

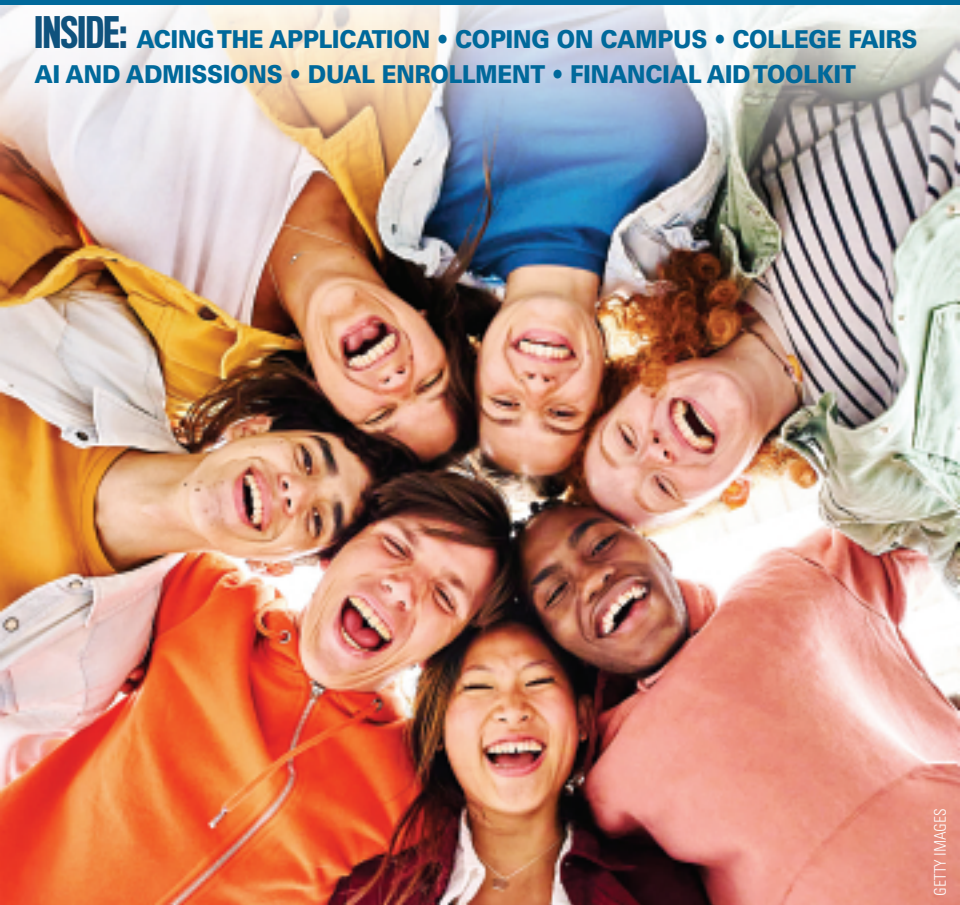
SPECIAL ADVERTISING FEATURE

Newsday

College Admissions & STEAM Guide

**2026-2027
EDITION**
OUR 17TH YEAR

INSIDE: ACING THE APPLICATION • COPING ON CAMPUS • COLLEGE FAIRS
AI AND ADMISSIONS • DUAL ENROLLMENT • FINANCIAL AID TOOLKIT



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EVERYTHING YOU NEED TO KNOW ABOUT APPLYING TO COLLEGE

OUR PARTNERS:



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The news and editorial staff of Newsday had no role in the creation of this content.

CONTENTS

Newsday published the first edition of the College Admissions Guide 17 years ago. The purpose was simple — to provide a pocket-sized guide for college-bound students and their parents that would help to reduce the anxiety and confusion involved in the college admissions process. Inside, there are quick reads, packed with guidelines, tips and online resources, to help students realize their dream of a college degree. This year’s edition continues our mission. The guide also is available online and is aimed at students, parents, school counselors, libraries, nonprofits, STEAM and STEM programs, and college prep programs. Download the digital version of the 2026/2027 guide at newsday.com/cag.

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College Students Today	4
Acing the Application: 7 Tips	6
What’s New in Admissions?	8
College Tours 101 / College Fairs	10
Dual Enrollment.....	12
Full STEAM Ahead	13
STEM/STEAM 2026	14
Maximizing ROI: Highest Salaries Post-College	15
Essay Help.....	17
Test Scores are Back	18
Help for the Military	20
Trade Schools	22
College Financial Aid Toolkit	24
Calculate Your Costs.....	25
Extra Cash for College.....	26
Excelsior Scholarship Program.....	27
College Loans.....	28
FAFSA Tips.....	29
Explore Student Loan Options	30
Community College	32
AI and Admissions	34
Career Readiness.....	36
Coping on Campus.....	38

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College Students Today

MATURE, DIVERSE AND PURPOSE-DRIVEN

Enrollment is on the rise

The number of students attending college increased by 1% this spring, bringing total postsecondary enrollment to 18.6 million students, according to the latest report from the National Student Clearinghouse Research Center. This year's increase means that the nation's college enrollment now stands at 1.1 million more students in 2026 than in 2022. In Nassau and Suffolk counties, colleges are expecting a 3% to 5% increase in enrollment in the 2026-2027 academic year.

Older and wiser

The typical college student of the past was an 18-year-old fresh out of high school going away to live and study on a campus. Today's college students reflect a new reality. Undergraduates aged 18- to 21 years old make up less than a third of college enrollment. The bulk of today's students are older than 25, and many juggle school with work and raising a family.

Ethnic influx

Over half of today's college students are the first in their families to attend college. These first-generation students tend to be more ethnically diverse. In fact, Latino enrollment has tripled in the last decade, and students of color have increased more than 70% in the same period. Many choose a local community college to begin their college careers before moving to a four-year degree program.

Your mission matters

Criteria for selecting a college has changed along with the student body. Nearly three-quarters of students are looking for the college they select to be committed to environmental and sustainable practices. Two-thirds are looking for schools with a variety of mental health and wellness options. Today's students also expect that colleges are active on social media and better serve traditionally underserved students.

SOURCE: FIRSTGEN FORWARD 2025, CRIMSON BRIDGE FOUNDATION 2025



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**U.S. Department of Education College Scorecard*

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Acing The Application: 7 Tips

1 Review the application: The form may feel overwhelming at first. Begin by looking over each section to decide which supporting documents you'll need. The application will ask for information that might require answers from family members. Colleges typically have both online and paper

applications. The Common Application is a popular platform where you can complete one application for several colleges at once. It's application cycle begins August 1, 2026. Most colleges require you to pay a nonrefundable fee to cover the processing cost. The fee can range

from \$25 to \$90. Fee waivers are available to students who cannot afford to cover the cost.

2 Request high school transcripts: A current record of your high school classes and grades is vital to show your capabilities as a student. You should request that your high school send a copy of your transcript to every college to which you apply. A final transcript will be sent to the college you decide to attend. This final record shows colleges your senior year courses and whether you maintained your grade point average.

3 Decide on standardized test scores: Many colleges are moving back to asking for SAT or ACT scores. Some colleges may still not require them, declaring themselves as test-blind, where they do not view any scores, or test-optional, where you can send your scores if you desire. Test-optional colleges still like to receive your scores, but you won't be penalized if you choose not to send them.

4 List extracurricular activities: The goal of the college application is to

provide a well-rounded perspective of who you are. You should list all groups, activities, sports, offices held, community involvement and honors received during your time in high school. The extracurricular section will show admission officers what you are interested in, how involved you are and how you handle multiple commitments.

5 Advocate for yourself: Positive letters of recommendation show colleges that there are people in your life who support and recognize your hard work. You can ask teachers, coaches, employers or other important adults to write a letter on your behalf. Give your recommenders adequate time by asking them well before the deadline.

6 Write your essays: The essay section is a great opportunity to tell the admission officers something about you that won't be found in the rest of the application. You will be given prompts that your response should address. Before submitting, proofread your essay to ensure it is free of spelling and grammatical errors.

7 Gather other supporting items: If you are applying for a specific program, such as music, design or performing arts, you may be asked to submit samples of your work.



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What's New in Admissions?

TRENDS FOR 2026/2027

For the 2026 fall semester, college admissions are defined by the return of mandatory standardized testing, high-stakes early decision, intensified competition at public universities, and data-driven, metrics.

Testing is back

Major institutions have reinstated testing requirements. Data shows that applicants who submit high scores have a significantly higher admission rate than those who do not.

Early decision is the new regular decision

A majority of seats (up to 70% at some top universities) are now filled in Early Decision (binding) and Early Action (non-binding) rounds. If you don't get in during Early Decision, you may be "postponed" rather than deferred, resulting in a shift into the Regular Decision pool with no binding commitment.

Public on par with private

Top public universities are experiencing record application volumes, making them as competitive as many top private schools. Admission rates for out-of-state students at public flagships have dropped to low single digits in some cases.

Community college comeback

Community college enrollment is rising in 2026, outpacing the 1.0% growth for the overall higher education sector. This growth is driven by high demand for short-term certificate programs (up 12.1%) and a shift toward career-oriented, more affordable education options.

AI and authenticity

With AI commonly used to draft college essays, admissions offices are shifting toward, or looking for, more authentic, personal voices. Shorter, college-specific writing prompts are increasingly used to gauge authentic character, rather than just long, polished essays.

Demographic shift: "The Cliff"

A predicted decline in 18-year-olds (due to birth



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rate drops in 2007-2009) will cause a demographic "enrollment cliff," but competition for top-tier schools is expected to remain fierce.

Other trends

- Legacy preferences are weakening, with schools moving toward neutral or non-existent legacy consideration.
- Elite schools are looking to diversify geographically, often favoring students from underrepresented areas over those from overrepresented coastal regions.
- Many colleges and universities are consolidating either (or both) campuses and curriculum.
- The number of students looking to attend southern colleges is skyrocketing.
- Admissions counselors are increasingly looking for "spiky" students, those who show deep commitment to one or two specific activities rather than portray themselves as broad, well-rounded generalists.



What's New This Year at Hofstra

Discover new academic opportunities this fall.

The world's most complex problems don't come with simple solutions.

At Hofstra, new interdisciplinary courses bring together multiple fields of study, giving students new ways to approach complex challenges.

Exciting new classes include:

- Campaigns, Clicks, and the 2026 Vote
- Information Governance and Crisis Response Practicum
- I Want My MTV: The Intersectional Relationship Between Music & the Moving Image
- Leadership in Action
- AI Foundations, Ethics, & Applications

Hofstra is also preparing students for the careers of tomorrow through flagship fields that connect learning with emerging opportunities:

- Health, Medicine & Human Performance
- Business, Analytics & Enterprise
- Society, Law & Education
- Engineering & Applied Technology
- Media, Storytelling & Sport
- Science, Research & Discovery
- Arts, Design & Performance



**There is so much going on at Hofstra!
Come see for yourself!
Scan here to schedule a visit
or take a virtual tour.**

College Tours 101

PREPARE, OBSERVE, ASK QUESTIONS

College visits are the only way to get a real feel for whether a campus is where you might want to spend at least four years of your life. These tips will help you make the most of your visit.

Vet your top schools. Spend time before your visit perusing the college website and reviewing the brochures, jotting down and prioritizing questions as you go. When you call the admissions office to arrange your visit for an in-person tour, ask to experience a chemistry class, see the athletic facilities — whatever is most important to you.

Explore the campus. The campus tour is your chance to learn about student life and campus history and traditions from a great source of information: student guides. Ask what they liked least, what was surprising about the college when they first arrived and what they wish they had known before they enrolled. Eat in the cafeteria and spend some time on the quad. You can get a similar experience by asking the admissions office to arrange a phone or Zoom meeting

with a current student who can answer your questions.

Make connections. On your in-person or virtual visit, arrange to chat with an admissions counselor. You can ask questions, impressing the counselor that you spent time preparing for the meeting.

Seek out campus media. Look at the school's TikTok, Instagram and Facebook accounts. Pick up copies of the campus newspaper and literary magazine (or ask the school if copies can be mailed to you) and check out the posters that hang in the student union. What issues seem to get students fired up? Are there events that interest you?

After your visit, review your notes with your parents or a mentor. If your overall impression is that you wouldn't be happy at that school, cross it off your list — unless you have a wildly compelling reason to reconsider (such as a full scholarship). Even then, you should arrange a second visit before enrolling. Your instincts are good. Trust them. You'll need them often in the next four years.

FALL 2026 COLLEGE FAIRS

IN-PERSON FAIRS

The Nassau Counselors' Association 2026 Fall College Expo will be held on September 29, 2026, from 5:00 p.m. to 8:00 p.m. at the Center for Recreation and Sports Gym at Adelphi University (1 South Avenue, Garden City). Email Elizabeth Bartels at ebartels4@gmail.com for additional information.

The East End Counselors' Association College Fair will be held from 6 p.m. to 8 p.m. on September 30, 2026, at Riverhead High School (700 Harrison Avenue, Riverhead). For more information, email eastendcounselorsassociation@gmail.com.

The Western Suffolk Counselors' Association will hold its College and Career Fair from 7:00 p.m. to 8:30 p.m. on October 1, 2026, at Hauppauge High School (500 Lincoln Boulevard, Hauppauge). Students are encouraged

to register ahead of time at gotocollegefairs.com. A scholarship will be awarded to one lucky attendee.

Starting at 6:00 p.m. an "Ask the Experts" panel will discuss how to maximize your chances for acceptance from college admission representatives. For more information, email wscsa@westernsuffolkcounselors.org.

The National Association for College Admission Counseling (NACAC) will hold a College Fair on October 4 from 11 a.m. to 3 p.m. at Hofstra University in Hempstead. For more information, visit nacac.org.

VIRTUAL FAIRS

The National Association for College Admission Counseling (NACAC) will offer virtual fairs from 1 p.m. to 6 p.m. on October 18, 2026, and November 8, 2026. For more information, visit nacac.org.



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Dual Enrollment

Dual enrollment programs, where high school students take college courses for credit, allow students to earn college credit while still in high school, decreasing the time and money required to obtain an undergraduate degree. The experience can help students feel more prepared for college and boost confidence in their ability to succeed. It can also allow students to graduate college sooner, earn college credits that can transfer, demonstrate academic commitment to college admission officers and enhance time management skills and study habits that will benefit them in their undergraduate studies. Not to mention, provide a competitive edge.

Dual enrollment is on the rise

According to the Community College Research Center, dual enrollment increased nearly 50 percent from 2015 to 2021 and another 20 percent from 2021-2024. Today, nearly 90 percent of public high schools offer dual enrollment courses. The National Center for Education Statistics (NCES) reports that 2.8 million high school students took at least one dual enrollment course from a college or university in 2025. Nationally, community colleges enrolled most of the high school dual enrollment students. In addition, the number of younger students (age 17 and below) taking college courses is on the rise to help them prepare for a competitive admissions process and the rigor of college coursework.

Pros and cons of dual enrollment

PROS

Valuable learning experiences: According to bestcolleges.com, dual-enrollment programs can provide a highly valuable learning experience for high school students, especially first-generation college students, who may lack knowledge of and exposure to college campuses. Performing well in college courses while still in high school strengthens a student's aspirations as well as their confidence in their academic success.

More and varied classes: Dual-enrollment courses often cover subjects not available at high schools. This helps expand student learning on

foreign subjects and provides students with the opportunity to take courses with a more diverse group of learners. Exposure to diverse coursework can also help students formulate clearer academic and college goals and choose a major.

Future tuition savings: College is one of the largest and most expensive investments today. Dual enrollment can expedite degree completion, saving college tuition costs. An added bonus is that the cost of dual enrollment is absorbed primarily by the state, higher education institutions, high schools, and school districts, with parents and students paying only a nominal fee.

CONS

Added stress: High school can be stressful enough for some students. Adding on additional college level courses while still completing senior coursework may be difficult for some students. Attending dual enrollment classes may also mean that students can no longer participate in extra-curricular activities that contribute to the overall high school experience.

Credit acceptance: Not all colleges and universities accept dual enrollment credits when considering an application. Dual-enrollment programs tend to attract students who plan on transferring to public in-state colleges, as these institutions are more likely to accept dual-enrollment credits. Private and out-of-state colleges are less likely to accept such credits.

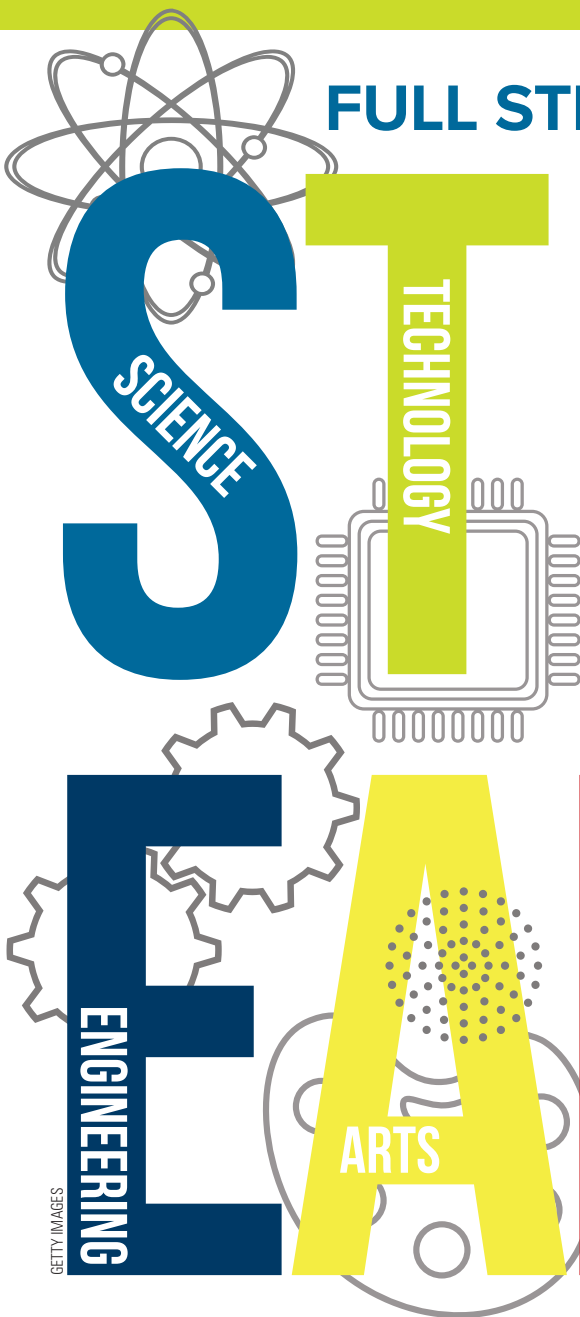
Is dual enrollment right for you?

Do you have strong self-management skills, are good with time management and are an independent learner? Are you organized, resourceful, and willing to seek help when needed? Do you have a positive attitude, are curious, open to new experiences and take a proactive approach to learning? If you answered "yes", dual enrollment could give you a head start on college. But before you decide, be sure to speak with your high school counselor or a dual enrollment program advisor to learn more about the specific opportunities available to you and to assess your readiness for college-level coursework.

FULL STEAM AHEAD

The sheer size of the STEM and STEAM sectors in higher education reflects their importance to the modern economy. The U.S. Bureau of Labor Statistics consistently projects that STEM and STEAM occupations will grow more than twice as fast as non-STEM occupations over the next decade. STEM-related majors now account for over 20% of all bachelor's degrees awarded annually in the United States alone.

When expanding the lens to STEAM—which includes digital design, media arts, architectural engineering, and product design—that footprint only expands.



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STEM/STEAM 2026

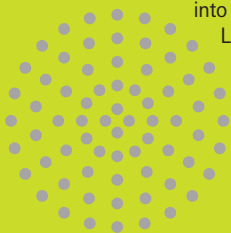
Hottest Areas of Study and High-Growth Careers

For college students navigating course catalogs, certain sub-disciplines have emerged as clear frontrunners for post-graduation employment. These areas combine immediate market shortages with long-term macroeconomic relevance.

1 Artificial Intelligence and Machine Learning (STEM):

No longer confined to niche graduate research, specialized undergraduate degrees in AI, data science, and neural networks are exploding. Graduates step

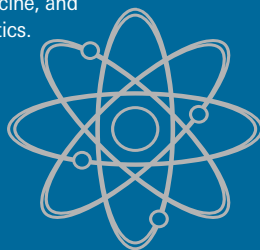
into roles as Machine Learning Engineers or Data Architects, helping companies build autonomous systems and predictive models.



2 Biomedical Engineering and Bioinformatics (STEM):

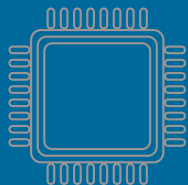
Intersecting biology, computing, and mechanical engineering, this field focuses on gene-editing technologies, personalized medicine, and advanced prosthetics.

It offers a highly resilient career path insulated from economic downturns.



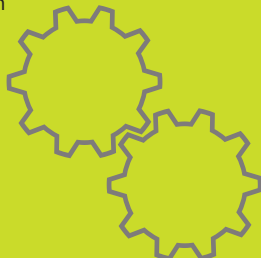
3 Interactive Media and Product Design (STEAM):

The hottest segment of the STEAM movement, this area merges software engineering with user experience (UX) and user interface (UI) design. Tech companies heavily recruit these graduates as Product Managers and UX Designers because they possess the coding literacy to speak with engineers and the artistic empathy to understand consumer psychology.



4 Renewable Energy and Sustainability Engineering (STEM/STEAM):

As corporations race to meet net-zero carbon targets, degrees focusing on solar, wind, hydrogen energy, and sustainable urban architecture are seeing unprecedented demand.



For many students, the primary driver behind choosing a STEM or STEAM pathway is the financial return on investment (ROI). STEM majors dominate the top of the income hierarchy for recent college graduates.

Within the STEAM spectrum, high-earning potential shifts toward strategic and creative leadership. Creative Directors, UX/UI Designers, and Digital Architects who manage the frontend development of enterprise software routinely

As artificial intelligence begins to automate basic coding and routine calculations, the unique human elements of STEAM—empathy, aesthetics, and synthesis—are becoming increasingly valuable. Whether choosing the deep specialization of STEM or the interdisciplinary agility of STEAM, college students entering these fields are positioning themselves at the absolute forefront of the global economy.





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Essay Help

TELL YOUR STORY RIGHT

The college essay is your chance to let admissions officers know why you stand above the thousands of other students applying to the school. It might feel like a daunting task and produce some anxiety, but with the right approach and a good jump on the assignment, you'll be well prepared to submit a piece you can be proud of.

When to start writing

The best time to begin drafting your college application essay is during the summer before your senior year. This might sound early. However, not only will you have more time and less schoolwork during the summer, but early application deadlines approach quickly in the fall. Even if you don't plan to apply for early decision, a head start on the essay will reduce stress.



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Choosing your topic

The common app provides essay prompts to help steer you in the right direction for choosing your topic, but you're not limited to those choices. You can do research to find additional topics or select your own. If you have an essay, you've already written about yourself, that could be a possibility, too. The important thing is to pick a topic that is meaningful to you, such as a life experience, a person you met or a book you read.

Keep your audience

Part of showing you're a great writer is the ability to explain the significance of an experience concisely. Also, admissions officers will be reading thousands of essays. You don't want to lose their attention when it comes to yours. Aim to keep your essay between 400 and 650 words.

Take time to reflect

The essay is not the place to list accomplishments already in your application. It's also not enough to just summarize an event. It's critical to use the space to reflect on the circumstances. What did it mean to you? What did you learn? How did it help you develop and grow as a person? Did it change your values?

One essay or more?

The common app allows you to write and submit just one essay for all of the colleges to which you're applying. However, some schools have additional essay questions included in their applications. These are typically much shorter and limited to about 250 to 500 words. You might be asked to choose one topic from three choices, or they may simply ask you to answer, "What makes you a good fit for this school?"

Revisit and edit

There should be multiple drafts. Let the essay sit for a couple of days and revisit it. Read it again. Did you get your points across? Have someone else read it and provide honest feedback. That person should read for clarity as well as spelling and grammar. Once you're satisfied with the final draft, double and triple check your essay for spelling and grammar.

Test Scores are Back

SITTING THE SAT'S

They're baack! Six years after the COVID-19 pandemic disrupted education, many college and universities who adopted a test-optional admission policy are going back to mandatory SAT and ACT test results as a factor in the admissions process. In fact, over 60 colleges and university systems are once again requiring the SAT or ACT for the 2027 admissions cycle. Even at schools that remain test-optional, scores are still required for some merit scholarships, and are considered evidence of applicant readiness by admissions officers.

To test or not to test

According to collegeinvestor.com, the shift back to testing has been driven largely by data. Schools that went test-optional found that the absence of scores made it harder to identify talented students. Without a standardized benchmark, admissions offices leaned more heavily on grades and extracurriculars, metrics that could be skewed due to grade inflation or in favor of wealthier applicants with polished resumes. There

is a consensus among evaluators that the rise of AI makes it difficult to verify the authenticity of essays, pushing admissions departments to rely more heavily on standardized tests.

The new test

One notable development in the return to testing is the growing acceptance of the Classic Learning Test (CLT), a newer standardized exam that has gained traction. Roughly 325 colleges and universities now accept the CLT.

What you should know

High school juniors in the class of 2027 who have not yet taken the SAT, ACT, or CLT should plan to do so before fall 2026 application deadlines. Families with students in the class of 2027 and beyond should take practice SAT/ACT tests to see where their students land. Even if part of their list may be test optional for admissions, solid scores can secure five and six figures of additional merit aid at test optional schools.



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The suburban location offers students the best of both worlds — access to the vibrant Buffalo-Niagara region and the charm of a picturesque campus. Daemen prides itself on offering **over 50 majors** through its mission of leadership, liberal arts, and professional excellence to help students find their calling and make meaningful contributions to society. Plan your campus visit and **experience what makes Daemen so special.**

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Help for the Military

EDUCATIONAL BENEFITS AROUND

Federal benefits are available to help veterans, servicemen and -women, and members of the National Guard and Reserve to pay for college, graduate school and training programs. Several programs are available, and service requirements and one's discharge character are considered in determining eligibility.

The **Post-9/11 GI Bill** helps veterans who have served on active duty after Sept. 10, 2001 to pay for school or job training. Otherwise known as the Post-9/11 Veterans Educational Assistance Act of 2008, the bill provides veterans with funding for the entire cost of any public college in their state. Under the **Forever GI Bill** passed in 2017, the U.S. Department of Veterans Affairs removed the 15-year time limit for veterans to use their GI Bill benefits for those discharged on or after Jan. 1, 2013 and/or surviving dependents. The bill also includes greater inclusion for National Guard and Reserve members, restoration of benefits for veteran students who may have lost credits if their school was closed or lost accreditation, and an increase in Dependents Education Assistance (DEA) payments, among others. Visit www.benefits.va.gov/gibill.

The **Yellow Ribbon Program**, part of the Post-9/11 GI Bill, can help veterans pay for more expensive tuition and fees for out-of-state, private schools, foreign schools and graduate schools. These are schools not covered by the Post-9/11 GI Bill. Schools must opt to take part in Yellow Ribbon and share the cost of tuition. More than 1,000 schools participate in the Yellow Ribbon Program. Check out www.va.gov/education/yellow-ribbon-participating-schools for a complete list of participating schools.

Montgomery GI Bill Active Duty can help you pay for education and training programs for those who have served at least two years on active duty.

Montgomery GI Bill Selected Reserve offers up to 36 months of education and training benefits for those in the Army, Navy, Air Force, Marine Corps or Coast Guard Reserve, Army National Guard, or Air National Guard.

In addition to VA's educational and vocational counseling services, veterans can contact local **Vet Centers**, which provide readjustment counseling and outreach services at no cost to all veterans who

NEW IN 2026

Combining Benefits:

Veterans can now combine benefits from both the Montgomery GI Bill and the Post-9/11 GI Bill without forfeiting one for the other.

Extended Entitlement:

The total benefit period has been extended from 36 to 48 months, allowing for more time to pursue education or training.



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served in any combat zone. The centers provide additional support during a veteran's return to school.

In New York State, there also are **Veterans Tuition Awards** for full- and part-time study for eligible veterans matriculated at an undergraduate or graduate degree-granting institution or in an approved vocation-training program.

Only one Veterans Affairs education benefit can be chosen for a period of service. The department can help you decide which program is best by calling 888-442-4551.

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Nearly 4 million high school graduates, the highest in history, will be faced with the decision to attend college or pursue a trade. Today, they can do both.

The trade school alternative

Public confidence in the value of a U.S. higher education has declined in the past decade. Concerns about the value of a degree, recent politicization of education, AI replacement, rising costs in an uncertain economy and misalignment with workforce and skilled labor needs is spurring a growth in alternative education.

Today, there is a growing trend of college-bound high school seniors considering trade schools as a viable alternative or complement to traditional four-year colleges. In fact, a greater percentage of U.S. adults would recommend that graduating high school seniors attend a trade school than would recommend college, according to a 2025 Workforce Monitor® survey from the American Staffing Association conducted by The Harris Poll.

College-bound students are recognizing that vocational training can lead to well-paying careers

with opportunities for entrepreneurship. Trade careers can also address concerns about accumulating student debt and limited degree-based career options.

Growth in trade school enrollment

Between 2020 to 2023, enrollment in trade schools rose 4.9% and according to higher education research firm, Validated Insights, enrollment at trade schools is projected to grow 6.6% each year through 2030.

Many students are attracted to a trade education by job security, high earnings and growing need for skilled trades. The U.S. Bureau of Labor Statistics estimates up to 60% growth in demand for trade careers through 2033 across a variety of industries such as construction, healthcare, technology, transportation and skilled trades like plumbers, carpenters and electricians.

How colleges are responding

Community colleges with a focus on vocational and trade programs saw the largest growth in undergraduate enrollment. Institutions with vocational career paths grew by almost 20% since the spring of 2020 versus 5.6% for schools with traditional academic fields.

A number of academic institutions, both two- and four-year colleges – are now aligning programming for an evolving labor market and tailoring studies to meet the needs of a changing job market.

SOURCES: DELOITTE CENTER FOR HIGHER EDUCATION EXCELLENCE 2025, ASA, CURRENT ENROLLMENT ESTIMATES SPRING 2025 REPORT, NATIONAL STUDENT CLEARINGHOUSE RESEARCH CENTER, RESUME BUILDER REPORT, FORBES



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COLLEGE FINANCIAL AID TOOLKIT

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As if applying to college is not enough, now you have to think about paying for your education, too.

Financial aid can seem like a mystery — and a whole new obstacle to overcome — but it's actually not as overwhelming as you might expect. Armed with basic information and some good resources, you can join the millions of college-bound students and their families who have navigated the financial aid process and found resources to help them pay for school.

This special guide is an excellent place to start. You'll find dozens of details about how to hunt down scholarships, how to apply for financial assistance, what you should know about New York's tuition-free program for SUNY and CUNY students, when and how to ask your top choice college for more aid, and how to pick the right loan for you and your family — plus much more.

Save this guide to refer to it as you pass milestones, such as filing your FAFSA or receiving your aid awards. And don't hesitate to ask for help from your school counselor or the colleges' financial aid officers, who can answer detailed questions about your specific needs.

\$15,480

average amount of aid received
among undergraduate students

30-40%

of undergraduate students received
student loans from any source

SOURCE: NATIONAL CENTER FOR EDUCATION STATISTICS

85%

of undergraduate students
received some form of
financial aid (grants, loans,
work study, etc.)

FALL

- File the FAFSA on or after October 1 (the sooner, the better).
- If your school requires a CSS Profile (essentially, another aid application), get it done.
- Watch for your Student Aid Report and when it arrives, check it for errors.

WINTER

- Familiarize yourself with loan terms. (See page 30 inside.)
- Talk to your parents about how much they can contribute to your education.
- Learn the differences among the many types of federal loans and private loans.

SENIOR YEAR FINANCIAL CALENDAR

SPRING

- Review financial aid awards.
- If your family's financial circumstances have changed and you need more money, submit a formal appeal letter to your top two schools. Follow up with a phone call.

SUMMER

- Stash some of that graduation money aside for school expenses.
- If you haven't already, notify your college of any scholarships you've received.
- Look for sales on dorm room supplies.

Calculate Your Costs

Copy this simple chart for each school that offers an aid award. Then, compare across categories to see 1) how much your family will actually have to contribute and 2) how significant a role loans play in each package.

a COSTS

SCHOOL: _____

Tuition: \$ _____

Room & Board: Fees + \$ _____
(Books, Lab Fees, Etc.):

Personal Expenses + \$ _____
(Transportation, Off-Campus
Meals, Clothing, Etc.):

Total for the Year: = \$ _____

a

b FINANCIAL AID

Scholarships + \$ _____

Grants + \$ _____

Loans + \$ _____

Work Study + \$ _____

**Total for
the year: = \$** _____

b

TIP: New York State's 529 College Savings Program (nysaves.org) offers a convenient, low-cost, and tax-advantaged way to save for higher education. Be sure to check eligibility for Federal Pell Grant and New York State Tuition Assistance (TAP) Grant.

c FAMILY RESOURCES

Total cost
from **A**: \$ _____

Total cost
from **B**: \$ _____

**Your family's
cost for the year: = \$** _____

c

TIP: Sit down with your parents and determine together how your family will pay for the difference in **c**. Break out how much money will come from your parents' savings, your own savings, additional loans, and other resources.

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SCHOLARSHIPS

Extra Cash for College

Never, ever pay for access to information about scholarships. There are plenty of free and legitimate sites to fuel your search for free cash.

Do your homework (at school)

Your guidance office should have a list of scholarships available in your community from local organizations. Even though these awards are probably smaller than national scholarships, apply for them since the smaller pool of applicants boosts your chances of winning.

Get your parents' help

Religious organizations, unions, clubs and businesses offer scholarship programs. Ask your parents to check with their human resources departments at work and with leaders of any organizations to which they belong.

Find out what the college offers

Don't assume that scholarships are only for academic or athletic talent. Colleges actually offer a wide range of awards for all sorts of categories. Many schools provide money for legacies (students who are children of alumni), students of color, applicants who have strong records of community service, and teens with artistic or musical talent.

Be sure to find out about departmental awards, too. This could be, for example, money from the math department to attract female students or the arts department to attract budding film producers.

Make a plan

Organize your scholarship hunt the same way you organize the college search. Pay attention to details. Write deadlines on your calendar. Aim to submit two scholarship applications a

week. If you have to prioritize, apply first for awards that are renewable, local or offered through organizations to which you or your parents belong.

Ask nicely

Once you get your financial aid award in the spring, you'll know how much each college will cost you. If your top-choice school is still too pricey, you can write a formal appeal letter to the financial aid director and follow up with a phone call. These appeals can be especially effective if 1) a revision of your award really will lead to your enrollment at that school and 2) your family has circumstances (such as significant medical bills or a parent's unemployment) that aren't reflected in your FAFSA application. (But don't "negotiate." Colleges aren't car dealerships, and trying to play College A against College B will almost always backfire.)

Never stop looking

Awards for current college students abound, so don't give up the hunt for money once you enroll. Your school's financial aid office probably has a list of scholarships available through the college and other organizations. You also should ask about fellowships and work study options to earn money by helping a professor with research or working in an administrative office on campus. The amounts might not be huge, but it's nice spending change for those little extras.

START SEARCHING

fastweb.com
scholarships.com
petersons.com
big.future.collegeboard.org
chegg.com



Excelsior Scholarship Program

The New York State Excelsior Scholarship Program is the first-in-the-nation plan to offer free tuition to eligible New York residents. Students from families with adjusted gross incomes of \$125,000 or less are eligible.

Here are the basics: The awards go to undergraduates enrolled full-time at a SUNY or CUNY school, including community colleges and the statutory colleges at Cornell University and Alfred University. Scholarship students must enroll in at least 12 credits per term and complete at least 30 credits per year to continue receiving the scholarship. And after graduation, a student must stay in New York for the number of years equal to the awards received. For example, if you get a bachelor's degree with help from Excelsior Scholarships each year you're in school, you have to live in the Empire State for four years after graduation – or watch your award convert into a no-interest loan. The state will make exceptions for students who enroll in graduate or professional school out of state, but they too have to be back home six months after finishing their advanced degrees to fulfill the live-in-state requirement.

Those bound for private colleges and universities in New York get some help, too, courtesy of Enhanced Tuition Awards, which provide aid of up to \$6,000 to resident students and follow the same income caps as Excelsior Scholarships. Private college recipients must meet all the same criteria as their public-school counterparts, even down to the requirement to live and work in New York for the same number of years they received funding.

Want to apply? Both scholarship programs – Excelsior Scholarship for SUNY and CUNY schools and Enhanced Tuition Awards for private colleges and universities – are administered by the New York State Higher Education Services Corporation (HESC). Bookmark the website hesc.ny.gov to check for updates on when the agency will start accepting applications for the 2026-27 academic year. HESC also offers FAQs (Frequently Asked Questions) on both programs. Eligibility rules and conditions can be complex. Keep in mind, both programs only cover tuition costs. Room and board and other fees are not included in the scholarship awards.

Undergrad In-State Tuition at SUNY Schools (as of August 2025):

\$7,070

Typical Room and Board at SUNY Schools:

\$16,790

Books and Supplies at SUNY Schools:

\$1,350

SOURCE: SUNY.EDU/SMARTTRACK/TUITION-AND-FEES

Undergrad In-State Tuition at Four-year CUNY Schools (as of spring 2023):

\$6,930

Typical Housing (for students not living at home):

\$20,124

Books and Supplies:

\$1,500

SOURCE: CUNY.EDU

Undergrad In-State Tuition at Two-year CUNY Schools (as of spring 2023):

\$4,800

SOURCE: CUNY.EDU/FINANCIAL-AID

TIP: Sign up for e-mail alerts and updates on the Excelsior Scholarship Program on the hesc.ny.gov website.

COLLEGE LOANS

If you've exhausted free and cheap money for college costs and are still faced with funding gaps, you may be considering Direct PLUS loans or private student loans. Review the chart below to understand key differences.

	Federal Direct PLUS Loan	Private Student Loan
FAFSA Required	Yes	No (though some lenders recommend parts of it)
Who is the lender?	U.S. Department of Education	Banks, credit unions, or other private finance companies
Who can borrow?	Eligible parents of dependent undergrads, or graduate/professional students	Eligible student borrowers, usually requiring a creditworthy cosigner
Who is the borrower?	The parent or the graduate student	Typically, the student (with a cosigner) or sometimes a parent
Credit check	Yes (checks for adverse credit history, not score/debt-to-income)	Yes (full credit check including score, income, and debt-to-income ratio)
Interest rate/fees	Fixed federal rate set by law plus a flat loan origination fee	Fixed or variable rates based on credit history; usually no origination fees
Repayment terms	Standard 10-year plan, plus federal income-driven options	Fixed terms ranging generally from 5 to 25 years set by the lender
Loan forgiveness	Yes (eligible for federal programs like Public Service Loan Forgiveness)	No (only rare specific discharge options like death or total disability)
Deferral while in school	Yes, can request deferment while student is enrolled at least half-time	Varies by lender; often allows in-school deferment upon request
Learn more	studentaid.gov	fourleaffcu.com/studentloans

SOURCE: STUDENTAID.GOV/UNDERSTAND-AID/TYPES/LOANS/FEDERAL-VS-PRIVATE

FAFSA Tips

A SURVIVAL GUIDE

If your family needs help paying for college (and even if you don't — more on that in a minute), you have to file the FAFSA because schools use its results to award federal, state and institutional grants and loans.

The FAFSA asks detailed questions about your family's income, savings, assets and expenses. Then, based on a formula established by law, it churns out a Student Aid Report (SAR) that includes your Estimated Family Contribution (EFC), what the government thinks your family should be able to pay for your education. Colleges use this information to put together your financial aid awards.

Completing the FAFSA is a job for your parents or guardian, so share these pointers with them. All of you will be less stressed out come FAFSA time.

Get organized. The application for the 2026-27 academic year has been available at fafsa.gov since September 24, 2025 with a deadline of June 30, 2027. The form will ask for info about your family's 2024 tax year, so pull out that return and be ready. And yes, even if you think your family won't qualify for aid, apply. At the very least, you must complete the FAFSA even to be eligible for a low-interest Unsubsidized Direct Loan, which might come in handy as you hash out how to pay for school. Plus: Some statewide programs or institutional grant programs require the FAFSA results, even though they don't have cut-offs for family income levels.

IMPORTANT TO NOTE:

College students must fill out the Free Application for Federal Student Aid (FAFSA) every year to qualify for grants, loans, work study and other sources of aid. The "One Big Beautiful Bill Act" (OBBBA) significantly alters federal financial aid starting with the 2026-2027 academic year (effective July 1, 2026). Key changes include eliminating Graduate PLUS loans, prorating loan and Pell limits for part-time enrollment, and tightening Pell Grant eligibility caps based on the Student Aid Index (SAI). Find out more at studentaid.gov/h/apply-for-aid/fafsa



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Don't wait. Since many colleges and grant programs award aid on a first-come, first-served basis, you want to complete the FAFSA as soon as possible.

Hunt and gather. To save yourself time, get all the information you'll need to fill out the form. This includes your Social Security and driver's license numbers, tax returns, records or estimates of other household income, and current bank, investment and mortgage statements. You'll also need the appropriate college codes so your information goes to the right places. (Search fafsa.gov to find them.)

Don't panic. The FAFSA bases your EFC on your prior year's tax returns. If your family has experienced a radical change in income since then — caused by a lost job, for example — don't freak out. Wait to receive your financial aid packages from colleges, then submit a letter of appeal to your top choice schools and follow up with a phone call. Many colleges will be willing and able to adjust your award.

And the best news? Once you've finished your first FAFSA, the worst is over. You'll need to file every year you want financial aid, but from now on, you can use the "Renewal FAFSA" form — which is much less stressful for everyone.

STUDENT LOANS

Explore Student Loan Options

Federal student loans

Direct student loans: These loans offer competitive rates for eligible students to help cover the cost of higher education at a college or university, trade, career, or technical school. Direct Student Loans include both subsidized and unsubsidized loan options.

- **Direct subsidized loans:** Available for students with financial need based on the information reported on your FAFSA. Interest is paid by the government while you are enrolled at least half-time, during the six-month grace period, and in deferment. The loan payments may be deferred while in school.

- **Direct unsubsidized loans:** You are not required to demonstrate financial need to receive a Direct Unsubsidized Loan. You are responsible for paying the interest that accumulates while you are enrolled at least half-time, during the grace period, and during deferment. The loan payments may still be deferred while in school.

Federal PLUS: Parents of dependent students may apply for a Federal PLUS Loan to help pay their child's education expenses as long as certain eligibility requirements are met. These loans are in the parent's name, cannot be transferred to the student, and include origination and other fees. Graduate and professional students may apply for PLUS Loans for their own expenses.

Alternative student loan options

Private student loans* are meant to fill the gap in financial aid that is left between the Cost of Attendance (COA) and the Federal loans/aid you've received. It's important to look for a loan program from an institution you trust, like the Student Choice solution offered by some credit unions. These loans are in the name of the student but often require a cosigner. They are not guaranteed or subsidized by the government. Instead, they are based on

the credit qualifications of the student and/or the credit qualifications of any cosigner they have on the loan. Look for a loan with zero origination and other additional fees, low interest rates, flexible deferment and repayment options, and an easy application process. Make sure the loan is certified through the school – which means the school verifies the amount you need to borrow to prevent you from borrowing too much or too little. Funds should be given directly to the school and any difference back to the borrower for books, transportation, technology, and other educational expenses.

Loan tips

Deadlines: Fill out the FAFSA as soon as possible to maximize eligibility for scholarships, grants, and aid.

Rates and conditions: Make sure you know the interest rate, how it's calculated, and the benefits it offers.

Fees: Understand what fees are included in your loan and how that will affect your loan amount and repayment.

Repayment options: Choose the repayment option that is right for you. Full deferment (of principal/interest) is a flexible option because payments are delayed until after graduation and grace periods, but you can still make voluntary payments to reduce your loan amount without fear of penalty or missing a payment. Payment of interest while you're in school means you'll pay the interest while you're in school to help reduce your total debt.

Visit fourleaffcu.com/studentloans to receive one-on-one consultation for all of your financial aid questions.

*Note: Private student loans do not receive the same benefits and protections as Federal student loans.

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Community College

A GREAT PLACE TO START

Community colleges are a good option for students looking to save money, stay close to home, work while in school, try out a few courses before committing full-time, earn a specialized program certificate, or any combination of all these reasons.

Ask your school counselor for input about each community college's strengths. Make sure to schedule visits everywhere you're considering. Speak with professors and current students.

If you're planning to transfer to a four-year college after earning your associate degree, ask about how the school advises students in your situation. For a skills-based program — such as radiology, nursing or graphic design, for example — ask your school counselor for a list of recommended programs. Also, make sure your credits would transfer to any four-year colleges of interest and whether there is an articulation agreement between the schools for a more seamless transfer.



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4 BENEFITS OF TWO-YEAR SCHOOLS

1 VALUE

\$3,990-\$5,100

average annual tuition and fees vs.

\$11,610-\$45,000

at four-year public colleges

3 TRANSFER READY

Four-year colleges allow qualified students to apply credits toward a bachelor's degree

2 WORK-LIFE BALANCE

59%

of for-credit students attend part-time and work full-time

4 BREAK THE MOLD

54%

of students are the first generation in their family to attend college

SOURCES: AMERICAN ASSOCIATION OF COMMUNITY COLLEGES; COLLEGE BOARD; NATIONAL CENTER FOR EDUCATION STATISTICS, BESTCOLLEGES.COM

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Suffolk alumni left to right:
Noah Fields, Hofstra University
Kaycee Gracia, Yale University
Nicholas Maloney, SUNY Old Westbury
Jordan Coles, University of Miami
Erica Blaney, Stony Brook University

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AI and Admissions

APPLICATION IMPACTS

Artificial intelligence or AI is reshaping education in the 2026-2027 school year. While educators debate the pros and cons of AI, college admissions officers are using the software to tackle massive application volumes, change how essays are evaluated, and transform the ways in which students prepare for coursework.

The integration of AI in admissions spans several key areas:

- **Accelerated application screening:** With record-high application numbers, colleges and universities are using AI to process tens of thousands of essays, transcripts, and recommendation letters in a fraction of the time it takes humans. Using AI, school staffs can instantly calculate GPAs, verify completions, and flag areas for review.

- **De-emphasis of the admissions essay:** Because generative AI can easily write or polish personal statements, colleges and universities have

shifted away from relying on essays as accurate metrics for writing ability, relying instead on holistic approaches like spoken recommendations.

- **Plagiarism and AI detection:** According to thenation.com, admissions offices increasingly utilize linguistic analysis and detection software to verify that the student actually authored the personal statement and that the essay wasn't entirely generated by AI.

- **Student application assistance:** AI platforms level the playing field by helping applicants navigate complex admissions requirements, organize deadlines, and explore scholarship availabilities.

While AI streamlines administrative bottlenecks, it also introduces concerns regarding data privacy and potential algorithmic bias. Ultimately, AI is designed to act as a supplement to admissions staff rather than a replacement, keeping the evaluation process highly human-centric.



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Career Readiness

COMBINING HARD AND SOFT SKILLS

According to the American College of Education, the qualifier for a higher salary often isn't your GPA – it's your career readiness. Career readiness means having the complete toolkit for workplace success: soft skills, technical abilities and strategic thinking. It's what transforms academic knowledge into postsecondary success.

Career readiness for college students is the progressive process of building essential skills, knowledge, and hands-on experience needed to thrive in the modern workforce. It translates academic success into practical application through core competencies like communication, critical thinking, teamwork, and digital fluency. Developing these capabilities early ensures a smooth transition from graduation to long-term career management.

The **National Association of Colleges and Employers (NACE)** defines career readiness through eight specific competencies that employers look for across all industries:

- **Career & self-development:** Continual professional learning, building relationships, and managing your career trajectory.
- **Communication:** Effective verbal and written articulation, active listening, and tailoring messages for different audiences.
- **Critical thinking:** Analyzing data, solving complex problems, and making informed decisions.
- **Equity & inclusion:** Fostering inclusive environments and demonstrating cultural awareness and respect.

- **Leadership:** Motivating others, achieving shared goals, and prioritizing tasks.
- **Professionalism:** Demonstrating integrity, accountability, and a positive personal brand.
- **Teamwork:** Building collaborative relationships, managing conflict, and working toward common objectives.
- **Technology:** Navigating change, adapting to new platforms, and leveraging tools to boost productivity.

Actionable strategies to build readiness

You don't have to wait until your senior year to become career ready. You can start building these competencies immediately on campus:

1 Engage with your career center: Meet with counselors at your university's career services office to draft resumes, do mock interviews, and discuss career assessment tests.

2 Gain hands-on experience: Secure internships, participate in co-op programs, or take on leadership roles in campus clubs to apply classroom theories to real-world projects.

3 Build your network: Connect with alumni on LinkedIn and attend career fairs or professional association events to learn about emerging industry trends.

4 Develop soft skills: Volunteer for group presentations, participate in intramural sports, or take specialized communications classes to practice emotional intelligence and teamwork.



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Coping on Campus

HOW COLLEGES CAN HELP

College can be a difficult transitional period for many students. From being away from home for the first time to dealing with financial strains to keeping up grades, students often deal with a wide range of challenging emotions and mental obstacles. And then there are other potential stressors, from discrimination to relationships to current events. In fact, 70% of students struggle with their mental health after enrolling in college, according to a 2026 national survey.

College students who once found themselves dealing with anxiety, stress or depression often faced an uphill battle to receive support. Fortunately, many colleges and universities now understand the importance of providing mental health services and support to students. From individual sessions to LGBTQ+ support groups, those who need counseling and psychiatric services can often get the support they need, with many colleges prioritizing easy-to-access, on-campus resources and some offering free 24-hour-a-day, seven-days-a-week telehealth.

Bringing awareness from the start

Colleges are starting to realize addressing mental health in a proactive, direct way from the very beginning is a great way to open the door. Using a variety of different approaches, from panel discussions to student testimonials, colleges have been using face-to-face orientation with students to teach them about recognizing the signs of mental illness, where to find support and how to talk to peers who may be struggling. Because there's still such a strong stigma surrounding mental health, having open conversations that normalize any concerns students may have is essential to ensuring their college experience is positive.

Mental health screenings

Educational institutions have encouraged students to live healthy lifestyles and monitor their physical health for decades, so why is there still a stigma surrounding mental health screenings? Universities today are breaking the stigma and normalizing mental health checkups for their students, with many offering free, easily accessible

**NEARLY 60%
OF COLLEGE
STUDENTS
REPORT HAVING
SYMPTOMS OF
DEPRESSION**

SOURCE: NES AND HEALTHYMINDS NETWORK 2025

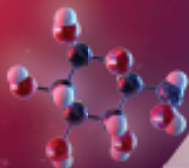
mental health screenings. Because students are often balancing several things at once, many colleges have started prioritizing the availability of quick screenings for convenience.

Campus-wide programs and initiatives

Several colleges and universities are developing programs, initiatives and training sessions designed to help students foster their strengths and develop positive coping strategies. Other schools offer 24-hour text support services for their students, providing them with options when they're worried about someone, feeling overwhelmed, lonely, depressed or suicidal. Online resources such as these fill a void many students need to see success throughout their college careers. However, many students still favor in-person support.

Well-being worked into coursework

With mental health being essential to achieving an overall positive college experience, some college instructors encourage student well-being by modeling different strategies and coping skills in class and work principles into their syllabus coursework. Simply carving out a few minutes before class to participate in guided practices or exercises can help encourage students to have open, honest conversations about their mental health.



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