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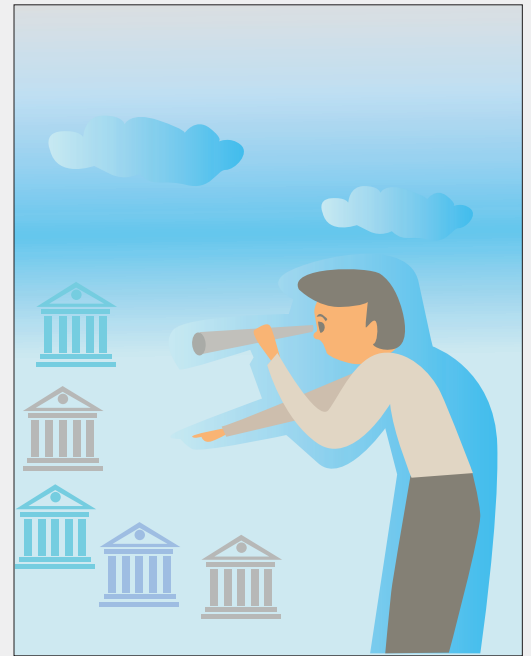
## The College Selection Process by Maximizing Grants/Scholarships!

By Richard Myung

As the fall semester starts, high school students are a bit nervous and busy trying to prepare for the upcoming college admission process. All the more, for the college bound seniors it is also an important time to choose and review selective college of their choice suiting their needs in the right career direction and fit in their aptitude. Therefore, it is important to note that having the knowledge of right decision making in college selection will bring great advantages and those without the knowledge will be in a disadvantageous position in an admissions selection process.

**Rather than selecting colleges based on approximate comparison standards of chosen major or the rankings of the major in general, knowing the scientific and realistic admission factors could reduce the applicant's time and efforts for the application process making the admissions process all the more successful.** Taking this into deep consideration, we must do our best in making the smart move for the college selection which will greatly influence the success through the student's life. Each college may have their own distinct admission standards and weight factors, therefore, it is important to thoroughly understand the differences in admission decision making factors between each selected colleges and the student must strive to find out how to better prepare in advance to maximize their chances of acceptances to the targeted college of their choices.

This strategy will also aid students in acquiring more colleges in varieties never considered or known before. Consequently, staying focused on this strategy, we will increase the knowledge and understanding through examples and ideas below. Although working on the application maybe one of the greatest tasks, however, during this process knowing the criteria of the selected colleges and being able to make comparison of them will help in creating more effective personal profile in advance. In reality it is true that no matter how much we try, we are always short of time. For a mutual relationship of an effective preparation for college admissions and through the knowledge with comparison analysis in order, we will be able to achieve an effective college selection for more effective admission process. The right strategies will maximize the college admissions and success.



### 1. When is the right time to prepare for the college of choice?

Every college varies in admission factors according to their standards but we will classify in 3 or 4 groups in their priority. Depending on the college of choice, each college admissions criteria is analyzed for thorough preparation of the targeted college of choice in order, and it is recommended to pre-select the colleges to apply by the comparisons of each college's financial aid level.

- 1 **Direction setup of the major through student's academic capability and aptitude test.**
- 2 **Set up academic achievement and desired college list.**
- 3 **Set up financial aid review analysis and college list.**
- 4 **Make comparison of admission factors standards of given college list.**
- 5 **Categorize admission factors & standards of given college list.**
- 6 **Analyze personal profile and activity measures for the admission factors & standards.**
- 7 **Execute college admission planning for the admission factors & standards.**

## 2. What must be considered for admission planning and its execution?

Every year about 3,700,000 high school students graduate from 27,000+ high schools but there are only 22,000+ students who may be eligible to get accepted to the Top 10 colleges. Looking at this number, Top 5 per cent students targeting these Ivy League colleges are nearly about 185,000 or more in number. In reality, it's hard to distinguish any differences in academics or achievements of these exceptional profiles of Top 5 per cent students. Even through this tough competition, there will be that 1 per cent of successful students who will succeed by the tremendous difference of the well written application which is reflected by the admission factors. Understanding and focusing the admissions factors is an essential key to success in the admissions. The following are the criteria of college admissions by the College Board: Academic GPA, Alumni Relation, Application Essay, Character/Personal Qualities, Class Rank, Extra Curricular Activities, First Generation College Student, Geographical Residence, Interview, Racial/Ethnic Status, Recommendations, Rigor of Secondary School Record, Standardized Test Scores, State Residency, Talent/Ability, Volunteer Work, and Work Experience.

## 3. Why do we need comparisons of College Admissions Factors?

In general, when we divide classifying key factors of the admissions methodology and make comparisons of the importance placed by each college admissions factor standards, we can clearly see and evaluate the difference of each colleges admissions requirements. Therefore, approaching the strategies of admissions factors standards in each classified college admissions will aid in customizing personal profile to maximizing the chances of admission to the desired choice of college.



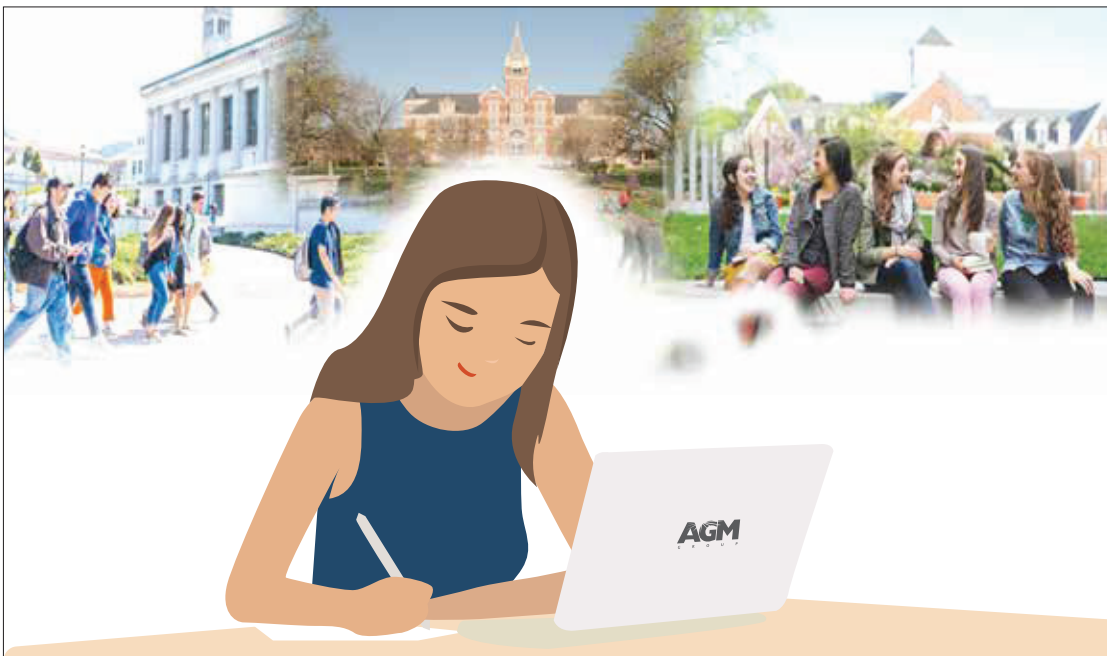
Every parents hope for a great success in college of their son or daughter. However, we must understand careful guidance of the parents in preparation for the admissions factors standards can be a great stepping stone or without the careful guidance of the parents can also present a great difficulty in college admission. Knowing when to start the strategic process is not as important as carrying the knowledge into action. These key factors will greatly influence acceptance into the college of choice. Effective preparation and time factor is also a first step to success. Therefore, when a student enters high school, it is very essential to start the strategic process of college admissions factors analysis.

## Important INFO

**EFC**  
The Expected Family Contribution is key to determine your Financial Need.

## PLUS Loans

are federal loans that graduate students and parents of dependent undergraduate students can use to help pay for college or career school.



# College Financial Aid Evaluation Test

(Answer these questions and evaluate your knowledge)



## Self-Evaluation Test

(Please **circle** the number that best applies to your answer and submit this form with your answers).

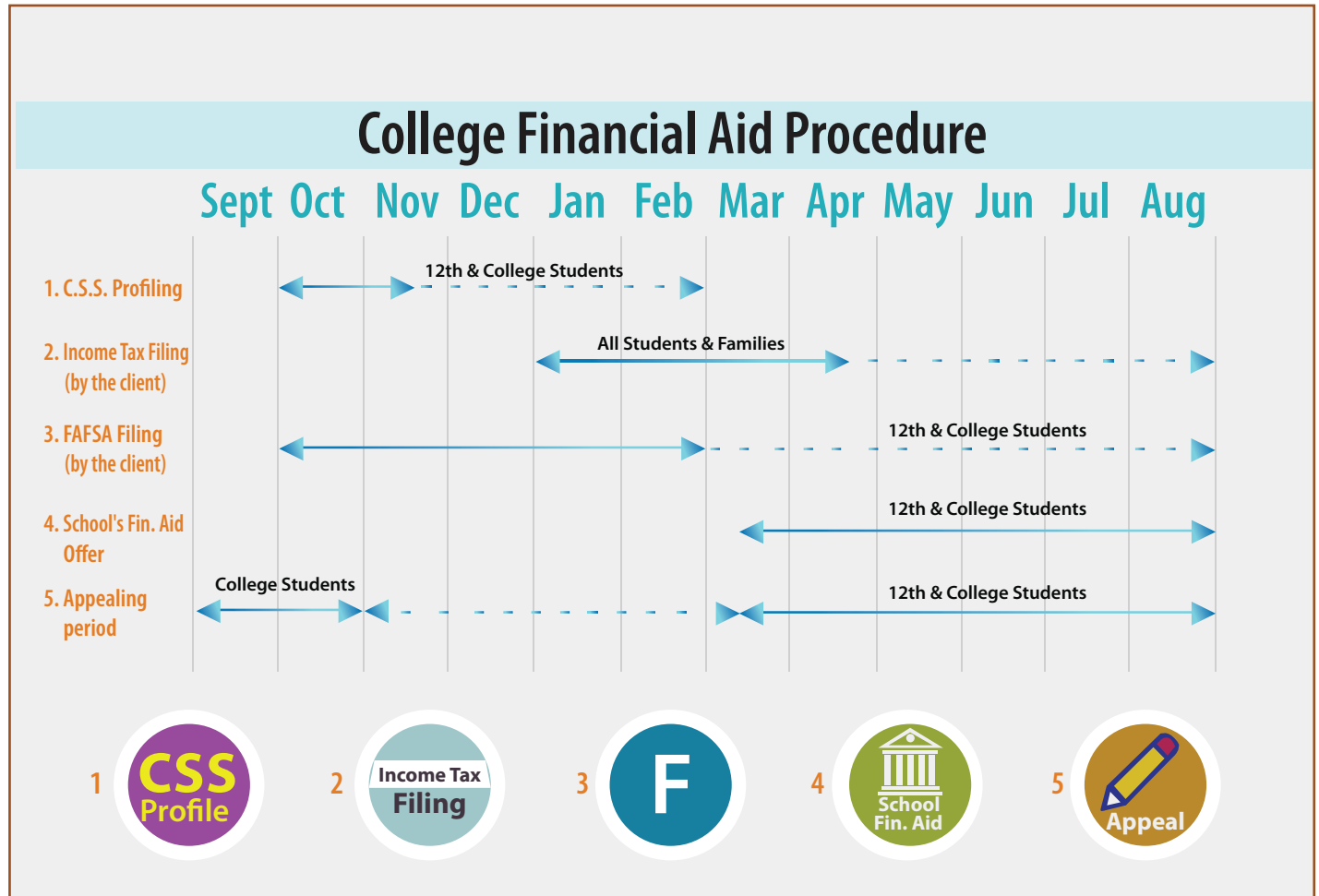
**\*Receive FREE analysis for your Test Result\***

**Maximize your Grant/Scholarship with resolutions.**

Questions	Agree      Not sure      Disagree				
<b>1</b> College financial aid application will affect the college admissions process.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>2</b> The net cost of public college is always less than private college.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>3</b> When the financial aid application is submitted, college will take care of the rest of the progress.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>4</b> College financial aid is determined by the last year's family income and asset.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>5</b> College financial aid process is limited for Grant & Scholarship evaluations.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>6</b> Merit Scholarship is not included and separated from the college financial aid.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>7</b> If parents' income or assets are high, the financial aid cannot be awarded.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>8</b> Student's GPA should be at least more than 2.5 to receive college financial aid.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>9</b> It will be perfect to start college financial aid process as 12th grade starts.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>10</b> Financial aid must be always the same for any same financial situation students.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>11</b> Once the financial aid is awarded, it will be remained the same each year until the graduation.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>12</b> The financial aid is not available for the International students.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>13</b> The financial aid eligibilities for both student and parents are required to have at least permanent residency (green card).	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>14</b> In order to receive student loans, it must be applied separately to the college.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>15</b> Expected Family Contribution(EFC) cannot be adjusted in advance.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>16</b> The given year's college financial aid cannot be adjusted once received.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>17</b> Federal application deadline is stricter than the college's priority deadline.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>18</b> The fin. aid deadlines for both freshmen and returning students are the same.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>19</b> Parent Loan (PLUS) may allow to exceed more than the Cost of Attendance.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>20</b> Graduate students cannot receive college financial aid.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>21</b> Parent's separation or divorce situation is more advantageous for financial aid.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>22</b> 401(K)/IRA/SEP IRA plan, etc. will be more advantageous to financial aid.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>23</b> Fin. Aid rates will be the same for both In-state & out-of-state residents.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>24</b> If the student's age is over 21, parent's income and assets are not affected.	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Submit this form to <b>contact@agminstitute.org</b> or by fax: <b>571-765-7845</b>	<b>Total Points:</b>				
Parent name <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs.	(Last)		(First/Middle)		
Student Grade(s) (Circle all that apply)	<b>5th / 6th / 7th / 8th / 9th / 10th / 11th / 12th College (Fresh. / Soph. / Junior / Senior)</b>				
Cell Phone <input type="checkbox"/> Father <input type="checkbox"/> Mother	(       )				
Parent E-mail Address					

# College Financial Aid Procedure

Since 2004, AGM has helped thousands of families to achieve their academic goals through the adequate guidance for College Financial Planning. The following calendar includes each of the processes to maximize the financial aid benefits.



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