicles when your child is not here to potentially drive them.

Get your child to fill out a disclose information letter if they need help with managing administration. By second year, they should be handling all the admin, but they may require parent's guidance and coaching the first year.

Students, opt out of the post-secondary's mandatory health and dental coverage. You may need a certificate from your company insurance provider. Some universities make you do this once for the whole degree and others you have to do yearly.

Parents, scrutinize your child's fee statement. Watch for hidden voluntary fees that are opt out only. For example, some universities add a small fee for other student's bursaries. Some will charge for a fridge when your child already has one. It is usually a small charge and a pain to send in the opt-out paperwork. You might want to print off several opt out forms and keep a stack so you can fill them out yearly and send them with the envelope that you send the fee cheque in. That way, you know they have received it.

Residence

Parents, if possible, encourage your child to get a single bedroom with a door to it. Then your child can choose how much social interaction they want by closing it or leaving it open to the main suite or hall. It is worth the extra cost in peace and quiet and better quality of study surroundings (marks!)

Sign up for the lowest food plan available. Many places kids like to hang out and meet their friends do not accept food plan cards, so they will have to pay for meals there and won't be declining the balance on their meal plan card. Sometimes the dining hall is inconvenient or not open when your child can have a meal and has no class. Your child will grab food where it is handy, and that is usually not at the dining centre.

Don't buy a fridge, hotplate, bookcase or bedding (some beds are twins, some are queens) until your child moves in for a week and sees what they need. Most school supplies are on sale about 90% off if you wait until the last week in September to buy.

Take photographs of damage or dirt at the time of filling out the rental report.

Always get a receipt for keys handed in at the end of the year. Otherwise, the university could lose the keys your child handed in and you will pay a \$100 bill for them. Always get a cleanliness and damage inspection report the day of moving out, otherwise the university can charge you for cleaning charges if you don't have proof that your child left the place up to standards. Both roommates get charged, so make sure the roommate who leaves last has done their due cleaning diligence.

Academic

Find out book return policies before purchasing. Like gaming and video purchases, books shrink wrapped that are unwrapped may not be returnable. Don't buy books unless the class has started and the instructor says that they really are needed. So many textbooks are purchased and never even cracked open.

Get your child to find out how to sell used books at the end of term or the year.

Warn your child that marks are cumulative, unlike high school. Ensure they know the deadline date of when they can drop a course without academic penalty. My son didn't know that and paid an academic penalty for three years for a course he left but didn't drop. It took nine more courses before that monkey of a mark was no longer in his cumulative average. It can affect future transfers and entrance into different faculties, scholarships and even institution admission decisions.

Let go of knowing their marks and due dates. This is now their job! Your job is to coach them from home on the bureaucratic business and also coach on how to assert themselves with the new other adults in their lives. Coach, but don't do it for them!

Buy a printed copy of the university calendar. Out of town children don't know the requirements of an institution and don't know to look things up in the calendar before an incident happens where they have to. You can skim over their program and alert them to any requirements or unusual procedures. By the second term, they can do it themselves.

Encourage your child to get to know academic advising. They are your child's new best friend for program planning.

Be sure to attend orientation week. It's lots of fun and everyone looks lost. Parents, there are activities organized just for you too and a lot of parents go. This is one parenting class that most parents attend!

Make sure your child knows to save all course outlines with the course content, weighting of assignments and exams, and the professor's contact information. These sheets are invaluable if your child wants to transfer programs or universities. These are the sheets that administration uses when granting transfer credit. Toss the rest of the course work, but not these outlines.

Health

Monitor your child for signs of depression, anxiety and stress. Trust your gut instinct. Talk to them about how they are feeling and encourage them to go to the campus health clinic. Encourage them to get a flu shot now that they are immersed in a bigger pool of potential germs.

Send care packages of cookies, stuffies and notes from home. They are probably homesick.

Anything your child needs to do, but you haven't taught them, they can look up on youtube (How to iron a shirt, how to write an essay, how birth control works!)

Text them as much as you need to! They love to hear encouragement and love from you. They can choose not to answer. Remember, you are their roots as they try out their wings! Parents, happy launching! Students, happy flying!

Money smart tips every young person should know when they leave home for university: Kids, you need to....

Tenants Insurance Call the insurance company and get a certificate of tenant coverage for university residence. If you are renting off campus, you need tenants insurance for a)coverage for your stuff and b)liability for the premises you are renting in case you leave a tap running or a pot on the stove and burn down the whole house. If you have shoddy things, be sure to get the lowest coverage you can for your items. Get the highest deductible you can, so your bill is lower. If you make a claim, your insurance will go up, so unless it is a disaster, you might want to pay for repairs to damage to the house out of your pocket.

Car Insurance Review car insurance and ask what the various options are for. Some features are added automatically with yearly renewal and it's up to you to notice them and take them off if you don't want them. Ask for what you legally require and then upgrade based on your individual needs. Be sure to check your car insurance needs each school year. Every year that a child ages, lowers the rate, but the insurance company will not call and let you know that. Parents, if your child is out of town and not driving your cars, phone your insurance company to tell them. There is no point paying the child's extra insurance as an occasional driver if the child is out of town going to school for the year.

Charities When charities come to the door, ask them to leave a brochure so you can review the organization without pressure. Point out to your child why you do this. Don't donate to charities at the till of stores and businesses. You lose the tax deduction from a printed receipt. Say, "I have a specified charity that I donate to for the year. Thanks but no." Spend some time reviewing charities' administration and fundraising costs and compare the percentage of administration costs to the percent of money that actually benefits the goals. Then decide if the charity is deserving of your money if they practice prudent spending according to your criteria.

Cell Phone Review your phone package every year and ask for the phone companies retention department. Ask for what deal they are willing to give you to keep you as a customer if you are not on a contract plan. If you are on a phone contract plan, you can't quit the terms or the company unless you "buy it out."
Don't accept any free downloads from companies you don't trust. You could be on the hook for large amounts of data downloading.

License Always bring in discarded/no longer needed license plates. The person who they have been issued to is still liable for them if they get stolen or lost.
Always carry pink insurance and registration cards as the driver can be fined if they are not produced upon request by a police officer.

Car Collisions If in a car collision, take a photo of the damage, the other driver's registration pink slip, license, and pink insurance slip. Take a photo of the car's model as well.

Residence Try not to be the group contact, or sign the lease for a group house rental. You are liable for all the renter payments, behavior, etc. If you are living in residence, be sure to check and note all deficiencies in repairs and cleanliness. Take photos when moving in and after cleaning when moving out. When moving out, get a receipt for your room key and have the Residence Assistant inspect your room, otherwise, you will be getting a bill after you return home. Be sure the last person who leaves the room, leaves it clean or all roommates will be penalized.

Sell your fridge, hotplate and reusable items at the end of the year for pocket money. Be sure to sell your used books too. Be environmentally conscious - the landfill doesn't want your stuff.

Travel Always copy and paste an email confirmation into a word file and save it to appropriate folders in your computer. Hotel, airline confirmations etc. Don't forget school financials such as Opt-out of health plan confirmations. Always read the terms of the sale. Ask about any fee that doesn't make sense to you. Some hotels are now adding a DMF (Destination Marketing Fee) to the bill after you check out and you do not have to pay it, if it was not disclosed at the time of booking. It is not a tax and should not be represented as such. Get money out of an ATM and not from a credit card, when traveling. Ask what the fee is before you get in the taxi or hostel. Currency exchange rates are always better on credit cards, than on accessing cash from an ATM.

Friends Never lend substantial money to a friend. \$20 here and there until their payday is fine. More than that and you put your friendship at risk. If you do lend it, mentally write it off as a gift. If it gets repaid, you will be pleasantly surprised. If not, you won't harbor hard feelings.

Banking Always check your bank statement for new fees. Banks add them on and it's up to you to opt out. Never hand over your student timetable to anyone (including banks and RESP companies) to confirm your student status. You are giving away too much private information such as time and place of classes which could put your safety at risk. Always send in the generic "Confirmation (or Verification) of Enrollment" form when institutions ask for proof of student status.

Get to know bank language and ask them what the terms are. What is a "product" or "vehicle" or "annuity."
Learn the differences between e-mail transfers and wire transfers and how much they cost.

Always pay your credit card a few days before the due date. Some cards, like American Express, deem the amount paid only when they receive the funds, not when you send them. It can take several days for the amount to travel from your bank to their bank and you will be stuck with interest owing for the whole month if it arrives a day late to their bank.

Always check your credit card statement each month for any purchases that don't look like yours.

When punching in your pin number at the ATM or at a store, cover your hand and always pretend to punch a few more numbers in case any cameras are watching.
Never, ever use those handy cheques that come with the credit card statement. They are for cash advances that will start accruing up to 20 percent interest from the last credit card statement date.

Gift Cards Many employers give gift cards for employee recognition. Use up gift cards as soon as possible. The longer you keep them, the higher the risk of losing them and the store going out of business. Same for store credits. Send cash instead of gift cards. Over 50% of gift cards are never redeemed which is why stores love them.

Records Destroy and shred any receipts or documents with personal information on them. Keep employment and student receipts for 7 years along with your tax return.

That's it. Enjoy those student discounts!

Judy Arnall, BA, DTM, CCFE is a professional international award-winning Parenting and Teacher Conference Speaker, and Trainer, Mom of five children, and author of the best-selling book, ***Discipline Without Distress: 135 tools for raising caring, responsible children without time-out, spanking, punishment or bribery*** and the new DVD, ***Plugged-In Parenting: Connecting with the digital generation for health, safety and love*** as well as the new book, ***The Last Word on Parenting Advice***. She also teaches parenting at The University of Calgary, Alberta Health Services, and is an advice expert for Mothering.com, Today's Parent magazine, Postmedia news, The Globe and Mail, Global TV and CTV. www.professionalparenting.ca (403) 714-6766
jarnall@shaw.ca



Copyright permission granted for “reproduction without permission” of this article in whole or part, if the above credit is included in its entirety.