

EPISODE 337

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[INTRODUCTION]

[0:01:25.5]

FT: Welcome back to College Week here on So Money. I'm your host Farnoosh Torabi, how are you enjoying the week? This is an experiment on the show, I've heard from listeners that you sometimes like these deep dives, these weeks where we really take time to explore a topic, explore a theme extensively. It is January, many students are applying to college and many of you I know are saddled with student loans. We're going to dedicate this week to college.

Today's guest is the co-director of College Counselling at the Colorado Academy which is an independent prep school for grades pre K through 12th grade. It's located in Denver. Mark Moody has been helping students at the school prepare for the college admission process since 2008 and before that he was the director of college counselling at the Bush School in Seattle.

He is an active member of the Association for College Counsellors in independent schools and other college counselling networks. He's also contributed to the New York Times, the chronicle of higher education and the true admissions blog.

We talk about the biggest mistakes students make that could hurt their chances of getting in to a desired institution. Me personally, I've been rejected from a few schools and it doesn't feel good and I wish I had known prior to that experience how to improve my chances of getting in. We discuss how to invest in college properly to get the experiences, the tools and the knowledge that you need for your next phase in life.

Mark speaks with admissions directors at major schools frequently. Lots of them at Ivy Leagues. He shares his best insider tips based on these conversations that might help applicants. We also discussed this controversy around the Coalition for Access Affordability and Success. It's a new coalition of public and private schools, the goal is to encourage more students from low income families to apply to these schools including some ivy leagues but it start up a lot of controversy.

Okay, here we go, without further ado, Mark Moody.

[INTERVIEW]

[0:03:29.7]

FT: Mark Moody, welcome to So Money college week. Could I have picked a better time for you to be on the show? I don't think so.

[0:03:36.8]

MM: No, we're right in the middle of the process for seniors and juniors are probably starting to think about it.

[0:03:45.0]

FT: Yeah, you have a very big role at Colorado Academy, you're the co-director of college counselling. Tell me what your life is like right now, I can only imagine because also, not to stereotype but it's a private school, you pay lots of money to send their kids to Colorado Academy, there's an expectation, hopefulness that their students, their children will get in to a prime destination, a prime school. That's a lot of pressure for you but at the same time, you want to make sure these kids are going to the right places for their skill set and their financial, these scenarios.

[0:04:19.0]

MM: Exactly, yeah.

[0:04:21.4]

FT: How do you reconcile those worlds?

[0:04:23.7]

MM: It's a long conversation, ideally we work with students for a year that we're having this conversation about their next steps. We really try to take that anticipation and anxiety and sort of turn it around a little bit and empower students by really beginning our process by helping students assess themselves, think about their learning styles, think about their kind of environment and which they will thrive.

To think about what they want for themselves in college and beyond and understand that college isn't the end of your life, sometimes there's this idea that there's so much focus on that sort of end point to high school that we forget to think beyond it, it's a step to what students are going to do later on and really, at the end of the day, college is what each individual makes of it and we try to really empower the students with that sort of mindset.

I always like to say, you can approach the college search process by the visual of walking into a big college fair where there are several hundred colleges and just sort of being overwhelmed and walking up to each one and saying, "Can I get in and what is the best place that I can get

into?" Or you can sort of turn that around and really spend some time preparing yourself and learning about yourself and really reflecting as we hope kids are able to do by the time they're in junior year and come to the process in a way that says, "Here's what I am and here's what I hope for my future and how can each institution help me meet those goals and what can they offer me and are they a place where I'm going to be able to be happy and successful and move on relatively quickly," hopefully in about four years to their next goal.

[0:06:25.7]

FT: It's a good point you make that college is not the end all, it can feel that way, how do you facilitate that reflection process and I think that what you're doing at Colorado Academy is very unique, many schools don't have someone like you who, certainly there are people at the schools who are helping you with your applications and getting you some information about the schools but this kind of psychological process that has to happen to, not the kind of training you get at a lot of schools. What's the reception to that? On top of everything else, kids are taking courses, they're doing their sports, this is like one more thing. So how do you find the head space for it?

[0:07:14.5]

MM: We're really fortunate at our school that we have a very small counsellor to student ration, we have the ability to spend time with students as long as they're willing to take the time to come speak with their counsellor and certainly we're aware that the average American high school, the ratios of students to counsellor are getting larger and larger and it's sometimes hard for students to have the time with counsellors to get that one on one advising and certainly counsellors do their best in those situations.

In our community as in a lot of independent schools really, there are students coming from a lot of different kinds of backgrounds. We really have the gamut from students who have a great deal of resources and who are just the latest in a long line of generations who have gone to college and who have ideas about college and have some expectations about that and have some kind of family reference points.

We have students who are their very first in their family to go to college, students who attend our school on scholarship or financial aid and they're going to be looking for those kinds of support as the move on the college. We work with students coming from a lot of different starting points which makes our job fun and interesting.

We have the ability in a place like ours to really start with kids and coming from this context where a lot of folks have known them for at least three years when we start those juniors, sometimes for much longer because our school is pre K through 12 and they're always a cohort of students who have been at our same school all the way through.

We start by kind of pointing to the experiences that students have had in schools so far and asking them to reflect on the classes that they've enjoyed, not just in terms of subject matter but in terms of the teaching style of the individual teacher, what are the areas that they have discovered that they really might have a passion to continue learning about in college?

What are the things that they've discovered on their own outside of school, maybe through extracurricular activities that they might want to pursue in greater depth? And we just sort of start there with that idea of "here's who I am and here is some ideas about what I want to do in the future" and we try to match them with some starting point colleges that they can learn about understand what's out there and just continue to evolve from there.

Every college you discover that is exciting to you and every college you discover that really, in some way that you can articulate seems like it's not going to work for you, is helpful and we can move forward and eliminate certain kinds of colleges from a very big list and perhaps add more of a certain type of college as we move forward.

[0:10:20.9]

FT: I like to think of college as an investment and not just an investment in yourself to make sure that you feel fulfilled in the choice that you made but also that when you exit college, that what you've learned and the resources that you've gained will help you become a productive member of society and gainfully employed hopefully at that.

It's hard to predict the future and that you don't want to dissuade someone who is passionate about dance or acting which are relatively risky competitive, narrow field. What's your thinking around that? As you're talking to students and they want to go to these amazing schools but maybe major in something that's a little abstract. Do you burst their bubbles and say, "That's not a good idea"?

[0:11:17.9]

MM: There's a couple of different pieces to this question. If a student wants to do something that's very specific, that requires going to a very specific type of college, you might be looking at going to, as you mentioned a place that specializes in the fine arts or the performing arts, that's an interesting conversation and you really have to spend a lot of time talking to people at the colleges that train folks for those professions and talking to maybe people in those professions about the nuances of this education and what it will prepare you for.

What happens if for some reason this is something you can no longer do, that's a legitimate question with something like dancing, the same way that's a question for a student who might want to go to college to play a sport, we always have what we call the "broken leg scenario" which is what happens if worst case scenario, something unfortunate and unpredicted happens that you're not able to continue this activity.

If you've chosen an institution based on your ability to continue that activity, is it an institution that otherwise is a place that you're going to be happy and will help you move forward in your life without that activity anymore. That extends to things like engineering, if a student really thinks in high school they want to be an engineer, that's going to shape their college list. There's a relative minority of colleges that offer engineering in this country.

A student will need to focus within that group but also, they need to understand that the institution that they choose should be one where if they decide, as many students do, that engineering is not this specific discipline in which they want to continue, that that institution can serve their needs otherwise.

And is it a place otherwise where they're going to be happy, how their needs met and feel successful? These are questions that involve time and reflection again, as to the question of more abstract areas of study, you're speaking to someone who has a degree in Spanish literature, whose life has taken...

[0:13:38.5]

FT: And look at you now.

[0:13:39.8]

MM: Look at me now, I'm living...

[0:13:41.5]

FT: "Look at me mom."

[0:13:42.4]

MM: Every child's dream, it's firefighter, astronaut or college counsellor right?

[0:13:47.5]

FT: I wanted to be a waitress.

[0:13:49.3]

MM: Nice.

[0:13:50.0]

FT: I didn't realize that was just a part time job.

[0:13:52.3]

MM: Right.

[0:13:54.0]

FT: I will have hours in the day to do things.

[0:13:56.8]

MM: Right, exactly. In my own life, I do try to relate my own life experiences to my counselling to students, I would have never predicted when I was in college that I would end up doing what I do. I didn't know, when I was a high school student or even a college student, that people did what I do because there wasn't really the experience I had.

My high school was in a small town on the south Texas border and our counsellors were great folks who did the best that they could to serve students but we were at a school where there was a large migrant population where there was a lot of attrition and students dropping out and that was really the focus of the school counsellors to help those students and if it was clear that you were kind of going to be college bound anyway.

They say, "Well good luck, you'll figure it out." And so this was all kind of a new experience that I stumbled into. At the end of the day, I think we have to look really carefully at our assumptions about what college is and what college does and understand that it's really valuable to have that four year experience, it helps you grow up, it helps you learn to live in a community, it helps you learn how to learn and I really think those are the skills that are most important.

There's a lot of talk in our day and age especially since 2008, about the idea of return on investment in college. The idea that something that seems to have a very specific application in the business world is a better way to invest your time in college. For some students, that's great if that's what they know they want to do.

But for a lot of students, I really think the most important thing to look for in college is the opportunity to grow and learn, to communicate effectively, to work well with people and those abstract disciplines as you'd called them, things like philosophy and English literature and history, even really economics in many senses are fantastic preparations for almost anything that you could want to do in the world.

[0:16:18.7]

FT: Yes, totally agree. My concern is that if you approach college and blindly just take on all these debt, pursue your passion but do it reasonably, financially to an extent where you can pay it off within 10 years of graduating.

[0:16:36.0]

MM: Absolutely.

[0:16:37.5]

FT: Speaking of affordability, I interviewed John Wasik earlier this week as part of college week and here at the book, *The Debt Free Degree*. He told me, kind of surprised by this that state school are not necessarily the most affordable option. What's your perspective on this? Where do you see a lot of the free money coming from?

[0:16:59.2]

MM: Yeah, this is a really interesting question and when we advise students, there's this idea of fit with college that folks talk about a lot and that's a great concept. It's the idea that your institution should be chosen based on kind of your feeling of belonging to the community and it's an idea that was presented by college counsellors over the last sort of 20, 30 years as the antidote to just focusing on the idea of prestige and what's the "best" college I can get into?

However, fit is a complicated concept and I'm certainly not inventing the wheel here in saying this, this is college counsellor 101. But fit has many elements and the two most important ones are admissibility, am I able to get in to the colleges that I'm focusing my intention on?

And two, affordability which is becoming harder and harder to predict for students. As to the specific question of state institutions, yes, we're at a really interesting time where public universities in many states have seen decreases in their funding, there also have been some limitations on the federal financial aid program over the last 20 years. The picture is a little bit different.

Many of those great flagship public institutions that we know so well and that we see on television on Saturdays in the fall are places that served a lot of students after the Second World War and the GI bill days. At the current moment, we're in a little bit of a different time when some of those places simply don't have extensive financial resources to help students pay for their education. Without taking on significant debt as you point out.

Interesting thing for students to know is that some of the schools that have the highest sticker prices actually are the schools that are able to give the most money to students to help them afford their education and to minimize debt.

[0:19:11.4]

FT: That's hopeful and unexpected, what are some examples of those kinds of schools?

[0:19:20.2]

MM: Of specific schools?

[0:19:21.4]

FT: Yeah, give them to me.

[0:19:22.0]

MM: Okay. There are a lot and something that I've been working on for my students is a kind of list of places that, and again, this is a moving target, it could change year to year based on colleges policies but places that, based on where I am as a student in terms of my academic profile where I might be able to get some discount and look to minimize my debt.

I would say three go to colleges that I often encourage students who are sort of in the top quartered to half of our class who are concerned about paying for college with a minimum amount of debt, I would encourage them to look at Tulane University in New Orleans is a place that has been generous with what we call "merit aid", also known as scholarships, also known as a discount to attend.

Another college is Rhodes in Memphis. Looking south is an interesting strategy, just as looking mid-west is. A lot of the colleges in Ohio, places like the College of Wooster, Ohio Wesleyan, these are private institutions that again, if you look at the sticker price, it's very high, the average cost of a selective private university these days is somewhere north of \$50,000 and that can be really intimidating when you see it.

However if you dig a little deeper, you'll find that the percentage of students and families who pay that full sticker price is often very low, there's a sort of sliding scale picture of how much families pay along a continuum of their financial need and the student's academic ability.

The main strategy that I would encourage students to consider is that if you're looking to find the schools that will be most excited about you and entice you to attend by way of a financial discount, you need to look at schools where based on your academic profile by which I mean your GPA, some sense of the kind of rigor of your curriculum that you've taken on in high school relative to what that college expects.

Your test scores when you have your SAT or ACT scores in junior year, take those numbers, be realistic about them and look at the colleges that are out there and find the schools where those numbers of yours put you in above the middle 50% range of students at that college generally admits or at least in the top 50% of students at that college really admits if that makes sense.

Those are the places if they give merit based aid that are most likely to offer you that kind of discount.

[0:22:27.8]

FT: I love that.

[0:22:28.0]

MM: I have to say — go ahead, sorry.

[0:22:29.6]

FT: No, I mean, this is gold, you're giving us gold here.

[0:22:33.3]

MM: I'm trying.

[0:22:35.4]

FT: Well give us some more goal because I want to pick your brain about this, which is I think is — I mean how many guest you have that can say that they speak frequently with deans of admissions across the country at Ivy League schools? What sort of insider tips can you provide listeners based on these conversations that could help applicants get in to these schools and get the merit aid?

[0:22:58.0]

MM: Right, this is a good question. I think first, you want to be again realistic about your competitiveness, the record that you've built. We say in college admission, you have to run on the record that exists of your high school accomplishment and it's there, you can't change it but

there are some things you can do with your application like work really hard on your application essays to make sure that they really represent your true authentic voice.

Also, something that a lot of students sort of dismiss in the process and don't spend enough time on are those supplemental essays that many colleges require. Over 600 colleges use the common application and in our particular school setting. Most colleges that our students apply to use the common app and there's some variations, there's still a lot of public universities that don't use it but a surprising that do.

The common application is a great thing, I applied to college in the day when I was using a typewriter to fill out forms for each college I was applying to and they all had sort of slightly different essay topics that I had to finesse for each college and send those in by mail. Now we have this electronic interface where colleges use one universal essay that is sent to each of them, it's the personal essay the student spends time on.

Many colleges additionally will require a supplement and those supplements are really important because that's what colleges can kind of differentiate students and get some sense of that students' own sense of fit with the institution that students' own interest in attending the institution. That's a place to spend time that students sometimes sort of forget, put those supplements off to the very last minute.

I always tell students if you're applying to five colleges, even if they're very, very similar and you're able to write the same supplement that only has the name of the institution changed, you need to work a little harder because you should be able to write something that again starts from a sense of who you are as a student and then extends that to, "And here's why I think I will thrive at your institution and here are the specific programs and opportunities that your institution offers that I am excited about, that I think will help me grow personally."

[0:25:28.4]

FT: Yeah, show that you actually understand the school that you're applying to and you've done a little leg work around that.

[0:25:35.1]

MM: The other thing that I would say that's really important is folks often are looking for the secret to getting into competitive universities and obviously if there were some secret words that I could offer you I would be very wealthy myself by selling that information. The reality is this. The most important thing a student can do when applying to college and really when engaging in their high school experience is not to be thinking about, "What do those people want to see and who should I become or who should I pretend to be in order to win their favor and approval?"

Rather, students should be thinking about what's really important to me because there's a funny thing that happens. When you engage in your high school life in terms of choosing classes and engaging in your extracurricular activities. If you're doing that — number one, you need to do it, you need to spend the time, you need to care about your steadies and you need to find things that you care about outside of school.

But for every student that's different and some students struggle to find the thing that they really love and some students try lots of different things, some students know from the time that they're eight years old that they love the piano and they spend a lot of time playing it or they love dance or they love playing lacrosse, right?

That's great if that's the thing that you found and you want to focus on other students to all kinds of things and have kind of a collection of activities that they're focused on but the most important thing for students to think about and for parents to encourage their students to do is not do the thing that you think is going to pay off in college admission but to do the thing that you care about and it reflects your personal interest values' goals, et cetera.

Here's the thing that I find interesting, if students engage in their high school experience that way and if they approach the college process that way and are willing to not sort of air brush themselves but really let their authentic ragged edged, 17 year old unfinished voice shine through, a couple of things will happen.

Number one, they'll be more interesting to colleges, number two, I think they'll be more meaningfully engaged with the process and place less emphasis on the value of a sort of bumper sticker name and the colleges that they're looking at.

If you really are looking — if you've invested in yourself and you've really struggled to find what your voice is and what your interest are, you're not going to be looking for better approval from an external source and you'll be able to look more critically at colleges and look at what they really can offer you and make a good decision that way.

[0:28:29.9]

FT: At the same time, there are certain benchmarks you want to hit, if you're interested in going to certain schools, just looking at their average applicant, what's their SAT score, what's their GPA, I feel everything you're saying, I want to cheer lead. But at the same time, I live in New York City and I see parents of three year olds getting ready for the college admissions process now.

It's all about who you know, where did you go to school, did your parents go to Stanford? There are all these other factors that I feel like leaves all these other great kids that are being authentic and true who don't maybe have the legacy or the big dollars, you have to wonder, do they have a chance?

It sounds like they do, I mean listening to you, it sounds like colleges really appreciate the authentic student who is not just trying to present him or herself in such a way that is fitting into the mould of the school but at the same time, you got to admit that if you've got a parent who went to the school or your parents are big donors, that helps.

[0:29:42.3]

MM: It does at certain institutions and if that's your situation, that's great and if it's not, there's nothing you can do to influence those kinds of factors. I would say, here's the secret: over the last 30 years, college admissions has become a news item, we've become more interested in

sort of winning and losing in the college admission process and we present the most selective schools as these kind of benchmarks of achievement.

You look at the schools and we all know what the schools are that we're talking about that have the marquee names. Those places are, to be very generous, they're denying at least 85 out of a hundred students who apply, that's one way that I try to help my students look at it.

Some of those colleges are up to 95 out of a hundred students who apply are denied right? Out of pools of tens of thousands of students from all over the world, you have to understand, this is a global competition for achievement at those particular institutions. What's exciting to me is that as yes, competition has become much more intense in certain sectors of the college world, at the same time, there have been some really interesting shifts in the landscape of higher education in America.

If we go back 40, 50 years, yes, maybe some of those sort of marquee name institutions had a lock on certain kinds of experiences but I really think that's not the case anymore. Since the 1980's, you can go to a relatively moderately selective liberal arts college that has good resources and have incredible experience as an undergraduate student with PhD holding faculty who will engage you in research in a way that only graduate students often have the opportunity to do research at the marquee institutions.

And come out as a super competitive student. One of the secrets to this whole picture and the year 2015 is that the students at the graduate level by which I mean students working on a masters or PhD or going to law school at the most prestigious institutions are not overwhelmingly from those same prestigious institutions.

They often come from the kinds of schools I mentioned before if you look at what's called the undergraduate origins of students achieving PhD's, they are overwhelmingly on a sort of per capita basis from small liberal arts colleges where students were able to really engage in their education and have people who cared about them, people who were advising them, people who were helping them graduate in four years.

That's not limited to small liberal arts colleges but small liberal arts colleges are the majority type of institution that we have in this country and there are some really fantastic opportunities there in that sector that almost any student, no matter what their level of achievement in high school has been, almost any student has, a few of those schools they can look to where they will be competitive for admission, where they will likely find a good financial fit and where they can get a really stellar education.

One of the things that I try to help my students understand again for my own personal experience is one of the ways that I ended up as a college counsellor by way of an undergraduate degree in Spanish literature is that my goal after college was to become a college professor. I did go to graduate school, I went to what was it at the time, one of the top schools in my particular field.

That was sort of step one in my understanding the value of my own undergraduate education because there weren't a lot of people there from the kinds of institutions that we're kind of eluding to when we talk about the marquee schools.

Personally, it just turned out for me that looking at what the profession, my professional life was going to be like as a college professor in the mid 90's when I was in school. It was daunting and intimidating because what you realize was the competition for jobs was fierce. Your ability to sort of control your life after you finished this PhD even from this very well regarded and very selective institution was going to be limited.

One of the things I try to help families understand now is that there are probably a couple of hundred of great institutions that almost any student has access to where I can guarantee you that the people teaching classes are of the same level as the people who if you think 40 years ago may have been more concentrated in this marquee institutions but now, the academic job market is very, very competitive.

I visit colleges a lot and the quality of instruction and energy and engagement of faculty that you find at what the kind of colleges that a lot of folks haven't heard of when they enter the college search process is really extraordinary and it's really widespread and that's sort of the good news

about the college admissions and higher education landscape that I try to spread every time I have the opportunity because there really are great options out there.

If you focus on the small handful of schools that are denying the vast majority of students who apply, you'll make yourself crazy. You can't second guess their admissions process, it is so fine-tuned at those places that the same student one year might not get in the next year because of the institutional priorities.

You really just need to, I hope, take a more holistic view of it, ask yourself what you want to get out of an education? And if you educate yourself about what colleges have to offer, you'll find that there are many, many great options for every student. I'm sorry, that was a long answer.

[0:36:01.8]

FT: You have to laugh it off because, thank you for saying that and I remember Farnoosh at age 18, getting rejected for most of those schools, which we shall not name. You have to laugh about it otherwise you're going to cry. A big, ugly, sobbing cry because at that age too, you are at a very impressionable age and when you get rejected from a school or schools that you've idolized and you've seen other students go to that may have a lower SAT scores than you, who didn't do as well as you and you're like, "Wait a minute."

[0:36:39.5]

MM: Right.

[0:36:40.3]

FT: "I was a shoo-in," and then you don't, and then you feel as though that your world is falling apart. I know, I've been there. I didn't have a Mark Moody at my school. At least you're somewhere and you're helping students and now you're helping so many people on this show. You mentioned the news briefly earlier when you were talking about the portrayal of college, the news is really sort of reshaped that and we look at some of these very elite schools as the end all.

There's other news that's happening that many people don't know about. Because you're entrenched in this world, you know it closely, something that we talked about when we met, the coalition for access affordability and success, this is a big — I want to wrap this up quickly, this interview because I've held you on the phone for some time now but I would love to just touch on this because it is news worthy and it is controversial and you do have some interesting — through your lens, we should learn about this. It's a coalition of 83 public and private schools.

[0:37:45.6]

MM: I think it's actually a little bit closer to 90 now.

[0:37:49.2]

FT: Oh wow, okay.

[0:37:49.7]

MM: Latest report.

[0:37:50.9]

FT: Okay, thank you. Their goal supposedly is to encourage more students from low income families to apply to these schools and they include ivy leagues but its stirred up some controversy. It seems like on paper it's a noble effort but what are the concerns from your perspective?

[0:38:12.3]

MM: Sure, I'll try to make this really brief. Certainly there are very well-intended people involved in this effort and people who really believe in it. What we know from the presentations that have been made and this was really unveiled kind of suddenly and dramatically at the national

college admissions conference, which this year was in San Diego back right around the first of October.

This was the first exposure many of us had to this group and the message and there have been a couple of a presentation since and I've been to one of the big ones that happened since which was at the College Board forum in Washington DC in November. Essentially what this group is saying is that they are together to number one, support a new application platform as an alternative to the common application and secondly, to promote the idea of college access.

Where this becomes a little bit problematic is number one, the idea that further complicating the process of applying to college by creating a new platform is going to help more students get there. Also, when you look at the group of colleges and I believe your alma mater, Penn state is one of the colleges in this group. Is that correct? You went to Penn State?

[0:39:29.0]

FT: Yes.

[0:39:32.3]

MM: It's a really diverse group of colleges. At face value, that's great right? You want to promote access, you need all kinds of institutions to serve all kinds of students. When you look a little bit closer at the schools that are there and you look at their populations of Pell grant eligible students which is a good shortcut to looking at how those institutions are serving students with significant need.

You'll find that their school is represented in the group that have very low eligible populations. You'll also see that there are schools that are very need aware in the admissions process meaning that they take the students essentially who have the highest need and kind of put them in their own pool and select a small number of those students that they're going to fund. They're going to not admit a significant number of students who do have financial need.

And so that's complicated right? The thing that has really created a lot of questions that goes along with this group's effort is the idea that there is, what they're calling a locker. This is essentially an online digital portfolio which is an idea that has become very popular in college admission, lots of companies are attempting to sell these as ways that colleges can get a little more information about students.

Really simply, if you look at the idea of creating a web presence with this digital locker where students can store multimedia projects or school papers or personal writing from the time that they're in ninth grade. It's not clear how that increases access to students who really are in the populations that are least served, right?

We know from experience that many of the students who are going to have the highest financial need and who are least likely to be college bound are going to be students who don't have great access to technology, who probably don't have broadband Internet access at their home. There is an effort to make this accessible to mobile phones but we also know that the reality of some students don't have data plans that will allow them extensive access to online resources even if they have a cellphone. So it seems...

[0:41:58.2]

FT: You did mention the other thing which is that these lockers are gold mine for data miners.

[0:42:05.2]

MM: Exactly, that's been a concern that I have to say on a personal level, I'm hopeful that that's not the intent here, however it has not been put to rest whether or not that is part of the relationship with the vendor that is a private company that is building this application and certainly we know that the business model for many of these online digital portfolios that are being marketed to students is in fact the ability for the company who is providing this online space to mine that data which is really valuable to, for the sake of marketing right?

If you can get it straight at this information, you know exactly what's on the minds of the young people that you want to sell products to. There are still many questions, this is an early initiative

and we hope that more clarity comes in the New Year but to summarize a great article that recently came out in Forbes written by a former college counsellor, “It seems like a well-intended effort with a lot of naivety behind it in terms of how a website is going to promote access.”

We hope that with it comes some significant efforts by these same colleges to reach students in more direct ways by supporting community based organizations by supporting schools that don't have significant resources. A lot remains to be seen.

[0:43:41.7]

FT: If anyone's looking for a side gig, you could become an expert on how to teach parents and children how to maximize these lockers.

[0:43:49.6]

MM: Well, we really, really hope that that is not the way this stuff goes.

[0:43:55.0]

FT: That's the way the world works Mark.

[0:43:57.0]

MM: The reality though is, the interesting thing is from the Q&A sessions at the public presentations at the coalition group is made, it's very unlikely that admission officers will actually be looking at these lockers certainly before the students apply to college. I think it will become a way that these colleges can say hey, we'd like to see a limited number of additional pieces if you have them and want to submit them to us at the time of application.

The notion that collage admission offices in this day and age are, they're under a lot of pressure and they're very busy and I can't imagine folks adding significant staff and that staff would have the training in nine through 12 education to be able to make meaningful assessments of the kind

of work that might be putting in there in ninth grade. As I've said couple of college folks. I've seen ninth grade papers, be careful what you wish for, there's a lot of growth that happens over the next few years.

[0:45:04.5]

FT: Honestly, Farnoosh's ninth grade locker, it's like pictures of Johnny Depp and you know, gosh just silly things. Mark Moody.

[0:45:17.8]

MM: Mine had skateboards and guitars in it.

[0:45:20.1]

FT: Okay.

[0:45:20.3]

MM: Really cool.

[0:45:21.2]

FT: See, that's cool, I would not be showing my locker, that would not help me with my college admissions but we shall see right? Time will tell, Mark Moody, lovely to have you on the show, thank you so much. In fact, listeners, this idea for college week was born out of a conversation that you and I were having, we were both at a wedding and I should mention too that your sister in law is married to my sister in law.

[0:45:50.2]

MM: Exactly. We are in laws.

[0:45:53.2]

FT: We're sort of family.

[0:45:54.5]

MM: In laws, yes.

[0:45:57.1]

FT: We were happy to be there and we just standing around drinking a lot at weddings and of course, what better drinking conversation in college at a wedding but I guess that's because we're so geeky but we did.

[0:46:12.3]

MM: We're a couple of nerds, we found ourselves in a corner talking about college admission.

[0:46:16.8]

FT: I actually have a photo, someone photographed us, we were deep in conversation and probably put that on the blogs because it was pretty funny. But thank you very much for...

[0:46:26.5]

MM: Thank you so much for the opportunity.

[0:46:28.8]

FT: My pleasure. Have a great New Year.

[0:46:31.7]

MM: Thanks, you too.

[END]