



## September 2025

### **Seniors—**

Finalize college list. Work on applications and essays.

Schedule college interviews when available.

Request recommendation letters from teachers and counselors.

Review your transcript for accuracy and check your school's website for fall college rep visits.

**ACT**-October 18th

Register on September 12th

**SAT**- October 4th

Register on September 19th

### **10th & 11th Graders—**

Sign up for the digital PSAT at your high school.

## October 2025

**SAT**- November 8th

Register on October 24th

### **Seniors—**

Continue to meet with college reps.

Complete Early Decision/Early Action Applications.

Complete the CSS Profile, if required by colleges.

The 2026–27 FAFSA opens October 1st.

## No Contact Order

Allison's mother was confused when she received the call. Her daughter, a sophomore at a prestigious university, had been issued a "No Contact Order" – not because of any serious accusation, but because of a roommate dispute that had escalated beyond typical college drama. What once might have been resolved through a heart-to-heart conversation or mediation had instead become a formal legal-sounding document with "bulleted lists of prohibited behaviors."

This scenario is becoming increasingly common on college campuses across America. No Contact Orders, once utilized for sexual assault accusations, are now being used by some college students to avoid people they do not like, becoming the go-to solution for a generation uncomfortable with face-to-face conflict.

For parents sending their teenagers to college, this trend reveals something profound about how today's young adults navigate interpersonal challenges. Many of these students grew up communicating through screens, where blocking someone is as simple as clicking a button. The digital generation has mastered the art of avoidance, unfollowing, muting, and blocking their way out of uncomfortable situations. When they arrive at college, they're often unprepared for the messy reality of sharing physical spaces with people they'd rather not encounter.

The psychological implications are significant. While these formal orders may provide temporary relief from conflict, they don't teach essential life skills such as communication, compromise, and conflict resolution. Students who rely on institutional intervention for minor disputes miss opportunities to develop emotional resilience and interpersonal problem-solving capabilities that will serve them throughout their careers and relationships.

College administrators find themselves in an increasingly difficult position. These orders are typically issued when there's "reasonable concern that physical or psychological harm may result from such contact," but the definition of psychological harm has expanded considerably. What constitutes genuine need for protection versus an inability to cope with normal social friction has become blurred.

For college-bound students and their parents, understanding this landscape is crucial. Before heading to campus, families should discuss conflict resolution strategies, the importance of direct communication, and when it's appropriate to seek administrative help versus working through interpersonal challenges independently. Students need to understand that while these orders exist as protective measures, they shouldn't be the first response to every uncomfortable social situation. Students can reach out to their resident advisors or older students trained in conflict resolution.

If your teenager hasn't left for college yet, now is the time to prioritize these skills. High school provides a safer environment to practice difficult conversations and work through conflicts, while parents can still offer guidance and support. Use everyday disagreements, whether with family members, friends, teachers, or coaches, as teaching moments. Help your teen navigate these situations directly rather than avoiding them, so they arrive on campus with real experience in face-to-face problem-solving rather than just theoretical knowledge about conflict resolution.

The goal isn't to eliminate all conflict from college life – it's to help young adults develop the emotional intelligence and communication skills they'll need long after graduation, when there won't be a student conduct office to mediate every difficult conversation.

# Next Step College Admissions Planning

## Careers in Medicine

*Sports Medicine*  
*Physician/Orthopedist*  
*Naturopathic Physician*  
*Family Medicine Physician*  
*Medical Scientist*  
*Pediatrician*  
*Psychiatrist*  
*Allergist and Immunologist*  
*Cardiologist*  
*Dermatologist*  
*Preventative Medicine Doctor*  
*Anesthesiologist*  
*Surgeon*  
*Medical Journalist*  
*Medical Technologist*  
*Medical Writer*  
*Public Health Doctor*

## Focus on Majors: Pre-Med

When you tell someone you want to be a doctor, the path ahead can seem pretty clear: major in biology, go to college, spend your weekends in a research lab, and volunteer at a hospital. That's what most pre-med students do, right? But if you're serious about getting into medical school one day, you might need to take a step back and rethink that whole plan. Standing out as a future medical school applicant isn't about following the crowd—it's about making intentional, personal choices that align with your interests and strengths.

First, let's clear something up. Pre-med isn't a major. It's a set of required courses and a goal, not a field of study. Many successful applicants to medical school major in something totally unexpected, such as Spanish, drama, or even music. They still take biology, chemistry, and physics, just like everyone else, but they stand out because their major reflects who they are and what they love. Because they enjoy what they're studying, they're more likely to earn higher grades, which matters far more than whether your major sounds "med-school-y."

This is a hard concept for many students to accept. It's tempting to think that choosing a big-name school or majoring in biology gives you a competitive edge. But admissions committees aren't impressed by the sameness. If most of your competition looks just like you on paper—same major, same volunteer work, same answers to "Why do you want to be a doctor?"—you're going to blend in, not rise to the top. However, if you've spent your summers working with underserved populations while majoring in political science and conducting research on public health policy, you'll stand out regardless of where you attend college!

So, how do you find the right college for pre-med? Forget prestige for a moment and ask better questions. Does the college offer strong pre-health advising? Is there a system in place to help students connect with research and shadowing opportunities?

Are introductory science classes enormous and graded on a curve, which can be discouraging for students trying to earn top grades? Will you be able to build relationships with your professors, who will one day write your recommendation letters?

A liberal arts college might not have a giant medical center, but it may offer better access to faculty and smaller class sizes. A large university might have more clinical opportunities, but you'll have to be more proactive about seeking them out. Neither option is universally better—it depends on your learning style, personality, and priorities. That's why "fit" matters more than "famous."

In high school, you can start laying the foundation by cultivating your curiosity, work ethic, and people skills. Explore your academic interests broadly. Join activities that help you learn leadership, communication, or teamwork. If you're able, shadow a local doctor or volunteer in a health-related setting, not because you think you're supposed to, but to see if you actually enjoy being in that world.

Once you get to college, pace yourself. Too many students overload themselves during freshman year, chasing an imaginary timeline that says they have to apply to med school by the end of junior year. That kind of pressure can backfire. It's okay, wise even, to take a little longer and apply at the end of your senior year or even take a gap year to allow more time for MCAT and application preparation.

The most successful pre-meds aren't the ones who follow the script—they're the ones who write their own. They don't just check off boxes; they pursue opportunities that align with who they are. They know how to talk about their experiences with real insight and compassion. They aren't perfect, but they're genuine.

So, as you think about college and your future in medicine, don't try to be the "ideal" pre-med college applicant. Be the most authentic, curious, and committed version of yourself. That's what medical schools will be seeking.



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# Next Step College Admissions Planning

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## Financial Matters: Staying Smart in Uncertain Times



College planning is always challenging, but in 2025, things feel especially unpredictable. Costs are rising, financial aid systems are evolving, and many uncertainties remain. It can feel overwhelming for families trying to find the right school for their student, both academically and financially.

When approaching college planning, it's essential to think of college as both a consumer purchase and an investment, not just a dream. Families need to plan wisely by figuring out their budget before shopping for college. Running [Net Price Calculators](#) before visiting colleges can provide directional data points. Taking out huge loans in the first year is unlikely to be the best path for most families. If funding is a concern, consider alternative paths like community college, online programs, or employer-sponsored options such as [Starbucks](#).

The passing of the Congressional spending bill in July 2025 will have a major impact on college funding for years to come. Beginning July 1, 2026, the federal government will significantly limit how much parents can borrow for their children's education.

Parents will now be capped at borrowing \$20,000 per year and \$65,000 total per child through the Parent PLUS loan program, ending the previous practice of unlimited borrowing up to the full cost of attendance. Additionally, families will have fewer loan repayment options, as the new law consolidates multiple repayment plans into just two options.

If loans will be needed, work on improving credit scores now for both parents and students. Private loans depend heavily on creditworthiness, so early preparation matters. Keep loans minimal, especially in early college years, and remember that under the new law, Parent PLUS loans will not be eligible for income-driven repayment programs.

Understanding the new federal loan landscape is vital for planning. The changes taking effect July 1, 2026, represent the most significant overhaul of federal student lending in decades. When it comes to loan repayment, families shouldn't count on loan forgiveness programs. Instead, they should plan as if they will repay loans in full. Paying interest during college can help keep future payments lower, so it's important to research and understand the new streamlined loan repayment options. Keeping records of all loan payments and scholarship offers is essential for future reference.

Merit-based aid is often awarded to students by moderately and less selective colleges that are using the possibility of a scholarship to entice a terrific student to enroll.

The vast majority of highly selective colleges do not offer merit-based aid to students at all and reserve their aid for students with demonstrated financial need. If they do offer merit aid, it is a competitive process.

Expect delays from overwhelmed financial aid offices. Submit FAFSA and CSS forms accurately and early, and prepare for potential delays from the underfunded and understaffed Department of Education. Be patient with college staff who are also struggling with increased workloads as they navigate these unprecedented changes to federal aid programs.

Above all, thorough research is the key to navigating this new landscape. Families should look beyond the initial cost of attendance for the first year and review housing after year one, miscellaneous expenses like Greek life and off-campus social activities, along with additional program expenses. Stay current with news and remain flexible; don't let rankings influence your decisions.

Early planning and research are the keys to finding an affordable path to college in this new era. While the challenges are significant, families who approach the process thoughtfully and realistically can still find excellent educational opportunities that fit their financial circumstances. The new borrowing limits may seem restrictive, but they can also help families avoid taking on unsustainable debt loads that could burden them for decades.

## Why Are You Applying Here?

When high school seniors start tackling college applications, one of the most common and tricky questions they face is some version of “Why us?” It sounds simple, but many students stumble by plugging the same generic answer into every application. Admissions readers quickly spot essays that could be sent to any school. It’s obvious when an applicant hasn’t done their homework to understand what makes each college distinctive.

To stand out, approach these essays like a personal letter, not a mass email. That begins with research. It’s not enough to note “small class sizes” or “a beautiful campus.” Dig deeper. Explore faculty bios, special programs, course catalogs, and videos of students sharing their experiences. Many colleges work hard to showcase what sets them apart; all you have to do is click deeper. Maybe on a department page, you’ll find a fascinating research project or a video of a professor explaining why they love teaching there. Those are the key details you want.

Visiting campus, if possible, often turns vague interest into genuine excitement. Walking through the quad, sitting in on a class, or just people-watching can give you vivid stories.

If a visit isn’t possible, virtual tours and online events help. Better yet, reach out. Admissions reps are usually eager to help or see if someone you know has a connection there.

A short chat with a current student might reveal what surprised them about campus life or which class blew their mind. Imagine writing, “When I spoke to Maria, a senior in environmental studies, she told me about her project restoring local wetlands. I can’t wait to join efforts like that.” Details like that prove you took time to learn what life there is really like.

Also, notice how each college frames this question. Some ask directly why you chose them; others want to know what you’ll contribute or how their offerings fit your goals. Resist recycling answers. Tailoring your response shows thoughtfulness and genuine interest.

The best “Why us?” essays blend research and personal reflection. They connect the school’s offerings to what you hope to do there. They show you’ve pictured yourself on that campus, excited by specifics, not clichés. That’s what makes an essay memorable and helps readers see you truly belong.



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