



all
about
value



College Scorecard

The common thing to do when looking at the return on investment or “prestige” of a college is to search the acceptance rate on Google. But, is the acceptance rate on Google accurate or an accurate definition of a college’s worth? Spoiler alert: it’s not. First of all, the acceptance rates on Google are skewed data because the percentage **includes transfer students**, not just first years. Also, small acceptance rates doesn’t mean it is the best college for **you**.

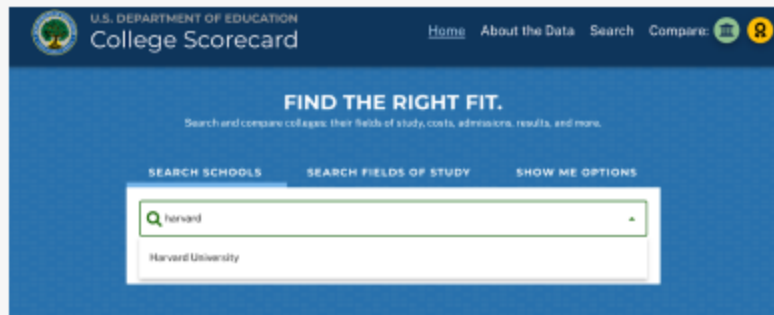
So how do we find the best college for ourselves?

Well, one crucial technique is using a universal data source about colleges called the “College Scorecard”.

The College Scorecard was created in 2015 by the United States Department of Education to allow applicants to **compare colleges on standardized metrics**.

Now, how do we actually use the College Scorecard?

1. Search College Scorecard on any search engine or go to <https://collegescorecard.ed.gov/>
2. Type in any college that interests you in “Type to Search” and click it.



3. Click on "View more details" on the card for the college.

The screenshot shows the College Scorecard website for Harvard University. At the top, it says "U.S. DEPARTMENT OF EDUCATION College Scorecard". Below that, there are navigation links for "Home", "About the Data", "Search", and "Compare". A search bar shows "1 Results" with filters for "CLM", "ADM", and "CARE". The main content area displays "CAMBRIDGE, MA Harvard University" with "7,547 undergraduate" students. There are icons for Year, Private, City, and Median. Under "INSTITUTIONAL HIGHLIGHTS", it lists "Graduation Rate" at 98%, "Salary After Completing" at \$28k-129k, and "Average Annual Cost" at \$15k. A red circle highlights the "View More Details" link at the bottom left of the card.

4. The first step to do is look at the graduation rate. High graduation rates usually mean the college provides **sufficient or even more resources** to ensure success in the student's career after college.

This screenshot shows a more detailed view of Harvard University's profile. It includes the university name, location (Cambridge, MA), and student count (7,547 undergraduate students). A map shows the location in Cambridge, MA. Below the map are icons for Year, Private, City, and Median. The "INSTITUTIONAL HIGHLIGHTS" section shows a "Graduation Rate" of 98%. To the right, there is a "FIELDS OF STUDY OFFERED:" section with a search input field.

5. The second step is to look at the Average Annual Cost. The Average Annual Cost is extremely important because it displays the average cost of that college per year. A college's website will not give you this information but rather the full tuition costs, something that only students with generational wealth can pay. The average annual cost is **what you will most likely to pay** if you go to that college.

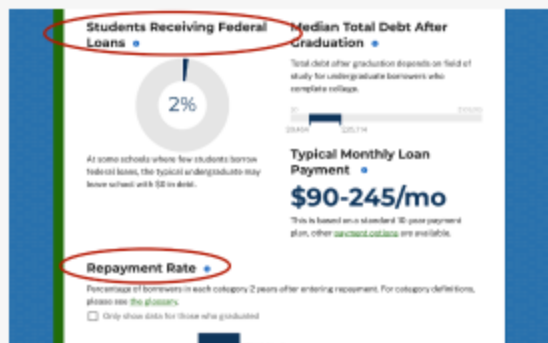
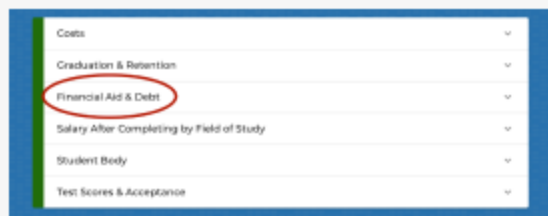
This screenshot focuses on the "Average Annual Cost" section. It includes a sub-header "Average Annual Cost" and a brief explanation: "Cost includes tuition, living costs, books and supplies, and fees minus the average grants and scholarships for federal financial aid recipients." The cost is displayed as "\$15,386". To the right, there is a section titled "Fields of Study offered at Harvard University" with a search input field.

6. The third step is to find the “Financial Debt and Aid” row and click on it.

In this section, you want to look at two things: Students Receiving Federal Loans and Repayment Rate.

In the Students Receiving Federal Loans, the percentage indicates how many students are taking out loans.

In the Repayment Rate, it is crucial to look at the percentages and their indications. For example, the “18% Paid in Full” means 18% of the students paid their college tuition off. Tip: you want the “Paid in Full” percentage to be high.



7. The fourth step is to find the “Student Body” row and click on it.

In this section, you want to look at two important things: Socioeconomic Diversity and Race/Ethnicity. The advantages of the two sections and where your positionality is explained on (page for economics) and (page for ethnicity). A higher percentage for Socioeconomic Diversity means there is **more diversity** at the school in economic background, race, religion, sexual orientation, and gender aspects.



8. Explore the Card for more information you desire.

This step by step process is just the bare bones for looking through a College Scorecard and giving you the **significant** information to find the best fit college **for you**. Explore the site further and find other information you find crucial to your decision making process!

To conclude, let's analyze Harvard University by their College Scorecard. Harvard has a high graduation rate and decent average tuition. This means it might have a good return on investment. But when we look at the financial debt and aid, only eighteen percent of the students have paid back while the majority are still making progress. This **lowers its value** generally because you want a college in which you will graduate with no debt. Lastly, if you bring socioeconomic value to the school by being a person of color, first generation, or any of the topics listed throughout the toolkit, you are **valuable** to Harvard University due to its low socioeconomic diversity percentages.

Remember, when you find an interesting college or program make sure to check on the college scorecard to see if it is **the best fit for you**.



First Generation

What is a First-generation college student?

A first-generation college student is someone with parent(s) that **did not** complete a four-year college or university degree.

How will grades impact your application?

It is known that your grades, test scores, extracurriculars, and other statistics will not measure up to applicants with family members that have graduated from college. They come from a point of **understanding that you are in a position** where you have to help around in your family and are not able to give your full attention to yourself and your academic and extracurricular life. Admission officers also **account for the fact** that your family may not be able to pay for special classes to get you ahead.

What am I as a First-Generation student bringing to colleges?

Diversity. Colleges want to increase the diversity among students on their campus, so even if you will not gain acceptance for your academics, they will admit you into their college to have more people with different experiences and different perspectives, bringing something new to their campus.

First-generation students could be people **from low-income houses, people of color, or have immigrant parents.** As a first-generation student, you have gone through experiences that other students on campus have not experienced. You have a different outlook and that is something that will bring new components into the college, changing the school into one with people who all have similar stories, same benefits, you will be making that change and create that diversity.

First-generation students have more enthusiasm for going into college. Being the first student to get accepted, they feel excited and proud, but not allowing this to be their end. Understanding the importance of this opportunity, they persevere through the challenges they face in college.

How will the admission officers see you?

Being a first-gen student is beneficial because that title catches the eyes of the admissions officers. They will pay more attention to your accomplishments and the obstacles that you had to overcome in your lifetime.

How To Take Advantage Of Being A first Generation Student

As a first-generation student, you have easy access to aid. These include **fly-in programs, federal grants, scholarships, work-study, and federal student loans.**

Fly-in programs are opportunities to help first-generation students get access to a higher level of education. **Fly-ins are an opportunity for students to apply to, get chosen, and stay on campus for two to three days and learn about the campus.** The colleges cover the cost of transportation, rooming, and other expenses that may stop first-generation students from visiting the campus.

Federal grants are grants given by the government to award or aid students. They can come to students in two different ways, through direct grants or pass-through grants. A direct grant is **money directly given to students from a federal government.** These are given through a single application and agreement between the government and the student. Pass-through grants are grants given from the government to states, which are then **distributed to applicants.** Following a general guideline, states can distribute the grants to students. Well-known federal grants are FAFSA, CSF, and the Pell Grant.

■ What are scholarships and how can I utilize them as a first-gen student?

Scholarships are awards given to students in the form of financial [aid to help students pay](#) for an undergraduate degree. Students can win different scholarships, some can be a one-time check while others can win scholarships that give them money every year. Money from scholarships can be used towards tuition, dorms, textbooks, and other fees a college may require. Students can win scholarships through clubs, organizations, charities, foundations, businesses, and even from the colleges themselves.

■ What is a work study?

Work studies are part-time [jobs](#) for undergraduate and graduate students [that give financial aid](#). The federal government gives the area money to encourage them to hire part-timer students. These jobs can be on or off-campus, regardless, they are close to school. Students will earn the federal minimum wage but can earn more, depending on the level of skill the student has.

Ethnicity

College is a **business**. They see each student as an **investment**. A student's positionality and background, such as their ethnicity, could affect their experience during the college process.

Don't perceive your positionality as a drawback. In fact, it could come to your advantage during the college process!

Now, how can you as a student take advantage of the fact that schools want diversity?

Fortunately, when applying to colleges, there are numerous factors in regards to diversity that are considered **other than just merit and intelligence**. If only merit and intelligence were favored in college admissions, then primarily only rich white people who have access to private tutors, college counselors, legacy donations, and other privileges would be constantly favored. While they are still constantly placed with numerous high leverages and privileges, if you are an underrepresented ethnic group, it is important to take advantage of the fact that schools want ethnic diversity.

A low-income, first-generation woman of color who has an extensive background, personal story, and extracurriculars is a far different applicant from a rich, privileged white guy that has their wealthy parents paying for them to attend a top-tier private school, have access to the best private tutors, and can afford to place them into expensive extracurricular activities.

Now, I'm not saying that colleges solely focus on a student's positionality or ethnic group. However, a student that can represent ethnic and cultural diversity while also having an extensive background that meets or exceeds what colleges are looking for could stand out. Especially since **colleges are always looking to increase their diversity statistics.**

Black, Indigenous, and Hispanic minority groups are often the **least represented** in colleges.

They also have the least opportunities provided to them that could help them with the college application process.

And because of this, colleges are always seeking to include more of these communities in order to have students' underrepresented backgrounds enhance the diversity of their schools. Though racial groups such as Asians sometimes may not carry an "advantage" for their race, **don't be afraid to dig into your specific ethnicity and how it has shaped your unique identity** and lived experiences as well as how it intersected with other parts of your identity (e.g. sexuality, gender, class).

These programs often encourage students from marginalized backgrounds to apply in order to give them the opportunity to get a feel of the college and the campus. Not only do these programs help students who come from underrepresented ethnic groups learn more about a certain college, but they can also **help students with admissions** since it is a great way to show the schools demonstrated interest.

Though the college process is a stressful and intimidating period of time, don't forget that your identity, achievements, and unique lived experiences make you valuable to colleges.



Nationality

The term “nationality” can have different meanings depending on where you are from, and can represent your legal relationship to a nation-state. For example, if someone’s nationality is American then this indicates he or she is a U.S. citizen.

So we know that for Americans citizenship and nationality go hand in hand, but this is not the same case for every country.



Several prominent Israelis, however, requested that the state recognize a new category of nationality, one that would be more inclusive of all Israeli citizens, rather than centered on ethnic-religious classification. Their proposition was to establish “Israeli” as the nationality. They argued that the current categorization disenfranchises Arab and Jewish citizens, further perpetuating discrimination against Arab citizens.

The Supreme Court refused to accept Israeli as a nationality because they did not want Jews to have to choose between “Jewish” and “Israeli.” To the Jews, if their nationality were to be “Israeli” then Judaism would symbolically not exist as a nationality but instead just a religion; this opposes the doctrine of Zionism, a national movement for the protection of the Jewish nation. They believe that by changing the nationality then the bonds that tie together the Jews in the state and Jews in the diaspora will be severed.

Another view of nationalism conflates national identity with patriotism. Take a look at the Slovak National Party, who passed a patriot bill in which schools would have to start their classes with the Slovak national anthem. A country that has gained independence from Czechoslovakia and had long been in the shadows of larger neighboring states, believe that this act is necessary to build national pride. As a result, tensions are created among other minority ethnic groups like the Hungarians who feel excluded from national patriotism.

I know, sounds a little overwhelming right? Because of all the complexities in our history across all of our cultures, from war to colonization and ethnic cleansing, it is difficult to identify exactly what our nationalities represent.

Identity

But what you define to be your nationality is just one sector. The point is, finding your identity, searching through your family history and learning where you are from is a complex and yet crucial part of the college process. Colleges want to know where your origin lies and your nationality is another layer that adds to yourself. **Your family, friends, values, and interests are all of such factors that make up the complexities of who you are as a person.** These experiences shape and change the lenses with which we look through them, and colleges see this as an investment because your unique background is entrenched in your worldview.

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Religious Background

Some colleges such as [Westmont College](#) and [Pepperdine University](#) are religiously affiliated, meaning that the institution identifies with a certain religion, denomination, or church.

So, **how** does this affect you as an applicant?

By law, public colleges and publicly funded colleges are not allowed to discriminate against you for any reason. Most secular schools ask applicants for their religion for their information sheets- they want to appear as diverse as they possibly can. In theory, listing your religious affiliation should not affect you.

However, for some Christian universities, you have to display a demonstrated interest in Christ and there is pressure to take part in religious activities, both on and off-campus. These are colleges such as Biola University that lead with religion. There are other universities, however, such as Santa Clarita University that are sponsored by religious organizations.

Universities such as these ask questions about leading with compassion and serving others; **in these cases, you must be prepared to speak their language.** For example, Loyola Marymount University quotes Pope Francis- know who he is.

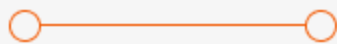


IMPORTANT

No matter what though, identifying with one religion over another will not give you an advantage. If you have an interesting story with religion, you could write about that, but your religious affiliation will not be a deciding factor.

In the end, **secular schools** want your religious affiliation for their diversity data while **religious schools** judge how you will bring religious value to their school.

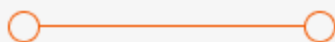
Sexual Orientation



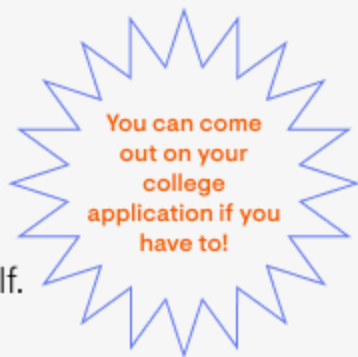
If you identify as part of the **LGBTQ+ community**, don't be afraid to talk about your sexual **preference** to colleges.

Once again, colleges desperately need **diversity**, so they need students who are part of the LGBTQ+ community.

Colleges want to know who you are and how you **identify** yourself. For example, the **Common App** offers applicants to check off **pronoun** sets. Additionally, colleges **value** someone who is introspective and is understanding of oneself. Colleges don't outwardly track sexual preference or orientation. Colleges want to **acknowledge** that those who are LGBTQ+ are **welcome**.



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Economic Background

We've all heard about the infamous USC admissions scandals right? Robert Zangrillo, big-time CEO and billionaire, paid \$250,000 to get his daughter into USC. Here at College Unfair, we can imagine that the majority of high school students do not have parents with \$250,000 just laying around to give to their dream college. Neither can they donate a whole building. Did you know **children from families in the top 1 percent of the income distribution are 77 times more likely to attend an Ivy League college than those whose families are in the bottom 20 percent.** The unfairness surrounding economic status is undeniable.

When it comes to students who are well-to-do, but aren't exactly billionaires, they still benefit from advantages. These types of students often attend private schools, their parents invest a couple thousand dollars into their SAT prep, and generational wealth follows them everywhere. Not to mention, more wealthy applicants are less likely to ask for heavy financial aid.

Remember, college is a business, so they do strive to make money from their admits.

If you can review your living situation and can honestly say you fall under this category of wealth, it's not all sunshine and rainbows for you, and it is not exactly easy for you. College admissions officers know that you have more resources at your disposal, and if you don't take advantage of your opportunities, colleges will recognize that. Your economic status will, in fact, work against you. But, if you think about it, it definitely makes sense. Imagine a student who goes to a private school, but is lazy and is at the bottom of their class. Just because you go to a fancy private school, doesn't mean you'll get in anywhere. You have to put work and effort in.

Now, imagine a student that spends a ton of money and time on video games, or drops thousands on expensive clothes. Unfortunately your drip isn't very impressive to colleges. Instead, you can ask your parents to invest in summer programs for you, so you can grow intellectually and learn more about an area of interest. You can join different organizations and clubs and have your parents pay for you to go to big conferences. You can have your parents invest in training for a sport you enjoy. You can have your parents fund a passion project that you are taking on.

Higher Income

Let me tell you a little anecdotal story to help you put this into perspective. I have a friend who is pretty rich. Like his parents own several yachts, and his dad built Beyonce and Jay Z's pool kind of rich. You would think the kid would be spoiled right? Actually, he uses his wealth to create all kinds of passion projects. For example, he asked his parents to buy a 3D printer for him. He started making face shields with the 3D printer and donated them to hospitals during the pandemic. Another time, my friend asked his parents for about \$8,000 to build a treehouse, like an actual house in a tree. He completely built the treehouse himself. It has wifi, a mini refrigerator, a tv, two stories with windows and everything. Believe me, I've been in it, and it is hard to imagine a kid built that all himself, but he did. Although it cost \$8,000, he was able to further his interest in architecture which he plans to pursue as a career, and he had the money at his disposal. My friend uses his economic background to create value and discover different interests. Colleges look for that kind of student.

Lower Income

Now let's talk about students from lower-economic backgrounds. Although it is important to recognize the unfairness of the college process, do not get discouraged by it. **Colleges understand that there is unfairness and are trying to bridge the gap between the wealthier and the poorer.** Just because your family isn't making six figures does not mean college admission officers will just throw away your application. In reality, college admissions officers are rooting for the underprivileged. **Your family's economic status will not discredit your achievements.** In fact, it will make you stand out more. They understand that you may not have the same resources as other applicants. For instance, lower-income students tend to work minimum wage jobs instead of doing tons of community service and dedicating hours to unpaid internships. Colleges will get that people don't always have the resources or even the time to build treehouses and 3D print face shields.

When applying to college, keep in mind that colleges and universities are looking for the most passionate students no matter what their parents happen to do for a living. It is crucial to know that you have to show you did the best with the opportunities you were given throughout your high school career.



REMEMBER

Buyer and Seller Schools

Before we can understand how you provide value to schools, we need to make distinctions between schools.

Harvard and Stanford do not need you. They do not have to convince you to go there, as they already have tons of students and alumni who will happily donate back to them so they have plenty of money to continue running. These are examples of seller schools, who have something to “sell” to students and parents. Usually, the things these colleges present themselves sell are prestige and quality education. Contrast these to “buyer” colleges, which are far less known and are desperate for students which will give them value. These schools are probably the ones you have gotten emails, mail, and maybe even phone calls and texts from. They may have as good an education as seller schools, but they certainly lack the prestige. Today we discuss the differences between buyer and seller schools, and how knowing what each has to offer can help you get into the program and career of your dreams.

How to find the difference between buyer and seller schools

There is no exact formula for how to find out if a school is a buyer vs seller school, there are three benchmarks as stated by Jeff Slingo that one might use. The first is the acceptance rate of a school, or what percentage of applicants will be admitted. A lower acceptance rate than 20% is common for a seller school, although not universal. For the most accurate acceptance rates you'll have to check on the college scorecard (<https://collegescorecard.ed.gov/>), as the internet is often wrong about acceptance rate. The next thing common in a seller school is high yield rate, and the opposite is true about buyer schools. This means that many students accepted at a school will end up going to that school. For those numbers you can look at the class profile for a college, but you may have to do some math (number of people admitted divided by number of people enrolled). The final way to calculate a buyer versus seller college is how much financial aid from the college is given based on non-need status. Colleges which give mostly, or only need-based financial aid are more likely to be seller schools.

How to be a Value Proposition

When we think about college and what makes us valuable we commonly associate value with things like our grades and test scores. But what if I told you that's only a tiny portion of what makes you valuable to a college? **Though good grades and great test scores can make you look better in the sea of college applicants, that's just 1 part of what makes you valuable to a college.**

Your value can come from a lot of places such as your ethnicity, sexual orientation, gender, nationality, religious background, socioeconomic background, and parents' college status (first generation).

Colleges are constantly looking for more diversity and different lived experiences to add to their school which makes your background very valuable to colleges. As we get farther into this toolkit you will learn more about how you can use your background to show colleges that you are valuable to them.

Projects

Not only can you use your background to show that you are valuable to colleges, you can also create value by making projects based on your passions. This demonstrates that you have an interest in the pathway that you are choosing and you have taken the time in high school to explore your interests outside of school and school clubs.

Portfolio

Another way you can create value is by building up a portfolio of your work. Portfolios aren't just for artists and designers but for anyone who is creating pieces of work. An example of this would be someone on the pathway of engineering building a portfolio of their conceptual works or international relations major creating a portfolio worth of research papers and posters.