

Thinking Ahead to College

Fast-forward to high school graduation. Will your teenager be off to college? The time to start planning is now! Use this guide to help her choose the right high school courses, find colleges that fit her needs, and figure out how to pay for it. By sharing this information, you can start a conversation about how to make her plans a reality.



Plotting out classes

Course requirements vary by college. Your teen should work with her school counselor and check colleges she's interested in to be sure she's getting the right mix, but at a minimum she'll need:



- Four years of language arts
- Three to four years of math, including algebra I, algebra II, and geometry (which are covered on college

entrance exams), and higher-level math like calculus or statistics for engineering or pre-med majors

- Three to four years of science, plus physics or other higher-level science for engineering or pre-med programs
- Two to three years of social studies
- Two to three years of the same foreign language
- At least one semester of arts, such as painting, dance, music, or drama

→ **What about AP?** Taking advanced placement classes or dual enrollment courses (offered jointly by a high school and a college) can give your teen a leg up. While the college your child attends may or may not award credit for these classes, challenging herself will build knowledge and make her applications stronger.

Reaching beyond the classroom

In addition to strong academic records, colleges look for well-rounded students. Suggest activities like these.

● **Extracurriculars.** Being involved gives your high schooler a chance to develop interests and to be a team player. This is true whether he's in the school environmental club, plays a sport, or joins a local singing group. *Tip:* Colleges prefer a long-term commitment to one or two activities, rather than hopping from one to another.

● **Community service.** Focusing on a cause will show that your teen is passionate and persistent, as well as a good citizen. Suggest he find ways to help on issues that matter to him.



Say he's interested in literacy. He might start by reading to little ones at the library and eventually hold a book drive to benefit needy children.

● **Employment.** A part-time job demonstrates responsibility and will help your high schooler earn spending money for now or for college. Encourage him to land an after-school or summer job that fits his schedule and talents. The longer he holds the job, the better for both his skill-building and his college applications.

→ **Show leadership.** Colleges like to see applicants who have held leadership roles. Your teenager can do this by running for club officer, playing a key role on a community service project, or earning more responsible positions at work.

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Choosing a college

With thousands of schools to choose from, your teen will be able to find a great fit. These steps can help.

● **Decide what's important.** Together, make a list of what to consider, such as: programs offered, distance from home, city vs. rural campus, size of student body, sports programs, Greek life—and cost. *Idea:* Have her make a spreadsheet with those factors across the top. As she considers colleges, she can enter the information for each.



● **Make a list.** Encourage her to read college guides, visit school websites, talk to college students, attend college fairs, and go to information sessions at her high school. Schedule tours at nearby colleges—even if they're not the ones she's planning to apply to—so she can get a feel for different types of campuses. Then, try to visit ones she is serious about. Seeing campuses in person allows your teen to decide which one is the best fit for her.

● **Narrow it down.** Experts suggest applying to two or three schools from each of three categories: “reach” schools (harder to get into), “match” schools (a good chance), and “safety” schools (likely to be accepted). *Note:* Check with your school counselor or with colleges to see if she qualifies for waivers of the application fees.

→ **Apply early decision?** Sometimes a student is sure where she wants to go—and showing that commitment may give her a better shot at getting in. This can be a good option for some kids. But it's not a great choice if your child needs financial aid. If accepted, she won't be able to compare financial aid offers from other schools.



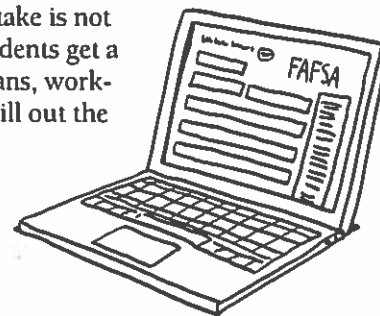
Paying for it

Tuition, room, board, books, and fees add up to a huge investment. Here are ways to get the ball rolling on financing college.

● **Start the discussion.** One of the best things you can do is to talk honestly with your teen about how much you will contribute (if anything). Knowing the financial situation up front will help him make the best decision.

● **Look at options.** One idea for keeping costs down: Attend community college and live at home for two years. Or he might go to college nearby and live at home all four years. If he's interested in more expensive colleges, don't rule them out at this point—those schools may award more aid than your state schools do.

● **Apply!** The biggest mistake is not applying for aid. Most students get a combination of grants, loans, work-study, and scholarships. Fill out the FAFSA financial aid form (fafsa.ed.gov) as soon as possible after January 1 in your child's senior year, as money may be awarded first come, first served. He'll be notified of financial aid packages after he's accepted.



● **Search for scholarships.** Beyond aid that colleges give, millions of dollars in scholarships are out there. Find options through scholarship apps like *Scholly* or websites (bigfuture.collegeboard.org/scholarship-search). Look for money earmarked for students like him, perhaps for trumpet players, first-generation college students, or someone with a specific medical condition. Or he might be eligible for scholarships from your employer or religious group.

→ **Be loan smart.** Review interest rates and repayment terms before signing. Also, consider the salaries for careers he's interested in vs. the monthly payments he'll have to cover. *Tip:* By choosing certain jobs, such as teaching in low-income schools for at least five years, he might not have to pay back the full amount (see studentaid.ed.gov/repay-loans/forgiveness-cancellation).

High School Years