

EXHIBIT A



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The College Admissions Process Favors Wealthier Students — Here’s What Their Not-So-Wealthy Peers Can Do About It

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Updated on December 24, 2019

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More than half of parents with teenage kids would be willing to donate to a college or university if it helped their child’s chances of gaining admittance, according to a [recent Student Loan Hero survey](#). And almost 1 in 4 of them would hand over as much as \$10,000.

That might be good news for students whose parents could make such a donation — not to mention paying for other things to help the process, like test prep and tutoring. But what does it mean for families with not-so-deep pockets?

Lower-income and [first-generation college students](#) undoubtedly face far more obstacles when it comes to a college admissions process that favors wealthier students.

The question is what to do about it. Specifically...

- [What schools are already doing to help](#)
- [5 things you can do to help yourself](#)
- [Why you need to take action](#)



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“Higher education in the United States is and has been an unequal playing field,” Dr. Tom Green, an associate executive director at the American Association of Collegiate Registrars and Admissions Officers (AACRAO), told Student Loan Hero. “Those with great resources continue to enjoy advantages that others do not.”

Students could be at a disadvantage for years before applying to college. Maybe they are the first in their family to continue their education beyond high school. Perhaps they live in an underperforming school district that lacks good teachers and initiatives like [Advanced Placement classes and dual enrollment programs](#). And, yes, they probably don’t have a benefactor mom or dad that could (legally) write a big check.

Still, some universities aren’t just standing by, letting this happen, Green said. He pointed to schools setting up community information centers, hiring recruiters in urban areas and sponsoring federal programs to provide extra application assistance.

Other schools have [adopted need-blind admissions](#). That means they admit students based only on merit, and then help the neediest of those students cover tuition costs, with or without federal or [private student loans](#).

Offering financial help and taking income disparity into account will open the school to a wider group of prospective students, said Erin Powers, the communications director of the National Association of Student Financial Aid Administrators.

“Merit-based aid is certainly one of the tools an institution will use in trying to attract talented students and create a diverse student body,” she told Student Loan Hero. “A robust admissions and enrollment management model will take into account several different factors that try to give a fuller picture of an applicant, rather than solely looking at test scores.”

The College Board is trying to supply that context. Its recently launched a pilot [Landscape Score](#) project to share with schools how a student’s test scores compared to those of their classmates. It weighs factors such as the average level of education, income and even crime rates in students’ neighborhoods.



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Sure, there's been movement on the part of the government, schools and other organizations to help disadvantaged students. But for better or worse, it's the families themselves who can provide the most help.

Here are five ways to compete for college admissions when some of your peers might have a financial leg up on you.

1. Find a no-cost college consultant

The average hourly rate of private college consultants stands at \$200, while comprehensive packages run between \$850 and \$10,000, according to the [Independent Education Consultants Association](#).

For its part, members of the similar [Higher Education Consultants Association](#) “offer sliding fee scales to families who have limited financial means” in some cases, possibly including free help from volunteers. Other private companies provide affordable online consulting to some lower-income students and parents.

If you can't find the right consultant at the right price, however, look elsewhere. Just as there are plenty of [people to ask for free advice on paying for college](#), there are plenty of experts to talk to about gaining admittance.

Your [high school's college guidance counselor](#) could help review your application essay, track down letters of recommendation and prepare you for on-campus interviews. You could also walk into your prospective university's [financial aid office](#) and share your story.

“Students will find a host of people ready and willing to help explain the process, welcome them to the campus and talk with them about their aspirations for higher education,” Green said.

Other sources of assistance include nonprofits such as [AVID](#) that pair teachers and students on preparing for college. Online resources like [CollegeVine's](#) free-of-charge



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2. Pay nothing to take — and prepare for — college entrance exams

If you sit for every standardized test accepted by colleges, paying full price for each exam could weigh heavily on your family's budget. Fortunately, the [SAT and ACT provide fee waivers](#) to students who meet one of a handful of eligibility requirements, such as being enrolled in a federal program like [Upward Bound](#).

Meanwhile, taking and acing the PSAT, the precursor to the SAT, could be even more rewarding than a fee waiver. A top score on the exam [could net you a National Merit Scholarship](#) worth \$2,500.

And although you might not be able to hire a private tutor to prepare for these tests, there are ways to study up without opening your wallet. The College Board, for example, provides no-cost SAT Test prep via the [Khan Academy](#). Aside from other online resources, you can also request support from your local librarian or high school.

3. Take a variety of college tours

Booking a plane ticket and rental car for a handful of major cities is only realistic for high school students of means. Ideally, however, *all students* should be able to visit multiple campuses during the admissions process.

“I always advise students to visit as many campuses as their time and resources allow,” the AACRAO’s Geen said. “For some students, that may mean those in a more limited geographic area ... but nonetheless, visit private, public, two-year and four-year institutions.”

With a strong college application, you might qualify for an all-expenses-paid trip to campus. Schools sponsoring these programs — known sometimes as Weekend Immersion or Fly-in Nights — typically award spots based on merit and need.



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If you're not sure which schools to put on [your college list](#), Green recommends accessing an easy-to-use data tool such as the Department of Education's [College Navigator](#) or [College Scorecard](#).

“Look at the middle 50% of test scores and average high school GPAs for any and all schools that interest you,” he said. “If you are within — or even close to — that range, consider applying. Many students overestimate the difficulty of being admitted, and this is a good way to see if your academic profile is reasonably close to most students admitted by that school.”

4. Apply for college application fee waivers

You could avoid hundreds of dollars in pre-admissions costs just by [receiving college application fee waivers](#) from the schools on your wish list.

Green said that if you're able to snag a test fee waiver, tell your prospective colleges and universities about it — that may be enough to get them to skip their fee too.

In other cases, you might need to prove your family finances qualify for such a waiver, whether you're applying to a school directly or via a platform like the [Common App](#). About 441,260 students shared \$65 million in fee waivers from Common App member schools during the 2017-2018 application cycle, for example.

And you could also [score a fee waiver](#) when [applying for financial aid via the CSS Profile](#).

5. Stand out in your college application and on social media

Instead of worrying about the fact that you didn't attend a fancy private high school or never received expensive test-prep classes, think about how you could stand out on your college application.



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And if you've helped other also striving against a tough situation, don't forget to look at [scholarships for volunteers](#).

Schools with need-blind admissions or a bevy of a need-based aid are seeking students who made the most of their situations.

“Their admissions decision will typically be based on how well the students leveraged whatever they did have available to them,” said veteran admissions consultant Deborah Fox.

Search for that something in your background that sets you apart from more advantaged students — and ensure it shines through in your application. That could remind an admissions officer to give you a second look.

Until it gets better, make the best of an unfair admissions process

How colleges and universities decide to stamp “approved” or “denied” on college applications — much like the way they dispense financial aid — is rapidly changing. But until it more closely resembles an equal playing field, disadvantaged students and families should do what they can to make sure they get a more fair shake at enrolling in the schools they desire.

As Green said: “All is not bleak, even in the face of such great resource disparities.”

Consider some or all the five steps above to help your cause. And once you've caught up on admissions, check out our comprehensive [guide to paying for college for the first-timer](#).