



The CAP (College Admissions Profile) Score is designed to answer 6 of the most important questions in the college planning process:

1. *What colleges are most likely to admit me?*
2. *Where will I have the greatest chance of an on-time, 4-year graduation?*
3. *Which colleges on my short list are most likely to award me their best financial aid package?*
4. *How much financial aid are my short-list schools likely to award me?*
5. *What will my short-list schools cost after applying gift aid?*
6. *What additional help can my short-list schools offer to help me pay for college?*

What is the CAP Score?

The CAP Score (College Admissions Profile) is a Strategies For College exclusive that utilizes a proprietary algorithm to characterize the top 25% and the bottom 25% of the most recently admitted freshman class at nearly 500 colleges and universities. The algorithm is based on the results of an annual survey which asks college admissions officers to identify the most and least important attributes of student applicants to their institutions.

Building a CAP Score for your college-bound student creates an apples-to-apples comparison to admitted students at the colleges included in the database which serves as a 'predictor' (not a scientific certainty) of admission. For example:

- A college bound student with a CAP at or above the 75th percentile of typically admitted students at a given college has a **high probability** of admission.
- A student with a CAP score between the 25th percentile and the 75th percentile of typically admitted students at a given college has a **fair to above average** probability of admission.
- A student with a CAP score below the 25th percentile of typically admitted students has a **low to remote** probability of admission to that college.

Importantly, the CAP score is also an accurate predictor of college generosity as measured by financial aid awarded to various admitted students with different CAP scores. Historically:

- Students with CAP scores at or above the 75th percentile of typically admitted students

tend to be awarded the **most generous** financial aid packages,

- Students in the middle 50% are typically awarded **fair to very good** financial aid awards,
- Students below the 25th percentile - if admitted – will likely be awarded **very little** financial aid other than loans and college work-study.

What goes into the CAP Score?

The CAP Score algorithm uses objective, numeric criteria (GPAs and test scores) in combination with non-quantitative criteria (athletics and extracurricular activities) that college admissions officers consider when reviewing admission applications. Here are the criteria measures by the CAP calculation:

1. High School GPA – un-weighted 4.0 scale.
2. Number of Honors, AP, or International Baccalaureate Classes taken – in relation to the number offered by the high school.
3. Test Scores – While it is not necessary to take both the SAT and ACT tests, the calculator considers both. It allows super-scoring of SAT and ACT subtests and considers SAT subject-test and AP test scores.
4. Participation in Academic Competitions – National Arts, Math, Science, or Language competitions.
5. Participation in Sports – Fall or Spring
6. Participation in Performing or Visual Arts
7. Participation in Leadership/Mentoring - or significant volunteering experience
8. State, Regional, or National Awards/Recognition – in any year
9. Work – more than an average of 10 hours per week during the school year.

Remember, the CAP score should be considered a ‘range finder’ not a ‘barrier’ to admission. Note: CAP does not guarantee admission or financial aid to any college.

Armed with their CAP scores, prospective college students are better able to avoid colleges that may be too challenging or not challenging enough. This happens when a student’s CAP score is **far below the 25th percentile** or **far exceeds the 75th percentile** CAP score of typically admitted students at the college.

Affordability

While making the admissions process easier is very helpful, many families are equally concerned about the cost of college **after** applying scholarships, grants, and other financial aid. This is called the family’s net, out-of-pocket cost. Not only is this the most meaningful figure to work with, it essentially renders the school’s sticker price almost meaningless.

Private Colleges typically have much higher sticker prices than public colleges, but ‘affordability’ and ‘sticker price’ are unrelated. Net, out-of-pocket cost (O-O-P) is what matters.

The primary driver of net, out-of-pocket cost is the EFC (Expected Family Contribution) – a figure that is unique to each family. That means no two students are likely to pay the same amount for their education – even at the same college. The following worksheet and definitions will help you determine your net, out-of-pocket cost.

- **COA – Cost of Attendance** – this is a government mandated figure published by every college. It includes the cost of Tuition, Room & Board, Books, Fees, Personal Expenses, Travel and more. As a ‘regulated’ figure, it provides a reliable apples-to-apples comparison of college costs.
- **SAGE Tuition Rewards Points** – are the result of participation in the SAGE Scholars Tuition Rewards program. Points are worth \$1 each off the tuition (not the COA) at over 400 participating colleges nationwide and can be redeemed for up to one full-year of tuition, divided equally over the student’s four years. Therefore, 25% of SAGE points go into the net, O-O-P calculation worksheet.
- **EFC – Expected Family Contribution** – this is a dollar value that results from the FAFSA and/or CSS Profile application process. It represents the minimum amount a family is expected to pay on an annual basis, toward the overall cost of college for all students in the family.
- **AE – Aid Eligibility** – the difference between COA and EFC. This is the amount of need-based aid your family qualifies for (not what you will receive – but what you are eligible to receive). Aid eligibility can be filled from zero to 100% - through a combination of three types of aid:

Grants/scholarships – that do not need to be repaid

Work-Study – ‘jobs’ offered to students in exchange for a reduction tuition

Student Loans – that must be repaid.

- **Grant %** - this is the percentage of the Financial Aid Eligibility figure a college historically provides – on average - using grants that do not have to be repaid. It is not a guarantee, nor is it a fixed figure that applies to every student/family.

While it is possible to find the total “percentages of need met” by a given college – the Strategies for College CAP database (and therefore the worksheets below) recognizes only the ‘Grant’ portion – since grants are the only form of aid that lowers the family’s total cost of college.

Work-Study and Student loans can be valuable tools to help PAY for college – but since they do not lower the cost of college – they are not used in the net, out-of-pocket calculation worksheet that follows.

To determine your family’s net Out-of-Pocket cost for a college, use the four-part worksheet below along with cost and gifting data from the Strategies for College Database or other resources at your disposal.

Net – Out-of-Pocket Cost Worksheet

COA _____

minus SAGE points X $\frac{1}{4}$ _____

minus EFC _____

= AE _____

AE _____

X Grant % _____

= Grant (non-repayable) _____

AE _____

Minus Grant _____

= Unmet Need _____

Unmet Need _____

+ EFC _____

= Net, O-O-P Cost _____

Sample Calculation

COA	\$40,000
minus SAGE points X $\frac{1}{4}$ (if applicable)	- \$ _____
minus EFC	- <u>\$18,000</u>
= AE	= \$22,000

AE	\$22,000
X Grant %	X <u>50%</u>
= Grant (non-repayable)	= \$11,000

AE	\$22,000
Minus Grant	- <u>\$11,000</u>
= Unmet Need	= \$11,000

Unmet Need	\$11,000
+ EFC	+ <u>\$18,000</u>
= Net, O-O-P Cost	= \$29,000