



GET SET FOR

College



A Guide for Parents

ACT[®]

Why should your child go to college?

Sending a child to college is a big step. You and your child need to research colleges, discuss the information, and work together to decide which college is the right choice. This brochure is meant to help you prepare for the opportunities and challenges ahead and make planning for college a little easier.

The financial rewards

A college education is more important than ever before. College graduates have far more job opportunities. Over a lifetime, a person with a four-year degree will make nearly \$1 million more than someone with only a high school diploma.

Education pays

Median annual income by educational attainment

Professional Degree	\$79,997
Doctorate Degree	\$73,575
Master's Degree	\$53,716
Bachelor's Degree	\$42,783
Associate's Degree	\$32,602
Some College	\$27,361
High School Graduate	\$21,569
9th to 12th Grade	\$10,996

(Source: U.S. Census Bureau American Community Survey 2006–2008)

The choice of jobs

College opens doors to more jobs and better working conditions. College graduates find new jobs more easily than nongraduates. Studies have shown that college graduates are healthier, live longer, are smarter consumers, have more varied interests, and have higher status than those who don't go to college.

The sense of accomplishment

College provides the satisfaction of personal growth. Students can explore new subjects, meet many different types of people, and participate in activities they might not otherwise experience. A stimulating college environment can enrich a student for a lifetime.

How do you find the right college?

By junior year of high school, your child should develop a list of schools he or she might want to attend. This can seem like an overwhelming task. How can you help your child with this?

Focus on finding the best fit—a place where your child will feel comfortable and supported. If possible, visit all the campuses on the list and help your child decide which school seems the best.

You should consider:

- ◆ Urban or rural area
- ◆ Large or small school
- ◆ Two- or four-year degree program
- ◆ Majors offered
- ◆ Distance from home
- ◆ Admissions selectivity
- ◆ Public or private affiliation
- ◆ Cost

Questions you should ask colleges:

- ◆ What majors do you offer?
- ◆ What activities are available?
- ◆ Do most graduates get a job in their field?
- ◆ What is the faculty-to-student ratio?
- ◆ What is the average class size?
- ◆ What academic and social support is available?
- ◆ What programs are available for parents?
- ◆ What percentage of students graduate?
- ◆ What types of payment options and financial aid do you offer?

What can you do to support your child?

Your child will need lots of support. In fact, you can help make the difference between success or failure, depending on the amount of support you provide.

Don't forget—you are part of the team that will help your child get into college and graduate. Start by getting involved in your school's parent-teacher organization. Talk with high school counselors, teachers, and the principal. They can offer ideas about how you can support your child's college plans.

- ◆ Be sure he or she takes the classes in high school that are needed for success in college. The courses required to graduate from high school are usually not enough to prepare for college.
- ◆ Make sure your child has a quiet study area free from distractions.
- ◆ Find after-school or summer enrichment programs your child can attend.
- ◆ Ask counselors and college admissions officers about tutoring, counseling, mentoring, and other kinds of support your child may need.
- ◆ Help your child find a mentor—someone to take a personal interest in his or her success.
- ◆ Offer encouragement and support.
- ◆ Try not to make demands that interfere with your child's schoolwork.
- ◆ Help your child learn about colleges, how to apply, and how to get financial aid.

Where will the money come from?

Don't let the cost of college keep your child from applying. Financial aid programs are set up to help students who can't pay the full cost. Help your child to first concentrate on being admitted, and then on finding financial aid. Most students will qualify for some sort of financial aid.

Federal and state governments offer many loans, grants, and scholarships. Colleges have scholarships, other aid packages, and work-study programs. Community groups, churches, and enrichment programs also offer scholarships.

Start reading and asking questions about financial aid. Talk to your child's high school counselor and with the admissions offices of the colleges you are interested in as soon as your child begins applying for admission.

Here are some websites that can help you learn about paying for college:

www.actstudent.org/finaid—Explains how financial aid works and offers links to other websites about financial aid.

www.studentaid.ed.gov—A list of federally funded scholarships, fellowships, grants, and internships geared to high school, undergraduate, and graduate students, created by the U.S. Office of Personnel Management.

www.act.org/fane—A financial aid need estimator.

www.ed.gov/fund/landing.jhtml—The U.S. Department of Education financial aid website.

www.fafsa.ed.gov—The Free Application for Federal Student Aid website. This is where you start when you are ready to apply for financial aid.

www.finaid.org—Features a free scholarship search function as well as information on loans, savings programs, and military aid.

www.hsf.net—A Hispanic Scholarship Fund website that features scholarships for Hispanic students and research reports on the education of Hispanic students.

www.studentaidalliance.org—Student success stories, descriptions of need-based financial aid programs, lobbying tools, and legislative updates.

