

THE

ULTIMATE

SAT AND ACT GUIDE

*Insider Secrets, Strategies, and Advice  
About These Stress-Inducing Tests*

12

Reasons Why You Should  
Stop Worrying About the  
SAT and ACT

By Lynn O'Shaughnessy



One of the most stressful parts of the college admission process is the prospect of taking the SAT, the ACT or both.

Just anticipating these high-stakes tests could be unnerving you. All that anxiety, however, can be counterproductive and often unnecessary.

In this guide, you'll discover 12 strategies and insider secrets to reduce your anxiety, improve outcomes and survive the test prep process.

Let's plunge in...

# 1

## **Excellent test scores aren't required to gain admission into most schools.**

If your child gets great ACT or SAT scores, that's awesome. But you should definitely not assume that disappointing scores are a disaster.

Thanks to the frenzy surrounding college admissions, many parents and teenagers assume that getting into good colleges and universities has become nearly impossible without stellar scores. Reality tells a different story. Regardless of test scores, it isn't difficult to get into most colleges and universities.

There are many statistics that can back me up on this, including those released each year by UCLA's Higher Education Research Institute, which surveys full-time college freshmen across the country on a variety of issues. The annual survey, which has been in existence for a half century, reveals that roughly 75% of students each year get into their number one choice school.

That percentage might seem surprising until you understand this reality: the number of institutions worried about filling their freshmen slots each year vastly outnumber those that enjoy the luxury of spurning most applicants. In a 2015 report, the College Board estimated that only three percent of schools reject more than 75% of their applicants. The students who attend these elite schools represent four percent of full-time college students. In contrast, 38% of schools accept between 50% and just under 75% of applicants and their students represent 43% of full-time students.



As you'll learn shortly, even disappointing scores won't be a deal breaker for students aiming for some of the most prestigious colleges.

✓ **DO THIS**

For those of you who think that only those rarified three percent of schools are worth attending, check out this post from my blog at [The College Solution](#) that shares the results of a Gallup survey on college grad outcomes:

[How My Daughter Made the Most Out of College](#)

**2**

**Top test scores aren't required to earn scholarships.**

It is true that students with the best ACT and SAT scores, as well as grade point averages, are more likely to capture an individual school's top merit awards. But regardless of your child's test scores, the odds are that you will not have to pay full price for college. Roughly two-thirds of students at state universities don't pay the sticker price thanks to scholarships or grants from the federal and state governments and/or the schools themselves. When looking strictly at institutional awards at private colleges and universities, a whopping 89% of students receive a price cut. The average tuition price break at these private schools is 54%.

When so many students are receiving awards, it's clearly not just the "A" students with awesome test scores who are capturing them. The reason why so many students receive price cuts is because it's a buyer's market at most colleges. These schools need to compete fiercely for students and a prime way they do that is through merit scholarships.

The kinds of grade point averages and test scores that would generate merit scholarships will vary significantly by school.

It's usually easier to determine the types of award your child could expect at public institutions because the scholarships are likelier to rely heavily or even exclusively on test scores and grade point averages. Unlike many private institutions, state schools that receive tens of thousands of applications usually don't have the luxury of looking past the academic performance numbers.

In the admission section of a state university's website, you can often see a breakdown of the test scores and GPAs that a student needs for the various scholarships. Some private schools will provide similar breakdowns.

### EXAMPLES

At the University of New Mexico, a nonresident applicant with a 23 ACT or 1070 SAT (both very average test scores) and a 3.5 GPA can qualify for a yearly scholarship worth \$15,337 and that's not even the top award! In contrast, nonresidents aiming for the biggest scholarship at the University of Colorado, Boulder, must be among the 1% to 3% academically of all outsiders who apply to the school. That's obviously a much stiffer requirement!

### ✓ DO THIS

Check the admission section of a school's website to learn about the institution's scholarship opportunities. If you don't find the answers you are looking for, contact the admission office.

## 3

### Be strategic and plug test scores into net price calculators.

Using an institution's net price calculator is often the best way to form a good idea of what kind of an award a child might receive based on his/her academic profile which would include test scores.

By using a net price calculator, you will receive an estimate of what a particular school will cost your family, once any merit scholarships and/or need-based aid that he or she would qualify for is subtracted from the official cost of attendance.

When using a calculator, some families will discover that the cost of a \$60,000 university, for example, will be \$30,000 or \$20,000 or even lower. For other families, the cost really will be \$60,000.

Every school that participates in the federal financial aid system, and that's nearly all of them, must include a net price calculator on its website.

When using a school's net price calculator (assuming it's equipped to calculate merit scholarships), you'll plug in your child's ACT and/or SAT scores and grade point average when

generating potential awards. You will also be required to share financial information such as your income and assets.

Net price calculators can also be valuable even if your child hasn't taken the SAT or ACT yet. You can plug in different score scenarios to see how they could impact the awards at various schools.

You can also turn to these calculators if you're wondering if taking the SAT or ACT again is worth it. Let's say, for example, that your child received an ACT score of 27. You could use the calculators of schools on your child's list to see if getting a 28 or 29 would boost the award.

✓ **DO THIS**

To learn much more about net price calculators, including how to tell the good ones from the mediocre ones, read this post on my blog at [The College Solution](#):

**Why You MUST Use Net Price Calculators!**

**4**

**Not all bad scores have to count.**

Schools benefit when applicants score as high as possible on the ACT or SAT. Prospective families will be more impressed if the student body at a school performed well on these tests. Consequently, it's in a school's best interest to generate the best scores possible for its applicants.

A popular way that schools enhance their applicants' scores is to cherry-pick their best sub-scores from the SAT or ACT when they've taken a test more than once. This practice is called superscoring.

Using the ACT, let's compare how traditional scoring works with superscoring:

Historically, college admission offices have used a student's composite ACT score that's made up of these four underlying categories:

- English
- Mathematics
- Reading
- Science

The testing service averages the four subscores (maximum score for each is 36), to create one composite average. Schools have traditionally only used the composite score rather

than cherry-picking the best subscores. This practice penalizes teenagers who score better in some categories when taking the test more than once.

When superscoring, a college will select a student's highest ACT subscore in each of the four categories when looking at all the tests a student took and create what could be a more impressive superscore.

### SUPERSCORING EXAMPLE

1st ACT Test	
English	26
Mathematics	25
Reading	29
Science	25
<b>Composite Score</b>	<b>26</b>

2nd ACT Test	
English	28
Mathematics	24
Reading	30
Science	23
<b>Composite Score</b>	<b>26</b>

The overall scores for both testing dates is the same, but the composite score goes up with superscoring.

Superscoring Result	
English	28
Mathematics	25
Reading	30
Science	25
<b>Composite Score</b>	<b>27</b>

SAT superscoring is standard practice at most colleges and universities. When a student takes more than one SAT test, colleges routinely pick the best scores from each SAT category.

In contrast, fewer schools have cherry-picked ACT scores, but that is changing with a growing number of schools now doing so.

### ✓ DO THIS

1. To obtain a list of schools that superscore the ACT, I'd suggest heading to College Admission Partners, which is a college consulting firm in Minnesota. Here is the link: [Colleges That Superscore the ACT](#)
2. Contact the schools on your teenager's list to see whether they superscore the SAT and ACT.

### SCORE CHOICE

The College Board offers another testing option for the SAT called [Score Choice](#).

With Score Choice, applicants can decide which testing date results they want to send to schools on their list. Previously the College Board insisted on sending scores from all testing dates to schools. (Some elite schools, which seem to relish making the admission process as hard as possible on teenagers, still insist on applicants submitting all scores!)

I used the Score Choice option with my own son, but it won't be advisable in all cases. My son took the SAT two times and the second time he got his highest scores in each category, which were then critical reading, math and writing. It was an easy decision to direct the College Board to only send Ben's newest scores.

Keep in mind that with Score Choice, you can't pick and choose what subscores to send. You can't, for instance, send the math score from your child's January test and the reading and writing score from the March test.

If your child is applying to a school that superscores, then using Score Choice won't be wise if the best subscores were earned on different testing dates.

### ✓ DO THIS

Read the College Board's in-depth explanation of Score Choice here:

[Score Reporting and Score Choice](#)

# 5

## Many schools don't care about test scores.

There are plenty of schools that will make admission decisions without ACT or SAT scores. Roughly 850 colleges and universities do not require students to submit their scores for admission. This is great news for students who are good students, but struggle with the standardized tests.

The number of test-optional schools is somewhat misleading since many of these test-optional schools maintain relaxed enrollment policies.

On the list, however, are a significant number of prestigious schools that have embraced the test-optional policy. Liberal arts colleges represent the largest percentage of these selective schools. More than 40% of the top 100 liberal arts colleges, as measured by *U.S. News & World Report's* rankings, are test optional.

### SAMPLING OF TEST-OPTIONAL LIBERAL ARTS COLLEGES

- Bates College (ME)
- Beloit College (WI)
- Bowdoin College (ME)
- Bryn Mawr College (PA)
- College of the Holy Cross (MA)
- Eckerd College (FL)
- Furman University (SC)
- Kalamazoo College (MI)
- Mount Holyoke College (MA)
- Lewis and Clark College (OR)
- Muhlenberg College (PA)
- Pitzer College (CA)
- Saint John's College (NM)
- Sarah Lawrence University (NY)
- Sewanee-The University of the South (TN)
- Smith College (MA)
- Trinity College (CT)
- University of Puget Sound (WA)
- Union College (NY)
- Warren Wilson College (NC)
- Wesleyan University (CT)

A handful of other liberal arts colleges, including Middlebury, Hamilton, Colorado and Colby colleges are *test-flexible*. That means that in lieu of the SAT or ACT, a student must submit other scores such as from Advanced Placement and International Baccalaureate exams or SAT subject tests. Universities that have a test-flexible policy include New York University and University of Rochester.

### SAMPLING OF TEST-OPTIONAL UNIVERSITIES

- American University
- Arizona State University
- Brandeis University
- Catholic University
- DePaul University
- Drake University (IA)
- Duquesne University (PA)
- Fairfield University
- George Mason University
- George Washington University (DC)
- Ithaca College (NY)
- New School (NY)
- Providence College (RI)
- Temple University (PA)
- University of Arizona
- Wake Forest University

You'll find far fewer selective universities on the test-optional list. Universities rely more heavily on test scores and GPAs, but I'd suggest another reason is because prestigious universities don't have to work as hard as colleges to attract applicants. Prestigious universities typically enjoy greater name recognition than comparable colleges.

## 6

### It's easy to locate test-optional schools.

You can find the names of all test-optional schools by heading to the website of [FairTest: National Center for Fair & Open Testing](#). FairTest is a nonprofit that helps schools adopt test-optional policies and advocates against standardized testing.

I'd recommend using [FairTest's list of 190+ test optional and test-flexible schools](#) that are ranked in the top tiers of their respective *U.S. News & World Report* categories.

✓ **DO THIS**

Once you've found some test-optional schools to research, pay attention to the test-prep fine print of each school.

Contact the admission office at a school and ask these two questions:

1. Can anybody applying to a particular school choose the test-optional route or are there conditions?
2. Are applicants who don't turn in their scores eligible for merit awards?

When I was writing an [article on this topic for \*The New York Times\*](#) back in 2009, I contacted 37 liberal arts colleges with test-optional policies and asked them the merit aid question. All the schools said that need-based aid wasn't impacted by a lack of test scores, but eight schools said it would impact one or more of their merit awards.

**7**

**SAT and ACT scores at many schools are artificially inflated.**

Don't get depressed if your teenager's test results seem worse than those of many of the students at a particular school.

If the institution on your child's list is test-optional, chances are the school's published scores are inflated. If you think about this a moment, I bet you can guess the reason for this.

The students who perform poorly on the ACT or SAT are the ones mostly likely to withhold their scores at test-optional schools. In contract, you can bet that teenagers who do well on the ACT or SAT are going to want schools to know about their accomplishment.

Since most schools only use the submitted test scores when calculating their SAT or ACT statistics, the published scores are naturally going to skew higher. Schools love this because it makes it appear that their students are smarter than they actually are—at least measured by test scores.

Intimidated by these artificially inflated scores, some high school students will eliminate schools from their lists unnecessarily because they assume that these institutions are too far out of their league academically. Some teenagers won't apply because they will also assume that they can't receive good aid packages or merit aid with their less stellar scores.

I only know of three schools—Muhlenberg College, Providence College and Wake Forest University—that track down the scores of their non-submitting freshmen and include these scores in their published figures.

✓ **DO THIS**

Ask a school these two questions:

1. How do you calculate your published test scores?
2. How many applicants submit their test scores?

**8**

## Understand the dark side of test-optional policies.

Generating inflated published test scores is one of the cynical reasons why colleges and universities join the test-optional camp.

Here's another one: When a school eliminates the standardized test requirement, it will often experience a sizable bump in the number of applications that it receives. Teens with lackluster test scores will get excited after they hear that a school has dropped the test requirement.

Schools are delighted when they receive more applications because it can help the institution improve their *U.S. News & World Report's* college ranking. When a school gets more applications, it can reject more students and *U.S. News* rewards higher rejection rates.

Institutions also adopt test-optional policies if their peer institutions have done so and are potentially luring away applicants. The Washington D.C. metro area serves as a great example of this phenomenon. American, Catholic, George Mason and George Washington universities all ended up becoming test-optional.

Don't expect colleges and universities to share their cynical motivations with you. Instead they typically brag that they adopted test-optional practices to attract a more diverse student body. This makes sense on its face since the ACT and SAT are highly correlated with income. A student with parents making \$200,000 will, on average, perform better on the SAT or ACT than a student whose family makes \$150,000 and so on down the income ladder. In theory, ditching the test requirement will allow more lower-income students, including minorities, to have a shot at admission.

Diversity sounds like an admirable goal, but skeptics, myself included, abound. Another such skeptic is Andrew Belasco, the CEO of [College Transitions](#), a college admissions consulting firm in Georgia. Belasco received his Ph.D. at the University of Georgia's Institute of Higher Education and was a recent fellow at the Association for Institutional Research.

During his peer-reviewed research, Belasco looked at 180 liberal arts colleges including 32 liberal arts colleges that are test-optional. Belasco's didn't detect any statistical difference in

enrollment of low-income and underrepresented students. The Georgian’s study suggests that the real beneficiaries of test-optional policies are the schools themselves because they end up looking more selective.

I’d strongly argue that another beneficiary of test-optional policies are affluent students who generated poor or marginal test scores. Schools love high-income students, who can ultimately pay more for their education, and a test-optional policy is a way to accept more of these students by ignoring their poor scores.

✓ **DO THIS**

Learn more about institutional motivations for the test-optional trend by reading the following post on my blog at [The College Solution](#):

**Who Is Benefiting From Test-Optional Admissions?**

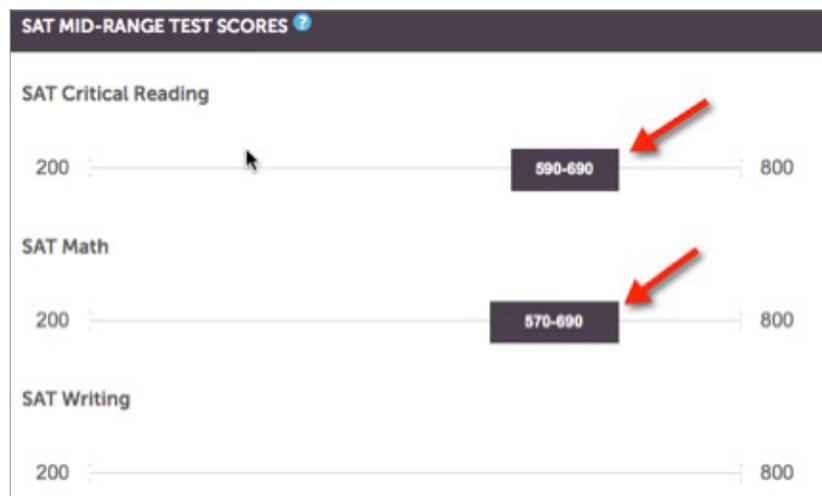
**9**

**Don’t stew about submitting scores, just ask.**

You shouldn’t worry about whether or not to submit test scores to a test-optional school.

I recently heard from a mom, who was stressing out about this very issue. Her daughter is applying to Denison University, a highly respected liberal arts college in Ohio. Her daughter’s reading SAT score of 720 is a great result and put her comfortably in the top 25% of Denison students who took this test. The teenage girl’s math score (530), however, is poor for this particular school and put her in the bottom 25% of test takers at this college.

Here are Denison’s most recent [SAT test scores](#) that I pulled from the College Board’s website:



The College Board is a good place to check the published test scores of a school when you're interested in how your child's scores stack up. Here is how to pull up any scores on the [College Board's website](#):

1. Type in the school's name in the search box on the College Board's website.
2. Click the *Applying* link in the left-hand column.
3. Click the *SAT & ACT* Scores link.

When you check the scores, please note that the College Board displays the scores that represent the middle 50 percent in the dark box.

Now back to our Denison applicant...

If the teenager had earned subpar scores in both reading and math compared to previous Denison test takers, it would be clear that she should not submit her results to this school. But in this case, she has one great score and one poor one.

So what should this family do?

The mom and teenager should stop worrying about this question. The girl should simply contact the school admission office and ask. This is too important a question to just guess.

If a school assigns an admission rep to each applicant (this is quite common with liberal arts colleges), this is the person to contact with this question.

## 10

### **Schools don't care what test your child takes.**

The best test to take and prepare for is the one that your child will have a greater chance of excelling at! Have your child take a full-length ACT and SAT under actual testing conditions (including strict timing) and see which one that he or she fares better. This is the test your child should focus on.

Your child could take a full-length ACT and SAT test at your home. Another option is to take each test at one of the many test-prep firms that routinely offer practice exams as a way of marketing their services. In the next tip, you'll find resources for full-length practice tests.

It makes absolutely no difference to colleges which test your child takes. All schools in this country, including the most elite, will accept either the SAT or the ACT.

# 11

## There are free and cheap resources to study for both tests.

You don't have to spend a thousand dollars or any multiple of that to successfully prepare for the SAT or ACT.

Many free and modestly priced resources exist. Here are a few:

1. **Official College Board materials.** Your primary source of studying for the SAT should be the College Board since it created the test. I think this is especially true with the rollout (March 2016) of the redesigned SAT. Here's where you can find these official materials:
  - **Khan Academy**. This nonprofit is the College Board's official **test-prep resource** for the SAT test. All the Kahn Academy's comprehensive testing materials are free.
  - **College Board website**. You can find lots of information about the new test, which has a start date of March 5, 2016.
  - **Official SAT Study Guide (2016)**. This fat tome provides information about the new SAT and includes four practice tests. You can also get these practice tests via the Khan Academy.
2. **ACT**. The testing organization unfortunately hasn't devoted the resources to free test prep like the College Board, but there are some free yet limited ACT sources on its website.
  - **The Real ACT Prep Guide**. This is the ACT test maker's official test-prep book that it updated for 2016. It includes full-length tests.

There are free and cheap resources to study for both tests.

3. **Testive**. This great site provide free adaptive and personalized test prep software for the SAT and ACT. Most of the questions have in-depeth explanations and videos solutions.
4. **Number2.com**. Students can practice for the SAT and ACT on this site. This test-prep resource allows parents to track a student's progress or lack of it.
5. **PWN the SAT**. Mike McClenathan, a math tutor who scored a perfect SAT score and attended Brown University, created this popular site in 2011. You'll find tons of SAT advice on the site including interactive quizzes, diagnostic drill and a math guide for the new SAT.

6. [FreeTestPrep](#). You can get lots of SAT and ACT practice questions on this site.
7. [Perfect Score Project](#). This is the name of a [book](#) and a [website](#) that Debbie Stier created after she successfully navigated the SAT choices for her own children. Debbie took the SAT seven times (crazy, right?) in one year as she researched SAT options, and ultimately helped her son raise his SAT score by more than 500 points.

✓ **DO THIS**

Click on this [link to find a five-minute video](#) highlighting Stier's top SAT tips.

## 12

### Motivate your child.

Keep in mind that what's most important about test prep is a student's motivation. If your child isn't motivated, online test-prep, books and even expensive hourly tutors can be a waste.

Consider this approach: Rather than dictating when and how to study for the SAT or ACT, make this a joint effort with your child when setting expectations and ground rules.

Also examine your relationship with your teenager and explore ways to make it better. If your relationship with your teenager is poor, the college admission process is going to be rockier than it need be.

Think about what would motivate your child. I wrote a post about [test-prep motivation for my CBS Moneywatch blog](#) back when my son Ben was studying for the test in 2009.

Back then the stock market had tanked and his college fund had taken a hit. I told him that the best way to help pay for college was to do the best he could on the SAT. This approach resonated with him because he's always been a kid who worried about money.

✓ **DO THIS**

At the very least, I'd suggest that you sit down with your child and try different test score scenarios on the net price calculator of each school that interests your child.

Combined with a GPA, what would an ACT score of 25 generate for an award versus a 26 or 27 at a particular college? Would an award increase for a child who starts with a 1260 SAT and manages to climb 40 points the next time?

The federally mandated calculators didn't yet exist when my son and daughter were preparing for the SAT, but if they did I would have definitely used them to motivate my children.