

Teenagers, and especially affluent ones, are increasingly applying Early Decision and early action and this trend escalated during the pandemic.

Early Decision 101

Here are 12 things you need to know about Early Decision:

1. Early Decision refers to the admission practice of allowing students to send in their applications before teenagers who use the regular admission process.

The deadline for ED applications can be November 15 or even earlier. In contrast, the application deadline for regular admission can be in January or later.

When students apply Early Decision to a college, they promise that they will attend if the institution accepts them. ED applications are considered binding.

Most colleges and universities do not offer an ED option, but it's a popular enrollment tool used by more sought-after private colleges and universities and some public institutions.

In the 1990s, the University of Pennsylvania was the first school to offer Early Decision applications. Penn had too often been an also-ran for students aiming for Ivy League institutions so it rolled out the ED option to become more competitive.

2. ED is chiefly a popular option for affluent students who desire an admission edge. Students who apply early almost always enjoy greater admission odds at the vast majority of ED schools. That's because institutions want to improve their admission yield by locking up a portion of their class early. The admission advantage can be considerable.

Here is a sampling of ED and regular decision (versus RD) admission statistics:

	ED	RD
College of Wooster	100%	53%
New College of Florida	100%	68%
Ithaca College	94%	73%
Ramapo College	93%	65%
American University	85%	33%
Simmons University	85%	56%
College of the Holy Cross	83%	31%
SUNY, Oswego	76%	48%
Spelman College	60%	33%
Villanova University	56%	27%
Texas Christian University	51%	28%
College of William and Mary	49%	37%
Washington & Lee University	43%	16%

Vassar College	40%	22%
Northeastern University	37%	18%
Amherst College	36%	10%
Johns Hopkins University	31%	10%
Boston University	30%	18%
Claremont McKenna College	28%	8%
Swarthmore College	24%	8%
Dartmouth College	23%	6%
Columbia University	18%	4%
University of Pennsylvania	18%	6%
Pomona College	15%	6%
Rice University	16%	8%

3. Applying Early Decision can be financially dangerous for students who need financial aid to afford the college. That’s because ED students must promise that they will attend the school regardless of what kind of package the school might provide.

Not surprisingly then, ED is a more realistic option for wealthy families who can or will cover the cost, even if they have to pay the sticker price.

4. While no university would admit this, students who apply ED could reduce their chances for merit scholarships. It would only be natural for schools to give smaller merit awards or none at all to students who have committed to attending their institutions regardless of the price.

Join Savvy College Planning
[Learn more here](#)

5. The pandemic, which ushered in test-optional policies for the vast majority of state and private colleges, was a catalyst for many more students to apply ED for the 2021–2022 school year. Without having to submit test scores, ambitious students aimed for institutions that they normally wouldn’t have a chance of getting into. Early Decision applications for MIT, for instance, jumped 62%. At Yale and the University of Virginia the increase was 38% while at Dartmouth and Rice, the ED applications rose 29%.

More competition often led to higher rejection rates for the early birds at the most sought-after schools. Brown, for example, admitted 22% of early applicants for the 2020–2021 school year and 16% for 2021–2022. During the same period, Duke’s acceptance rate for early applicants went from 21% to 17%.

Instead of being deferred for regular decision consideration, more students were outright rejected since the pandemic hit.

With most schools keeping their test-optional policies for the 2022–2023 school year, the increased popularity of ED for the most popular schools is continuing.

6. As more students treat applying to popular colleges as some sort of lottery and are applying to a crazy number of institutions, schools have worried about maintaining control of their admissions process. Consequently, a notable number of sought-after schools are using ED more heavily. This trend has only grown since the pandemic struck.

While families focus on the acceptance rate of ED applicants, it’s also important to know what percentage of a class was filled early. If a large percentage of freshmen are accepted via ED there won’t be many seats left during the regular round.

Here are some examples of popular schools where a high percentage of their freshmen class were accepted via ED, as well as some where there was a low percentage of ED students in the final frosh count.

Bates College	70%
New York University	67%
Davidson College	66%
Franklin & Marshall College	64%
Middlebury College	62%
Virginia Military Institute	60%
Colgate University	56%
Northwestern University	55%
Lehigh University	54%
Wesleyan University	53%
Kenyon College	52%
Emory University	51%
Bowdoin College	50%
Johns Hopkins University	47%
Williams College	47%
Barnard College	46%
Boston University	46%
Brandeis University	46%
Wake Forest University	46%
Cornell University	44%
Washington University, St. Louis	43%

University of Richmond	42%
Stevens Institute of Technology	37%
Syracuse University	35%
Villanova University	33%
Bentley University	24%
Carnegie Mellon	22%
Northeastern University	19%
DePauw University	17%
Baylor University	15%
University of Denver	9%
Chapman University	7%
Clark College	5%
Austin College	4%
Allegheny College	3%

7. Students who apply Early Decision will be notified before other applicants of the school’s admission decision. Students will typically find out before the Christmas break whether they have been accepted or rejected. The admission verdict on some ED applicants, however, can be deferred to the regular decision cycle.

8. While ED usually provides an admission advantage, it’s not guaranteed. The advantage can be quite small or nonexistent. For instance, at St. Joseph’s University in Philadelphia, 58% of students applying Early Decision got acceptances, but 57% of the applicants waiting until the regular decision round were accepted. The ED advantage at Carnegie Mellon University is slim (19% vs. 15%) making an ED application far less attractive. At Rollins College, the acceptance rate for early and regular decision was the same—58%.

9. Favorable ED admission odds can be somewhat misleading. That’s because students applying ED tend to be stronger candidates than teenagers who apply later. Schools also tend to use the ED application process to accept recruited athletes, legacy applicants and others with a special skill.

10. While ED students must promise to attend a school, as a practical matter, a school can’t force an accepted student to attend.

A family should make every effort to talk with the admission/financial aid office if a financial aid award is woefully inadequate. If you can’t swing it financially, you can walk away.

11. Consider Early Decision II. A growing number of schools offer a second ED round with the application deadline often on January 1.

Students could try this route if they didn’t get into their first ED school. It’s also a way to boost admission chances for students who applied Early Action to other schools and aren’t excited about their choices. Or ED II could be a smart option for students who need time to

make their ED application stronger with first semester senior year grades, test scores and additional accomplishments.

Here are some of the colleges that offer ED II:

- American University
- Bates Colleges
- Bennington College
- Bowdoin College
- Brandeis University
- Bryant University
- Bryn Mawr College
- Bucknell University
- Carleton College
- Case Western Reserve
- Claremont McKenna College
- Colby College
- Colgate University
- College of Wooster
- Colorado College
- Connecticut College
- Davidson College
- Denison University
- Dickinson College
- Emory University
- Franklin & Marshall College
- George Washington University
- Gettysburg College
- Grinnell College
- Hamilton College
- Harvey Mudd College
- Haverford College
- Hobart and William Smith College
- Johns Hopkins University
- Kenyon College
- Lafayette College
- Lehigh University
- Macalester College
- Middlebury College
- Mount Holyoke College
- New York University
- Northeastern University
- Oberlin College
- Occidental College
- Pitzer College
- Pomona College
- Reed College
- Rhodes College
- St. Olaf College
- Tulane University
- University of Miami
- Washington University St. Louis
- Vanderbilt University

12. If money is an issue, it's critically important that parents use a school's net price calculator before allowing their child to apply Early Decision.

A net price calculator will provide a personal estimate of what a school will cost after any grants and scholarships from the institution itself are deducted from the price tag along with any applicable state and federal grants.

Early Decision example

To illustrate the sort of decisions that families must make when contemplating an ED application, I'm sharing the situation of a mom, who asked me if her son should risk going this route since he would need financial support.

Here was her email:

Have you ever encountered a school that has an Early Decision program where a student could opt out of an acceptance if the financial award was not enough?

I am wondering about Harvey Mudd College in particular—my son's number one choice—but our finances are limited. Might they put something in writing to let him apply Early Decision with an opportunity to review the financial award granted before accepting their offer?

Here is what I told the mom:

I would not apply Early Decision to Harvey Mudd (an excellent engineering/liberal arts college), or any other school, if the institution's net price calculator suggests that the cost will be prohibitive. Many ED schools offer good net price calculators that will provide a family with a solid estimate of what an institution will cost them.

I told the mom that it was quite likely that this elite college would come through with an excellent financial aid package. Harvey Mudd is one of a few dozen schools in the nation that meet 100% of a student's demonstrated financial need.

For families who need a great deal of financial assistance, I don't think it's a risk to apply to elite schools that offer excellent financial aid packages. If a college has pledged to meet 100% of the demonstrated financial need of all its students—or very close to that—I believe it's safe to apply.

And sure enough, when the mom used Harvey Mudd's net price calculator, it estimated that the price would be just \$15,000 for her son's freshman year. At the time, the cost of attendance at this prestigious school, which is located in Claremont, CA, was more than \$70,000 (now it's almost \$80,000). Attending Harvey Mudd at this price would be a tremendous bargain.

Without using a net price calculator, many families would never even consider applying to such an expensive school.

Here is one more consideration: The acceptance rates for ED and regular decision at Harvey Mudd are similar (19% v. 14%) so applying early wouldn't provide much of an admission advantage.

Early Action option

If applying ED isn't appropriate, early action is an option that provides more flexibility. There are two types of early action:

- Restrictive early action or single choice early action

- Nonrestrictive early action

Restrictive Early Action

Rather than offering Early Decision, some highly selective schools offer restrictive early action that is more flexible.

Typically REA schools require that students not apply ED or EA to any other private institution, but they can apply to public institutions. Students who are accepted through restrictive early action are not obligated to attend the school.

With complaints that ED favors rich students, some elite schools such as Harvard, Princeton, Stanford and Yale offer this type of early action.

Nonrestrictive Early Action

Most EA schools offer nonrestrictive early action. With this option, students are free to apply to as many early action schools as they'd like. And they are not obligated to attend any of them.

Examples of Early Action acceptance rates:

	ED	RD
Drexel University	92%	65%
Creighton University	87%	56%
Kalamazoo College	87%	66%
Colorado State University	86%	70%
Ohio State University	64%	35%
Trinity University	63%	28%
Santa Clara University	61%	37%
Fordham University	54%	40%
Case Western University	32%	23%
University of North Carolina, Chapel Hill	28%	12%
University of Notre Dame	26%	12%
Colorado College	19%	5%
Princeton University	14%	5%
Harvard University	13%	3%

Early Action applications considerations:

1. Both types of early action applications often boost a child's admission chances and sometimes quite significantly.

2. Applying early action has grown in popularity because students can apply without worrying about getting locked into a decision.
3. Early action allows students to obtain acceptances early in the admission process.
4. At some schools, merit aid will be more plentiful near the beginning of the application season so EA candidates will be better positioned to take advantage of this.
5. It's widely thought that it's often stronger applicants who apply early which can skew the EA acceptance figures.
6. Check the EA acceptance rates because they won't always provide an advantage. For instance, At Georgetown University the acceptance rate for EA applicants was 12%, but the acceptance rate for the regular-decision candidates was 18%. At Georgia Tech, the acceptance rate for EA applicants was 20% versus 21% for those who waited. At MIT, the EA acceptance rate was 7% versus 6% for regular-decision applicants.
7. Some schools offer both ED and EA options, in addition to regular decision, so weigh your choices carefully.

Pinpointing ED and EA statistics

You can obtain EA and ED decisions quite easily by visiting the website of [College Transitions](#). Once on the website, click on the [Dataverse link](#).

Once there, check out these two links:

- [Early Action/Decision vs. Regular Decision Admission Rates](#)
- [Early Decision Enrollment \(% of Admitted Students\)](#)

You can find the entire [list of colleges offering ED II](#) at the website.

Don't Believe the Myths, College Planning is a Money-Maker!

You'll get in front of dozens of wealthy families a year, and transition 50-75% of your college clients into your retirement business—with hardly any pitching!

[Learn more here](#)

College news

On Aug. 6, 2021, the U.S. Department of Education announced it was extending the pause on federal student loan payments one last time. Borrowers do not have to make payments on their federal college loans until after Jan. 31, 2022.

The pause has included the following relief measures for eligible loans:

- A suspension of loan payments
- 0% interest rate
- Stopped collections on defaulted loans

Here are three steps borrowers can take to be prepared for payments to resume:

1. Update contact information in the borrower profile on the [loan servicer's](#) website and in the borrower's [StudentAid.gov profile](#).
2. Consider checking out [Loan Simulator](#) to find a repayment plan that might better meet the borrower's needs and goals or to decide whether to consolidate.
3. Consider applying for an [income-driven repayment \(IDR\) plan](#). An IDR plan can make a borrower's payments more affordable, depending on his/her income and family size.

Once the payment suspension ends, borrowers will receive a billing statement or other notice at least 21 days before the first payment is due.

Borrowers should contact their loan servicer online or by phone to find out what the payment amount will be when payments restart.

Auto-debit payments will resume automatically on the first due date when payments begin again.



Lynn O'Shaughnessy
Program Leader
Savvy College Planning