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## chapter one

# CHOOSING A COLLEGE

Your son is a junior in high school and looking forward to an exciting and fun senior year. He may not be thinking about college. But he should be, and so should you. Once he does, he will learn this truth: One of the most challenging aspects of a high school student's life is finding a college that best suits his needs, desires, and ambitions.

How hard is it? Some students spend years visiting colleges across the nation. Others move quickly toward selecting their parents' alma mater or a school attended by a brother or sister.

Ryan Kelly, a promising young student-athlete from California, took the first approach. When he was only a freshman in high school, Ryan started looking at college catalogs and literature. Then beginning in his sophomore year, Ryan and his father, Richard, began visiting various colleges that had provided key information regarding admission requirements.

Richard Kelly was a successful entrepreneur and had invested money for Ryan's college education for several years. His wife, Lynn, also contributed to their college savings plan, and together they were able to save a substantial amount of money in hopes that they would not have to accept student loans from the government. (For more information on college savings and prepaid tuition plans, see chapter 10.)

As a student, Ryan was just outside the top 10 percent of his high school class by the end of his junior year. As an athlete, he had been a quarterback on the

freshman football team and a varsity player on the school's volleyball team. Together with his tough schedule of classes, Ryan spent many hours practicing with his team each day, which helped him to develop discipline and time-management skills.

In addition, Ryan spent over nine years in scouting, receiving the organization's highest honor as an Eagle Scout. In his final year of scouting, he was elected the senior patrol leader, presiding over one hundred scouts and eventually earning a recognition award for outstanding leadership. This character development would later prove beneficial in his quest for college admission, as would the ten advanced placement and honors classes Ryan mastered during his four years of high school.

### A TWO-YEAR OR FOUR-YEAR SCHOOL?

Ryan's parents recognized the benefits of a college education; they knew a two- or four-year college degree would be essential in today's climate in order to achieve economic success. Their son would soon face the same decision most high school students confront as they consider the right school: Should they go to college for two years or four—or more? In fact, many companies today require their new employees to hold at least a master's degree, with some emphasis also placed on having a doctoral degree (or being in a doctoral program). Guided by a student's interests and aptitude, a high school guidance counselor can assist in directing the student to the college that will best fit his or her career objective. See appendix 2 for a sample listing of careers available for students with an associate's, bachelor's, or master's degree.

Likewise, those not interested in earning a bachelor's degree or even an associate's degree can still benefit by pursuing advanced technical study at a junior college or trade school. In addition to taking the basic core courses in high school, those students may enroll in multiple occupational and technical courses such as welding, cabinetmaking, auto repair, or metal shop. With the help of their high school guidance counselors, the students can develop a college profile that combines the students' interests and economics, enabling them to recognize their own aptitudes and interests, choose the appropriate college major or the appropriate technical career path, and save thousands of dollars in government loans. This can set the stage for both a future vocation and little, if any, student debt upon graduation.

Flexibility can be the key in the college selection process. Many families do not have savings available for college like the Kellys; these parents and students often resort to borrowing almost 100 percent of the funds from the government. Instead, they could turn to a combination of two- and four-year schools. Thus, students willing to attend a local community college for their first two years prior to transferring to the big-name school can save significant sums.

Rhonda Morgan, associate professor of business administration at Gordon College (Barnesville, Georgia), asked students to consider the cost and educational

benefits of attending a two-year school first:

What if you could save almost half the cost of a college education? Suppose you choose to begin your college education at a two-year community college? A student could complete the first two years of a four-year degree at a fraction of the cost of a four-year school. Then, after two years, the student could transfer to a four-year college or university.

Studies comparing the achievement of two-year college students with four year colleges and universities have found that the more courses students take at the community college level, the better they do in a four-year school. . . .

After two years of study at the community college, the Bachelor's degree can then be pursued at a four-year college or university. In the end, the Bachelor's degree comes from the "school of choice" without the high tuition costs for all four years.<sup>1</sup>

## THE RIGHT HIGH SCHOOL COURSES

### *Key College Requirements*

Part of preparing to choose a college is choosing appropriate classes during high school. Many colleges and universities today look for a minimum of sixteen to eighteen units of college preparatory classes. The basic courses that most colleges require are: English, four years, including English composition, American, English and world literature; math, three to four years, including geometry, algebra I and II, and trigonometry (calculus is recommended); history and geography, two to three years, including U.S. and world history, U.S. government, world cultures, and civics; and lab sciences for two to three years, such as biology, earth science, chemistry, or physics. Colleges also expect some fluency in a foreign language, acquired by studying at least three years of French, Japanese, Russian, Spanish, German, or Latin, for example. In addition, students should choose such electives as economics, computer science, art, music, communications, psychology, and drama.

Some of the above courses, especially in the sciences and mathematics, are offered as honors and advanced placement classes, providing high school students a sneak preview of college-level work in many different subjects. The classes cover extensive material at a faster pace, presenting a stimulating challenge for motivated students.

### *Advanced Placement Classes*

Students who complete advanced placement classes help their college future in several ways. First, they improve their overall application profile. Most colleges view advanced placement courses as a sign of the student's willingness to accept a

challenge and proof of their intellectual competence. Second, students who score a grade of three or higher (out of five) in an advanced placement examination, given at the end of the course, may receive college credit from the prospective school, which can save hundreds or even thousands of dollars in tuition fees. (More selective schools require a grade of four or higher.) Even if the student does not score high on the exam (or chooses not to take the optional exam), he or she can enhance the grade point average by earning a grade point higher than the traditional four-point scale. In other words, a student who earns an A in an advanced placement class scores a five-point grade; a B is posted as a four-point.

### *A Focus on Academics*

By the time Ryan Kelly completed his freshman year of high school, it was apparent that his interests and abilities were especially keen in mathematics. Because of his stringent schedule, there was very little time for cruising the mall or watching television. He was bright, but not brilliant. Yet he excelled in every math class available and continually scored high in the math section of the Scholastic Assessment Test.

The Kellys continually encouraged their son and sacrificed in many ways in order to provide for strong academically-based primary and secondary schools. They were always amazed at his teachable attitude and carefully nurtured his self-motivation.

“Your grades need to be among the highest, and you need to limit your television watching to weekends if you want to get into a good college,” said Lynn Kelly, Ryan’s mother, an education administrator.

Like the Kellys, many parents start planning for college when their student is still in middle school. If you’re a parent, you can begin planting college seeds when your child is twelve or thirteen. If you’re a student, begin with your freshman enrollment and choose classes that will help you get ready for college. Remember that the best schools demand a full schedule of college-prep classes. It makes sense to plan years in advance for the type of courses to be taken in high school.

## QUESTIONS TO ASK ABOUT THE PROSPECTIVE COLLEGE

Beyond the academic preparations, students need to focus their college choices by asking the right questions. Determining where to spend four or five years on one campus prompts questions like, “Will I fit in?” and “Will I be challenged?” Students visiting a college in person should ask pointed questions of the administration, as well as query the students to learn what life is truly like on their particular campus.

College-bound students should divide their questions into the following five

categories, listing the “pros” and “cons” for each college: (1) the distinctive nature of the school, (2) the academic reputation, (3) geographical location, (4) the student body, and (5) the overall size of the campus. First, though, they should ask the primary question: “What type of school do I want to attend? Do I prefer a two-year community college, a four-year liberal arts school, a Christian college, or a technical institution? Do I want a nationally recognized state university, a small private college, or a famed Ivy League school?” Ultimately, students should choose a college where they fit both spiritually and academically.

Then the student can begin asking the questions in each category. For instance, under the academic reputation, the student could ask, “Does the school offer a major that interests me? Does the campus provide an environment for learning? Is the school ranked scholastically? Will I be challenged academically, and more importantly, will my faith be challenged? What are the average SAT and ACT scores of incoming students? Do my national test scores meet or exceed the scores of others? Is there an up-to-date resource library and research facility? Are there academic, professional, and/or Christian organizations on campus?”

Other questions for determining academic standards are: “What is the ratio of students versus faculty? What percentage of all classes do professors teach versus graduate assistants? How many professors hold a Ph.D.? Are the classes small and intimate or taught in large lecture rooms? What is the average number of students per class? Do the professors have an open-door policy for assisting their students? How easy is it to change majors and does the school provide professional counselors for every student? What is the retention rate? What is the current graduation rate?”

Thinking ahead to graduation, some students may ask, “Is there a graduate school attached to the college or university? If so, what percentage of graduates apply for graduate school? Do the academic standards match my aspirations and allow me to achieve my designated goal after graduation? What does the school do to help graduates find jobs? Do they have a reputation for advancing graduates into key positions with Fortune 500 companies?”

Among the questions concerning the student life are these: “Does the school provide adequate dormitories or will I be required to live in off-campus housing? What kind of meal plan is offered in the dorms? Is the dormitory coed? If so, how is the gender separation handled within the dorms and bathrooms? What kind of health facility is available? Does the college or university provide up-to-date computer labs? Do most students have desktop computers or carry laptops to class?”

The geographical location is often a deciding factor for many students who prefer to be near their home rather than days away by car (or several hours away by costly jet travel). If the school is out of state, a student is likely to ask, “Is the cost of transportation figured into my overall budget? Is the school located in an

urban or rural setting? Is the community slow paced or is it primarily academically focused? Finally, how safe is the campus? What are the crime statistics for the campus and surrounding area?”

Some students prefer a large school, while others want to know everyone on campus and enjoy a feeling of camaraderie. More questions might be: “How large is the student body? What is the ratio of male to female students? Do most students return home on weekends? Is the campus a walking campus, a bicycle campus, or do I need an automobile? Are automobile expenses figured into my overall budget? Are there sororities and fraternities on campus? If so, what percentage of the student population are members and would I need to become a member to fit in? What do the students do for fun? What percentage of the student body is involved in intramural and varsity sports? During my visit, were the students helpful and congenial or arrogant and unfriendly?”

Of course, don’t overlook questions regarding costs and probability of acceptance: “What are my chances for acceptance? Will admittance to the college be a stretch or am I assured of enrollment?”

“Can I apply for state residency after the first year and begin paying in-state tuition rates? Is the school affordable based on my budget? Is it possible to receive an institutional scholarship award? What percentage of all students qualify for financial aid? Can I qualify for work-study? Will my AP credits transfer?”

With so many questions to be answered, students should seek counsel from their parents, teachers, guidance counselor, coaches, and local youth pastor. The Bible is a crucial resource for the Christian student. I especially recommend Proverbs 2, particularly verses one through seven, as the student weighs his choices.

### VISITING THE CAMPUS IN PERSON—OR BY COMPUTER

Richard Kelly and his son were determined to visit as many college campuses as possible to learn the answers to scores of their questions. In fact, between Ryan’s sophomore and senior years in high school, Ryan and his father toured nine colleges and universities.

“Our two campus trips around the country were possibly the best one-on-one times I ever spent with Ryan,” the senior Kelly later told a friend. “Driving between colleges allowed ample time for debriefing, analysis, and reflection. It was also a great opportunity to discuss Ryan’s spiritual values and the potential impact of the various environments on those values.”

Unlike the Kellys, many students do not have the time or money to visit several colleges across the country. For those students, the Internet is a welcomed friend. At [www.campustours.com](http://www.campustours.com), students can take a virtual tour of hundreds of colleges without ever leaving their home and without ever spending money for plane tick-

ets, hotels, and rental cars. And many schools have their own web sites, usually under [www.schoolname.edu](http://www.schoolname.edu) that includes information on the student body, location, information on courses (often from the catalog) and photos or a video tour of the campus. (The school name may be abbreviated on the web site; look at application information.) If you don't have a computer, usually one is as close as a local library or your school's computer lab.

## PREPARING FOR THE SAT AND ACT

Referring to the attention given the national testing program, G. Gary Ripple, director of admissions at Lafayette College in Easton, Pennsylvania, noted, "There is such a great variation among high schools in the quality of teaching, the quality of courses offered, the quality of textbooks and the consistency of grading policies, that admission committees perceive SAT/ACT scores as a common denominator. While standardized test scores are not as important as the high school transcript, they serve as a convenient screening device for admission committees faced with thousands of applications."<sup>2</sup>

Because of the increased competition for institutional scholarships and admission into the best colleges and universities, students should consider receiving tutorial assistance prior to their final national test date, regardless of whether they attended a Christian school, private academy, a public high school, or were schooled at home.

At the beginning of his junior year, Ryan prepared to retake the SAT exam. It was a personal challenge, and the Kellys had provided a tutor, confident the private help would be able to give Ryan's verbal score a boost. All were disappointed when the boost amounted to only 40 points, but rejoiced knowing that he scored a perfect 800 on the math. Ryan next tackled the SAT II and again scored high on the math portion but a dismal 570 on writing.

Other assistance can help students get ready for the big assessment exams. Of particular note is the Princeton Review, which offers courses in major cities to help students become more competitive in maximizing their PSAT, SAT, SAT II, or ACT scores. For those who are not near one of the Princeton Review testing centers, the agency also publishes dozens of college prep books, including *Cracking the SAT, 2000 edition*; *Cracking the SAT II: Spanish*; and *Cracking the SAT II: Physics*. In addition, they publish the average test scores for incoming students at hundreds of colleges and universities across the country. Interested students may contact them on the Internet at [www.review.com](http://www.review.com) or by calling 800-2REVIEW. Internet-active students can also check out the Kaplan Educational Center for books on testing preparation at [www1.kaplan.com](http://www1.kaplan.com).



## COMMUNITY AND EXTRACURRICULAR SERVICE

Before their first trip to visit several college campuses, Ryan's father wondered, *With so much emphasis placed on class ranking, could the college possibly determine that Ryan is just outside the top 10 percent?* Ryan had a strong 4.2 (out of 5.0) grade point average, but his dad feared that class ranking would be viewed as a negative. *Even though his perfect math score looks good, his final SAT was still shy of 1400. Will they knock Ryan out because of his poor showing in verbal and writing?*

Fortunately for Ryan and thousands of other high school students, grade point averages and scores on college entrance exams are not the only factors receiving weight. Extra activities are very important. In fact, several of the schools visited by the Kellys expounded on the need for extracurricular activities. "One thing we learned on our first trip across the country was the significance placed on community service," commented Richard.

Involvement in school and community activities is so important to colleges that many have designated scholarships for students directly involved. For example, Rhodes College (Memphis, Tennessee) provides a four-year scholarship for students who have demonstrated a high level of commitment to community service. Winners of the Bonner Scholars Program make a commitment of ten hours per week to service projects and service-learning activities and select summer service projects, jobs, or internships around the world. The award includes a stipend of \$3,500 per year.

Rhodes also offers the Lucius E. Burch Leadership Scholarship designed specifically to reward students for their commitment to leadership in community service. Those selected participate in a four-year leadership development program and commit to at least ten hours of public service weekly and involvement in the leadership development program. Each of the ten recipients receives a \$10,000 scholarship per year in addition to any other Rhodes grants and scholarships.

"Although Ryan was active with his church youth group and had taken part in work projects in Mexico, only a couple of the schools we visited seemed to relate that to community service," Richard later recalled. "What did matter was the mental note we took of the groups that the universities deemed valid. There were two organizations we felt particularly comfortable with; namely, Habitat for Humanity and Special Olympics."

At that point, Ryan and his dad made a pact. If Ryan was going to participate in the community projects, then dad would too. Over the next year, the two Kellys assisted Habitat for Humanity in building a new home for a low-income family and remodeling another that was once a former drug house. Additionally, they worked with the track-and-field group of the Special Olympics' organization.

"Both were real eye-openers," said Richard. "Each of us came away with in-

creased awareness and appreciation for those who live in crime-infested neighborhoods and especially those with mental and physical disabilities. It was truly a blessing for us both.”

During the summer between his junior and senior years in high school, Ryan had another eye-opening experience, visiting a leper colony in the Dominican Republic while serving on a work project. “I’ve never seen anything like that before. I was very moved,” Ryan solemnly reflected. “But the really neat thing was their attitude. They never complained and were very grateful when we visited them.”

Students are frequently encouraged to pursue extracurricular activities such as after-school sports and even part-time jobs, proving to the admissions staff that they are well-rounded and capable of improving the college community. Multiple activities also indicate a proficiency in managing different roles.

The Kellys were somewhat surprised to hear one admissions director express a different opinion concerning incoming students, “You may have heard that we are looking for well-rounded students. On the contrary, we are looking for students who have excelled in a specific area, possibly a sport or a talent. Combining these ‘specialists’ with other classmates provides us a well-rounded student body.”

Most of the schools the Kellys visited had a similar challenge: “If you have any aspiration for attending this university, you need to register for your school’s most demanding courses and show us outstanding results.”

“We also learned that in addition to the course curriculum, the colleges take a close look at the overall competition in each high school as well as the scholastic reputation and their history with the college,” Richard acknowledged.

“Eventually, I came to the conclusion that every student should have a complete dossier in order to attract the attention of the admissions committee, who wade through thousands of applications,” Richard added. “I then realized the importance of Ryan packaging his accomplishments and abilities to make himself more appealing to every admissions committee.”

### HOW TO PREPARE IF YOU’RE A HOME-SCHOOL STUDENT (OR TEACHER)

This same concept can be especially helpful for students schooled at home and seeking college acceptance. According to Cafi Cohen, author of *And What About College?*, home-school families may even have an advantage in the application process “Just as home-school parents have customized their educational philosophy and their student’s interests and goals, families can tailor their application to focus on the student’s strengths,”<sup>3</sup> writes Cohen.

While colleges and universities use the same criteria in evaluating students, such as grade point average, admissions interview, essays, SAT and ACT test

scores, awards, and recommendations, those schooled at home may have an edge over students with a transcript filled only with academics. “A student with only a paper trail of academics risks being lost in the crowd and does not necessarily come out on top when competing for slots at selective colleges,” adds Cohen.

Cohen believes that home-schooling parents should give equal weight to a student’s activities and academics. When addressing home-school audiences, she reminds parents “not to restrict themselves to government high school requirements and to look for ways to exceed those requirements in areas where the student is talented and gifted.

“Admission officers are becoming increasingly interested in those who are home schooled, and the alternative programs help demonstrate to the admissions committee that the student far exceeds common high school standards,” says Cohen. “With good documentation, a home-schooled student with average academic backgrounds and standardized test scores will have little trouble gaining admission.”<sup>4</sup>

According to *The Campus Life Guide to Christian Colleges and Universities*, Christian colleges are more likely to agree with the philosophical reasons for home-schooling, and many are actively recruiting home-schooled students.<sup>5</sup>

As noted by the Kellys on their tour of higher education institutions, colleges want a wide diversity of students on their campuses, and students who have been educated at home certainly add to that diversity.

Regarding transcripts and applications for America’s best colleges and universities, Cohen states that the more selective schools need written proof or documentation of home-schooling, i.e., portfolios, transcripts, standardized test scores, letter of recommendation, interview reports, and student essays. “Two types of family-generated documentation commonly accompany college applications from home-schooled student: a portfolio or a transcript,” notes the author.

Because some states still struggle in their acceptance, home-school parents need to be prime record keepers, documenting every scholastic achievement and accomplishment. “Some colleges and universities consider themselves highly innovative and often seek students with non-traditional backgrounds and documentation. For these schools a portfolio submission usually impresses admissions officers,” writes Cohen.<sup>6</sup>

In many cases, portfolio submissions do appear risky and may present time problems for the admissions office that may already be bogged down with thousands of applicants. Based on her experience, Cohen suggests a custom-built transcript that highlights a student’s work as well as his or her activities and projects. In her book, Cohen provides parents a complete how-to guide including establishing high school credit hours, sample transcripts with exhaustive course descriptions, application essays, cover letters, detailed résumés, and more.

## THE APPLICATION PROCESS: WHEN AND WHERE

Every year, beginning in September, colleges and universities across the country begin reviewing applications submitted for the following fall semester. In some cases, up to 30 percent of the applications are submitted under “early decision” rules. If accepted, early decision candidates are required to firmly commit to attending the school and immediately withdraw all other college applications.

While most schools won’t admit it, early decision applicants often have an advantage, especially if the student would otherwise be marginal based on his or her credentials. The reason is primarily economic; the college or university can know by mid-December how many students are securely committed and how many openings still remain.

The application procedure is similar in almost every school. Whether the application packet is submitted in the fall for early decision or in the spring with the remaining application pool, the submitted papers are quickly scrutinized to see that every required component is included. If not, the application is returned to the student for additional processing. In most cases, the applications are read as soon as they arrive (another reason for students to submit their admissions request early).

If the application is complete, most schools appoint two or three members of the admissions committee to review the contents and score the applicant based on the student’s performance. For example, a student could score a seven or eight on academics, a six or seven on teacher and counselor recommendations, but only a three on extracurricular activities. Every aspect of the application is scored prior to going to the full committee for acceptance or rejection.

While not every student is afforded an interview with the admissions official, any personal contact with a college representative can prove beneficial. When the Kellys heard of an informational meeting in their city sponsored by one of the schools Ryan and his father had visited, they planned to attend, hoping for a personal introduction to the campus representative. Their time was well spent. Later they learned that the same representative also sat on the university’s admissions committee.

Some schools send recruiters to various parts of the country to make contact with students at their high school or at one of the many college fairs. College fairs offer students the opportunity to visit with representatives from numerous schools at one specific location. Those who attend are able to ask key questions of each representative and collect brochures, applications, and even detailed information regarding scholarships and student financial aid.

One recommended strategy is to apply to more than three schools. In fact, most high school guidance counselors recommend that students apply to as many

as five different colleges, since more than 70 percent of all students file admission applications in the spring of their senior year. For example, two schools may be more selective in their admissions criteria and possibly a stretch or marginal for acceptance. Two others may be considered “80 percent chance” schools, while the last college is labeled a “safety school,” one where the applicant knows in advance that he or she will be accepted.

### PREPARING THE ENTIRE PACKAGE

As Ryan rounded the corner for his fourth and final year of high school, he made a decision where he would like to attend college. Even though he knew he might have a difficult time qualifying for admittance, Ryan chose a private northeastern university as his number one choice for early decision. He also selected another nationally recognized university as a second choice, and since that school had a non-binding early action option, Ryan elected to apply to both schools concurrently.

Facing the SAT II a second time, the Kellys offered Ryan additional testing assistance and a great deal of prayer. The results: a boost of 130 in the writing segment and a whopping 750 on the math IIC. Now he felt ready, and his excitement was almost contagious.

The Kellys realized that *everything* was important to the admissions committee, including community service time, grades, essay, recommendations, and even a thank-you note to each of the schools they had visited. To be sure Ryan’s package was complete, they prepared a checklist, complete with the necessary dates for each item to be submitted. (For a sample checklist, see appendix 3.)

Wise students will request letters of recommendation as early as possible. Provide your references with the name of the admissions director, the school name and address, and the deadline for each letter to be submitted. Most letters of recommendation come from high school guidance counselors or teachers who have taught you and are familiar with your talents, abilities, attitude, and performance. Other meaningful letters may come from coaches, employers, a principal or headmaster, or even the student’s pastor, all of whom are able to communicate the student’s character qualities, growth potential, and drive toward success.

Over the next few weeks, Ryan labored extensively, struggling with the two applications, especially the essays. Both schools required a very formal application and two distinct essays, one dealing with the student’s decision to attend the school, and the other more open-ended. Ryan chose to write about his days in the Dominican Republic and his experience with Habitat for Humanity. He provided drafts to his English teacher, as well as friends and family, to review. Ryan eventually rejected those segments that were starting to sound like a reading of *Roget’s Thesaurus*.

Not every college requires a student to submit an application essay, but those that do place a considerable amount of importance on the writing.

As the deadline for the two applications grew closer, Ryan began to feel the pressure and stress. He had not applied to a “safety school” where acceptance was highly likely, thinking he’d have good chances by applying for an early decision with one school and early action with another. “If they both turn me down . . . well, I guess I’ll just have to go back and look at some of the other colleges,” Ryan humbly told some of his close friends.

### WAITING TO HEAR . . .

While Ryan waited to hear, his father continued checking off each component on the checklist they created to be sure nothing was overlooked. “We have to be sure your credentials are stellar and we have covered all the bases,” Richard told Ryan. “Let’s see . . . the transcripts have been sent, your test scores are in, your letters of recommendation are mailed. Now we just need you to wrap up your essay and we’ll be ready to go.”

One night in early December of that year, they received a late-night phone call from the West Coast representative for one of the universities. He had called to verify Ryan’s new SAT II scores and inquire how Ryan was doing in his senior year with three AP classes. He also revealed that Ryan’s application would be presented to the entire admissions committee the following day.

Nearly everyone in Ryan’s circle of friends told him the same thing, “Watch for the ‘thick’ envelope,” they said. “It’s the one that has all the housing forms and other campus information. That will be your acceptance package.”

When Ryan stopped at the mailbox several days later, he was taken aback when he found only a small, thin envelope from his second-choice school. Slowly and hesitantly he opened the envelope, and much to his delight and surprise, he had received their welcome and acceptance.

The following day he again received a thin envelope, this time from his first-choice school. He knew it could not possibly contain any housing or other information. He felt very disappointed and did not open the envelope. Somewhat emotionally, he continued to stare at the outside of the envelope as he walked unhurriedly into the house. *Could it be that they too only send thin envelopes like the one I received yesterday?* he speculated.

Finally, knowing that at least he was accepted at one school, Ryan slowly and almost methodically opened the envelope, and then suddenly let out a shout. “Yes!” He had been accepted to his first-choice school, a highly recognized Ivy League university. Moments later, the entire Kelly family paused in prayer to give thanks.

“When Ryan first made the decision to apply to two large universities, he knew he would have to give up his hopes of receiving a volleyball scholarship,” commented Richard. “We were really proud of him. He felt he could play at a smaller college but decided on those two schools strictly because of the academics.”

In the weeks that followed the ordeal, Ryan and his parents often reflected on the overall process and results. “What made the difference?” they inquired of each other. *Some of his grades could have been higher, and certainly a higher SAT would have helped*, they thought.

“The difference?” Richard responded. “The difference was twofold; first, God’s direction and guidance and, second, Ryan successfully presented himself as a complete package!”

#### NOTES

1. Rhonda Morgan, “Two Plus Two,” *Money Matters*, January 1997; published by Christian Financial Concepts, Gainesville, Georgia.
2. G. Gary Ripple, *Do-It Write*, 5th ed. (Alexandria, Va.: Octameron Associates, 1999), 6.
3. Cafi Cohen, *And What About College?* (Cambridge, Mass.: Holt, 1998), 29. Also available by writing the author at 160 Cornerstone Lane, Arroyo Grande, California 93420, and enclosing \$19.95 (includes shipping) payable to *And What About College?*
4. *Ibid.*, 24–25.
5. Mark Moring, *The Campus Life Guide to Christian Colleges and Universities* (Nashville: Broadman & Holman, 1998), 153.
6. Cohen, *And What About College?* 56.