

The Parent's Role

Parents play an enormous role in preparing for and influencing college decisions. Believe it or not, your children do pay attention to your attitude toward college, your comments about finances, your commitment to their future, and much more. So it is wise to be careful what messages you are sending.

In addition, how well you prepare and save for college will affect your child's college decisions as well, by either limiting or broadening the choices they have available to them.

Parents, your role starts when your child is born. But don't worry, if it's a little (or a lot) past that point, you can still start making wise decisions today. It's never too late to start.

Saving for College

Postsecondary education may seem like a huge investment, but it's one that pays off over your child's lifetime. It translates, almost certainly, into more career options and higher earnings. But despite that reality, it's still expensive. The typical four year degree currently ranges between \$40,000 and \$200,000 total, depending upon the type of institution. And, sadly, these costs are increasing at a rate higher than inflation.

There are many ways to save for your child's college education. There are U.S. Savings Bonds, bank accounts, mutual funds, and state savings or prepaid tuition plans – just to name a few. Section 529 state college savings programs have been established by the states in order to help parents manage the cost of college, and they do have some unique benefits. Learn all you can, and perhaps you will want to consult with a financial planner in order to make the best decision for your particular circumstances.

Whatever you decide to do, the earlier you begin doing it the better. Here is an example: If you started putting aside just \$50 per month when your child is born, at 5% interest you will have saved over \$17,000 by the time your child is college age. Saving that same \$50 starting when your child is 8 years old would yield far less: about \$7,000. Saving \$80 a month and realizing a 6% return would yield over \$30,000. That is a significant amount to put toward college tuition.

Elementary and Middle School

This is a critical period in terms of parental influence. Early efforts here at developing your child's study habits and attitude toward school and education in general will pay off. Encourage your child to challenge himself/herself academically and to take school seriously. At the same time, be sure that they become involved in other activities, whether at school or in the community. A positive and multifaceted experience during these school years will set the stage for years to come. Believe it or not, what happens in elementary school and especially in grades 6-8 can have a direct impact on college options.

For that reason, it is also important for parents to start developing constructive dialog with their child during this time. Dinners and family outings are a perfect time to talk about different careers and explore your child's own aspirations. Too often, students assume that higher education is meant for someone else and that the jobs they will obtain won't require it. You can show them statistics to the contrary, explaining to them that the better paying jobs almost always require some formal postsecondary education or training.

Many children assume that they can't afford college. Perhaps they have heard things at school about the spiraling costs of admission and what it takes to obtain aid. These are

often myths that discourage your child so, as parents, you need to control the flow of financial information. Remind them that there is more than \$60 billion in aid available annually and there are lots of ways to pay for college. Don't let them reject college at this early age on the basis of cost. Communicate with them frequently at this stage.

Middle School or Junior High

During these critical years, be sure that your child gets on a college preparatory track in terms of his or her curriculum. Without that planning, they may be closed out of a college prep track in high school and severely limit their options without even realizing it. The U.S. Department of Education recommends that students take Algebra I in 8th grade, Geometry in 9th grade, and English, Science and History or Geography every year. Foreign language, starting in 8th grade, is also recommended as are computer classes and visual or performing arts where possible.

High School

The period during which your child is considering college options and making future decisions is one of tremendous excitement. However, it is equally often characterized as stressful and overwhelming. It generates feelings of empowerment, yet also anxiety and helplessness. Like all the major milestones in your child's life, it is a time for parental involvement and support. Parents can ensure that the student allows time to plan and complete the many application tasks. Parents can, and should, encourage students to talk about their decisions and help them analyze the vast amount of information they will amass. Most of all, you can ease the stress for them by keeping them on track and helping them learn to manage their time efficiently. Never forget that you are probably the most influential factor in your child's life. As such, here are some specific things that you can do for them:

- *Be sure that your child takes all high school years, including senior year, very seriously. Keep an eye on study time, progress reports and other indicators that your student is still engaged. They can't afford to slip. Get in touch with school counselors if you have any doubts.*
- *Keep a file of all honors, awards, articles, leadership accolades, volunteer work certificates, etc. relating to your child. This saves a lot of time when preparing applications.*
- *Discuss college choices with your student. Help them articulate what is important to them and why. Encourage them to talk about majors and careers. Talk openly, but tactfully, about your student's strengths and weaknesses.*
- *Emphasize the value of a college education as opposed to the prestige associated with certain school names.*
- *Be sure to remember that this is your child's future and not yours. Students who take ownership of this process and make their own decisions will have a greater stake in their own success. It's easier to rationalize failure if someone else made their decisions.*
- *Parents should be sure to guide, not steer. Guiding implies support, whereas steering implies control. Constantly ask yourself if you are guiding or steering. Remember, this is not about you. Guard against over-involvement.*
- *Participate when and where appropriate. Attend college visits with your child and join in parent programs there. Help them with research, and keep them focused and organized.*
- *Talk openly and honestly with your child about finances, although be sure they don't eliminate schools on that basis initially. Financial aid is available at a surprising level for more families than you might think. Still, your child should have some idea of what the family can afford to contribute.*

- *Reassure them throughout the process that you are proud of them and encourage them when things seem overwhelming. Let them know that you will be pleased no matter where they ultimately decide to go. Then be true to that statement!*

Depending upon your high school and its policies, it may be appropriate and wise to meet with a guidance counselor to map out your child's curriculum and college preparation plan. The guidance department should also have information about financial aid.

Get to know how your child's high school's grading system operates. The school's system of grade reporting plays a role in your teenager's future goals and plans. Find out the answer to the following questions. Your high school counselor or school registrar can answer them for you:

1. How does the high school determine grade point average? Most school districts have a written policy regarding the formula used to calculate the GPA. Things to consider:

Does the school have a weighted or unweighted grade point average (GPA)? — In other words, do some courses, such as honors, Pre-Advanced Placement, or Advanced Placement (AP) receive more grade point weight than others? Is the GPA on a graduated or non-graduated scale? And, lastly, on what scale is the GPA — 4.0 scale or some other scale?

These are important items for you to understand about the school's grade point average. This information may also be in the student handbook issued by your school.

2. How does the school determine the rank-in-class?
Again, the school district usually has a written policy regarding this question. It is important that both you and your child understand how that rank is determined, and how often it is recalculated.
3. What information is placed on a student's transcript?
Again, a school district may have a written policy regarding the student transcript. A transcript is a permanent record of your child's grades. Usually, for a course taken, a transcript reports only semester averages and credits earned. The transcript also reports other information, and most will show a record of tests taken. Check with your counselor or registrar to fully understand what the transcript will indicate.

Internet Research

More than ever, the internet has an almost overwhelming amount of information intended to help you and your child prepare and narrow their choices. But it can be almost too much to navigate, especially as your child tries to juggle other high school commitments.

You can help with research, and the Get in 2 College resource website is a great place to start. It is organized by category and should save you time. However, don't limit yourself to any one source and be sure to visit the individual college website of every school your child is considering. You can usually determine the admission criteria and see if that institution is realistic. Even if it appears too selective, your child will want to consider some "reach" schools. ("Reach" schools are those that appear to have grade and test score standards that are higher than your child's.)

Use the worksheets and comparison charts and checklist offered by Get in 2 College in order to compare schools in an organized manner. Get your student on the right track, but then let them do the work. It's important that they own the process and carry it forward, but you can still oversee the effort.

Another tip – refrain from eliminating a school too soon. If it is one that your child is seriously interested in, keep it on the list until you have all the facts. Remember that sometimes

private schools can end up costing about the same as public schools if their aid package is stronger.

Watch Dates and Requirements

Another area that will benefit greatly from some parental oversight is that of watching deadlines and paperwork requirements. The deadline “drama” ranges from standardized test registration dates to application dates to financial aid application dates. It can all be a bit overwhelming and it’s a great candidate for some parental guidance. Use some tools such as planners, calendars and checklists to be sure you stay on track with the various aspects of the process. Your high school will likely provide meetings and/or workshops and it is wise to attend all of them. Be on the lookout for important handouts from your high school also.

Budget and Financial Aid

The financial aid aspect of college admissions is probably the least appealing to your child. You can help by learning all that you can about the process and helping him or her with the forms. The infamous FAFSA form is almost like a tax return, and will most often be completed by parents. (see separate manual on the FAFSA) Be sure that your family understands the differences between grants, scholarships, loans, work-study, and seek outside help if you think you need professional advice. It’s all a bit confusing, but fortunately there is better information available than ever before via the internet, books and professionals.

As you learn more about financial aid and the various options, it is wise to have an honest discussion with your child about the amount that you can afford to contribute. That will give him/her a baseline to work from when comparing schools. You and your child can use a simple worksheet to compare the total cost of attending various schools minus the amount you can contribute from savings or other sources. The difference becomes the net gap that will have to be made up by grants, scholarships, loans or work-study. You certainly don’t want to borrow more than you need, and laying it all out on paper will make it clearer. It might even help you narrow your list of target schools when you actually see the net gaps side by side.

Parental Involvement in High School – Year by Year

9th Grade

- Get involved and stay involved – ask questions and pay attention. This year counts and your child’s official transcript is now a reality. Establish strong family communication and talk about grades regularly. Ask to see test and other results.
- Start (or continue) exploring – encourage your child to get involved in meaningful activities beyond academics. This serves a variety of purposes, all of which contribute to college admissions.
- Support and motivate – your role also necessitates encouraging your child as he/she tries things with a variety of results. No child masters everything, and your reaction to their disappointments is critical. However, by all means heap on the praise when they reach a milestone or obtain an award or honor. Save all of those – you’ll use them later.
- Plan useful summers – summer is a perfect time to work on what will become the college application “resume”. Your child needs to demonstrate involvement, leadership, commitment, responsibility, etc. and summers can provide activities that

support these things. Whether it's a paid job, volunteer work, an educational trip, starting some endeavor – whatever it is, do it and don't waste the summer. It is even better if the summer activities tie in to your child's career or college interests.

- Reading and vocabulary – all through high school, encourage your child to read and perhaps establish some family games or reward systems relating to reading and/or vocabulary development. This will pay off in so many ways.

10th grade

- Continue the suggestions from 9th grade – they don't end.
- Encourage taking the PSAT – many schools offer practice tests and this is a great way to begin your child's standardized test plan.
- Take the college discussions up a notch – if you've already been having college discussions, now is the time to bump them up a level and start making a preliminary list of target schools.
- Evaluate the curriculum again – can your child qualify for honors, AP or IB classes? These are considered to be indicators of college success and are a significant aspect of college applications. Keep the curriculum as challenging as possible while maintaining A's or B's.
- The internet – what a resource! Make sure your whole family is comfortable using this valuable resource and searching for the various topics that ripple through college prep and admissions. Look up the college websites that interest you and see what their requirements are.
- Think about college visits – they are critical and it's not too early.

11th grade

- Standardized testing – this is the big year for standardized testing and prepping to the extent it is needed. Be sure your child takes the PSAT in October, as this is the one that qualifies him or her for the National Merit Scholarship program.
- College fairs – your child's high school will likely advertise local college fairs. Take them in, as they are an efficient way to get lots of information in a short amount of time.
- College visits – nothing is as definitive as visiting the colleges your child is interested in. It can tip the scale dramatically one way or the other, so the visits greatly reduce the chance of selecting the wrong institution.
- Obtain a social security number for your child if you haven't already.
- Carefully examine your child's PSAT scores – identify weaknesses and strengths with a goal of targeting test prep to the best advantage. Consider all the methods of prepping for the tests and the price ranges for each. Make a selection that is appropriate for you, but these days students should prep in some manner. There are many free and/or very inexpensive ways to prep (books, internet etc) so everyone can take some prep steps. Draft a test plan for the rest of junior year and senior year if needed. Will your child take the SAT? ACT? Both?

- Financial Aid – start familiarizing yourself with the FAFSA, CSS Profile and other aid forms and terms; think about college budgets.
- Outside help – while expensive, there are outside experts that can assist you and your child with test prep, college selection and admission, financial planning etc. If you believe you need specialized outside help, it's there for you. Check references carefully, however.
- Get organized – do you have a college file? We recommend a portable (with handle) bin with appropriate folders inside it. (see our mini-manual on getting organized)
- Be supportive, but remember, it's their process. Be a sounding board as they start to weigh college options.
- Don't forget – the suggestions above for 9th and 10th grade still apply!

12th Grade

- Celebrate – well, here you are! Kick off the year with a family outing to get this roller-coaster period off to a positive start! Continue to celebrate as major milestones are reached.
- Be the guard against senioritis! Senior year counts – many schools ask for mid year and/or final senior grades and offers can be rescinded.
- Communicate - establish communication and then concentrate on maintaining it throughout this entire process. Keep peace – don't let tempers flare.
- Timelines – review the upcoming deadlines and finalize your system of organization.
- Target schools – help your child narrow down his/her list of target schools. It may be excessive to apply to more than 8 or 9, but there's no "absolute" in this area. Don't push your alma mater or the most popular schools. Let them decide.
- Applying – be sure your child is aware of deadlines, essays and other particular requirements on a per college basis. Consider using the common application. Oh, and you can be the "good taste police" by ensuring that your child doesn't select an essay topic such as their latest romantic breakup or their DUI, or print it on the bordered party paper. No props, either – sorry kids.
- Guide – keep your student on track but be careful not to take over the process. Encourage him/her to get all applications done and in early. Filing on-line is generally preferred.
- Admission essays – these can often intimidate your student. See our mini-manual on essays and offer to proofread your child's drafts. But again, it's their process and needs to be their work.
- Taxes – getting your taxes done as soon as possible after January 1 of your child's graduation year will help make the FAFSA easier to complete.
- Support – this is critical as the decision letters start arriving. Be there for your child if he/she received a disappointing rejection. Help put things into perspective with

assurances that the admissions process is highly competitive and doesn't always seem fair, but that the end result will be positive.

- Help your child analyze offers and financial aid differences as applicable. If waitlisted, consider whether it is worth it to take any action. (see mini-manual on waitlists) Have your child notify schools that he/she won't be attending.
- Thank you notes to all who helped... absolutely. Be sure your child completes this task. (those who wrote letters of recommendation and maybe others?)
- Pat yourselves on the back – you've survived and the next adventure is about to begin!
- Pay attention to all the forms and announcements that will come in the mail after you commit to a college.
- Oops – but don't forget about the end of the year finals and AP exams. You can't afford a senior year "snafu".
- Graduation – what a milestone. Back to the celebrating, because by now you all deserve it!

And You Thought You Were Done?

Of course, parents have a role that continues into college and beyond. But clearly, it's time to step back and let your child learn to cope with all the independence afforded to college students. You've done a good job, and they are ready. Let them show you how well they can handle college responsibilities.

Don't be a Helicopter Parent

Have you heard the term? Well, if not, it's time you do. Helicopter parents are too involved in their child's college life – they hover, hence the term. They are overly committed to removing any obstacle to their child's glorious college success and, in the process, deny their child valuable growth experiences. Here are some warning signs. You might be a helicopter parent if:

- You talk to your child multiple times a day and YOU are the one calling.
- You contact school administration frequently.
- You make your child's academic decisions.
- You register for your child.
- You react to academic disappointments or achievements as if they are your own.
- You get involved in roommate issues and other disputes.

To avoid this pitfall, here are some tips to make college a success for the entire family:

- Let your child call you most of the time.
- Stay out of roommate or social disputes unless they are very serious.
- Give your child some financial freedom so that they will learn to manage money.
- Only intervene if you truly believe there is trauma, a personality change, a significant health problem, too many bad grades or other serious issues.
- Let your child enjoy college independence and grow into a responsible adult.

But on the Other Hand...

Don't disappear, either. It's tough to find the proper balance between being a "helicopter parent" and being a complete "no show". But if you care enough to persist, you will figure it out. Adjusting to college can be difficult for some kids, and hopefully they will send out signals if they are having trouble academically OR socially. Be alert enough to sense those signals and that's your cue to be a little more available.

No one said this would be easy, but having an established communication schedule should enable you to get a sense of your child's wellbeing while away. Whether it's a routine phone call every Sunday evening, or some other schedule that works for you, an appropriate level of communication seems to be the key to assessing your child's adjustment process.