

U.S. institutions that are need-blind and meet full demonstrated need for both U.S. and international students

There are currently only seven U.S. higher learning institutions that are need-blind and meet full demonstrated need for all applicants, including international students.^[2] These are:

- Amherst College^[3]
- Harvard University
- Massachusetts Institute of Technology
- Princeton University^[4]
- Yale University^[5]
- Soka University of America^[6]
- Minerva Schools at KGI^[7]

U.S. institutions that are need-blind for U.S. applicants and meet full demonstrated need

A number of U.S. institutions of higher learning offer both need-blind admissions and meet full demonstrated need for students. However, these institutions are need-aware when it comes to international student admissions. The following schools fall under this category:

- Barnard College (need-aware for transfer students)^[8]
- Boston College
- Bowdoin College (need-aware for transfer students)^[9]
- Brown University (need-aware for international and transfer students)
- California Institute of Technology
- Claremont McKenna College
- College of the Holy Cross
- Columbia College, Columbia University (also meets full need for "eligible noncitizens")^[10]
- Cornell University^[11]
- Dartmouth College
- Davidson College
- Duke University^[12]
- Georgetown University (need-blind for all applicants)^[13]
- Grinnell College
- Hamilton College^[14]
- Haverford College
- Harvey Mudd College^[15]
- Johns Hopkins University^[16]
- Middlebury College
- Northwestern University
- Olin College^[17]
- Pomona College
- Rice University^[18]
- Soka University of America^[19]
- St. John's College (Annapolis/Santa Fe)^[20]
- Stanford University
- Swarthmore College
- University of Chicago
- University of Michigan (in-state students only)
- University of North Carolina at Chapel Hill^[21]

FULL DEMONSTRATED NEED COLLEGE ACCEPTANCE RATES 2015

NAME	ACCEPTED	ENROLLMENT
Stanford University	5.1%	7,019
Harvard University	6.0%	6,694
Yale University	6.3%	5,477
Columbia University	7.0%	6,170
Princeton University	7.4%	5,391
Massachusetts Institute of Technology	7.9%	4,512
Brown University	8.7%	6,548
California Institute of Technology	8.8%	983
University of Chicago	8.8%	5,681
University of Pennsylvania	10.4%	9,746
Claremont McKenna College	10.8%	1,301
Duke University	11.4%	6,626
Dartmouth College	11.5%	4,289
Olin College ^[15]	12.0%	370
Pomona College	12.2%	1,650
Northwestern University	13.1%	8,405
Vanderbilt University	13.1%	6,851
Amherst College	13.8%	1,792
Harvey Mudd College	14.3%	804
Bowdoin College	14.9%	1,805
Johns Hopkins University	15.0%	6,469
Cooper Union	15.1%	876
Rice University	15.1%	3,926
Swarthmore College	17.0%	1,542
Middlebury College	17.2%	2,526
Tufts University	17.3%	5,177
Georgetown University	17.4%	7,595
University of Southern California	18.0%	18,740
Williams College	19.3%	2,045
University of Notre Dame	21.1%	8,448
Davidson College	21.7%	1,770
Carleton College	22.8%	2,057
Vassar College	23.5%	2,418
Barnard College	23.8%	2,573
Wesleyan University	23.9%	2,928
Haverford College	24.7%	1,194
Bates College	25.4%	1,773
Colgate University	26.2%	2,865
Hamilton College	26.4%	1,900

2015 COLLEGE NET PRICE CALCULATIONS

COLLEGE	PRICE	FINANCIAL AID	EST. FAMILY CONTRIBUTION
Princeton University	\$65,420	\$61,520	\$3,900
Stanford University	\$64,900	\$59,900	\$5,000
Bowdoin College	\$64,440	\$59,233	\$5,207
Columbia University	\$71,849	\$66,359	\$5,490
Swarthmore College	\$65,660	\$59,660	\$6,000
Williams College	\$67,190	\$60,800	\$6,390
Harvard University	\$66,878	\$59,347	\$7,531
Haverford College	\$66,878	\$59,347	\$7,531
Vassar College	\$67,775	\$59,575	\$8,200
Colby College	\$64,630	\$55,953	\$8,677
Davidson College	\$62,894	\$53,810	\$9,084
University of Notre Dame	\$64,525	\$55,275	\$9,250
Rice University	\$58,190	\$47,949	\$10,241
Lehigh University	\$60,575	\$49,125	\$11,450
Grinnell College	\$61,498	\$49,493	\$12,005
Colgate University	\$64,880	\$52,849	\$12,031
Carleton College	\$59,588	\$47,306	\$12,282
Middlebury College	\$63,656	\$50,080	\$13,576
Washington University	\$67,751	\$53,341	\$14,410
Skidmore College	\$63,900	\$48,999	\$14,901
Wake Forest University	\$64,478	\$46,678	\$17,800
Northwestern University	\$69,660	\$51,165	\$18,495
Kenyon College	\$64,360	\$43,931	\$20,429
New York University	\$63,540	\$35,975	\$27,565
Lewis and Clark College	\$59,424	\$30,294	\$29,130
Oregon State University	\$38,751	\$9,495	\$29,256
University of San Francisco	\$61,684	\$30,378	\$31,306
Seattle University	\$56,481	\$20,400	\$36,081
University of Arizona	\$47,040	\$9,725	\$37,315
University of California - Berkeley	\$57,354	\$18,644	\$38,710
University of the Pacific	\$60,193	\$17,626	\$42,567
University of Colorado - Boulder	\$51,228	\$5,250	\$45,978
University of Oregon	\$46,902	\$0	\$46,902
University of Portland	\$53,384	\$3,870	\$49,514
University of Washington	\$53,330	\$330	\$53,000
Loyola Marymount University	\$59,560	\$5,000	\$54,560
Santa Clara University	\$63,666	\$6,900	\$56,766
University of California - Los Angeles	\$58,606	\$0	\$58,606

Bold type indicates Full Demonstrated Need college

Family Financial Profile:

Income \$60,000

Equity in House \$350,000



CHING
CONSULTING

LEVELING THE PLAYING FIELD OF EDUCATION

Hawaii students, ranging from those who are from disadvantaged to affluent backgrounds are missing out on a variety of opportunities to access a college education. There is a huge information gap that affects students and their families at a variety of socio economic levels - low income families who don't even consider college as a possibility, middle income families that assume unnecessary debt to finance tuition and fees, and higher income families that presume incorrectly that they should not apply for financial aid. This trend is magnified in Hawaii where the geographically isolated location makes it difficult if not impossible for students to visit various colleges and learn about the specific colleges that offer tremendous amounts of financial aid. The result is that Hawaii students as a whole and in particular lower income students are not accessing hundreds of millions of dollars of loan free financial aid.

There are many barriers to entry for college, but there is a tremendous blind spot unique to Hawaii that has severe negative repercussions – the near zero awareness that Hawaii students, parents and advisors have about Full Demonstrated Need (FDN) colleges – the 64 colleges that provide the full need defined by each accepted student's FAFSA profile.

In addition to the tremendous amount of financial aid that is available at FDN colleges, there are also significant admission opportunities for high achieving low income, first generation (to attend college), and Native – Eskimo, American Indian and Hawaiian students.

There is no higher priority in Hawaii than increasing the awareness of significant and untapped financial aid and admission opportunities for Hawaii students. Ching Consulting has provided consulting services to Oahu and Hawaii DOE high schools, Windward Oahu complexes, Kamaile Academy, Waimea High School and various independently organized groups to level the playing field of access to college education. It has also provided presentations to businesses such as Alston Hunt Floyd & Ing and Morgan Stanley which are committed to providing this critical information to employees and clients.

Services address the following areas:

- Financial Awareness – consulting services provide information regarding significant financial aid that is largely not being accessed by Hawaii students. The aid is differentiated from grants, scholarships or other merit awards and in most cases, is much greater.
- Academic Preparation – Consulting services provide information regarding the levels of academic preparation and achievement that are required in coursework and standardized tests to access a college education. Services are provided to both students and families as well as teachers and administrators so that everyone can sufficiently plan and prepare.

Kamaile Academy

Madeline – Vassar College, Cost \$70,000, Financial Aid \$55,000, Family Contribution \$5,170 (appealed from \$15,000)

Also accepted at Occidental College, Northeastern University, University of Virginia

Kapolei High School

Selena - Colgate University, Cost \$68,990, Financial Aid, \$57,448, Family Contribution \$11,542

Also accepted at Bryn Mawr College, New York University, University of Hawaii West, University of Washington

McKinley High School

Sharon - Princeton University, Cost \$65,690, Financial Aid \$60,440, Work-Study \$2,900 Family Contribution \$2,350

Also accepted at Bryn Mawr College, Carleton College, Hawaii Pacific University, University of Hawaii, Wesleyan University

Waimea High School

Jonah - Duke University (Pratt School of Engineering), Cost \$71,900, Financial Aid \$71,900, Family Contribution \$0, Includes summer program and MacBook Pro laptop.

Also accepted at Colby College, Swarthmore College, Tufts University (School of Engineering), Wesleyan College

Melia – Brown University, Cost \$68,160, Financial Aid \$59,160, Family Contribution \$9,000 (appealed from \$35,000)

Also accepted at Arizona State, University of Arizona, University of New Mexico

Deborah M. Ching

Deborah M. Ching was born and raised in Honolulu and attended Punahou School. She received a Bachelor of Arts degree in English from Brown University. At Brown, she was a four year starter, All Ivy, All New England and All East selection on the nationally ranked women's soccer team, and was inducted into the Brown Athletic Hall of Fame. Ms. Ching received a Master of Business Administration degree in Marketing from Columbia Business School. Appointed by then President Ruth Simmons of Brown University, Ms. Ching serves on the Brown University Advisory Council on Athletics which provides long range planning recommendations to the University's Administration and Trustees.

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