

PREPARING YOUR CHILD FOR COLLEGE

A Resource Book for Parents

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INTRODUCTION

It's never too early to think about college -- about the benefits of a college education and about ways to put college within reach academically and financially. Throughout their school years, students make academic and other decisions that affect whether they will be eligible to enter college. You -- working with others -- can help your child make these decisions wisely.

This resource book is designed to help you with that process. It will help you work with your child and with your child's teachers and guidance counselors, to ensure that he or she has the option of going to college. It will help your child to prepare academically for the rigors of college. A good academic record will help ensure that your child has a range of opportunities when the time comes to decide about college. Although this book was written primarily as a long-term planning guide for parents, guidance counselors and teachers will also find it useful and informative.

This book will help you to

- Set high expectations for your child's future;
- Know what college options are available;

As we arrive at the 21st century we must ensure that our children are prepared to meet the challenge of the world economy, the obligation of civic responsibility, and the responsibility of attaining their education goals.

Attaining education goals depends greatly on the efforts of the entire community, but especially you, the parents of our children. In helping your child succeed in school and aim for college, you're also helping our Nation produce informed citizens and a competitive work force for the next decade and beyond.

WHY ATTEND COLLEGE?

A college degree can provide your child with many opportunities in life. A college education can mean:

Greater Knowledge

A college education will increase your child's ability to understand developments in science and in society, to think abstractly and critically, to express thoughts clearly in speech and in writing, and to make wise decisions. These skills are useful both within and outside a career.

Greater Potential

A college education can help increase your child's understanding of the community, the Nation, and the world -- as he or she explores interests, discovers new areas of knowledge, considers lifelong goals, and becomes a responsible citizen.

More Job Opportunities

The world is changing rapidly. Many jobs rely on new technology and already require more brain power than muscle power. In your child's working life, more and more jobs will require education beyond school. With a college education, your child will have more jobs from which to choose.

More Money

A person who attends college generally earns more than a person who does not.

For example, in 1989, a person with a college degree earned approximately \$5,000 more in that year than a person who did not go to college. With a college education, your child can earn higher pay.

Some of these benefits of college may not be obvious to your child. Even though he or she has to make the final decision to attend college, you can help in the decision-making process by learning about all aspects of college yourself and sharing what you learn with your child.

WHAT TYPES OF COLLEGES EXIST?

More than a third of all recent high school graduates in the US have had some type of post-secondary education. One reason so many students seek post-secondary education is because of the wide choice of colleges now available. For this reason, your child is likely to find a college well-suited to his or her needs.

In recent years former polytechnics and colleges of technology have attained university status, so there is perhaps less distinction between academic and trade or technical courses than there once was.

There are two basic types of colleges:

Technical and Community Colleges

These schools offer programs, full- and part-time, of varying lengths, ranging from 'A' level courses through trade and technical certificate courses to degree courses in association with a university.

Universities

These schools usually offer a bachelor of arts (B.A.) or bachelor of science (B.Sc.) degree. Some also offer graduate and professional degrees.

TECHNICAL AND COMMUNITY COLLEGES

For students who want a practical education aimed at a specific career in such areas as bookkeeping, dental hygiene, etc., a technical college is probably the answer. In many cases, these programs can be transferred to universities and credited towards a B.A. or B.Sc. degree. Programs vary from school to school, but, in general, are offered by:

Private institutions, some of which are residential and attended by students who may come from other parts of the country; and

Community and Technical Colleges: These are public institutions, mostly serving people from nearby communities.

Many such colleges offer technical/vocational training, as well

as academic courses. Some may offer such programs in cooperation with local businesses, industry, public service agencies, or other organizations.

These colleges often operate under an "open admissions" policy, which can vary from school to school. At some institutions, "open admissions" means that anyone who has appropriate GCSE or 'a' level certificates can enroll. At other schools, anyone over 18 years of age can enroll or, in some cases, anyone deemed able to benefit from the programs at the schools can enroll.

Application requirements at some colleges may include a list of all the courses your child took and grades earned in secondary school -- and examination scores as well. Some schools have programs that allow "open admissions," while other programs in the same school -- particularly in scientific or technical subjects -- may have further admission requirements. Since requirements vary widely, it is important to check into schools and programs individually.

UNIVERSITIES

Students who wish to pursue a general academic program usually choose a university. Such a program lays the foundation for more advanced studies and professional work. Universities offer bachelor's degrees (the B.A. and B.Sc.) in most areas in the arts and sciences, such as English literature, foreign languages, history, economics, political science, biology, zoology, chemistry, and in many other fields.

When a student earns a bachelor's degree it means that he or she has passed examinations in a broad range of courses and has studied one or two subject areas in greater depth. (These one or two subject areas are called a student's "major" area(s) of study or area(s) of "concentration.") A bachelor's degree is usually required before a student can begin studying for a post-graduate degree. A post-graduate degree is usually earned through two or more years of advanced studies beyond three years of college. This might be a master's or a doctoral degree in a particular field or a specialized degree required in certain professions such as law, social work, architecture, or medicine.

WHAT KINDS OF JOBS ARE AVAILABLE TO COLLEGE GRADUATES?

Certificates and degrees earned by graduates of colleges or universities usually lead to a wide range of professional opportunities. Many professions require graduate degrees beyond the traditional three-year degree, such as a medical degree or a law degree. For example:

A course of study in bookkeeping at a community college generally prepares a student for a job as a bookkeeper.

A degree in economics may prepare a student for any one of several jobs in a bank or a business.

A degree in English may serve as background for getting teacher certification in the subject or for being an editor with a magazine.

In the chart below there is a partial listing of different occupations and the educational background generally required for each. Some people who go on to acquire jobs in the university section obtain a graduate degree or some graduate education, but many of these jobs can be filled by people who do not have more than a university education. For more information on the educational requirements of specific jobs, contact a guidance counselor or check the occupational handbooks in your library.

EXAMPLES OF JOBS REQUIRING COLLEGE PREPARATION

Examples of Jobs Requiring Technical/Community College Preparation:

Electrician
Draftsman
Dental Hygienist
Computer Service Technician
Bookkeeper
Commercial Artist
Film Technician
Medical Illustrator

University (Bachelor's Degree):

Accountant
Teacher
Engineer
Journalist
Diplomat

More Than Three Years of College (Various Graduate Degrees Required)

Lawyer
Doctor
Architect
Scientist
Some teaching posts
Economist
Psychologist
Sociologist
Dentist

EXERCISE

Help Your Child Think About a Career

Step 1:

Sit down with your child and a sheet of paper and make a list of jobs that sound interesting. It may help to first think about friends or people you've read about or have seen on television who have interesting jobs. List those jobs in the left-hand side of the page. If your child cannot think of interesting jobs, have him or her list subject areas of interest. Then try to help your child identify jobs in those subject areas. Depending on the job, there may be school 'work experience' courses that will give your child a preview of the type of knowledge that is needed for the particular job. On the right-hand side of the page, next to each job, write down the level of education required for that job and any school, college or university courses that may help your child prepare for such a career.

Step 2:

Take the sheet of paper to your local library and, with the help

of a reference librarian, locate books on some of the careers your child has selected. Libraries usually have directories that list career requirements. It is not a problem if your child does not know what career path he/she wants to follow; his or her focus during these years should be on doing well in school.

II PREPARING FOR COLLEGE

WHAT CAN MY CHILD DO TO PREPARE ACADEMICALLY FOR COLLEGE?

To prepare for college, there is no substitute for your child getting a solid academic education. This means your child should take challenging courses in academic subjects and maintain good grades in school. Your child's upper-year reports will be an important part of his or her college application.

A college education builds on the knowledge and skills acquired in earlier years. It is best for your child to start planning an examination course schedule early. Students who don't think ahead may have difficulty completing all the required or recommended courses that will help them qualify for college.

Most selective colleges (those with the highest admissions requirements) prefer to admit students who have taken courses in certain subject areas. For example, many colleges prefer that students have qualifications in English language and mathematics, even if these may not be directly relevant to their subject areas. Some colleges prefer three or four years of a foreign language. Your child's careers guidance counselor can help your child determine the school courses required or preferred by different types of colleges. If your child is interested in specific colleges, he or she can contact them and ask about their admission requirements.

Your child should take courses in at least these core areas:

- English
- mathematics
- science

A foreign language and computer science are also highly recommended.

The following Chart lists the school courses that many higher education associations and guidance counselors recommend for a college-bound student. These courses are especially recommended to students who want to attend a university. Even if your child is

interested in attending a community or further education college, he or she should take most of these courses since they provide the preparation necessary for all kinds of post-secondary education.

If your child is interested in pursuing a vocational program in a college of further education, he or she may want to supplement or substitute some of the courses listed in the chart with some vocational or technical courses in his or her field of interest. Your child should take at least the suggested courses in the core areas of English, maths, science, history, and geography.

Traditional English courses such as English literature will help students improve their writing skills, reading comprehension, and vocabulary. History and geography will help your child better understand our society as well as societies around the world.

Mathematical and scientific concepts and skills learned in maths classes are used in many disciplines outside of these courses.

SCHOOL COURSES RECOMMENDED FOR A UNIVERSITY

Although academic requirements differ between colleges, the admissions requirements listed below are typical of universities. The specific classes listed here are examples of the types of courses students can take. Most universities will require students to have attained three good 'A' level grades at these or related subjects.

English -- Types of classes:

English literature
English language

Science -- Types of classes:

biology
chemistry
physics
mathematics

Mathematics -- Types of classes:

pure mathematics
applied mathematics
algebra
geometry
trigonometry
calculus

Foreign Language -- Types of classes:

French
German
Spanish
Latin
Russian

History & Geography -- Types of classes:

geography

US history
world history
world cultures

Visual & Performing Arts -- Types of classes:

art
dance
drama
music

Appropriate Electives -- Types of classes:

economics
psychology
statistics
computer science
communications

Some colleges also require that an applicant take one or more achievement/entrance examinations in major areas of study. It is a good idea for a student to consult a guidance counselor about

this.

Knowing what will be required for college is important; by taking the right courses and examinations at school, your child may avoid admission problems later on. In addition, students who do not prepare well enough academically in school, if admitted to college, may be required to take additional, remedial courses. Most colleges do not offer credit for these courses, and students may have to pay for these extra courses and spend extra time in college to earn their degrees. The next chart lists some questions that you or your child may want to ask your child's teacher or careers guidance counselor.

QUESTIONS TO ASK CAREERS GUIDANCE COUNSELLORS

- * What basic academic courses do they recommend for students who want to go to college?
- * What elective courses do they recommend for college-bound students?
- * How does a student go about completing recommended courses before leaving school?
- * Can students who are considering college get special help or tutoring?
- * What activities can students do at home and over the summers to strengthen their preparation for college?
- * How much homework is expected of students preparing for college?
- * What kinds of examination grades do different colleges require?

COURSE PLANNER FOR PARENT AND STUDENT

This exercise will give you and your child a chance to look ahead and choose future courses, but be aware that some courses must be taken in sequence. On a sheet of paper, list your child's current

courses or courses he or she will take this year. Then list courses that he or she will take during each year of school. If you are not sure what courses your child should take, you should make an appointment with your child's teacher and get some advice.

WHAT CAN MY CHILD DO OUTSIDE THE CLASSROOM TO PREPARE FOR COLLEGE?

Interpersonal and leadership skills, interests and goals are all important for college preparation. Independent reading and study, extracurricular activities, and work experience will all help your child develop his or her skills, interests, and goals.

Independent Reading and Study

Independent reading and study will help your child to prepare academically for college. This is a good way to develop interests, expand knowledge, and improve vocabulary and reading comprehension skills needed for college. Encourage your child to read all kinds of books for fun -- fiction and non-fiction. The school library and the local public library are good sources of books, magazines, and newspapers.

Extracurricular Activities

Many school, community, and religious organizations enable students to explore their interests and talents by providing activities outside the classroom. Colleges are often interested in a student's extracurricular activities such as school clubs, the school magazine, sports, musical activities, arts, drama, and volunteer work, especially if a student has excelled in one or more of these areas.

Work Experience

Work experience -- paid or voluntary -- can teach students discipline, responsibility, reliability, teamwork, and other skills. Some students tutor primary school children or fellow students in a subject they have mastered themselves. Others help the disadvantaged or volunteer in hospitals. Many colleges are interested in knowing about this type of experience.

A summer job is a good way to gain experience and earn money for college as well. If your child works during the school year, he or she should not work so many hours that the job interferes with school work.

Creating a Good Place To Study

Your child needs a quiet and comfortable place to study. Here are a few things that you can do:

- (1) Help him or her find a quiet place with some privacy.
- (2) Set up a desk or large table with good light and place reference books such as a dictionary on the desk or nearby.
- (3) Make sure your child studies there on a regular basis.

III CHOOSING A COLLEGE

HOW CAN MY CHILD GO ABOUT CHOOSING A COLLEGE?

Colleges are located in cities, suburbs, and small towns throughout the country. Some enroll tens of thousands of students; others enroll only a few hundred. Most are public; a few are private. Some private institutions are affiliated with religious institutions.

The type of institution best suited to your child depends on his or her individual needs and talents. Your child can begin focusing on the choice of a college by considering the following questions:

- Why do I want to go to college?
- What do I hope to achieve in college?
- Do I have some idea of what I want to study or for which job I want to prepare?
- Do I want to live at home or go away to school?
- What area would I prefer?
- Would I be happier in a small college or at a large university?

In order to choose a college, you and your child should ask the following questions about the nature and quality of the schools in which your child has an interest.

The Nature of the Education Offered

* What is the philosophy of the particular college and what kinds of educational programs does this college offer?

Ask about the college's specialties, which types of classes the school offers, and in which fields students can earn a degree or certificate. How many students study in each area, and what do they do when they graduate?

* How long does it take to earn a certificate or degree at this

college?

Students should know how much time it takes to complete a program before they enroll in it. Programs can last anywhere from a few months to several years. Also ask whether the time involved reflects full-time or part-time attendance.

* What do students do when they graduate from this school? Do they get jobs in the areas that they were trained for? Do they pursue further education?

Job placement rates are particularly important for vocational programs. If a very low percentage of students are employed in their area of training a year after completing the program, there may be a problem. It can also be useful to ask about starting salaries of program graduates and the institution's career advising and placement services for its students.

Students who enroll in further education colleges and plan to transfer to a university should inquire about the possibility of doing so and about the number of graduates who transfer each year. Students applying to universities may want to know how many graduates go on to post-graduate or professional education.

The Quality of the College

* How many students who start at this school earn a certificate or degree? How many drop out?

A high drop-out rate may suggest that students are dissatisfied with the education an institution provides. Be particularly careful about having your child enroll in a school that graduates a very low percentage of its students. Also ask about tuition refund policies for students who drop out in the first weeks of an educational program.

* Have other students who have gone to this college liked it? What has their experience been?

Colleges should be able to refer you to current students or recent graduates of their programs. These individuals can give you their opinion about classes, facilities, the faculty (teachers), and the skills they have learned.

* What kinds of facilities does this college have? Are they adequate for my child's needs?

You and your child should consider the condition of classrooms, libraries, and other facilities when choosing a college. The types of facilities appropriate for a college depend on the type of education provided. For example, a college offering classes in the sciences should have modern laboratories, and an institution that offers computer education classes should have adequate computer facilities.

Admissions Requirements and Financial Aid

* What admissions requirements does this college have?

Each institution can require students to have taken certain school classes and attained certain examination levels. Make sure you know what is required by the schools that interest your child.

* Is this college recognized by the Department of Education?

Financial aid is available only to students attending eligible institutions. Students attending other institutions cannot receive financial aid. If you are interested in having your child apply for financial aid, be wary of unaccredited institutions and those with high default rates.

EXERCISE

College Inquiries

Help your child list the colleges he/she knows about and might be interested in attending. Write down whether they are colleges of further education or universities. Ask your child why these schools are appealing to him or her. You and your child may want to contact the colleges to get more information.

IV. FINANCING A COLLEGE EDUCATION

HOW MUCH DOES A COLLEGE EDUCATION COST?

Many people overestimate the cost of college or believe that all schools are expensive. For example, a recent Gallup survey indicated that 13- to 21-year-olds overestimated the average cost of attending colleges by more than three times the actual figure.

Although some colleges are expensive, costs vary from institution to institution. In addition, the availability of financial aid -- money available from various sources to help students pay for college -- can make even an expensive college affordable for a qualified student.

College Costs

The basic costs of college are tuition, fees, and other expenses:

*** Tuition**

Tuition is the amount of money that colleges charge for instruction and for the use of some facilities, such as libraries. Tuition can range from a few hundred pounds per year to several thousand. However, there are a few institutions that don't charge any tuition fees at all.

*** Fees**

Fees are charges (usually small) that cover costs generally not associated with the student's course load, such as costs of some sports activities, student activities, clubs, and special events.

*** Other Expenses**

Besides tuition and fees, students at most colleges and universities pay for room, board, books, supplies, transportation, and other miscellaneous costs. "Room and board" refers to the cost of housing and food.

Future College Costs

Because there are many factors that affect the costs of a college education, it is impossible to know exactly how much colleges

will charge when your child is ready to enroll. Be cautious when people tell you a particular amount; no one can be sure how much costs will change over time. In addition, as college costs increase, the amount of money you earn, and thus the amount you will have available to pay for college, will also rise.

HOW CAN I AFFORD TO SEND MY CHILD TO COLLEGE?

Saving money in advance and obtaining financial aid are common ways for parents to make their child's education affordable. Other ways of making college affordable, such as attending college part time, will be discussed later in this handbook.

Saving Money

Saving money is the primary way to prepare for the costs of college. Setting aside a certain amount every month or each payday will help build up a fund for college. If you and your child begin saving early, the amount you have to set aside each month will be smaller.

In order to set up a savings schedule, you'll need to think about where your child might attend college, how much that type of college might cost, and how much you can afford to save. Keep in mind that colleges of the same type have a range of costs and your child may be able to attend one that is less expensive. You can also pay part of the costs from your earnings while your child is attending school. In addition, your child may also be able to meet some of the costs of college by working during the school year or during the summer. Finally, some student financial aid may be available, including loans.

You will also want to think about what kind of savings program to use or what kind of investment to make. By putting your money in some kind of savings program or investment, you can set aside small amounts of money regularly and the money will earn interest or dividends. Interest refers to the amount that your money earns when it is kept in a savings program. Dividends are payments of part of a company's earnings to people who hold stock in the company.

A savings program has an "interest rate" associated with it; this refers to the rate at which the money in the program increases over a certain period of time. Principal refers to the face value or the amount of money you place in the savings program on which the interest is earned.

How much you would need to save each month in order to have enough available when your child begins college, varies depending on the interest rate you obtain and the number of years

that you save. The higher the interest rate and the earlier you begin to save, the less you need to set aside each month.

Remember, by starting to save early and by using programs with higher interest rates, you can put aside smaller amounts. If you wait until later to start saving, you may not be able to afford to put away the larger amounts of money needed to meet your savings goals.

When deciding which type of savings program or Investment is right for you and your family, you should consider four features:

- Risk: The danger that the money you set aside could be worth less in the future.
- Return: The amount of money you earn on the savings program or investment through interest or dividends.
- Liquidity: How quickly you can gain access to the money in the program or investment.
- Time Frame: The number of years you will need to save or invest.

When you select one or more savings programs or investments, you should balance these factors by minimizing the risk while maximizing the return on your money. You will also want to be sure that you will be able to access the money at the time you need to pay for your child's education.

If you start early enough, you may feel confident about making some long-term investments. Some investments are riskier than others but can help you earn more money over time. You can get information on savings programs at local banks and at your library.

Don't forget that you won't necessarily have to save for the entire cost of college. The following section tells about student financial aid for which you and your child might qualify and other ways to keep college costs down.

Financial Aid

Financial aid can help many families meet college costs. Every

year millions of students apply for and receive financial aid. In fact, the great majority of students who go on for more education after school receive financial aid of some kind.

There are three main types of financial assistance available to qualified students at the college level:

- Grants and Scholarships;
- Loans; a
- Work-Study.

* Grants and Scholarships

Grants and scholarships provide aid that does not have to be repaid. However, some require that recipients maintain certain grade levels or take certain courses.

* Loans

Like a car loan or a mortgage for a house, an education loan must eventually be repaid. Often, payments do not begin until the student finishes school. For students with no established credit record, it is usually easier to get student loans than other kinds of loans.

In all cases, a loan taken to pay for a college education must be repaid, whether or not a student completes the course or gets a job after graduation. Failure to repay a student loan can ruin a person's credit rating and make finances much more difficult in the future. This is an important reason to consider a college's graduation and job placement rates when you help your child choose a school.

* Work-Study Programs

Many students work during the summer and/or part time during the school year to help pay for college. Although many obtain jobs on their own, some companies also offer work-study programmes to students/employees.

The types of financial aid discussed above can be merit-based, need-based, or a combination of merit-based and need-based.

* Merit-based Financial Aid

Merit-based assistance, usually in the form of scholarships or grants, is given to students who meet requirements not related to financial needs. For example, a merit scholarship may be given to a student who has done well in school or one who displays a particular talent. Most merit-based aid is awarded on the basis of academic performance or potential.

* Need-based Financial Aid

"Need-based" means that the amount of aid a student can receive depends on the cost of the college and on his or her family's ability to pay these costs. Most financial aid is need-based and is available to qualified students.

* Other Types of Assistance

Other organizations, such as corporations, unions, professional associations, and religious organizations sometimes award financial aid. You can find out about the availability of such scholarships by contacting someone from the specific organization or by directly contacting its main headquarters.

In addition, some organizations, particularly foundations, offer scholarships to minorities and disabled students. To learn more about such scholarships, go to the nearest public library with a good reference section and look for directories that list such scholarships. College admissions offices and school careers guidance counselors should also be able to provide more information about scholarships.

* Help in Getting More Information

The teachers or careers guidance counselors at your child's school should be able to provide information on when and how to apply for student loans and other types of aid. If they cannot give you this information, try a local college. Even if your child doesn't plan to attend that particular institution, financial aid officers there should have information on financial aid.

How Much Need-Based Financial Aid Can My Child Get?

The amount of need-based financial aid a student qualifies for depends on his or her financial need. Financial need is equal to the cost of education (estimated costs for college attendance and basic living expenses) minus the family contribution (the amount a student's family is expected to pay, which varies according to the family's financial resources).

ARE THERE OTHER WAYS TO KEEP THE COST OF COLLEGE DOWN?

Enroll in a College of Further Education; Then Transfer to a University

Local community colleges are usually the least expensive. In addition to charging low tuition, they are located in the area in which the student lives, which makes it possible to save by living at home and commuting to campus.

After successfully completing a course, the student may gain credits which will enable them to transfer to a university and work toward a degree.

If your child chooses this route, he or she needs to take courses at college that will count toward a degree. Certain community college courses may not be transferable to a higher institution. Local college admissions officers can explain transfer terms and opportunities.

Work Part Time

Some students choose to work part time and attend college part time. If your child wishes to do this, he or she should make sure that work, classes, and time for studying do not conflict. Some institutions offer programs that enable students to combine work and classes. Although studying part time is a good option for many students, it usually takes longer for part-time students to complete their courses.

V LONG-RANGE PLANNING

HOW DO I SET UP A LONG-RANGE PLAN?

Step by step, you can help your child make informed decisions about his or her education, do well academically, learn about colleges, and find the best possible opportunities for a college education.

Following are two checklists that are designed to help you and your child, year by year, progress toward preparing for college -- both academically and financially. The first list speaks directly to your child, although he or she may need your help. The second list speaks directly to you.

College Preparation Checklist for Students

- * Take challenging classes in English, mathematics, science, history, geography, and a foreign language.
- * Develop strong study skills.
- * Start thinking about which school classes will best prepare you for college.
- * If you have an opportunity to choose among schools, or among different programs within one high school, investigate the options and determine which ones will help you:

further your academic and career interests and

open doors to many future options.

- * Investigate different ways to save money -- entering a savings program or opening a savings account in a bank, etc.

- * Start saving for college if you haven't already.

- * Get to know your career counselor and other college resources available in your school. Discuss with them appropriate colleges and their requirements.

- * Talk to adults in a variety of professions to determine what they like and dislike about their jobs and what kind of education is needed for each kind of job.

- * Become involved in school- or community-based extracurricular activities that interest you and/or enable you to explore career interests.

- * Take advantage of opportunities to visit colleges and talk to students.

- * Decide which colleges most interest you. Write these schools to request information and an application for admission. Be sure to ask about special admissions requirements, financial aid, and deadlines.

- * Talk to college representatives at college fairs.

- * Consider people to ask for recommendations -- teachers, careers counsellors, employers, etc.
- * Investigate the availability of financial aid. Talk to your teacher or careers counsellor for more information.
- * Investigate the availability of scholarships.
- * If applicable, go to the library and look for directories of scholarships for minorities and disabled students.
- * Prepare your college application carefully. Follow the instructions, and **PAY CLOSE ATTENTION TO DEADLINES!** Be sure to ask your careers counselor and teachers at least two weeks before your application deadlines to submit the necessary documents to colleges.

Financial Preparation Checklist for Parents

- * Investigate different ways to save money.
- * Start saving money for your child's college education.
- * Help your child investigate the availability of financial aid.
- * Help your child investigate the availability of scholarships.
- * If applicable, go to the library with your son or daughter and look for directories on scholarships for minorities and disabled students.
- * Make sure your child completes all necessary college application and financial aid forms.