



Help Your Child Make College a Reality

A Family Guide to College Planning



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Why your child needs more than a high school diploma



The Importance of Higher Education

We all know that education opens doors. The more education your child obtains, the more opportunities he or she will have in life. This guide will help you take steps to make college a reality for your child, and it suggests what you can discuss together.

- Because you know your child, you are the best person to help him or her make the right decisions and find the right path in life.
- A college degree will give your child a competitive edge. In a global economy, the best jobs require some type of additional training or education beyond high school.
- Studies show that students who aspire to college perform better in school and are more likely to reach their goals.
- Now is the right time to talk about college, even if high school graduation is some years away. The choices your child makes now can affect the options available later.



- ▶ *Your child's personal goals and dreams*
- ▶ *Your child's thoughts about college*
- ▶ *What kind of life your child dreams of*
- ▶ *What you want for your child*
- ▶ *Careers or occupations your child might be thinking of*
- ▶ *How new information and technology is changing the world*

You know your child best



Help Your Child Prepare for College and a Career

- Encourage your child to explore new activities. A variety of interests will help your child grow, mature and be more prepared for what college has to offer.
- Talk about what your child enjoys, such as what classes and activities he or she likes.
- Get to know your child's teachers and adviser or school counselor. Each of them knows different things about your child, as a person and a student.
- You are an important part of your child's college preparation team. If your child is taking the College Board's CollegeEd® program, you will probably be involved in some of the course assignments.
- You know best what your child can do. Encourage your child to set goals, starting with things that can be achieved now—like improving grades. Building on success will give your child confidence to envision bigger goals for the future.
- Keep the team spirit going with continued encouragement.



- ▶ *Favorite subjects in school*
- ▶ *Favorite teachers*
- ▶ *What your child enjoys doing the most after school*
- ▶ *What your child would like to learn about*
- ▶ *What your child can do now to be ready to graduate*

Talking about careers makes it real



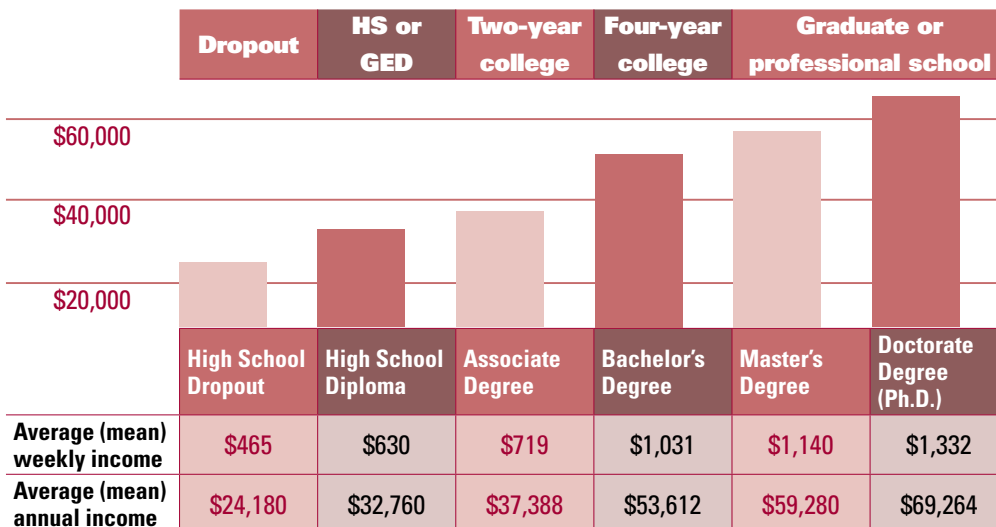
Explore Interests, Share Experience

- Now is not too soon to help your child start thinking about college and future employment. Review the chart at the bottom of this page to see how a college degree can make a difference in how much a person earns in a career.
- Help your child think of possible careers to explore. You can begin by talking about what your child likes to do and is good at. Encourage your child to reach his or her own conclusions. This should be a continuing conversation.
- Talk with your child about your own decisions and the jobs you've had. They could provide insights for the decisions that are to come.
- As you see your child showing interest in specific careers, help him or her find out more about them.

For more information:

Go to the Occupational Outlook Handbook on the Bureau of Labor Statistics website (<http://www.bls.gov/oco/>), or check your local library for other resources related to future employment.

- ▶ *What your child enjoys doing the most, and how that might point to a job or career*
- ▶ *What kind of education might be necessary for your child's dream career*
- ▶ *Your first job*
- ▶ *What the world of work is like*
- ▶ *Other people you know who have a good job, or enjoy what they do for a living*



U.S. Census Bureau, 2007.

Yes, You Can Afford college

Financial Aid Makes College Possible

- How do we know you can afford college? Because not all colleges are as expensive as you might think. And most importantly, because most students get financial aid to help pay for college.
- In 2009, the average financial aid award given to students was almost \$12,000. Over \$125 billion in total aid was distributed that year.
- Financial aid is not just for students who don't have much money, and it's not just for geniuses either. Every family should apply for aid.
- Here's how it works: If a college wants your child to attend, it will look at how much you can afford to pay, and offer financial aid to help make up the difference.
- You and your child will need to fill out the "Free Application for Federal Student Aid" (FAFSA) in your child's senior year of high school. Go to www.fafsa.ed.gov for the free form. You can also get the form at your public library.
- Keep in mind that higher-priced colleges often award higher amounts of financial aid. So don't rule out your child's "dream college" as too costly until you find out how much aid it will offer.
- Financial aid usually comes as a mix of free money (grants and scholarships) and loans. There are also substantial tax breaks for parents with a child in college.

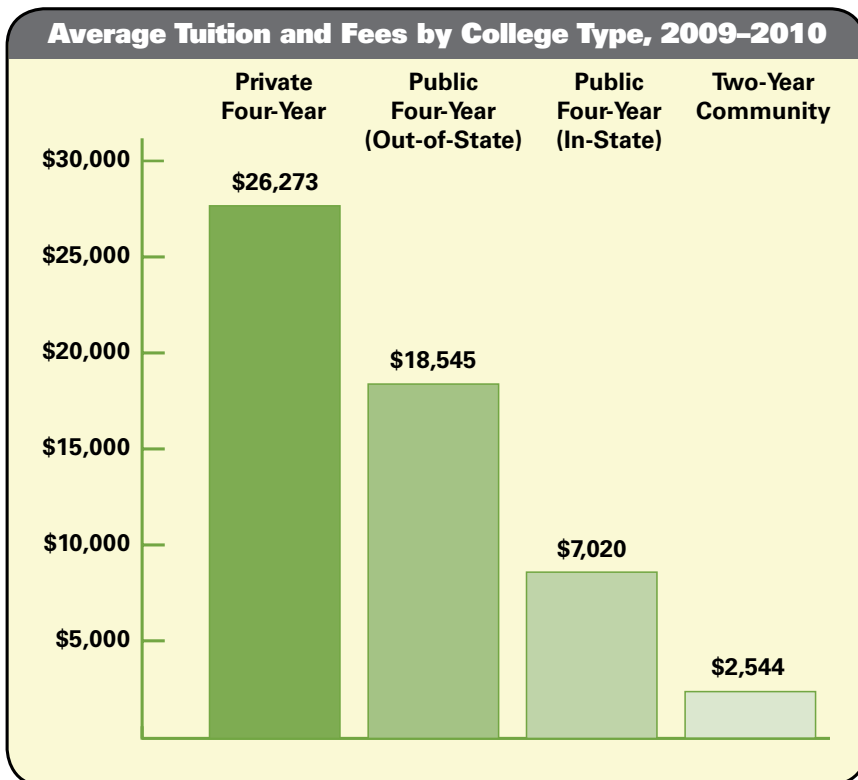


For more information:

Find out when your child's school will offer information about financial aid. You can also learn more at www.collegeboard.com.



- Most families borrow part of the money they need to pay for college. Nobody likes debt, but it makes sense to borrow for something with lasting value—like an education.
- And it's always smart to save for your child's education, no matter how little or how late. Studies show that children of parents who save for college are more likely to go. Saving sends a signal to your child—if you take college seriously, chances are your child will too.



The College Board 2009

- ▶ *How much you can help your child pay for college*
- ▶ *Being realistic but not discouraged about college costs*
- ▶ *Finding a “financial safety school” — one you know you can afford*
- ▶ *How to get help filling out the forms*
- ▶ *Where can you get more information about financial aid*
- ▶ *How to find community and organization scholarships*
- ▶ *How your child can contribute*

Six ways to help your child be college ready



1. Be sure you know what colleges look for in a student, especially the colleges your child might be interested in. That includes academic requirements and other areas of achievement.
2. See that your child completes all necessary academic courses. You can talk to the school counselor to make sure that nothing has slipped through the cracks.
3. Know both high school graduation requirements *and* college entrance requirements. Talk with the school counselor about current requirements.
4. If your child needs academic help, ask teachers or the school counselor how to get that help.
5. Provide a quiet study space with adequate light that encourages concentration and focus.
6. Encourage your child to read. Reading increases vocabulary skills, ability to concentrate and general knowledge.

- ▶ *Ways to fix up a good space to do homework*
- ▶ *The best people to talk to at school about your child's progress*
- ▶ *Any subjects your child would like to learn more about*
- ▶ *What your child thinks college will be like*
- ▶ *Your child's favorite stories, or subjects he or she likes to read about*

Recommended High School Courses

Subject	Classes
English 4 years	literature, writing/composition and speech
Math 3 to 4 years*	algebra I, algebra II, geometry, trigonometry and/or calculus
Science (with lab) 3 years*	biology, chemistry and/or physics and earth/space sciences
Social Studies 3 years*	U.S. history, U.S. government and world history or geography
Foreign (World) Language 2 years*	of the same language (other than English)

**More competitive colleges want to see four years each of math, lab science and social studies and three or more years of a foreign language.*

Encourage your child to reach high



Academic Challenges Lead to Success

- College entrance requirements are usually more rigorous than high school graduation requirements. Your child needs to follow a specific course of study to be accepted into college. Look back at the chart on the previous page. Your child should take no fewer than five solid academic courses per semester in high school.
- When you meet with teachers, counselors or advisers, make sure they know your child plans to go to college. Ask how you can help your child take the right steps to get there.
- Encourage your child to take courses in high school that are challenging. Taking rigorous academic courses will give your child the confidence and the skills to succeed in college.
- Selective colleges want to see honors or Advanced Placement® (AP®) courses and other evidence that a student can handle college-level work. AP courses are college-level courses that can be taken in high school. Find out if your child's school offers AP courses.
- Colleges consider high school grades to be the best evidence of a student's achievement, abilities and effort. Help your child see the importance of taking school seriously—and the pay-off.



Questions for School Staff

- ▶ *What courses your child can choose, and when these choices need to be made*
- ▶ *If challenging courses (honors or AP) are available in your child's best subjects*
- ▶ *If your child is on track for graduation, and for college*
- ▶ *If your child is struggling, how you can help*

What you need to know about college admission tests

- Your child will want to take a college admission test, such as the SAT[®] or other college entrance exams, when he or she is a junior or senior.
- Because every high school is different and has different standards and courses, colleges use admission tests to see how every student performs using the same material. The tests also help colleges know whether students are ready for college-level work.
- Many colleges also require or recommend SAT Subject Tests[™] that measure achievement in English, mathematics, sciences, history and foreign languages. These tests can be used for admission, placement or advising.
- College admission tests are given several times during the year. Your child will have to register in advance and most registration deadlines are about a month before the test date.
- Students can register online at test websites (for example, go to www.SAT.collegeboard.com). There is a fee to register for each test. However, fee waivers are also available for those who qualify, which reduce the amount a student must pay for these tests.





How to Help Your Child Prepare

- It is important to remind your child that these tests are not the only thing colleges use to make their decisions.
- There are tools and resources to help your child get ready to take the tests. Many of these tools and resources are free or affordable. Go to www.SAT.collegeboard.com/practice to find out more.
- One of the best ways to prepare for the SAT is to take the PSAT/NMSQT®. Your child can take this test in the sophomore or junior year. The test is given every October. Ask your school counselor for details.
- Your child can take college admission tests more than once. Most students take a college admission test in the spring of their junior year and retake it in the fall of their senior year.
- Before taking an actual test, a student should take several practice tests to get a sense of how the test is set up, as well as the timing of the different sections.
- Have your child review the results of every test in addition to learning the score. This will help indicate what skills he or she needs to work harder on.

For more information:

For information about the SAT and to register, visit www.SAT.collegeboard.com. Check your local library or consult with a librarian for resources related to college admission tests as well.

- ▶ *What your child has heard about college admission tests*
- ▶ *Whether your child is stressed about these tests, and how that can be helped*
- ▶ *What your child thinks about tests in general*
- ▶ *Some good ways to get ready for admission tests*
- ▶ *Who to ask for advice about these tests*

A college for **YOUR** child



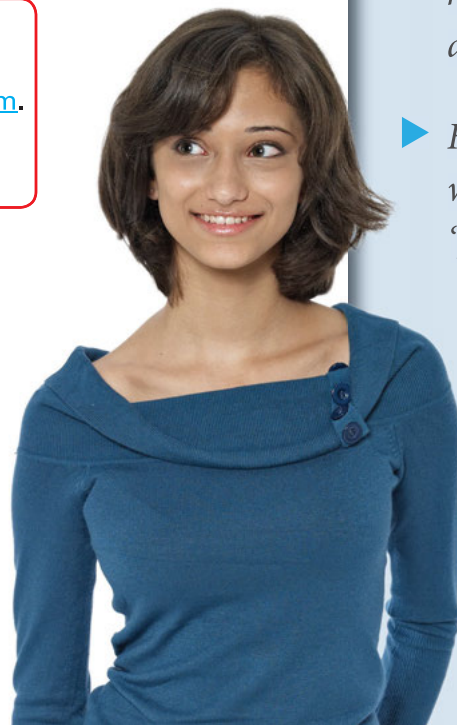
Finding the Right Fit

- Your child will most likely be successful at a college that meets both academic and personal interests, goals and needs. You can't tell that from college rankings.
- Help your child identify what those interests, goals and needs are. That's the first step toward finding colleges that fit.
- There are many kinds of colleges that might be a good fit—from vocational schools to community colleges to universities. Encourage your child to review the options with an open mind.
- Remember that you won't know the true cost of a college until you find out how much financial aid it will offer. Some colleges that cost the most have the best financial aid.
- Help your child think about what colleges would not only fit the best, but also be realistic choices. You can also help him or her stay organized and complete all the forms on time. The "What to do when" lists on the next two pages will be good to keep on hand.

For more information:

Visit colleges! Go to college fairs (www.nacacnet.org lists free fairs nationwide). Visit "College Search" on www.collegeboard.com. Check your local library for resources related to the college search as well.

- ▶ *What your child might like to study in college*
- ▶ *What your child thinks is most important in picking a college*
- ▶ *Who would be good to ask about what to look for in a college*
- ▶ *The pros and cons, and realistic expectations, about living at home or living away at college*
- ▶ *How your child will recognize a "good fit"*



What To Do When...



Freshman and Sophomore Year

- ✓ **Every fall**, meet with a school counselor to make sure your child's classes are in line with college goals.
- ✓ Discuss with a counselor what opportunities are available for your child to take Advanced Placement or honors courses.
- ✓ Encourage your child to get involved in an extracurricular activity.
- ✓ Talk with your child about the options available for paying for college, and start a college savings plan together.


Junior Year

- ✓ **September** Start a calendar of test dates. (Remember that your child should take a college admission test in the spring of junior year or in the fall of senior year.)
- ✓ Talk to a school counselor to make sure your child is scheduled to take the October PSAT/NMSQT.
- ✓ Find out if your child's school will have a college information night or college fair.
- ✓ **January** Register your child for the SAT or other college entrance exams to be taken this spring.
- ✓ Discuss with a school counselor what SAT Subject Tests your child should take.
- ✓ **March** If your child is taking an AP course this year, make sure he or she is registered for the AP Exams, given in May.
- ✓ **April** Help your child narrow down a list of potential colleges. Plan campus visits.
- ✓ **May** Make sure the courses your child is planning to take in senior year will meet college requirements.
- ✓ **June–August** Visit more college campuses and meet with admission officers.

What To Do When...



Senior Year

- 
- August** Register your child for the SAT or other college entrance exams to be taken this fall.
 - September** Help your child begin a checklist of college application requirements and deadlines.
 - Meet with the school counselor to go over your child's final list of colleges.
 - Find out if there will be family financial aid night at your child's school and put it on your calendar.
 - October** Begin the application process, especially for state colleges.
 - Remind your child to get recommendation letters from teachers.
 - Find out if you need to fill out the CSS/Financial Aid PROFILE®.
 - November** Get a Personal Identification Number (PIN) at www.pin.ed.gov for the Free Application for Federal Student Aid (FAFSA).
 - Check to see if there are any scholarships your child should apply for in time to meet application deadlines.
 - January** Help your child complete and submit the FAFSA as soon as possible after January 1.
 - March** If your child is taking an AP course this year, make sure he or she is registered for the AP Exams, given in May.
 - April** Colleges send out their acceptance letters and financial aid award letters. Read and compare any financial aid offers carefully. Use the "Compare Aid Award" tool on www.collegeboard.com to be sure which school has made the best offer.
 - Help your child decide which college to attend, accept any aid offers and mail a deposit check. (Most colleges have deadlines of May 1.)
 - June** Check to see that any final paperwork has been completed, such as registering for orientation or housing.
 - Congratulations! Your child is on the way to a great future.

Glossary

- **Advanced Placement** College-level courses offered in high school, with exams at the end of the course. Students can earn credits toward their college degree depending on their exam scores.
- **Award letter** A letter received by applicants that describes the financial aid package being offered by the college.
- **College** All schools that offer higher education may be called colleges. A university usually includes a number of smaller units that are also called colleges.
- **College fair** At a college fair, many colleges set up booths and have representatives on hand to discuss their colleges.
- **College-preparatory subjects** Areas of high school study required or recommended as preparation for college. College-prep subjects usually include English, history and social studies, foreign languages, mathematics, science and the arts.
- **Community/junior college** A college offering two-year programs leading to an associate degree can be called either a community college or a junior college.
- **Degree** A degree certifies that a student has completed a course of study at a college or university.
- **FAFSA (Free Application for Federal Student Aid)** This form is completed by all applicants for federal student aid.
- **Fee waiver** The fee waiver significantly reduces the amount a student must pay for an application for admission, application for institutional financial aid, standardized test or other college-related expenses.
- **Financial aid** Financial aid in the form of gifts (scholarships and grants) and self-help aid (loans and work-study opportunities) helps pay a student's college expenses.
- **Grade point average (GPA).** A system used by many schools for evaluating the overall scholastic performance of students. GPAs are cumulative, the average of a student's grade for all classes taken in high school.
- **Honors program** Any special program for advanced students that offers the opportunity for education enrichment, independent study, acceleration or some combination of these.
- **Major** The field of study in which students specialize while in college.
- **Scholarship** A type of financial aid that doesn't have to be repaid. Scholarships are usually based on need, academic achievement or other qualifications such as minority status.
- **Transcript** A copy of a student's official academic record, listing courses taken and grades received. Colleges typically look at a student's transcript for grades 9–12.
- **Tuition** The price of instruction at a college. Room, board and textbooks are not included in this cost.
- **Vocational school** Also called a career college, a vocational school prepares a student for a particular occupation.

About the College Board

The College Board is a not-for-profit education association. Our mission is to connect students to college success and opportunity. The College Board serves schools, colleges, and seven million students and their parents through extensive programs in college admission, guidance, testing, financial aid, enrollment, and teaching and learning. Today our membership is made up of more than 5,700 schools, colleges, universities and other educational organizations. Our members are on the front line of education, and they advise the College Board on how to best accomplish our mission.

The College Board is the official test maker for the SAT[®], the SAT Subject Tests[™], the PSAT/NMSQT[®] and the Advanced Placement Program[®] (AP[®]) Examinations.

About CollegeEd[®]

Your child may be enrolled in the CollegeEd[®] program offered at schools nationwide. CollegeEd encourages students to consider the value of college, the importance of setting academic goals and enrolling in challenging courses like AP, and guides high school students through the college application and financial aid process.

It is never too early to start talking to your child about college. The College Board supports you in engaging your child and your school community on each step of your family's journey to college success.

To learn more about the CollegeEd program and planning for college, please visit www.collegeboard.org.