

Should You Apply Under an Early Decision Program?

College & Retirement Solutions
667 Shunpike Rd, Suite 3
Chatham, NJ 07928
(973) 514-2002



www.college-retirement.com

What is Early Decision?

Some colleges have an Early Decision (ED) plan. Under this plan, a student submits his or her credentials early (usually by November 1 or November 15) and signs a statement (binding) that he or she will accept the college's offer of admission.

Who should apply for Early Decision?

Ideal candidates for ED should fit both of these profiles:

- You have researched colleges extensively (visited at least three or four) and are absolutely sure that College X is your first choice. If you are accepted under an Early Decision program, you have committed yourself to attending that college and must withdraw all other applications.
- You meet or exceed the admissions profile of students at College X (i.e., your SAT scores, GPA, and class rank should be comparable to students at College X). You should have completed one round of the SAT and SAT Subject Tests by October of your senior year. Some colleges, however, will accept November test scores if the scores are rushed to the admissions office. You have an academic record that has been consistently solid over time.

If you know that your senior-year grades will be much better than your grades in previous years, you may wish to apply under the regular admissions program and allow the college to evaluate your improvement.

What are the advantages of Early Decision programs?

Your application is reviewed early and you receive notification of your admissions status by December 15. If you are accepted, you avoid having to complete other applications. Your application is reviewed against a smaller applicant pool. (However, it is usually a much stronger pool than the group of candidates for regular admissions.)

What are the disadvantages of Early Decision programs?

Obviously, you could be rejected early. And next April, when other students receive their acceptances, you may end up wondering, "Could I have been accepted to Y University?" You might change your mind, but you are bound by contract to attend College X.

Additionally, many schools are now awarding financial aid based upon how "badly" they want that the student to attend their school. By applying ED, you are giving up your "leverage" with that school. Any awards, which you would have received from other schools, are now no longer viable. You are telling the school that if you accept me, I will figure out how to get there with or without your financial assistance.

Should You Apply Under an Early Decision Program?

College & Retirement Solutions
667 Shunpike Rd, Suite 3
Chatham, NJ 07928
(973) 514-2002



www.college-retirement.com

What are some of the mistakes students make in choosing to apply for Early Decision?

- applying to a college for ED when they have not researched/visited any other colleges
- applying early to a college just to avoid the paperwork and stress
- applying early because a friend is doing so

What about financial aid?

When applying under an ED program, you fill out a preliminary financial aid form from the college. (Some colleges use the CSS Financial Aid/PROFILE® form available on the Internet at www.collegeboard.com.) You will be notified of your financial aid package at the time of your acceptance. The package will be determined by the college based on an assessment of your family's economic needs.

If financial aid is an essential factor for you in selecting a college, you may not wish to apply under an Early Decision program because you will not be able to compare your aid package with financial aid offers from other colleges.

Questions

Direct your questions about Early Decision programs to your college of choice. Institutions can and do vary in their implementation of early programs. There are also numerous Early Action programs, which are nonbinding. Contact the colleges about the regulations of each program, as they can vary widely.

Source: College Counseling Sourcebook, 4th Edition