February 2026 Newsletter
collegeapp101.com

In this Issue:

- Recent Research on Student Loans
- Career Planning Session
- College App 101 Podcasts
- Dates to Remember
- Past College App 101 Newsletters

Recent Research on Student Loans

Late in 2024, researchers Richard Fry and Anthony Cilluffo from the Pew Research Center published 5 facts about student loans. For those within higher education and those who follow its trends, Fry and Cilluffo's findings were expected. Here are some noteworthy points from the article.

- More than one in three bachelor's degree holders under 40 years of age have outstanding student loan debt.
- The total student loan amount for the typical bachelor's degree holder is more than $20,000 and less than $25,000.
- More than one in four undergraduates took on federal student loans for the 2018-2019 school year.
- One in four college graduates (ages 25 to 40) report they are either finding it difficult to get by financially or are just getting by.
- Young college graduates have higher household incomes than their peers without a college degree.
- 1% of all American adults owed at least $100,000 in student loans.

What should parents and college-bound students do with this information? Start by considering this advice.

- Determine to pay for all undergraduate expenses with cash, personal savings, scholarships, and grants. Conversations about this topic should start early (middle school).
- Parents can open a 529 savings account, which is a tax-advantaged account that college students use to pay for tuition and college-related expenses.
- College-bound high school students should walk dogs, paint sheds, mow lawns, babysit children, shovel driveways, and bag groceries, saving most of their income for college expenses.
- When a college-bound high school student receives a cash gift (birthdays and holidays), she should compose a hand-written thank you note to the giver and save most of the gift for college expenses.
- Parents and college-bound high school seniors should submit the FAFSA (Free Application for Federal Student Aid) in October of senior year.

In a word, college is expensive. And college-bound high school students often are without a mental frame of reference even to comprehend the immensity of the costs connected to tuition, room and board, books and supplies, airfare to and from college, and all other related expenses. For more hands-on guidance, reach out to Dr. Riley at College App 101 (info@collegeapp101.com).

Career Planning Session
College App 101 is excited to announce a new career aptitude service: Career Planning Session. This service is for students, who do not know what college major to declare or career path to pursue. The Career Planning Session is a meeting to discuss a high school student's prospective career choices and the education that such career prospects require. A pre-meeting assessment is required. Connect with Dr. Riley at collegeapp101.com and request more information today.

College App 101 Podcasts
Designed for college bound high school students and their parents, these podcasts are brief, informational, and entertaining. They are available on Spotify, Apple Podcasts, and collegeapp101.com/podcasts/. Recent episodes:

- Avoiding Common High School Mistakes
- The Importance of Wonder in Education
- The Case for a Classical Education (K-12) Part 1
- Foresight's Role in Academic Success

Dates to Remember

- Feb 14: ACT test day
- Feb 27: regular registration deadline for the Mar 14 SAT
- Mar 3: late registration deadline for the Mar 14 SAT (fee increase)
- Mar 6: regular registration deadline for the Apr 11 ACT
- Mar 14: SAT test day
- Mar 24: late registration deadline for the Apr 11 ACT (fee increase)

Click here for SAT registration and here for ACT registration

Past College App 101 Newsletters
Past editions of the College App 101 Newsletter can be found here.