

A STEP-BY-STEP GUIDE TO US COLLEGE APPLICATIONS

The US college applications season can be a very difficult time for most students. As such, it is important to set up a good timeline to carry out relevant tasks so that you can divide and conquer the work. Ideally, you should start a year before your applications. There are two application timelines for US universities each year- the first deadline is usually on November 1st (the early decision timeline) and the second deadline is on January 1st (the regular decision timeline).

STEP 1: RESEARCH ON UNIVERSITIES

The goal here is to familiarise yourself with the nature of US universities. Check for their admission requirements and look into their scholarship and financial aid programs for international students. Start with their official site; it is extremely thorough and helpful if you take the time to look. If you find anything that is unclear, feel free to email them directly about specific confusions and questions you may have. Resort to sites like College Confidential, Prep Scholar and Niche for an outside perspective. Resort to Quora sometimes as well. Be careful to not fall for the "rankings trap". Rankings are not very objective and often disregard universities that don't have a huge promotional campaign. It is also not a good indicator of which universities are suited specifically for you.

It is crucial to love and feel connected to the university you are going to apply to. Look for precise details (such as details of the departments you want to major in), talk to the professors and find unique facilities and resources that you can utilise. This detail will not only aid your final decision-making process, but also serve as great content for supplementary essays where colleges ask you why you picked them.

STEP 2: PREPARE FOR SAT I, II AND IELTS

These standardised tests are usually requirements for all US colleges. It is important to remember that these are skill-based exams rather than syllabus-based exams, which means these need more time to get accustomed to. Don't be intimidated and use Google to find out the nature of these tests. To prepare for the SATs use resources in Khan Academy and Prep Scholar. You may also buy a physical book called "Cracking the New SAT Premium" by Princeton Review (for SAT I) in the beginning and then use other books you think will help. You can also join Mentors and PIE for SAT preparation coaching or additional mock exams if you think you need it.

To register, you can open an account on Collegeboard.org and pay for the tests via an international credit card (takes about 65 US dollars). In case you do not have an international credit card, you can go to Mentors or PIE to register. Please note that they charge a bit more for this service. Registration usually closes a month before the exam; you can look up the dates for international examinations each year from The College Board as well (just google SAT international registration). It is also important to remember that the dates for examinations aren't always available so you must check before you make any plans. The seats for good venues are quite limited too.

For IELTS preparation, you can register for crash courses in Mentors and PIE or just prepare online via basic resources including British Council's sample examples and YouTube (subscribe to IELTS LIZ and 10 Minute School and go



through their playlists). There are two types of IELTS exams-general and academic. Students should try to give the academic one.

For IELTS registration, just go to the British Council website and select the IELTS registration option. Once you fill out the online form, they will give you an account number and a transaction number. You will need those to deposit your registration fee in Standard Chartered Bank. Be sure to take a PDF copy of the confirmation email they send with it. Given these are skill-based exams, don't start your preparation one or two months before your exam; start with a minimum of six months in hand and make slow but solid progress daily. The study schedule should be allocating a good one-hour for preparation every day. Last-minute crunches may sometimes work for syllabus-based exams, but here the goal is to grow skill, which only happens over time.

STEP 3: OPEN COMMON APP AND WRITE YOUR ESSAYS

The common application is what is sent to all the colleges you apply to. The application is a bit long, so spend some time figuring out what information to put in. If you have any confusion regarding this, just ask in the Facebook group called 'Bangladeshis Beyond Borders'. The common application also gives out the essay prompts for your personal essay each year. The essay is regarded as the most important part of your application. People with brilliant scores often get rejected from colleges because of a poor essay and vice versa. Take as much time as you can when writing your essay and get it checked by people who you trust to provide good feedback.

There are also supplementary essays that need to be submitted. Each college has its own supplementary essay prompts, so be sure to go through them and start writing them as soon as you can. Poor supplementary essays often show general disregard from the student's end, resulting in heavy penalty.

STEP 4: COLLECT THE NECESSARY DOCUMENTS

One of the most important documents that need to be sent to colleges apart from your transcripts is recommendation letters by your guidance counselor and teachers. Those give the admissions committee a third party insight into who you really are. An uninformative and vague recommendation may cost you your admission.

It is also important to collect financial documents of those who will be sponsoring your education. The financial documents usually needed are the tax return papers of the previous year and a 6-month bank statement.

STEP 5: FILL UP THE CSS PROFILE AND COF

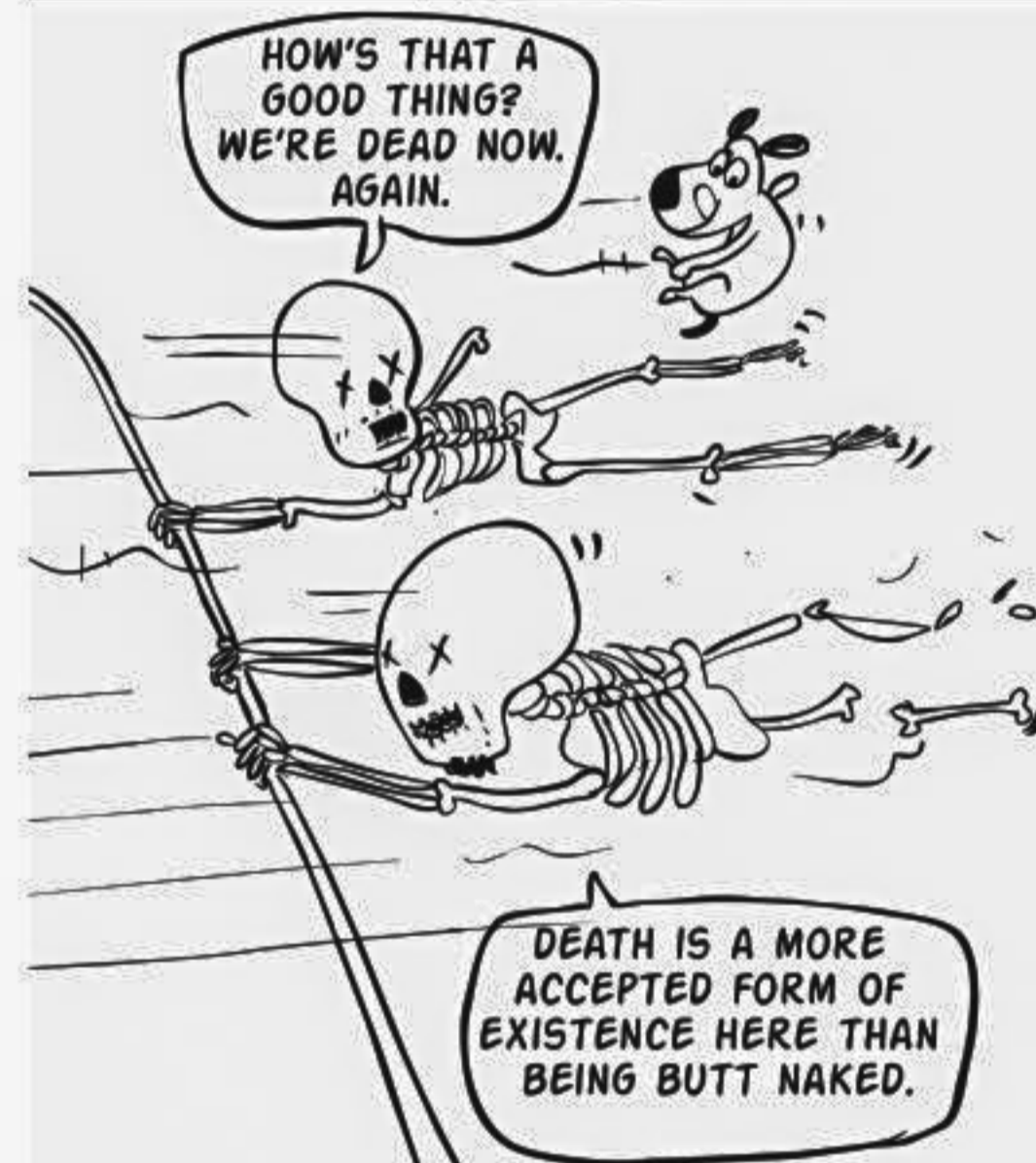
These two documents are what you provide to the college so that they can give you financial aid. These seem more daunting than they are; just be sure to take your time and ask around as you fill up these forms. The deadlines for these are usually on the same day as the application deadline. You also need to scan and upload tax return papers on the IDOC site as proof of the financial information you presented in the CSS profile and Certificate of Finances (COF).

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THE BOSSMAN

BY E. RAZA RONNY



INDUSTRY INSIGHTS

Understanding the food delivery industry

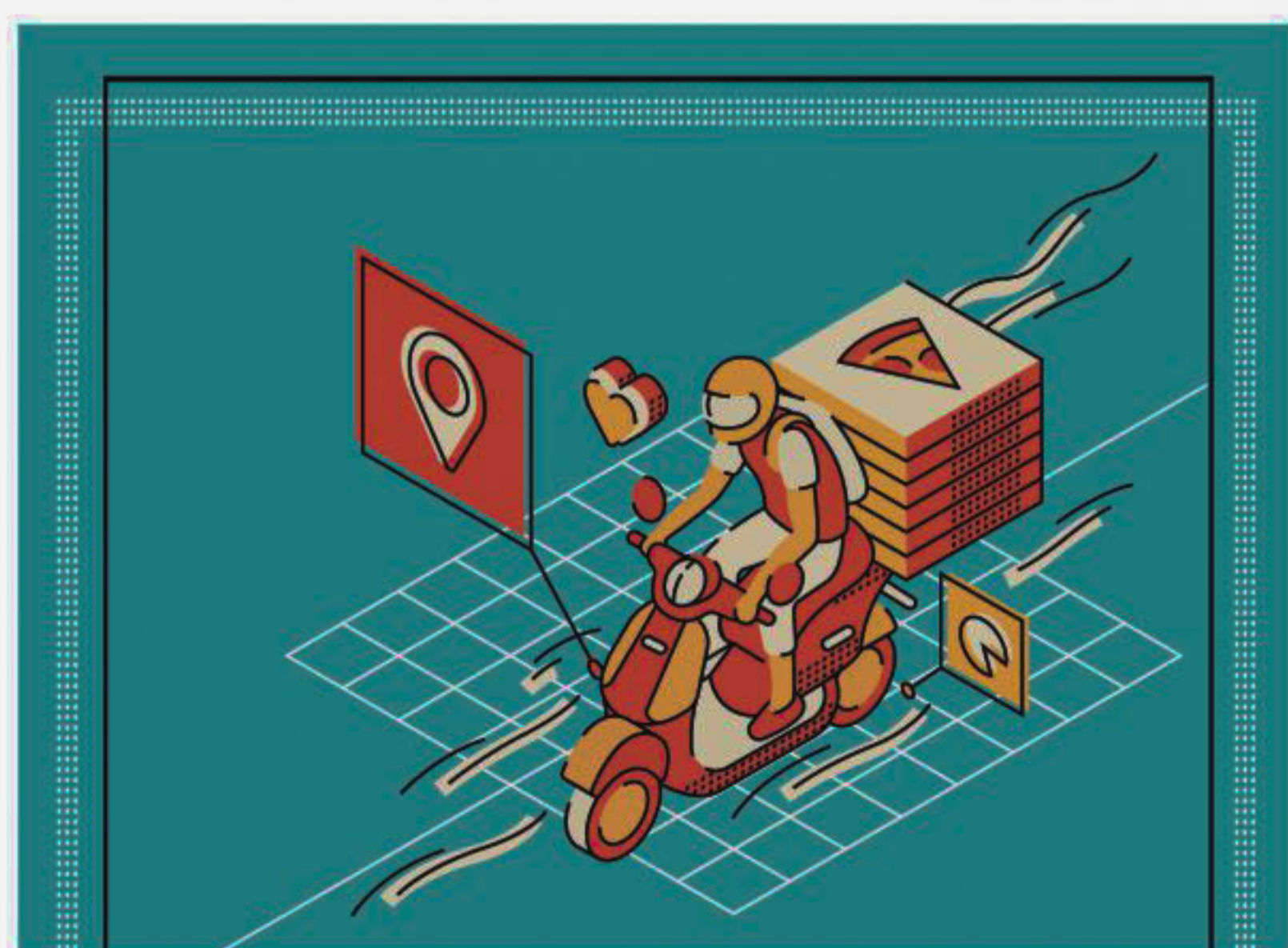
The growing trend of food delivery in Bangladesh opens up new doors of comfort to consumers. What was once a huge hassle for some and a luxury for others, is now a common trend. As with any industry with growth potential, barriers exist and as consumers, we must be aware of the barriers that these companies are fighting to knock down every day. So what are the biggest barriers that all companies like HungryNaki, Foodpanda, ShohozFood etc?

HIGH COST PER MEAL

Restaurants often have to cover huge startup costs to get a return on investment. This leads to them trying to make a large profit from every item they sell, resulting in hefty markup on the simplest items. Many restaurants suffer from supply chain issues that extensively increase the costs of sourcing ingredients. Naturally, due to such issues, the price of the finished dish goes up. The 15% VAT that many restaurants are bound to charge doesn't help either, making the final bill all the more expensive. How does this relate to the food delivery companies? The high price discourages orders. Adding to that, people's orders are mostly limited to hangouts and special occasions. It is true that people sometimes order food out of intense craving, but the number of people that use food delivery systems as a go-to solution for food is limited because the cost of food is too high. People find it much cheaper to eat at home. For this industry to sustainably excel, the cost of restaurant-cooked food must be minimally different from home cooked food.

POOR QUALITY CONTROL

It will be incorrect to say that cheap food doesn't exist. The vast majority



of people do rely upon the food from street stalls. However, companies can't rely on these places due to a lack of quality assurance. If we eat at a hotel ourselves and the food is stale, we can do something about it instantly, and for a lot of us, it means to subserviently accept the substandard nature of such food and move on with our sad, unpleasant lives. However, getting such food delivered at our doorstep would prompt us to go off on the company that delivered such food and give it back to them. The company can't charge you for it, neither can the restaurant undo the food they created. These places are also unwilling to pay commission to the delivery companies, making it harder to generate revenue. Pathao has tried dealing with this issue, and while they have been successful in introducing them into the market, sustenance is still a huge concern. Not to mention, the food isn't perceived to be healthy enough to be

had daily, which does not allow it to be ordered daily.

INEFFICIENT FOOD PREPARATION SYSTEMS

Most countries with developed food delivery practices have restaurants that have dedicated systems just to deal with delivery orders. It is important to reduce the preparation time when we consider the additional delivery time added. Bangladeshi restaurants often suffer from poor service time in general. Add a long delivery time with it and you get what looks and feels like an absolute disaster. It is also worth noting that the packaging of food is treated with very little regard. This makes it significantly harder for the delivery men to arrive at our doorstep with warm food. The science behind apt food packaging is often inaccessible and hence not undertaken by most restaurants.

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Making a DIFFERENCE

Bangladesh is rapidly moving towards middle income status by 2021. Our businesses definitely offer immense opportunities for the growing economy and this diversity needs a stage for the stories untold. See Bangladesh make its mark on the global map as Making a Difference brings you our proudest success stories from across the country.

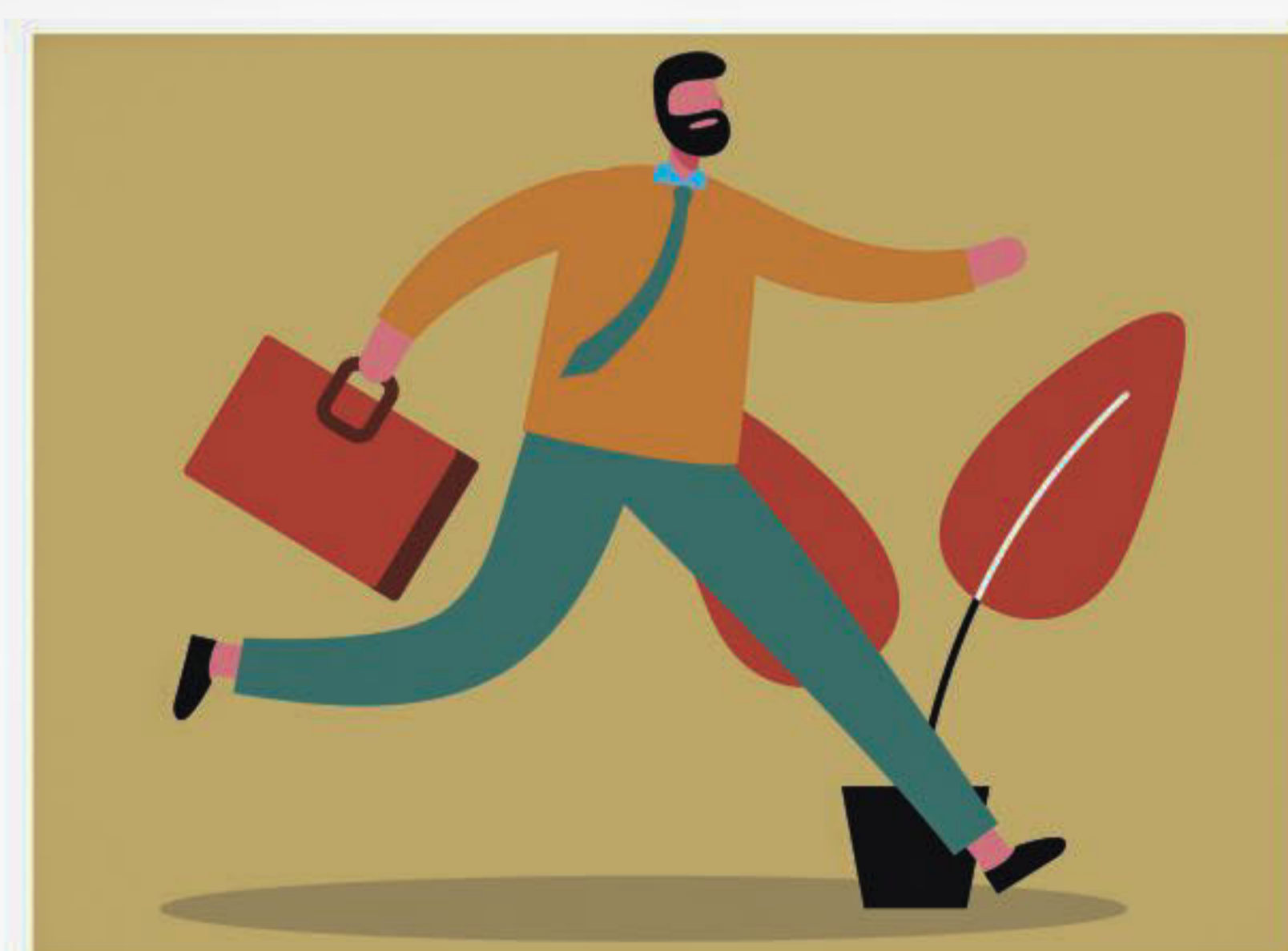
THE DO'S AND DON'TS OF A SIDE HUSTLE

In the age of tech and internet, people are finding newer and more creative ways to showcase their talents to the rest of the world, and some are even finding ways to make profit out of it. Today we talk about side-gigs or side-hustles, which are part-time entrepreneurial ventures or freelancing gigs by people who already have a full-time job. It is a great way to earn money on the side by doing something you love, while still having the safety net of your full-time job.

THE DO'S

Find your strengths
Understand what you're good at and try to see if that can be made into a profitable side-hustle. If you're a good writer or have great graphic design skills, look for content writing or illustration opportunities. If you enjoy coding and IT, then you might enjoy setting up a side hustle as a website developer or app tester. Or maybe it is art or a new product you want to make and sell. Promote yourself on various freelance, professional sites and/or social media platforms, and be on the lookout for new opportunities.

Commit to extensive research
Carry out market research first; see if there is a demand for the product or service you want to sell.



Assess the competition and business landscape, and see how you can best stand out. Figure out how to price your product or service and gather a really good idea of the supply chain if you plan on launching and selling a new product.

THE DON'TS

Don't deviate from your full-time job performance
Make sure your work doesn't have any policies against side-gigs, and also make sure your side-hustle doesn't affect or conflict with your actual job.

Don't waste time

Having excellent time management skills is key if you want to balance and excel in both. Learn to optimise your time.

Don't expect overnight success
All things take time, so don't let initial setbacks discourage you. Set realistic goals, and find out the best ways to reach them.

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