

College Information for Parents

Make an appointment with your student's counselor at least once each school year.

- This is the one person who will know your student during all four years of high school.
- Students will have several dozen teachers, but one counselor.
- Review attendance, classes, grades, and progress.
- Ask for a copy of your student's transcript, and review this with the counselor.

Go over your student's 4 Year Academic Plans located in Family Connection.

- If your student is an athlete or has a special talent, make sure they document their accomplishments.
- This is your time, as a family, to chart a course so that your student will be able to attend the college of his/her choice and live his/her dreams!
- Help your student with his/her Resume in **Family Connection** and/or discuss the contents with your student.
- Help your student begin and update his/her Personal Information Sheet.

Help your student be prepared for college. We know that a student who is successful in college:

- Completes a 4 Year Academic Plan in **Family Connection**, which gives structure and purpose to his/her high school career.
- Takes a full schedule of classes all four years in high school.
- Takes the most challenging academic classes he/she can **and** does well in those classes.
- Accepts responsibility for his/her own education.
- Finds a sport or activity in which to participate and/or develop leadership skills.
- Finds summer employment or summer volunteer activities.

Check all progress reports and report cards.

- What can your student do to improve? Better attendance? Improve reading skills? Go to tutoring? Improve study skills? Log into Infinite Campus to check on progress.

Start a college savings account: your student can contribute at least 10% of his/her earnings.

- Family members can contribute as well. See your financial advisor or bank for advice about saving for college.
- <http://www.azhighered.org/> is the website for the Arizona Commission for Post-Secondary Education. It is a good place to start reading about different options.

Given our tough economic times, there is no question that many families become very stressed about the cost of college. Paying for college is primarily the responsibility of the student, and if the lack of money means taking five or six years to complete college as debt-free as possible, then that may be the best plan of action.

Beware of any invitations or offers that cost money, whether it is a way to pay for college or a recognition book.

- These are businesses that profit from your pride in your child. Save your money for your student's college education!

How Does My Student Chose a College that is Right for Them?

Use the "College" section in **Family Connection** to check where in Arizona or out of state your student can pursue their chosen field.

Selecting a college or university is an important **family** decision. A variety of factors contribute to the process, but it is most important to find a place where your student is both comfortable and motivated toward reaching his/her potential. There are many factors to consider about a school's atmosphere and suitability, including:

Geographic Location

- How close is it to snow, surf or smog? Is it located in a metropolitan or rural area?
- How far is it from home? Will travel costs present a problem?

Size and Environment

- How many students attend the college? What is the size of the freshman class?
- Is it a co-educational or a men's or women's college?
- Is it a church-related institution? Does this matter to you?
- How large are the classes, and what is student/faculty ratio?
- Is it public or private?
- What kinds of health facilities and services are available?

Admission Requirements

- What specific high school subjects, GPA, and entrance tests are required?
- What are the application deadlines?
- What non-academic activities are considered important by the college?
- Do specific departments have special admission requirements?

Academics and Probable College Major

- Does the college offer a strong educational program in the area of interest?
- Is the faculty qualified, friendly and concerned?
- Does this college offer internships or summer or year-abroad programs?
- Is there an Honors program or College, and what are the requirements for admission?
- What kind of help is available if a student needs tutoring?
- How is the college or university accredited?

College Expenses and Financial Aid/Plans

- How much does the institution cost per year? (tuition, fees, campus housing, books and supplies, transportation, etc.)
- Is financial aid available? (More expensive schools usually offer a greater amount of financial aid, via loans, scholarships and grants.)
- Where is information about campus-based scholarships located?

Housing, Facilities, and Activities

- What kind of campus housing is offered? What about food plans?
- What kinds of recreational activities are offered?
- What kinds of clubs and activities are available?

Campus Visits/Orientations

- What tours are available for parents and prospective students? How are these scheduled?
- Are there group sessions available for parents and prospective students?
- May prospective students sit in on classes? Visit a dorm? Talk to a coach in a sport of interest?
- Where is the campus bookstore?
- Are there kiosks or student newspapers with relevant information? If so, how can this information be accessed?

Is Community College for My Student?

- They know where you want to be but need some training to get there
- They want to explore different choices before settling on a path
- They need to cut the cost of a four-year college degree
- They want to sharpen your study skills before enrolling at a university

- They want small classes and personal attention during your first college years
- They want to continue to work at your job while going to college
- They want to live at home

If you checked even one box on the quiz, your student may want to check out a community college. They won't be alone, 45 percent of all first-year college students' start at a community college.

These institutions offer two kinds of education:

- If their goal is a four-year degree, you can earn a two-year (associate) degree at a community college, then transfer to a four-year college as a junior.
- They can earn an occupational degree or certificate in two years or less, then start working immediately in a high-demand field.

Many community college students have jobs and family responsibilities. Scheduling classes may be a big challenge. So community colleges tend to offer courses during the day, in the evening, and on weekends. They have pioneered new teaching methods, too. Some offer courses online (distance learning), combine Internet and classroom learning, give interactive TV courses, condense semester courses into shorter time frames, and more.

Interested? They don't have to wait. Have them consider taking a community college course during high school. They will learn what college work is like, and rack up some college credits, too.

What Does College Cost?

Education after high school includes most of the following, but there may be other costs as well:

Tuition

The basic cost to attend a college or university; may be figured by credit hour, quarter hour, or whether the student is attending part-time or full-time

Books and Supplies

Textbooks, lab supplies, special clothing, art supplies, tools, etc.

Fees

May be for student services, parking, etc.

Room

A dormitory or on-campus residence

Board

Meals on campus

Transportation

May be a bicycle, car, insurance, train or bus fare, etc.

Personal

May be personal care supplies, clothes for a different climate, etc.

Health services/medical expenses

May be charged for use of campus medical services

Financial aid

May be available in the form of

- Grants or tuition waivers (which do not have to be repaid)
- College work study (which offers part-time jobs while attending school)
- Loans (money that must be repaid)

Scholarships

Are also an excellent way to pay for college costs. It is the responsibility of the student to earn scholarships by maintaining grades and activities.

Saving money for college can be difficult, but the cost of taking out loans is unpredictable and may be burdensome. They should remain the last resort.

- A student who works should save a minimum of 10% of his/her earnings for college.
- Families should consult with their financial advisor regarding savings plans and other information.

An excellent resource about scholarship and financial aid information is from the Arizona Commission for Post- Secondary Education, their website is <http://www.azhighered.org/>.

A Wise Thought:

If you do not understand the information about what your student's education will cost, do not sign anything! This is the most expensive financial decision your student has made! Loan contracts are legal documents and will be upheld in our courts!

What Every Parent Should Know about Paying for College

Here are the 2017-18 national averages for tuition and fees:

- Public two-year colleges: \$3,570
- In-state students at public four-year colleges and universities: \$9,970
- Out-of-state students at public four-year colleges and universities: \$25,620
- Private not-for-profit four-year colleges and universities: \$34,740
- For-profit institutions: \$18,046

Other costs for students include living expenses, books, transportation and personal expenses.

- Housing and food, averaging about \$10,000, are the largest expenses for public four-year college students.
- Books and supplies average about \$1,800

Beware of Scholarship Scams!

Students and parents are being scammed if a company or scholarship “source” promotes its offerings with:

- “The scholarship is guaranteed.” No one can guarantee anything; this is a lie.
- “You cannot get this information anywhere else.” Legitimate scholarship information is available through public sources.
- “I need your credit card or bank account number for this scholarship.” This commonly-used scam is a way to get money out of parents’ or students’ accounts in the future without permission.
- “We will do all the work.” The student still has to fill out applications, write essays, and attend to the requirements. It is not possible for anyone else to do the work.
- “The scholarship will cost money.” Always use free resources.
- “You have been selected” or “You are a finalist.” Companies have access to huge databases: they are trying to make students and families feel special and thus market a number of products. There is no scholarship advantage to buying any of these books or products.
- “We save money by not having an address.” Legitimate scholarship sources have contact information and a physical address.
- “Come to...hotel room on Sunday afternoon.” Be wary that these free seminars or interviews may be sales pitches for expensive and unnecessary products.