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COLLEGE PLANNING Parent Guide

Comprehensive guide on college planning for parents.



Comprehensive Guide

to College Planning for Parents

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Early Preparation



Preparing for college is a multi-year process that benefits you if you start early. This guide emphasizes early planning, academic success, and balancing extracurricular activities to set a strong foundation. Emotional support and active listening are crucial for guiding your child through the college application process.

You may be asking yourself: when does it all start?

It may be earlier than you think! Let's outline what the college prep timeline looks like from the beginning.



Understanding the Timeline

The journey to college begins long before senior year.
Check out the key milestones from freshman to senior year.

Freshman & Sophomore Years | 9th & 10th Grade

- **Academic Foundation:** These years are crucial for building a strong academic record. Encourage your child to take challenging courses that align with their interests and strengths.
- **Exploration:** Students should begin exploring potential career interests and college majors. This can involve taking a variety of elective courses, participating in career days, or job shadowing.
- **Extracurricular Activities:** Encourage involvement in extracurricular activities to develop interests and demonstrate leadership and commitment.

Junior Year | 11th Grade

- **Standardized Testing:** Junior year is a critical time for standardized testing. Students should take the PSAT in the fall and plan for the SAT and/or ACT in the spring. Encourage them to prepare thoroughly using available resources such as [prep courses and/or study guides](#).
- **College Research:** Begin researching colleges in earnest. This includes attending college fairs, visiting campuses (if possible), and utilizing online resources to gather information about different schools.
- **Course Selection:** If your child did well with challenging courses, continue to encourage your child to take them, including Advanced Placement (AP) or International Baccalaureate (IB) classes if available, as these can strengthen their college applications and may be accepted as college credits, depending on the school and grade received. If your child did not do well, encourage your child to get the highest grades possible in core courses to achieve a high GPA.

Senior Year | 12th Grade

- **College Applications:** The fall of senior year is focused on completing and submitting college applications. This process includes writing essays, obtaining letters of recommendation, and sending transcripts.
- **Financial Aid:** Money for college begins with the FAFSA! Apply for financial aid by creating an FSA ID and completing the Free Application for Federal Student Aid ([FAFSA](#)) and any other required financial aid forms, such as the [CSS Profile](#). Parents and children each need their own FSA ID to complete the FAFSA. This is a crucial step in ensuring you can possibly cut down college costs as much as possible to borrow less down the road. This process typically begins in October. Free FAFSA & CSS Profile completion assistance is available at [RISLA's College Planning Center](#).
- **Decision Making:** In the spring, students will receive acceptance letters and financial aid offers. They will need to make their final college decision and notify schools of their intent to enroll typically by May 1st.

Encouraging Academic Success

- **Course Selection:** Encourage your child to take a challenging but manageable course load. This includes core subjects and electives that align with their interests and potential college majors.
- **Study Habits:** Help your child develop effective study habits, such as setting regular study times, creating a study environment, and using tools like planners or apps to track deadlines.
- **Tutoring and Support:** If your child struggles in certain subjects, consider seeking additional support. Some support options include school-provided tutoring, private tutors, or online resources such as [Khan Academy](#) & many more.
- **Communication with Teachers:** Building good relationships with teachers can provide additional support and may be beneficial when requesting letters of recommendation.



SECTION 1.3



Extracurricular Activities

Extracurricular activities play a vital role in college applications. They demonstrate a student's interests, skills, and leadership abilities, and colleges are looking for well-balanced students.

Here's how to help your child make the most of their extracurricular involvement:

Explore Interests

Encourage your child to explore a variety of activities to find what they are passionate about. Passions can include sports, clubs, arts, volunteer work, or part-time jobs.

Sustained Involvement

Colleges value sustained involvement over time. Encourage your child to stick with activities they enjoy and seek out leadership roles or increased responsibilities as they gain experience.

Balance

Help your child find a balance between academics and extracurricular activities. Overcommitting can lead to burnout, so it's important to prioritize and manage time effectively.

Summer Opportunities

Use summers productively by exploring internships, summer programs, or volunteer opportunities related to your child's interests and potential career goals.



Volunteering vs Part-Time Work

A healthy combo of working and **volunteering** not only makes students well-rounded but also looks stellar to colleges! Admissions staff love to see activities & consistency!

Volunteering Ideas

- Animal Shelters
- Hospitals & Nursing Homes
- Libraries & Museums
- Food Banks & Soup Kitchens
- Parks & Beaches

Part-Time Job Ideas

- Baristas & Servers
- Retail Associates/Cashiers
- Lifeguard & Camp Counselors
- Pet/Baby Sitter
- Tutor

Research & Selection

Before diving into the college search, it's important for your child to reflect on their interests, strengths, and long-term goals. This self-assessment will provide a foundation for choosing colleges that are a good fit academically, socially, and culturally.

Identifying Interests & Goals



Self-Reflection

- Encourage your child to consider what subjects they enjoy most and excel in. Discuss their favorite classes, hobbies, and activities. Understanding these preferences can help identify potential college majors and career paths.



Career Exploration

- Utilize tools and assessments to help your child explore different careers. Websites like the [Occupational Outlook Handbook](#) or platforms like [MyMajors](#) can provide insights into various professions, including the education required and potential career prospects.



Strengths & Skills

- Have your child assess their strengths and skills. Are they analytical, creative, or good at problem-solving? This assessment can help narrow down fields of study that align with their abilities.



Long-Term Goals

- Discuss your child's long-term goals and aspirations. Where do they see themselves in 10 years? Understanding their vision for the future can guide college selection towards institutions that support their ambitions.



Consultation with School Counselors

- Encourage your child to meet with their school counselor. Counselors can offer valuable insights, resources, and assessments to help clarify interests and goals.

College Search

With a clearer understanding of their interests and goals, the next step is to research colleges that match these criteria.

→ What to look for

- **Size & Type**
- Academic Programs
- **Location**
- Campus Culture
- Extracurricular Activities
- Support Services

→ Where to find the information

- College Websites
- Virtual Tours
- **College Fairs**
- Guidebooks & Rankings
- Student Reviews

→ What to do during a campus visit

- **Take a guided tour**
- Attend information sessions
- Talk to students & faculty
- Explore the surroundings



College Lists

After thorough research, the next step is to compile a well-balanced **list of colleges** that your child will apply to.

College variety ←

- **Safety schools**
 - Child's grades are better than the school's average student
 - Confident they will be accepted
- **Target Schools**
 - The child's grades are on par with the school's average student
 - Good chance of being admitted
- **Reach schools**
 - Child's grades are below the school's average student
 - Admission is less certain yet aspirational

Tips ←

- **Balance the list**
 - A Few schools in each category
 - 6-10 schools is manageable
- **Discuss with your child**
 - Have an open conversation about the different factors
 - Ensure they would be happy attending all the schools listed

The Application Process

SECTION 3-3.3



Your child may encounter several **types of college applications**, each with its own guidelines and timelines. Understanding these will help you and your child decide on the best approach.

- **Common Application (Common App):** Used by over 900 colleges and universities, the Common App allows students to apply to multiple schools with one application. It includes a general application form, essays, and supplementary materials for specific colleges. *NOTE:* Common App purposefully does not use spell-check, so be sure to proofread, proofread, proofread!
- **Early Decision (ED) and Early Action (EA):** These are early application options that allow students to apply to a college before the regular deadlines. Early Decision is binding, and Early Action is non-binding.
- **Rolling Admission:** Some schools offer rolling admissions, where applications are reviewed as they are received, and decisions are made on a continuous basis.



Crafting a Compelling Application

What they'll need

- Academic Records
- Letters of Recommendation
- Extracurricular Activities
- Personal Statement and Essays
- Supplemental Essays

Managing Deadlines & Submissions

How to get there

- **Create a Timeline:** To outline deadlines
- **Checklist:** Develop a **checklist** for each college your child is applying to, detailing all required materials
- **Application Submission:** Encourage your child to submit their applications well before the deadlines to avoid last-minute technical issues or delays.
- **Follow-Up:** If any materials are missing, contact the college's admissions office promptly.



Understanding Financial Aid



Grants

- These are financial need-based awards that do not need to be repaid. They are typically offered by the federal government, state governments, or colleges themselves. The most common federal grant is the **Pell Grant**, awarded to students with significant financial need.



Scholarships

- Scholarships are merit-based or need-based awards that do not require repayment. They can come from a variety of sources, including colleges, **private organizations**, and community groups. Scholarships can be awarded for academic achievements, athletic ability, artistic talent, or other special criteria. *TIP:* Scholarships may require a minimum GPA to be renewed each year, so be sure to keep grades up!



Loans

Student loans must be repaid with interest. There are two main types:

- **Federal Student Loans:** Offered by the government, these loans often have lower interest rates and more flexible repayment options. Subsidized loans do not accrue interest while the student is in school, while unsubsidized loans do.
- **Private Loans:** These are offered by banks, credit unions, or other financial institutions, such as **RISLA**. Private loans should be considered after federal loans if maximum limits do not cover the balance due to the school.



Work-Study

- The Federal Work-Study Program provides part-time jobs for students with financial needs, allowing them to earn money to help pay for college expenses. Work-study jobs are often related to the student's course of study. *NOTE:* This does NOT reduce tuition, but rather provides students with the opportunity to earn money while in school and accommodates their academic schedule.



Family Contributions

- Many families contribute to their child's education through savings, income, or 529 College Savings Plans. It's important to have open discussions about what you can afford and how much your child may need to contribute through work or loans. Don't forget that most schools offer payment plans to break down the cost of college that financial aid hasn't covered.

How to Apply for Financial Aid

Applying for financial aid is a crucial step in the college planning process. Here's a guide to ensure you don't miss out on any opportunities:

FSA ID

First and foremost, you and your student need to **create an FSA ID**. It will be your log-in to access the studentaid.gov site to complete and update your FAFSA form. Creating a log-in is vital during the lifetime of your federal student loans. A Social Security number, full name, date of birth, email, & phone number will be necessary to create an FSA ID.

FAFSA (Free Application for Federal Student Aid)

The FAFSA is the gateway to most federal, state, and institutional financial aid. It typically opens on October 1st each year. **Completing the FAFSA early is essential because some aid is awarded on a first-come, first-served basis.**

- **Documents Needed:** Gather necessary documents before starting the FAFSA, including your Social Security number, federal income tax returns, W-2s, and records of other income or assets.
- **Dependency Status:** Most students are considered dependents and will need to include their parents' financial information. The FAFSA will guide you through determining your child's dependency status.
- **FAFSA Submission:** Submit the FAFSA online and review the FAFSA Submission Summary that you'll receive afterward to ensure all information is correct. Make any necessary corrections promptly.

CSS Profile

Some colleges, particularly private institutions, require the CSS Profile in addition to the FAFSA. The CSS Profile provides a more detailed picture of your family's finances and may result in additional aid opportunities. It's administered by the College Board and typically has a fee, though fee waivers are available.

Institutional Aid Forms

Check with each college to see if they require additional financial aid forms or documents. Some schools have their own applications or may request additional tax returns or verification forms.

Need FAFSA support? Schedule a FREE appointment with the **RISLA College Planning Center!**

Finding & Applying for Scholarships

Scholarships

can significantly reduce the cost of college, and thousands of opportunities are available.

Here's how to find and apply for scholarships effectively

Research

Start your scholarship search early! Use online scholarship search sites, such as rischolarships.org. Additionally, check with your child's high school counselor, local community organizations, and employer for scholarship opportunities.



rislascholarship.org

Head over to the [RISLA Scholarship Hub](https://rislascholarship.org) for all your scholarship needs. Discover a wealth of information and resources, such as:

- **Access to rischolarships.org**
 - Discover hundreds of local & national scholarship opportunities
- **Knowledge for College Scholarship**
 - Students & parents can enter to win \$2K each month. 4 winners are randomly chosen monthly!
- **Tips for Students & Parents**
 - To ensure you get the opportunity to pay off the cost of college!



Applying For Scholarships



- **Start Searching ASAP!**
- **Stay Organized**
 - Keep track of deadlines, requirements, and submission statuses
- **Tailor Applications**
 - Customize each application to match the scholarship's criteria and goals.
- **Strong Essays**
 - Encourage your child to write clear, concise, and compelling essays
- **Request letters of recommendation**
 - From teachers, coaches, or community leaders who can attest to your child's strengths and character.
- **Proofread, Proofread, Proofread!**
- **Meet Deadlines**
 - Late submissions are typically not considered.
- **Apply Widely**
 - Encourage your child to apply for as many scholarships as they qualify for. Every little bit helps!

Tips for Maximizing Financial Aid & Scholarships

- **Consider Work-Study Programs**
 - If eligible, work-study programs can provide part-time employment to help cover college expenses while gaining valuable work experience.
- **Look for Niche Scholarships**
 - Scholarships based on unique criteria or specific interests may have less competition.
- **Renew Scholarships**
 - Some scholarships are renewable for multiple years
- **Maintain Good Grades**
 - Academic performance often influences eligibility for both financial aid and scholarships.
- **Explore Local Opportunities**
 - Local scholarships may have fewer applicants, increasing the chances of receiving funding. Also check in with friends & family for organizational/employer scholarships.
- **Utilize School Resources**
 - High school counselors can provide information on scholarships and financial aid opportunities.



Decision & Enrollment

Once your child has received acceptance letters, it's time to **evaluate their options** carefully.

Here's how to approach this step

Comparing Offers | Review Financial Aid Packages

- Each acceptance offer should be followed by a detailed financial aid package. **Compare the costs of attendance, including tuition, room and board, fees, and any aid offered (grants, scholarships, loans)**. Don't just look at the total aid amount—consider how much of it is in grants versus loans, as loans will need to be repaid. What is the **financial gap** after aid & grants in comparison to other offers?

Visit (or Revisit) Campuses

- If possible, visit or revisit the campuses where your child has been accepted. An accepted student day or overnight stay can provide a deeper insight into campus life. Encourage your child to attend classes, talk to current students, and explore the area around the campus to get a true feel for what it would be like to live there.

Consider Academic Fit

- Re-assess the academic programs at each school. Does the college offer the major your child is interested in? Are there opportunities for research, internships, or study abroad? Look into class sizes, faculty accessibility, and any special academic resources that could benefit your child.

Think About Long-Term Goals

- Discuss how each college/major aligns with your child's long-term goals. Will the school/major help them achieve their career aspirations? Are there strong alumni networks, career services, or job placement rates in your child's field of interest?

Assess Social & Cultural Fit

- Consider whether your child feels comfortable with the campus culture and social environment. Are there extracurricular activities, clubs, or organizations that interest them? Does the student body reflect a diversity of thought and background that your child would thrive in?

Enrolling in College

**01****Accepting an Offer**

Complete the acceptance process for the chosen college, which may include signing an acceptance letter, submitting a deposit, and confirming enrollment by the deadline.

02**Finalizing Financial Aid**

Don't forget to accept the financial aid that you want to utilize to pay for college. You don't have to accept anything you don't want!

03**Registering for Orientation**

Sign up for orientation sessions, which help your child acclimate to the new environment and meet other incoming students.

04**Completing Housing & Course Registration**

Apply for on-campus housing (if applicable) and begin the course registration process according to the college's guidelines.

05**Preparing for the Move**

Plan the logistics of moving, including packing, transportation, and setting up essential services like banking and mobile phone plans.

06**Stay in Communication**

Keep in touch with the admissions office and any academic advisors to ensure a smooth transition and address any remaining questions or concerns.



Supporting your Child Through College & Beyond

As your child embarks on their college journey, your role as a parent will evolve. While they will gain more independence, your support remains crucial.

Here are some final thoughts on how to continue supporting your child.

- **Encourage Independence:** College is a time for your child to grow and learn to manage their own responsibilities. Encourage them to take charge of their schedule, manage their finances, and seek out resources when they need help.
- **Stay Connected:** While it's important to give your child space, staying connected is also key. Regular check-ins, whether through phone calls, texts, or visits, can provide emotional support and keep you informed about how they are doing.
- **Be a Source of Encouragement:** College can be challenging and your child may face setbacks or doubts. Be their cheerleader, offering encouragement and reminding them of their strengths and accomplishments.
- **Support Career Planning:** As your child progresses through college, start conversations about career planning. Encourage them to take advantage of internships, career counseling, and networking opportunities.
- **Celebrate Milestones:** From their first day on campus to their college graduation, celebrate every milestone along the way. These moments mark their journey to becoming an independent and successful adult.

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Remember, navigating the college planning process is a journey filled with excitement, challenges, and important decisions. By being informed, supportive, and involved, you can help your child make the most of this transformative experience. Together, you will set the foundation for their success in college and beyond.



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Contact Information

College Planning Center

Free Resource to prepare, plan, and pay for college



collegeplanningcenter.org

Scholarship Hub

Scholarship opportunities to help parents and students



rislascholarshiphub.org

RISLA

Student Loans & Refinancing



risla.com