


Sophomore Parent
Education Night



PSAT – October 10 @ Grove

- Scores are available online in December, paper copies will be mailed home in January
- Students will receive an email from College Board with login instructions
- PSAT/NMSQT in October 2019 (junior year)
- Understanding scores resources through mailing

PSAT

- **My College Board Quick Start:**
 - See all your scores and if you are on track for college readiness
 - View detailed explanations of skills required to be college ready
 - Send your scores to Khan Academy for personalized practice recommendations
 - Search for colleges that fit your needs
 - Access your PSAT/NMSQT Selection Index score used for participation in programs conducted by National Merit Scholarship Corporation
 - Start on your scholarship and college financial aid plan
 - Take a personality test to find majors and careers fit for you
 - Get feedback on your readiness for AP courses

High School Grad Requirements

- 4 years of English
- 3 years of Math
- 3 years Lab Science
- 2 years Foreign Language
- 1 year Art
- 3 years Social Studies (World, US, Gov/Econ)
- 1 semester Health
- 2 years PE
- Total 225 credits
- Senior Project (can be completed starting junior year)

Tentative Scheduling

Junior Year

- English or AP Literature
- Math (Alg 1 & 2, Geom, Pre-Calc, Statistics)
- Chemistry, H Chem, AP Bio, Vet Science
- Spanish 3
- Gov/Econ, AP Gov/Econ
- Art (Art CP, Music-Choir, Ceramics, AP Art)

Senior Year

- English or AP Language
- Math
- Physics, H Physics, AP Env. Science, Ag Chemistry
- USH, AP USH
- Art (Drama, Art CP, Music-Choir, Ceramics, AP Art)

* Course offerings are subject to change.

Options After High School

- Apprenticeships - <https://www.dir.ca.gov/databases/das/aigstart.asp>
<http://www.calapprenticeship.org/>
- Trade schools - <http://www.trade-schools.net/>
(check program accreditation)
- Military - <http://www.military.com/>
- Gap Year
- Community College (two-year schools, Junior Colleges)
- Four-year schools

Options After High School

- There is room in the colleges of this state and this nation, students need to look broadly at their choices
- Colleges have various degrees of selectivity –from admitting all eligible applicants to less than 1 in 10 applicants
- Look beyond the most popular, most selective schools
- 4,700 colleges in U.S., over 2,400 4-year colleges in U.S.
- The average acceptance rate of all universities in the U.S. was 64.7% for fall 2013
- Only 4% of the colleges in this country accept fewer than 20% of their applicants
- In California we have three of the most respected public college systems in the country

College Match

- Know yourself ... Identify the priorities for you and your family (values, ambition, achievements, strength, interest, talents)
- Look for schools that match your student's strengths and learning style
- Research!
 - Location, academics, size, cost, etc.
- Visit!
- Be realistic and maintain perspective

Degree Options

- Associate Degree
 - This two-year degree is an Associate of Arts (A.A.) or Associate of Science (A.S.). Some students who earn this degree transfer to a four-year program to earn a bachelor's degree. Others complete associate degrees to prepare to go straight to work. Community colleges and career colleges offer these degrees.
- Bachelor's Degree
 - This degree requires completing a four- or five-year college program. Most students earn a Bachelor of Arts (B.A.) or Bachelor of Science degree (B.S.). Other types of bachelor's degrees include the Bachelor of Fine Arts or Bachelor of Architecture degree.
- Graduate Degree
 - Graduate degrees are advanced degrees pursued after earning a bachelor's degree. Examples are a Master of Arts (M.A.) or Master of Science (M.S.) degree. Students generally can earn a master's degree after two years of study. A doctoral degree (for example, a Ph.D.) requires four or more years of study.

Degree Options

- **Joint Degrees**
 - Students can earn a bachelor's plus a graduate or professional degree in less time if they combine them. A student on this track may apply to a graduate program as an undergraduate and begin the graduate program in the fourth year of college.
- **Professional Degree**
 - Students earn professional degrees to become licensed to work in professions like medicine or law. The M.D. degree is an example. Professional programs generally require a college degree before you start them and then at least three years of study to complete.
- **Teacher Certification**
 - Some colleges let you earn a teacher certification by combining bachelor's degree study with state certification requirements. State requirements vary, but these programs usually feature professional education courses, including student teaching.

Researching Colleges

- Attend open houses, college fairs, individual campus tours
- Browse websites:
 - <http://www.collegeboard.com/student/csearch/index.html>
 - <http://www.princetonreview.com/college-rankings/best-colleges>
 - Historically Black Colleges - <http://www2.ed.gov/about/inits/list/whhbcu/edlite-list.html>
 - College Rankings <http://colleges.usnews.rankingsandreviews.com/best-colleges/rankings>
 - Researching Majors - <http://www.collegemajors101.com/>
- Virtual College Tours
 - <http://www.campustours.com/>
 - www.ecampustours.com

What do colleges look for?

- 4 years of 5 solids (English, Math, Science, Social Studies, Foreign language) (depends on selectivity of college)
- Excellent grades/GPA
- Go beyond minimum course requirements (challenging curriculum)
- Well-rounded student – activities and community service
- Commitment rather than involvement
- SAT and/or ACT
- class rank, essay, student demonstrated interest
- Letters of recommendation
- Check private college websites for detailed information

Community College

- 2-year college
- certificates
- A.A. or transfer to a 4-year school with 60 transferable units
- A degree with a Guarantee (CSU) - <http://adegreewithaguarantee.com/>
- TAG (Transfer Admission Guarantee) – not for UCLA and Berkeley
 - guaranteed admission if you fulfill certain criteria
 - more information: <http://www.universityofcalifornia.edu/admissions/transfer/guarantee/index.html>

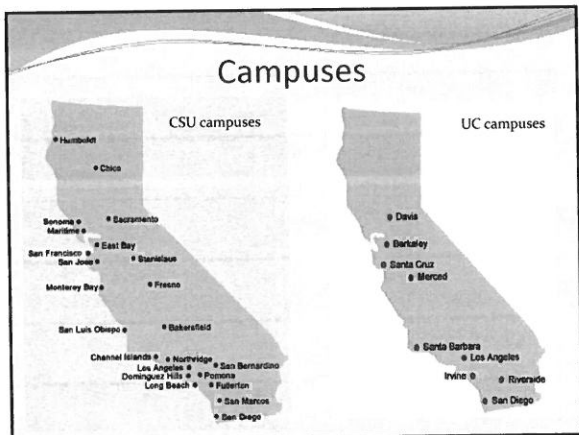
Community College-Advantages

- Low cost
- Choose any of the 112 community colleges in the state of California for the same cost
- Small classes
- Variety of educational goals can be met
- Transfer to a university is based on college work
- Most university transfers don't include high school work or SAT/ACT
- Priority is given at UC/CSU to students applying as juniors coming from CA community colleges

UC, CSU, Private? – Where is the difference?

<p>California State University (CSU)</p> <ul style="list-style-type: none"> • Public • 23 campuses • "Less" selective • Cheaper than UC and private • Less research, more practical application • Approx. \$26,000 total living on campus 	<p>University of California (UC)</p> <ul style="list-style-type: none"> • Public • 10 campuses • More selective • More expensive than CSU • Emphasis on research and theory • Higher reputation • \$35,000 total living on campus (incl. books, transportation etc.)
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Private.
 Alphabetical listing of independent and private colleges in CA:
http://www.aiccu.edu/index.php?option=com_content&task=view&id=95&Itemid=43



Minimum Admission Requirements

<u>CSU</u>	<u>UC</u>
<ul style="list-style-type: none"> • A-G requirement with grades C or higher • Minimum GPA = 2.0 (GPA of a-g classes completed after the 9th grade) (grades 10 and 11) • Scores of the SAT or ACT • Minimum eligibility index of 2950 (SAT) or 694 (ACT) • GPA x 800 (SAT) + combined SAT score (Math and Reading) • GPA x 200 (ACT) + 10 x ACT composite score (without writing) • http://www.csumentor.edu/planning/high_school/eligibility_index.asp 	<ul style="list-style-type: none"> • A-G requirement with at least 11 finished prior to the beginning of your senior year with grades C or better • GPA of 3.0 or better (grades 10 and 11) • ACT With Writing or the SAT with essay by December of your senior year • certain programs on some campuses recommend SAT Subject tests - http://admission.universityofcalifornia.edu/freshman/requirements/examination-requirement/SAT-subject-tests/ • Or admission by exam http://www.universityofcalifornia.edu/admissions/freshman/requirements/examination/index.html

A-G Requirements

The 15 courses are:

- a. History/social science-2 years
- b. English-4 years
- c. Mathematics-3 years (4 years recommended)
- d. Laboratory science-2 years (3 years recommended)
- e. Language other than English-2 years (3 years recommended)
- f. Visual and performing arts-1 year
- g. College-preparatory elective-1 year (chosen from the subjects listed above or another course approved by the university)

How are Applications Reviewed?

- UC schools -
<http://www.universityofcalifornia.edu/admissions/freshman/how-applications-reviewed/index.html>
- CSU
 - High school courses, grades and test scores, local area
 - Some campuses and majors have higher standards


Freshman Profiles

- UC profiles -
<http://admission.universityofcalifornia.edu/freshman/profiles/>
- Other schools:
http://www.collegedata.com/cs/search/college/college_search_tmpl.jhtml
- Check the universities websites

College Admission Testing

- Students interested in attending a four-year university right after high school have to take the SAT or ACT as part of the admission requirements.
- Students planning to attend community college or trade/vocational schools do not have to take the SAT or ACT.

ACT / SAT Comparison



- <https://collegereadiness.collegeboard.org/sat/inside-the-test/compare-new-sat-act>
- SAT Prep Class – Fall 2018 and 2019 @ Grove

Test Optional Schools

900+ Accredited Colleges and Universities That Do Not Use ACT/SAT Scores to Admit Substantial Numbers of Students Into Bachelor-Degree Programs

<http://www.fairtest.org/university/optional>

The Test-Optional Surge
http://www.nytimes.com/2015/11/01/education/edlife/the-test-optional-surge.html?_r=0

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SAT Subject Tests

- May be required or recommended
- Designed to demonstrate academic achievement in a specific subject area
- Stand out to colleges
- Leverage existing knowledge and further exhibit your strengths
- one hour in length, up to three tests per sitting
- To maximize scores, take the test after finishing the last class in that subject area
- For more information, please visit www.collegeboard.com

Cost of College

- FAFSA4Caster <https://fafa.ed.gov/FAFSA4app/f4cform?execution=cst>
 - Provides some basic information and estimates your eligibility for federal student aid.
- Net price calculators
 - Net price calculators are available on a college's or university's website and allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in the previous year, after taking grants and scholarship aid into account.
 - Net Price is the amount that a student pays to attend an institution in a single academic year AFTER subtracting scholarships and grants the student receives. Scholarships and grants are forms of financial aid that a student does not have to pay back.

Helpful Websites

- Adam Ruins College - <https://www.trutv.com/shows/adam-ruins-everything/blog/adams-sources/adam-ruins-college.html>
 - why selecting a top college is harder than you think and why the once groundbreaking student loan system has created trillions of dollars in debt.
- The Financial Aid Handbook – Getting the Education You Want for the Price You can Afford by Stack and Vedvik
- Why are campus visits so important - <https://www.collegexpress.com/articles-and-advice/campus-visits/ask-experts/why-are-campus-visits-so-important/>
- Western Undergraduate Exchange - <https://www.wiche.edu/wue>
- California State University - <https://www2.calstate.edu>
- University of California - <https://www.universityofcalifornia.edu/>
- www.cccco.edu
- www.californiacolleges.edu
- www.assist.org
- www.collegeboard.org
- www.actstudent.org
- <http://www.ucan-network.org/members.asp>
- https://www.aacap.org/AACAP/Families_and_Youth/Facts_for_Families/FFF-Guide/Helping-Teenagers-With-Stress-066.aspx

Parent Action Plan: 10th Grade

As your child settles into the high school experience, it's a great time for him or her to take on new challenges. It's also not too early to explore colleges, college majors and career goals. Use the list below to help make 10th grade count.

Summer

- Visit a college campus together. It's a great way to get your 10th-grader excited about college. Learn more about how you and your child can **prepare for a campus visit**.
- Get the facts about what college costs. You may be surprised by how affordable higher education can be. Start by reading **Understanding College Costs**.
- Help your sophomore explore career ideas. He or she can make a list of interests, talents and favorite activities and start matching them with occupations. Learn how to use exercises like these to **make a career worksheet**.
- Come up with fun reading ideas. Look for magazines or newspapers your child may like and talk about the books you loved reading when you were in high school. If your family makes reading enjoyable, it can become a daily habit.

Fall

- Make sure your child meets with the school counselor. Your sophomore should schedule a meeting to talk about college and career options and to make sure he or she is taking the most-appropriate classes. Learn more about **the high school counselor's role**.
- Encourage your child to set goals for the school year. Working toward specific goals helps your high schooler stay motivated and focused.
- Make a plan to check in regularly about schoolwork. If you keep up with your child's tests, papers and homework assignments, you can celebrate successes and head off problems as a team. Get **homework tips** for your sophomore.
- Talk about extracurricular activities. Getting involved in clubs and other groups is a great way for your child to identify interests and feel more engaged in school. Read more about **the benefits of extracurriculars**.
- Help your 10th-grader get ready to take the PSAT/NMSQT, if their school offers it to sophomores. Taking the test this fall can help your child prepare for the SAT and get on track for college. Sophomores can also use their score reports to figure out which academic areas they need to work on. Learn more about the **PSAT/NMSQT**.

Winter

- If your child was not offered the PSAT/NMSQT as a 10th-grader, they may be offered the PSAT 10 in February or March. They are the same test, just offered at different times of the year.
- Review PSAT 10 or PSAT/NMSQT results together. Log in to the **student score reporting portal** with your child to learn what she or he is doing well and which skills your child should work on to get ready for college and career. It will also connect your child to **free, personalized SAT study tools**; AP courses; and college and career planning resources.
- Start thinking about ways to pay for college. Most families get help paying for college costs. Read **7 Things You Need to Know About Financial Aid** to learn more.

<https://bigfuture.collegeboard.org/get-started/for-parents/parent-action-plan-10th-grade>

- Encourage your sophomore to consider taking SAT Subject Tests. Many colleges require or recommend taking these tests to get a sense of your child's skills in a certain academic area. In general, it's best to take a Subject Test right after taking the relevant course. Learn more about **SAT Subject Tests**.
- Discuss next year's classes. Make sure your child will be challenging him- or herself and taking the courses college admission officers expect to see. Learn more about the **high school classes that colleges look for**.

Spring

- Make a college wish list together. Talk with your 10th-grader about qualities he or she may want in a college in terms of location, size, majors offered and so on. Check out **How to Find a College That Fits You** to learn more about deciding on college must-haves.
- See how much you need to save for college. Use the **College Savings Calculator** to get an idea of where you are in terms of your savings goal.
- Help your child make summer plans. Summer is a great time to explore interests and learn new skills — and colleges look for students who pursue meaningful summer activities. Find out five ways your high schooler can **stay motivated this summer**.



Family Action Plan: 11th Grade

Junior year marks a turning point. This is because for most students and families, it's when college planning activities kick into high gear. Here are some things you can do this year to support your child and provide the best options.

SUMMER

- Get the facts about what college costs.** You may be surprised by how affordable higher education can be. Start by reading [Understanding College Costs](#).
- Explore financial aid options.** These include grants and scholarships, loans, and work-study programs that can help pay for college costs. Find out more about how [financial aid can make college affordable](#).

FALL

- Make sure your child meets with the school counselor.** This meeting is especially important this year as your 11th grader starts to engage in the college application process. Learn more about the [counselor's role in applying to college](#).
- Help your child stay organized.** Work with your 11th grader to make weekly or monthly to-do lists to keep on top of the tasks required to get ready for applying to colleges. For more time management tips, see [8 Ways to Take Control of Your Time](#).
- Help your junior get ready for the PSAT/NMSQT® in October.** This is a preliminary test that helps students practice for the SAT® and assess their academic skills. Juniors who score well on the test are also eligible for scholarship opportunities. Find out more about the [PSAT/NMSQT](#).
- Encourage your child to set goals for the school year.** Working toward specific goals helps your high school student stay motivated and focused.

WINTER

- Review PSAT/NMSQT results together** by logging in to the [student score reporting portal](#). Your child's score report shows what they should work on to get ready for college, lists Advanced Placement® courses that might be a good match for them, and connects them to [free, personalized SAT practice](#) on Khan Academy® based on their results.
- Help your child prepare for the SAT.** Many juniors take the SAT in the spring so they can get a head start on planning for college. See [which other tests](#) your high school junior may need to take.
- Discuss taking challenging courses next year.** Taking honors courses or college-level courses as a senior can help your child prepare for college work—and these are also the courses that college admission officers like to see. Learn more about [advanced classes](#).

WINTER (CONTINUED)

- Encourage your junior to consider taking SAT Subject Tests™.** Many colleges require or recommend taking these tests to get a sense of your child's skills in a certain academic area. In general, it's best to take a Subject Test right after taking the relevant course. Learn more about **SAT Subject Tests**.
- Encourage your child to take AP® Exams.** If your 11th grader takes AP or other advanced classes, have your child talk with teachers now about taking these tests in May. Read more about the **AP Program**.

SPRING

- Search together for colleges that meet your child's needs.** Once you have an idea of the qualities your junior is looking for in a college, help your child enter these criteria into **College Search**. There your child can create a list of colleges to consider applying to.
- Help your child research scholarships.** This form of financial aid provides money for college that doesn't need to be repaid. Learn more through **College Board Scholarship Search**.
- Attend college fairs and financial aid events.** These events allow you to meet with college representatives and get answers to questions. Your child can ask the school counselor how to find events in your area. Check out the **College Fair Checklist** for more information.
- Help your child make summer plans.** Summer is a perfect time to explore interests and learn new skills—and colleges look for students who pursue meaningful summer activities. Help your high school student look into **summer learning programs** or find a job or internship.
- Visit colleges together.** Make plans to check out the campuses of colleges your child is interested in. Use the **Campus Visit Checklist** to learn how to get the most out of these experiences.

Visit **bigfuture.org** for more information.



What Colleges Look for in a Student's Activities List

By *Rachel*, IvyWise Principal College Admissions Counselor

“But what about the kids who start charities and do cancer research?” a mother asked me recently. She, like many others, was concerned about how her daughter's list of extracurricular activities would stack up next to a group of lauded, accomplished high school seniors. The truth is that there are going to be those occasional applicants whose reach extends well beyond their high school community – Guinness World Record holders, inventors, policy changers – but they are certainly not the norm. Perhaps more importantly, in this case, is how these applications are viewed in the admissions process. As exciting as it may be to see one of these students come across your desk, it is by no means the expectation of any reader that all students will have taken their activities to this level.

Before we dig too deeply into the details of extracurriculars in the college admissions process, it's important to step back and think about the big picture here: why do extracurriculars matter at all? College is higher education. Education is primarily associated with academics. But a college is more than an academic institution; it's a community. Colleges want to bring people to their campuses who will contribute beyond the classroom. By putting an emphasis on your activities, the admissions process acknowledges the value of what you do when you're not at a desk. Anyone can tell you the things you stand to learn from service, a season of sports, or the spotlight on stage can be greatly impactful and college is no exception. When admissions committees take an evaluative approach to your list of extracurriculars, they're looking first for your potential to contribute. A few simple categories can help a reader or committee understand how great that potential is:

Leadership

It's easy to assume that when a college admissions officer tells a room full of people they want to “see leadership by senior year,” as I told many students and their families over the years, that they want you to be president or chairperson of the clubs you've been involved in. For some students, this will be an easy path to follow. For others, leadership doesn't necessarily mean being out front conducting meetings; it means supporting the club's forward momentum in different ways.

In any activity, there are behind-the-scenes students who hold everything together. In committee we used to call these students “gluey kids.” It's important to recognize that people in positions other than president can be leaders too. The other piece that factors into titles and leadership position is your school culture and size. Context can inform every piece of the college application. It is often much easier for a student in a small school with lots of activities to have a full list of extracurriculars and titles than it is for a student

<https://www.ivywise.com/ivywise-knowledgebase/newsletter/article/what-colleges-look-for-in-a-students-activities-list/>

applying from a large high school. Not all schools will have the room in their reading process to examine your extracurriculars with such depth but everyone will be aware of the different possibilities for leadership.

Long-term Commitment

One way for colleges to gauge how important your commitments are to you is how long you've been involved with them. This is not to say that you should choose not to start something new your senior year – if you want to pursue something new, go for it! You should also have a few activities that you've stuck with over the years. This could be soccer, debate, a religious youth group, key club, or a job. It's nice to see a list that encompasses commitments within and outside of your school community. Committees can assume that if you've been involved with an activity for a while, that it's something you genuinely care about.

You can help admissions officers understand just how important something is to you by being very thoughtful when writing describing your activities. The Common Application asks you to list “Details, honors won, and accomplishments” and I would argue that the most important word here is details. Don't write simply “Was elected Class President.” Tell us the details of what your responsibilities actually are. Do you lead student government meetings? Are you the student liaison to the principal? As captain of the soccer team, do you organize captain's practices in the summer? Do you mentor younger teammates? These details help the reader picture not only what you do, but why it matters.

Depth vs. Breadth

I had a colleague who used to say, “We want to admit a well-rounded class of individuals, not a class of well-rounded individuals.” It's ok if you have one passion that you've pursued to the max. You can be what we call a “pointy kid,” who is essentially the opposite of well-rounded. If debate is your thing, make sure you find lots of ways to explore it – MUN, Debate Club, competitions, mentoring younger debaters, writing an opinion column in the paper, etc. The only thing I would advise for the pointy kids out there is make sure that you relay that you are still open to trying new things when you get to college. Curiosity and openness are traits that help a student to succeed on a college campus.

Initiative

Demonstrating an instance of a time or way you showed initiative is important in a college application. If an opportunity doesn't exist for you and your peers, did you do your best to make it happen? If you're in a club right now that's not very active, what can you do to make it more interesting and extend its impact? If you and your friends are interested in poetry and photography, can you start a literary magazine? While these may seem like big undertakings, they don't have to be. A lit mag can be an annual publication and

<https://www.ivywise.com/ivywise-knowledgebase/newsletter/article/what-colleges-look-for-in-a-students-activities-list/>

instead of worrying how to pay for the printing, why not make it digital? Invite students from journalism courses or the yearbook club to help you with layout. You likely have quite a few resources available to you. Taking initiative does not mean you have to do it alone!

Potential

Why do colleges and universities even care about what you do outside of the classroom? Your activities are a reflection of your interests and priorities and, therefore, an indication of the potential person you could be in your new community. While academic success is hugely important in determining who to admit to an incoming class, the reality is that your time in the classroom is only a part of your college experience. Colleges want to bring students to campus who will help to not only make new things happen but also to keep current things going. Participate in the theater productions as a non-major! Write for the newspaper! Play lacrosse! Organize a study group! You have the potential to have an impact on your college campus in your own way. Help admissions officers see that by putting the time into preparing your activities list in a way that accurately shares what you've done.

Your extracurriculars are one of many parts of your college application. A stellar list of activities won't make up for a weak essay, out-of-parameter testing, or a transcript riddled with poor grades. They can, however, enhance your fit at the right institution when everything else is in line. It is a part of the process to treat with care. Pursuing interesting and exciting activities is also an opportunity for you to find out what you love doing. As you investigate new opportunities in high school, or how to frame the work you've already done for the application process, keep in mind the simple things colleges like to see and get going!

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<https://www.wsj.com/articles/questions-families-need-to-ask-about-paying-for-college-1442800935>

JOURNAL REPORTS: WEALTH MANAGEMENT

Questions Families Need to Ask About Paying for College

Too often, money issues aren't even on the table. That's a big mistake for both parents and students.

By Jillian Berman

September 21, 2015

When parents and children talk about applying for colleges, they consider all sorts of factors: the school's prestige, the location, even the food in the dormitories.

But often there's one thing that never is on the agenda: How are we going to pay for this?

The reasons for avoiding the subject are as varied as families themselves. Some parents—who are conditioned to want the best for their child—feel guilty implying money considerations might limit the choice of school. Others may simply consider the family's financial situation taboo, even more so than sex.

"It's like the sleeping elephant in the room that parents and kids hardly ever broach," says Andy Lockwood, a college finance and admissions consultant based in Syosset, N.Y.

JOURNAL REPORT

- Insights from The Experts
- Read more at WSJ.com/WealthReport

MORE IN WEALTH MANAGEMENT

- More U.S. Students Look to College Abroad
- Why Peer Pressure May Not Help You Save More for Retirement
- When Millennials Move Back Home
- Mistakes Charitable Startups Make

Yet money *should* be front and center when choosing a school. It not only has a big bearing on what school students can or should attend, it could have a huge impact on the family for decades to come. Children might choose a dream school only to discover the family can't afford it when the bills come in. Parents who don't take a hard look at finances might assume mountains of debt they'll have to pay off well into retirement—or saddle their children with decades of loans.

So, how can families take a realistic look at money and college? It comes down to communication, and asking themselves questions that force them to talk about money and schooling in a way they normally don't. Questions such as: How much longer will the parents have to work to cover the costs of a pricey college? And: How much will the child need to earn after graduation to pay off loans in a reasonable time?

Here's a look at some of those questions—and why the answers are crucial.

What does the student want to get out of college?

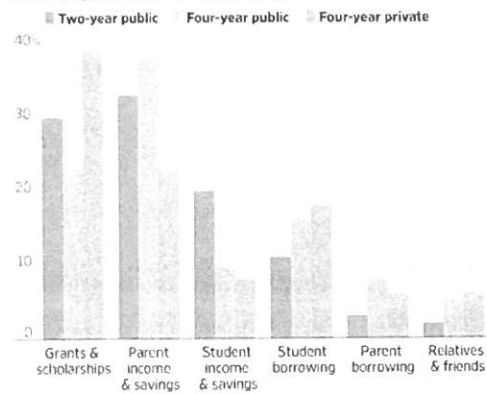
Too often, students focus their search on factors—such as the vibe they get from a campus tour—that are extraneous to their true purpose for attending college, says Kevin Fudge, the manager of government relations and community affairs for American Student Assistance, a nonprofit focused on helping families make informed decisions about college financing and repaying student loans. If students focus on specific academic motivations, they're more likely to find a school that will help them achieve their goals and will feel like a good investment after graduation.

Jay, e Pearl, the author of several books on talking to children about money, suggests the problem starts at the very beginning of the conversation about college. Instead of asking students what specific colleges they want to attend or where in the country they'd like to go to school, she suggests asking students what two or three criteria they require from a college. And then families can look for more affordable schools that fit that bill.

Payment Plan

Parent out-of-pocket spending exceeds scholarships, grants and other sources

How the typical family pays for college



Source: How America Pays for College 2015, conducted by Sallie Mae/Ipsos

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Mr. Lockwood says it may make sense for students interested in going into a lucrative and competitive field where networks play a large role in hiring—like investment banking—to attend a prestigious and pricey school. But many teenagers have multiple interests, don't know their career plans or are interested in a field where a decent education is available at most schools. "I've seen a lot of kids take a look at really expensive private colleges and I say, 'What are you thinking about majoring in?' and then they say, 'Education,'" Mr. Lockwood says. "You could pretty much do the same thing by going to a state school."

In fact, for students who want to go to a competitive graduate school, it may make more sense for them to attend a cheap and less prestigious undergraduate college, where they can excel, improve their chances of getting into their top graduate school and leave their undergraduate studies with relatively low levels of debt or no debt at all, he says.

How much are parents willing to contribute?

Too often, parents feel guilty if their finances limit their child's ability to go to their dream school, which is why they're willing to "beg, borrow and steal" or go into massive debt to help the child get there, says Beth Kobliner, a personal-finance author.

Parents who are feeling this way should take a step back and consider their values, Ms. Pearl says. Does making sure your child gets a good education really require that they attend an expensive college? Can you get that value if your child attends the local public university?

Instead of focusing on stretching their resources to afford their child's school of choice, Mr. Fudge suggests parents think critically about why they're placing so much value on whether they can send their child there. He likes to remind moms and dads that sending their children to college isn't the "capstone project" of their parenting career. "Where your student goes is not a reflection of how well you did as a parent," he says. "The fact that you can't afford a particular school is a market condition."

If parents instead prioritize keeping their children safe, including in their financial lives, they'll avoid saddling them with crippling debt or putting their own financial well-being in danger.

Parents may also need to take special circumstances into account, such as whether they'll need to help a younger sibling finance college. The simplest way for parents to help multiple children is to tell each child they'll do what it takes to help them attend the cheapest school they get into, says Mark Kantrowitz, the publisher of Edvisors, a financial-aid information website. Beyond that, though, each child will have to work or find another way to help contribute if they want to attend a more expensive school.

Parents should also consider what happens if they lose a job or otherwise face financial straits. Mr. Lockwood suggests parents ask themselves whether sending their child to their dream school is worth stretching their resources so much that they put themselves at risk in a financial emergency. Taking stock of the family's resources and monthly spending may also

Cost-Cutting Measures Families Take

Student works while earning degree	70%
Student chose in-state school with lower tuition	69
Student reduced personal spending	60
Student chose school closer to home to trim travel costs	53
Student chose to live at home	48
Parents reduced spending	45
Student works more	42
Tax credits/deductions	37
Student added roommate ¹	35
Student accelerated studies	25
Early loan payments	22
Parents work more	22
Student changed majors	16
Student goes to school part-time	15
Student transferred to less-expensive school ²	15
Military	4

¹Among those not living at home

²Among non-freshman

Source: How America Pays for College 2015, conducted by Sallie Mae/Ipsos

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help parents realize they could make some small sacrifices to get their child to their school of choice, such as giving up an annual family vacation or waiting a few years for a new car.

How much longer might parents have to work?

Parents have to understand that paying for college could end up forcing them to make a huge sacrifice: Work more years than they planned. Consider that a couple earning \$100,000 annually who shells out \$120,000 over four years of college will need to spend an 12 extra years working to recoup those funds.

One way out of the trap is for parents to give up the idea of

maintaining their current lifestyle while spending thousands of dollars on tuition, says Stuart Ritter, a senior financial planner at T. Rowe Price .

It would take three years for a family earning \$100,000 per year to recoup a \$30,000 contribution—or slightly less than the average cost of tuition and fees for one year at a four-year private school, according to the College Board—assuming they devote 10% of their monthly income, or \$833.33, to the task, according to calculations from Mr. Kantrowitz. If parents can find another way to get that \$833.33 a month by cutting back on other expenses, then they can avoid working an extra three years past the time they originally planned to retire.

Even if parents are comfortable with the idea of postponing their retirement, they could fall ill, lose their job or face other unforeseen circumstances that would prevent them from continuing to work after they've already taken on the debt.

Once parents have determined how much they are willing to contribute and borrow, they should figure out how their resources stack up to the cost of the colleges their student is considering, says Mr. Kantrowitz. To do this, parents should first add up their college savings, how much they're willing to contribute from their income each year and how much they're willing and able to take on in loans. Then they should use a net-price calculator, which colleges and universities are required by law to have on their websites, to estimate the net price of attendance.

Next, they should subtract their resources from the colleges' net prices and rank the schools according to the gap between them, Mr. Kantrowitz says. This will give them a realistic starting point for having the numbers talk with their child.

Should the student help out by working?

Determining the financial feasibility of a school also means figuring out what a student can contribute—by working, for instance.

If students do decide they want to take on a job, they probably won't struggle to find one. Work-study jobs, offered to eligible students as part of their financial-aid packages, are generally pretty "recession resistant," says Mr. Kantrowitz. Even the jobs students find on the free market are typically safe from economic downswings because companies surrounding a college tend to exist in a bubble buoyed by the school, he says.

Before committing to a job, though, students should assess whether they can work and stay on track to graduate on time. "You're going to make more money over time if you graduate in four years instead of coming back for a fifth year because you were working," says Phil Schuman, the

Decisions, Decisions

■ Factors that were very important for students in deciding to go to college

To be able to get a better job	86.1%
To learn more about things that interest me	82.2
To get training for a specific career	77.1
To be able to make more money	72.8
To gain a general education and appreciation of ideas	70.6
To prepare myself for graduate or professional school	59.7
To make me a more cultured person	46.6

■ Factors that were very important to students in picking a particular school

College has a very good academic reputation	65.4%
College's graduates get good jobs	53.4
I was offered financial assistance	46.9
The cost of attending	44.9
College has a good reputation for its social activities	42.8
A visit to the campus	42.4
Wanted to go to a school about the size of this college	36.6
College's graduates gain admission to top graduate/professional schools	32.9
Percentage of students who graduate from school	31.1
I wanted to live near home	20.7
Information from a website	18.8
Rankings in national magazines	18.0
My parents wanted me to come here	17.2
Was admitted through an early-action/early-decision program	15.7
Could not afford first-choice school	14.1
Not offered aid by first-choice school	10.6
High-school counselor advised me	10.4
Recruited by athletic department	9.1
My relatives wanted me to come here	8.0
Attracted by the religious affiliation/orientation of college	7.3
My teacher advised me	7.2
Private college counselor advised me	4.6
Ability to take online courses	4.1

Source: The American Freshman, National Survey Fall 2016, conducted by the Cooperative Institutional Research Program at the Higher Education Research Institute at UCLA, based on 158,915 first-time, full-time students who entered 227 four-year U.S. colleges and universities of varying selectivity and type.

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director of financial literacy at Indiana University.

Too much work can also hurt a student's grades. First-year students at four-year colleges who work more than 20 hours per week had an average GPA of 2.95, according to a paper published in the *Journal of Population Economics* in 2010, compared with 3.13 for those who work one to 20 hours per week and 3.04 for those who don't work at all.

What's more, students working for pay outside of a work-study arrangement should be careful: Any earnings a student makes above about \$6,000 could ding their eligibility for financial aid, Mr. Kantrowitz says.

How much debt should the student take on?

Though parents' first inclination may be to shield their children from going into debt by taking on loans themselves, in many cases it makes sense for students to shoulder most of the burden because they have a chance to

reap the investment of the degree and they have more time to pay off the debt, says Mr. Fudge.

Financial-aid counselors say that the total amount of loans a student takes over four years shouldn't exceed what the student expects to earn in his or her first year out of college. Otherwise, they'll struggle to pay it back in 10 years, the standard repayment term for a federal loan.

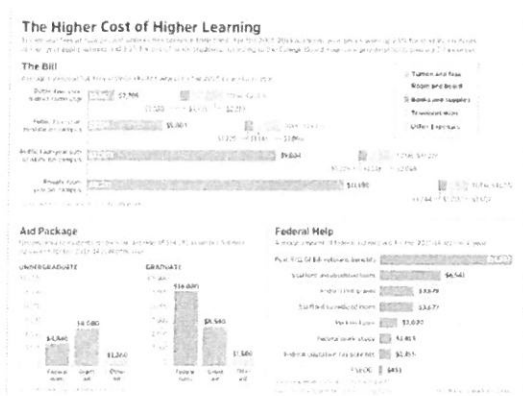
A student who plans to make \$35,000 per year and takes out \$35,000 in loans will need to devote about 12.3% of her monthly income to pay off the loan in 10 years—assuming a 4.29% interest rate, the rate on federal undergraduate loans for the 2015-2016 academic year—according to calculations by Mr. Kantrowitz. If that same student took out \$40,000 in loans, she'd need to devote 14.1% of her income to pay back the loan in 10 years, assuming her income remains at \$35,000. If she took out \$57,500, the federal limit for undergraduate borrowers who are independent of their parents, she'd need to devote 20.2%.

Students with federal loans who earn too little to manage their monthly payments can use income-driven repayment programs, which cap payments at a percentage of a borrower's discretionary income. But that will extend the lifetime of the loan, meaning borrowers could spend decades paying down the debt.

For example, if a student makes \$35,000 out of school and devotes 10% of her monthly income to paying back the debt, she'll spend 13 years and one month making payments, assuming the 4.29% interest rate and that she borrows \$35,000, according to Mr. Kantrowitz's calculations. If that same student chose a more-expensive school and needed to borrow \$40,000, she'd spend 15.7 years paying it off. If she chose an even more-expensive school, took out \$57,500 and devoted 10% of her income to paying off the loans, it would take 28.5 years to pay them back. Borrowers of federal loans who enroll in certain income-driven repayment programs can have loans forgiven after 20 or 25 years of repayment, but they must pay taxes on the forgiven debt.

Borrowers who commit to work in a public-service occupation full time could have debt forgiven after 10 years tax-free.

But even these numbers can seem abstract to teenagers who have never had to deal with a nonnegotiable bill. "It's like trying to describe to a 12-year-old what it's like to be in love," says Susan Engel, a senior lecturer in psychology at Williams College.



So they need to have a sense of how a monthly loan payment could affect their day-to-day life. Parents need to ask students what sacrifices they're willing to make later on to cover their loan payments. This could mean taking on a less-desirable but higher-paying job, forgoing vacations or moving back home with Mom and Dad after graduation.

Mr. Ritter advises clients to take their children to see two

apartments whose monthly rent differs by the same amount as their loan payments at different schools. That way, students can see the amenities they could afford post-college if they opt for the less-expensive school.

Will the student be able to pay back the debt?

Too often, students divorce career and salary goals from their choice of school, when it should be a crucial consideration. For instance, the difference in lifetime earnings between a bachelor's degree in petroleum engineering and one in early childhood education—the highest- and lowest-paying majors, respectively—is \$3.4 million, according to a report from the Georgetown University Center on Education and the Workforce. That's larger than the difference in lifetime earnings between Americans with a college degree and those with just a high-school diploma.

Anthony Carnevale, director of the Georgetown center and co-author of the report, says he often finds himself talking with students about their majors and "when they say classics and rhetoric and stuff like that, there's a little bell that goes off in my head that says, 'Unemployed.'"

Of course, this doesn't mean a student should necessarily avoid pursuing a less-lucrative major, Ms. Koblner says, but parents should talk with students to help prepare them for post-college reality. She does caution parents against dictating to their students "because it's likely not to work." Instead, she says parents should ask them questions that crystallize their priorities: Does the pricey school where they want to pursue their less lucrative degree offer something extraordinary that they can't get anywhere else, such as access to a community of artists for pursuing a bachelor's in fine arts?

What does financial aid look like for all four years?

Families often focus on how they're going to finance the first year of school instead of calculating the total cost of the degree, says Kal Chany, president New York-based Campus Consultants Inc. But if a student is forced to transfer after the first year because of expenses, then the efforts to finance that first year will be a wash. That's because the family shells out for one year at an expensive college, but the student won't reap the benefit of graduating from it. It's also not uncommon for schools to front-load grants, so students receive more gift aid their freshman year than in the following years, Mr. Kantrowitz says.

Financial-aid offers can also change from year to year. Jodi Okun, founder of College Financial Aid Advisers and Discover Student Loans brand ambassador, says she recently got a call from a parent whose son lost the aid he'd received during his first two years of school. The school considered the family's situation a special financial circumstance for the first two years because the parents had recently lost their jobs. Then the financial-aid office informed the family that they couldn't fulfill the special-circumstance request for a third year. The son had to take on a loan to cover the difference.

Mr. Chany also suggests families look carefully at the academic requirements for any merit-based scholarships the student receives to make sure the student can reasonably maintain eligibility.

Should students consider a community college?

Students who have the credentials to get into a four-year school are often wary of considering community college, says Mr. Lockwood, but starting off at a two-year school and transferring to a more selective college could be a great way to save money. Last academic year, the average cost of tuition and fees for one year at a two-year public college was \$5,792 less than that of an in-state resident at a public four-year college, according to the College Board.

Parents should try to “shift the goalposts” for their children, Mr. Fudge says. Many students view attending their dream school as the reward for working hard in high school. Instead, parents should portray financial independence in their mid-20s—a goal that’s more easily achieved by saving money in college—as the sweetest reward.

He also advises parents to tell students that choosing an expensive school may not leave any money for other options, such as attending graduate school or studying abroad. “You’re giving yourself flexibility and choice along the way,” he says.

Corrections & Amplifications

Borrowers of federal loans who enroll in certain income-driven repayment programs can have loans forgiven after 20 or 25 years of repayment, but they must pay taxes on the forgiven debt. Borrowers who commit to work in a public service occupation full-time could have debt forgiven after 10 years tax-free. An earlier version of this article didn’t include a federal student loan’s debt-forgiveness option. (Sept. 21, 2015)

Ms. Berman is a reporter for MarketWatch. She can be reached at jberman@marketwatch.com.

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