“CARPE DIEM”: Seize the Day!

William Jennings Bryan, the great orator and three-time Democratic nominee for President around the turn-of-the-previous century, once said, “Destiny is not a thing to be waited for; it is a thing to be achieved.” As the college admissions process develops through the critical month of January, you are literally taking that first giant step toward your destiny, whatever it may be. Are you achieving it or are you waiting for it? If your post-high school plans don’t include college options, what decisive steps are you taking to achieve other opportunities such as serving in the armed forces or applying for apprenticeships? For college-bound seniors, in addition to completing applications due in January or early February, January is also the month to educate yourself about the financial aid process and to collect the required financial information. The class of 2013 graduating seniors must submit the Free Application for Federal Student Aid (FAFSA) after January 1, 2013 in order to receive financial aid for the 2013-2014 school year. The earlier this financial aid application is submitted after January 1, the better the chances of receiving financial aid from both government and institutional sources. The FAFSA process is explained in detail in the December 2012 issue. See the November 2012 issue for information concerning the CSS/Profile Financial Aid Form if required by highly competitive private schools. Also be sure to make use of the Tracking Sheet on p. 3 and Senior Checklist on p. 4 for keeping application requirements and materials organized and updated.

THERE IS STILL TIME TO APPLY TO EXCELLENT SCHOOLS

For graduating seniors with 3.0+ GPA and 1200/1800+ SAT scores, many private schools with later deadlines are more likely to offer attractive financial aid packages. Even seniors applying to the most competitive schools, need to include one or two of such opportunities whether or not financial aid will determine the final choice. Colleges with later deadlines should not be viewed as less strong schools. They are seeking to attract as many qualified applicants as possible, and many times the college name does not carry the same national “product recognition” as the more highly recognized and marketed schools.

The best way to find these schools is to use: https://www.commonapp.org/SearchEngine/SimpleSearch.aspx, the search engine of the Common Application website. Skip the “School or City Name” window, Select country and one or more states and distance of less than xxx miles from your entered Zip Code, and write: 02/01/2013 in “Deadline on or after” window. Then click “Search.” For: “California, Oregon, Washington, less than 1000 miles from 97504,” 21 common app schools are listed with links to requests for info and to school websites. Don’t put all your eggs in one basket!

Website Alert!!!

http://www.fafsa.ed.gov is the ONLY official, free FAFSA website. Do NOT use fafsa.com. It advertises itself as: “FAFSA - Professional help filing the FAFSA form. Looking for assistance with the FAFSA application for federal student financial aid? Get help from a professional preparer and avoid costly FAFSA mistakes.” The official online government FAFSA website has become very user friendly with all sorts of useful pop-ups to fully explain all questions and required information. For more: http://boston.cbslocal.com/2012/03/02/students-warned-about-site-that-charges-for-financial-aid-application/
HELPFUL FAFSA REMINDERS
1) Families can estimate 2012 figures when first submitting the online FAFSA during the first part of January. You will be able to change estimates to actuals on the online SAR (Student Aid Report), then resubmit it. You will need your 2012 1040, 1040A or 1040EZ Federal tax return form to clarify and document the Adjusted Gross Income (AGI) and taxes paid.
2) Don’t forget to report all the required sources of untaxed income. These include Social Security, child support and Aid to Dependent Children (ADC). Students planning to file as married, must be married on or before the date that the FAFSA is submitted.
3) If you’re filing as a dependent, both you and one parent must sign. Be sure to get a PIN for both of you at www.pin.ed.gov. This should be done before filing the FAFSA.
4) Use your legal name as it appears on your Social Security card. Nicknames or aliases will cause a processing delay.
5) If your parents are divorced or separated, the parent with whom you lived the most during the past 12 months is the parent responsible for filling out the FAFSA. This is not necessarily the parent who has legal custody or claimed you on their income tax form.
6) Prepaid tuition plans are not reported as assets on the FAFSA.

***If you’re unclear about a question or are having trouble filling out the FAFSA, this year you will have immediate access of online chat connections with FAFSA officials. If that promised system fails, call the Federal Student Aid Information Center at 1-800-4-FED AID (1-800-433-3243), then press “0” for customer service.
7) Further helpful info is available at fafsaonline.com where it states: “The maximum Pell Grant amount (based on zero EFC) for the 2013-2014 award year is $5,635”. “Automatic-zero” Expected Family Contribution will kick in below $23,000.

Adding Colleges or Universities to Your FAFSA List
The ten or fewer schools you listed on the FAFSA are named on the Student Aid Report and will electronically receive a copy your SAR document. If you apply to more than ten schools and they aren’t listed on your Student Aid Report, those schools will also need to receive your SAR information. If submitting online, you can add and subtract schools by making corrections on the SAR. Or you can request that your SAR info be sent to additional colleges, by calling 800-433-3243. You will need to give them your Data Release Number (DRN), which is also listed on your Confirmation Page after submitting the FAFSA. When additional schools are added, a corresponding number of schools need to be removed from the list and will not have automatic access to any up-dated student information.

UNIVERSITY OF CALIFORNIA UPDATES
• Update the application: Students can log in to the application to review and, if necessary, update their telephone numbers, email addresses, mailing addresses or SAT/ACT Test scores. If there are changes to a student’s academic record or other parts of the application, please refer to the website for instructions: http://admission.universityofcalifornia.edu/how-to-apply/after-you-apply
• Await the decision: Each UC campus will notify the student of its admission decision, generally in March for fall freshman applicant. To read more about admissions decisions, visit http://admission.universityofcalifornia.edu/how-to-apply/after-you-apply/admission-decisions.
• Submit transcripts, after accepting an admission offer: Transcripts must be submitted only to the one campus at which the student plans to enroll by the deadline date the campus will provide (unless specifically asked by a campus prior to the admission decision). Transcripts must be received by July 15, 2013.

WHAT IS “YIELD PROTECTION”?  
An article in the Wall Street Journal has reported about the practice that is sometimes referred to as “yield protection.” Schools that use this “strategy” often waitlist top applicants under the assumption that those students are using the school as a safety and will opt to go elsewhere when they make their final decision. This has become common enough that outside consulting groups offer to give admission officers some sort of predictive rating for each applicant. The details of this process remain a mystery to outsiders. This practice is seemingly more popular at smaller schools.
The College Connection Newsletter

Students:

Make a copy of this tracking sheet and staple it to the front of a manilla folder. Use one for each of the colleges to which you apply.

<table>
<thead>
<tr>
<th>tracking sheet for colleges &amp; universities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NAME OF COLLEGE / UNIVERSITY</strong></td>
</tr>
<tr>
<td><strong>APPLICATION DUE DATE</strong></td>
</tr>
<tr>
<td><strong>IF MAILED, GET A CERTIFICATE OF MAILING</strong></td>
</tr>
<tr>
<td><strong>COPY MADE OF APPLICATION</strong></td>
</tr>
<tr>
<td><strong>TEACHER RECOMMENDATION #1 SENT / DATE</strong></td>
</tr>
<tr>
<td><strong>TEACHER RECOMMENDATION #2 SENT / DATE</strong></td>
</tr>
<tr>
<td><strong>COUNSELOR / SCHOOL REPORT / TRANSCRIPT SENT / DATE</strong></td>
</tr>
<tr>
<td><strong>FINANCIAL AID FORMS SENT/DATE</strong></td>
</tr>
<tr>
<td><strong>SAT SCORES SENT / DATE</strong></td>
</tr>
<tr>
<td><strong>SAT SUBJECT TEST SCORES / DATE</strong></td>
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<tr>
<td><strong>ACT SCORES SENT</strong></td>
</tr>
<tr>
<td><strong>MID-YEAR REPORT SENT</strong></td>
</tr>
<tr>
<td><strong>7 SEMESTER TRANSCRIPT SENT / DATE</strong></td>
</tr>
<tr>
<td><strong>IF SUBMITING FAFSA ONLINE:</strong></td>
</tr>
<tr>
<td><strong>PRINT ONLINE CONFIRMATION PAGE AND STUDENT AID REPORT (SAR)</strong></td>
</tr>
<tr>
<td><strong>UPDATED INFORMATION NOTES:</strong></td>
</tr>
<tr>
<td><strong>DATE</strong></td>
</tr>
</tbody>
</table>

Students:
SENIOR CHECKLIST FOR JANUARY . . .

_____ Submit your completed Free Application for Federal Student Aid (FAFSA) to the processor as soon after January 1 as possible.

_____ Keep copies of all forms you submit.

_____ Ask parents to get income tax forms prepared early. Schools may request them to prove eligibility for financial aid.

_____ If you have already sent applications, check with school admission offices to see if your application is complete, and that they have received your letters of recommendation.

_____ At the end of January make sure your first semester transcript (sometimes called the 7th semester transcript) is made available to the colleges to which you have applied.

_____ If applying to private schools, find out whether they require the CSS PROFILE supplemental financial aid form. Fees are required for filing the CSS. You can access the CSS Registration Guide Booklet at: http://student.collegeboard.org/css-financial-aid-profile. Click on “2013-14 PROFILE Student Guide”, under “Useful Resources”. Also click on “Participating Colleges, Universities and Scholarship Programs” for the listing of schools which require the CSS Profile. The next-to-last column on the right will indicate whether financial information from the Non-Custodial Parent (NCP) is also required. You can also call 1-800-778-6888 with questions if line is not busy.

_____ If still sending applications, don’t leave anything blank unless the application tells you to. Make sure all information is accurate and legible (paper app. only). If you have any questions, don’t hesitate to call the university’s admissions office.

_____ Some schools require six-semester transcripts to be sent with applications submitted before February. Make sure these are sealed. It usually takes 4-7 days, so if you haven’t done it, order them immediately. Your school may charge a fee for sending transcripts, usually $2-$5 per transcript. Some colleges only require self-reported grades in the initial application, with a follow-up official seven-semester transcript sent after the first semester of senior year to verify grades.

_____ This is the month for paying attention to details, keep an eye on application and scholarship deadlines, and make sure you have the right amount of postage. Get a Certificate of Mailing from the post office as proof of mailing.

Top College Admissions Websites
Cristiana Quinn, “GoLocalProv” (Providence RI) College Admissions Expert

1. hscounselorweek.com Are you tired of trying to keep current on all the media regarding college admissions? This newsletter pulls together the top stories each week and e-mails them to you. It’s intended for high school guidance counselors, but parents and students are welcome to join, and it’s free. http://hscounselorweek.com/

2. collegeprowler.com It’s hard to find reliable sites with student reviews that aren’t littered with those who are bitter and angry. I think Collegeprowler does the best job of proving a balanced view from students of their college, and it has a great scorecard for each institution. As with all review sites, take it with a grain of salt, but it’s the best that I’ve found so far. www.collegeprowler.com

3. berecruited.com Founded by former coaches and ESPN executives, this athletic recruiting site rocks! Some of the features are free and others cost a nominal amount. Many recruiting sites will charge you thousands to post your information for coaches, but this site won’t. It’s an excellent place for athletes to get information on the recruiting process and post their athletic resume and videos for coaches to review. www.berecruited.com

Have You Cleaned Up Your Facebook Page Yet?

http://collegeisyours.com/Weekly_Column.html

I asked a college if they looked at applicants social network websites, their answer was “Do you really think I’d tell you if we did?” Play it safe. Rough language, risky pictures—even having an account under another name—can hurt you and anyone else who’s in those questionable photos with you. Once you’ve tidied up yours, ask your friends to take anything off their pages that makes you look iffy. After that, search for yourself on the Web, and see what’s there. You might not need to address it or be able to do anything about it, but it’s better for you to know before the colleges do.

Editor note: Here is a link to excellent advice from ABC World News (10/19/12) on “How to Use Social Media to Get Into College”: http://abcnnews.go.com/Technology/social-media-hurt-college-bid/story?id=17520370
Dear Colleague Letter GEN-12-11: “The U.S. Education Department’s long-range goal for verification is to develop a customized selection approach based on the data provided by each applicant on the FAFSA. When fully implemented, this process will identify, for a selected applicant, only the FAFSA information that requires verification based upon that applicant’s data. A transition period to move to this customized verification process started in the 2012-2013 verification selection process, and will continue into the 2013-2014 process. Transition to a customized verification process is expected to continue over multiple award years.” Editor note: Last year colleges began “requiring” the submission of a “tax transcript” instead of faxed copies of tax returns. This proved to be impossible because these online tax transcripts were not generally available until long after the May 1 decision deadline. So this year the government has realistically adjusted the requirements as part of a “transition period”. So here is what college financial aid offices are being told for the 2013-14 school year: “If the applicant (and/or parent, if dependent) is unable to obtain a tax transcript, the school instead may accept: a Copy of the 2012 tax return (1040 Form), including the tax filer’s signature or the signed, stamped, typed or printed name of the tax preparer, and the tax preparer’s address, SSN or EIN, or PTIN.”

CAREER WEBSITES

http://www.casco.org/careers/
Students interested in numbers and interacting with people might enjoy a career in Survey Research. Survey professionals help their employers gather information on customer preferences via interviews, web polls, and focus groups. Backgrounds in marketing, psychology, sociology, economics or English are great preparation. Survey researchers work across the globe as international companies look to tap emerging markets. Employment of market and survey researchers is expected to increase 18 to 26 percent for all occupations through 2014. See website for more details.

http://www.healthmanagementcareers.org
Healthcare is one of today’s most dynamic and growing fields, with a wide range of opportunities and challenges. This Internet resource will assist you in exploring a career in the healthcare management field and provide you with information so that you can make a more informed career decision. Includes video segments of successful healthcare executives, teachers and students discussing careers as leaders of hospitals and other healthcare organizations.

COLLEGE NEWS

+++ Trinity College (CT) trustees recently decreed that all fraternities and sororities must go coed. It’s all part of an ambitious goal to transform the school’s social climate, including expanding social opportunities on campus converting to a house system. Administrators were concerned about a spike in the number of students taken to the hospital for drinking- and drug-related problems. Trinity was also developing a reputation as a party school on social media. The decision has created a firestorm of protest and petitions from sorority and fraternity members and alumni.

+++ The University of Colorado (Boulder) might join nearly 500 other schools across the country in using the uniform Common Application to evaluate prospective students. The university is exploring whether it should offer the form beginning with the class entering in fall 2014. The campus is facing increasing competition from out-of-state recruiters.

+++ Business Insider has published its list of the 25 “most dangerous colleges in America”. As news of the listed schools and local newspaper articles started to spread, colleges rushed to defend themselves and heap criticism on the lists reliability. UCLA and MIT are among the list. Are these statistics indeed a good measure of campus safety? See for yourself: http://www.businessinsider.com/most-dangerous-colleges-in-america-2012-11

+++ Harcum College, a two-year private school located in Bryn Mawr, PA, is offering New Jersey victims of Hurricane Sandy two years free room and board, joining the growing number of schools giving scholarships and other financial help to students impacted by the storm. Harcum said it will cover the $8,600 annual room and board bill for an unlimited number of new applicants from eight New Jersey counties, as well as those from seven storm impacted counties in New York and three counties in Delaware.

What Documentation Will Be Required by Colleges to Verify FAFSA Info?
(from “usafunds.org”, July 2012)
SCHOLARSHIP PROGRAMS & CONTESTS

***New Early Deadline - January 10, 2013 -

11:59 PM CST

GE-REAGAN FOUNDATION SCHOLARSHIPS

Awards 20 renewable scholarships of $10,000 annually to graduating high school seniors, based on financial need. Must write a 500-750 word essay on leadership. Must be nominated by high school principal or an eligible community leader. **Apply Online ASAP** – Do not mail any documents before being invited to do so as a semifinalist. Semifinalists will be notified by email on or before February 1, 2013. [https://www.scholarshipamerica.org/ge-reagan/register.php](https://www.scholarshipamerica.org/ge-reagan/register.php)

2013 RELIGIOUS LIBERTY ESSAY SCHOLARSHIP CONTEST

Entry forms for the scholarship are online! Open to all high school juniors and seniors. Grand prize: $2,000 and airfare and lodging for two to Washington, D.C.; Second prize: $1,000; Third prize: $250. Eligible students must write an essay of 800-1,200 words in response to the following: “Research and evaluate the claim that the United States was founded as a “Christian nation.” Include a discussion of the current implications for religious freedom for all people in a democratic country in which the majority rules. **Application Deadline:** March 12, 2013. [http://www.bjconline.org/index.php?option=com_content&task=view&id=44&Itemid=67](http://www.bjconline.org/index.php?option=com_content&task=view&id=44&Itemid=67)

USPAAACC CELEBRASIAN SCHOLARSHIPS

Last year 9 different scholarships ranging from $2,500 to $5,000 each were awarded to 14 high school senior recipients for their post-secondary education. Over 2,000 applications are received annually. Must be of Asian Pacific Island heritage (except for Bruce Lee Scholarship). The Bruce Lee Scholarship is available to any graduating high school senior with a minimum 3.0 GPA who demonstrates strong character, the ability to persevere and prevail over adversity, community service involvement, and financial need. **Deadline for all applications:** March 15, 2013. [http://www.uspaaacc.com/programs/college-scholarships/](http://www.uspaaacc.com/programs/college-scholarships/)

23rd ANNUAL “A VOICE FOR ANIMALS” HIGH SCHOOL ESSAY CONTEST

The contest usually opens for entries in January and closes in March with results being announced in May. [http://www.hennet.org/](http://www.hennet.org/)

THE LOWE’S SCHOLARSHIP

Lowe’s will award up to one hundred forty (140) $2,500 scholarships to high school seniors with a cumulative GPA of 3.25+ who intend to enroll full-time as an undergraduate in the U.S. for the 2013/2014 school year. Must demonstrate a commitment to your community through leadership activities, community service and/or work experience. Requires a 500 word max. essay: “How have you helped to build your community? What lasting improvements have you made that you are proud of?” If selected as a semi-finalist, you will be required to provide your High School Transcript and have an online Recommendation Form completed by a teacher or member of the community. **Deadline:** February 29, 2013. [http://careers.lowes.com/college_recruiting_scholarship.aspx](http://careers.lowes.com/college_recruiting_scholarship.aspx)

WOMEN’S WESTERN GOLF FOUNDATION SCHOLARSHIP

Award winners receive a renewable grants of $2000 yearly. Must be a high school female senior, apply to a 4 yr. school, file the FAFSA, and write a statement as to the applicant’s involvement with golf. Candidates will be selected on the basis of academic achievement, financial need, excellence of character and an involvement in the sport of golf. Excellence in golf is not a criterion. PRELIMINARY APPLICATIONS must be obtained by post-mailing a request with a self addressed stamped envelope stating you have read the information on the website. **Application Deadline:** March 1, 2013. [http://www.wwga.org/WWGA.org/Scholarship_Information.html](http://www.wwga.org/WWGA.org/Scholarship_Information.html)

NATIONAL PRESBYTERIAN COLLEGE SCHOLARSHIPS

Renewable awards from $250 to $1500 for superior young students preparing to enter as full-time incoming freshmen in one of the 60+ participating Presbyterian colleges listed on the website. Must be member of a Presbyterian Church with demonstrated financial need. Requires recommendation of pastor and high school counselor. Must write a 500-1000 word essay on: “What is Christian vocation? Who is someone you admire because they are faithful to their call?” **Application Postmark Deadline:** March 1, 2013. Website: [http://game.pcusa.org/ministries/financialaid/national-presbyterian-college-scholarship/](http://game.pcusa.org/ministries/financialaid/national-presbyterian-college-scholarship/)
SCHOLARSHIP PROGRAMS & CONTESTS


AMERICAN LEGION NATIONAL HS ORATORICAL CONTEST 53 awards offered annually. Amounts vary from $1,500 to $18,000, non-renewable. Must compose a prepared oration on some aspect of the Constitution of the United States. Details at: http://www.legion.org/scholarships/oratorical. If interested, click on “Learn more about the Oratorical Contest”. Local contests begin in early February.

NATIONAL ITALIAN AMERICAN FOUNDATION SCHOLARSHIPS Scholarships are awarded in two categories: 1) Italian American students who demonstrate outstanding potential and high academic achievements; 2) Students from any ethnic background majoring or minor- ing in Italian related studies. Requires 3.5+ GPA. Non-renewable Scholarship awards range from $2,000-$12,000. Application Deadline: March 1, 2013. Online applications for NIAF scholarships: https://www.niaf.org/scholarships/about.asp

HISPANIC METROPOLITAN CHAMBER SCHOLARSHIPS Available to any person of Hispanic ancestry in Oregon or Clark County Washington interested in continuing their education in a community college, four-year college or university, must have at least a 3.0 GPA as evidenced by a certified high school or college transcript. Postmark Application Deadline: January 31, 2013 Application available at: http://www.hmccoregon.com/scholarships/apply/

OPTIMIST INTERNATIONAL ESSAY CONTEST High school students who are in the 10th, 11th or 12th grades write 700-800 word essays on the yearly topic. 2012-13 Essay Topic: “How Can I Help My Friends Realize Their Value?” Contact your local Optimist Club in early January. To locate a contact near you, e-mail the Programs Department at: programs@optimist.org. Club winners advance to the District contest to compete for a $2500 college scholarship. International winners earn: first place-$6,000; second place-$3,750; and third place-$2,250. All Club-level contests are held by early February. Local Club Deadline -Feb. 28, 2013 for submitting winning essay to the District level. http://www.optimist.org/e/member/scholarships3.cfm.

COLLEGE NEWS

+++ Democrats want more tax revenue and Republicans are fighting increased in tax rates. That means capping deductions for such things as mortgage interest and possibly charitable contributions will likely be part of any compromise. Such an outcome would shed light on a question economists have longed debated: How big a factor is that tax deduction in the decision to give to charity generally, and in the globally unrivalled fundraising success of American colleges, which collected $30 billion in donations last year?

+++ Standard & Poor’s has reported that Amherst College (MA), one of the wealthiest U.S. liberal-arts institutions, has been cut one step to AA+ from AAA as a result of a "significant debt increase" that reduced its standing relative to top-grade liberal-arts peers. Williams College (MA) also was downgraded by S&P because of diminished financial resource ratios.

+++ Asked by ABC News to look for colleges whose new graduates earn more than Harvard’s, PayScale, which tracks college graduates’ starting median salaries, came up with a surprising list of 12 schools. Forget Princeton. Forget Yale. Tell your son or daughter to throw away the leather elbow-patches and to forget the ivy. What they want is a nice maritime academy or school of mines. http://abcnews.go.com/Business/12-colleges-job-payoff-harvard/story?id=17273504#.UFygkFG05xH

+++ Middlebury College (VT) will begin a formal process to look into the possibility of divesting its $900 million endowment from fossil fuels. In recent weeks, college students on dozens of campuses have demanded that university endowment funds rid themselves of coal, oil and gas stocks. The students see it as a tactic that could force climate change, barely discussed in the presidential campaign, back onto the national political agenda.
As Colleges Retool Aid, Can Entry Stay Need-Blind?
(Tovia Smith, NPR News, 11/27/12)

With money coming in more slowly than the financial aid given out, schools say they are nearing the breaking point, and even the most selective elite universities are rethinking their generosity. “It just became clear that if we continue to give more and more aid, the numbers don’t add up,” says Raynard Kington, head of Grinnell College (Iowa). Thanks to longtime former board member Warren Buffett, Grinnell has an endowment bigger than most schools dream of. For years, that’s enabled Grinnell to admit students on a need-blind basis — and then give them as much aid as they need. Now it seems to be more than Grinnell can afford without compromising the quality of its education. “We don’t get in a room and say, ‘OK, do we give more aid here or do we give a raise to a professor over here?’ It’s never that stark, but behind the curtain, what’s happening is this tradeoff,” says Kington. Grinnell is one of many hoping to save money by turning some of its student grants into loans instead. Cornell University (NY) just converted some of its grants into loans, but Vice Provost Barbara Knuth says Cornell is still committed to supporting needy kids. “There are very, very few institutions who will be able to say, ‘We could pay it all for you,’” says Knuth. “On the other hand, we have institutional fiduciary responsibilities and responsibilities to future Cornell students to have an approach that is truly financially sustainable.” Recently, MIT (MA) also switched some of its grants into loans, but Chancellor Eric Grimson says admissions will still be need-blind. In fact, you’d be hard-pressed to find a school that doesn’t believe in need-blind admissions in principle. But Wesleyan University (CT) President Michael Roth says just being need-blind alone becomes meaningless if students who are admitted are not offered enough aid so they can actually enroll without taking on a load of debt. “I think at many schools, the label ‘need-blind’ actually can conceal a certain amount of hypocrisy,” Roth says. Rather than be a purist on need-blind, Roth’s plan for Wesleyan is to admit students without regard for finances only until scholarship money runs out. Then, for the last approximately 10 percent of the class, Wesleyan would only admit those who can pay their own way, he says. “I did not expect at Wesleyan to have to make this kind of decision, but I don’t think in good conscience I can maintain a policy that, absent some miraculous change in the future, is just unsustainable.