



# COLLEGE PLANNING MINUTES

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## Happy New Year!

The holidays have passed and January has arrived: time to dust off the treadmill, enroll in the Killer Abs class at the local gym, and resolve to finally get back into your skinny jeans. In short, it's the time for high expectations. To make a significant difference in your teen's life, put that spirit to work regarding his academic achievement - and keep at it long after you've ditched the Abs class.

### The Power of Expectations

Parental expectations regarding their children's education have been found to be a powerful predictor of students' academic success. [One study](#) followed a national sample of 8th graders for twelve years ( from 1988 to 2000). The study found that kids whose parents had high expectations for them to progress far in school were more likely to do so, and also earned higher standardized test scores, than kids whose parents had lower expectations. So as the new year begins, communicate high expectations for grades and future educational attainment to your high school kids.

### No Gain Without Pain

While high expectations are generally beneficial, beware having too much of a good thing. We parents can get so caught up in our children's achievements that we lose sight of the costs of those accomplishments. This phenomenon was perfectly captured in a television show about female teen-aged gymnasts that aired several years ago. The gym where the girls were practicing had a glass-enclosed viewing room where several mothers sat on couches, munching snack food and shouting exhortations to their daughters. Those women exemplify all of us at one time or another, yelling at



our kids to SHOOT from the sidelines of a soccer game or calling to them to practice their piano scales for another half hour from the comfort of our recliner. Bottom line: when we remind our kids that there's no gain without pain, we need to remind ourselves of the same adage.

### Whose Life Is It, Anyway?

If pushing kids too far is one potential pitfall of parental expectations, pushing them in the wrong direction is another, in my view. Consider the case of one family in which the father was a prominent physician and all ten children became doctors. On the one hand, this is an impressive accomplishment that likely serves as a testimony to the power of high expectations. On the other hand, it raises an obvious question. What are the odds that all ten of those children, left to choose their own professions, would have chosen medicine? There is no way to know the answer, but it certainly seems possible that at least one or two of those kids were more victims of parental expectations than beneficiaries. Ideally, parents should have high expectations for their kids to try

## Parental Expectations Cont'd

their hardest *in the arenas they choose for themselves*. Finally, don't expect them to do it alone.

### Lend a Helping Hand

A couple of years ago I presented a workshop on college admissions to parents at the science and technology magnet high school where I run a college planning program. I made a particular point of highlighting the many competing demands faced by high-achieving teens today and encouraged parents to look for tangible ways to help their kids cope, such as lightening up on household chores.

A few weeks later, one of the juniors at the school, an outstanding student and competitive athlete, approached me after a student workshop to offer her heartfelt thanks. She was absolutely thrilled to report that as a result of my talk her parents had excused her from after-dinner kitchen cleanup. I've thought a lot about why that meant so much to her, and my best guess is that it wasn't only the 15 or 20 precious free minutes she'd gained. I suspect it also conveyed to her, in a very meaningful way, her parents' understanding of how hard she was working and their willingness to help. So here's one more resolution for the new year: do something to make your teenager's day!

## Time for Summer Planning

Believe it or not, it's already time to start thinking about summer plans, as some programs have early application deadlines. The websites listed below are a good place for you and your teen to begin exploring possibilities. As you do so, please keep one selection standard foremost; the program should be enjoyable for your child. So if your daughter truly likes research, an internship at Jefferson National Accelerator Facility would be great, but if she doesn't, look elsewhere.

**Cogito.org**: This is an outstanding database of programs, most with an academic focus. Be sure to look on the left hand side of the page to set your own filters, like residential vs. commuter, grade level, location, eligibility, etc. Also, check out the Internships and Regional Activities, too.

**Davidson Institute list of summer programs**: Another resource for academic programs.

**Teen Ink List of Summer Programs**: Teen Ink is a magazine by and for teens that lists a wide variety of summer programs, along with links, reviews by former participants, and videos.

### Summer at College

After consulting the resources listed above, do a little more independent research to find college programs for high school students, as some may not be included in the databases. It's worth the effort, as there are a lot of intriguing options; students can learn about National Security and Counterintelligence at **Georgetown**, hone their writing skills at the **Young Writers Workshop at UVA**, or study abroad in Ireland, Greece, Italy, or Spain through **Brown University's summer program**.

### Exercise Due Parental Diligence

Once you and your teen have located programs of interest, here are some questions I recommend you ask. Where will students live? Who will be supervising them? What are the dorm rules? In choosing a program, think carefully about whether your teen is mature enough to benefit from it. Good luck!



## Five Steps to Financial Aid

Just as the college application season ends, the financial aid application season begins. January 1st heralds the date that families can begin submitting FAFSA (Free Application for Federal Student Aid), the application form that determines their eligibility for federal student aid. To help you make sense of the financial aid application process, I've broken it down into five steps, beginning with registering for the PIN numbers that you and your teen will need to complete the FAFSA.

### 1. Register for PIN Numbers

If your child is a dependent student by FAFSA rules (which are not the same as IRS rules but are clearly stated on the [FAFSA website](#)), both student and parent need to get PIN numbers to allow them to electronically sign the form. Get your PINs at [www.pin.ed.gov](http://www.pin.ed.gov).

### 2. Complete FAFSA Online

To complete the FAFSA, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Click on the Browse/Help icon at the top. That page has lots of useful information, including the Getting Started/Before You Apply section, which tells you which documents to gather before starting.

### 3. Complete College-Specific Forms

FAFSA is required by every college that dispenses federal financial aid, but some colleges also require you to complete other forms that determine how they distribute their institutional funds. Find out which forms each college requires on its Financial Aid web page—or call the financial aid office to find out. Next, be sure to check the priority deadline for each college. Getting your application in by this date improves your chances of being awarded aid. Even better, try to get your application in well before the priority deadline; some money is disbursed on a first-come, first-served basis, so the sooner you get your forms in, the more likely you are to get some.



### 4. Compare Aid Offers

At around the time your child receives his acceptance letter, he will also receive an award letter detailing every component of his financial aid package. Be aware that you can accept or decline any part of the offer, so you might choose to accept grants but decline loans. Once you've received all award letters, examine them carefully and compare what you'd pay at each college, including the terms of loans offered. It might also be worth calling the financial aid office to ask what the likelihood is that your award for the years following freshman year will be comparable. Finally, if your financial circumstances have deteriorated since you completed the FAFSA, you can ask for your award to be reconsidered and you might get more aid.

### 5. Send in Acceptance Forms

Don't forget to send in your acceptance form to the financial aid office. You also need to notify it of any outside scholarships your child has received, including any he gets after you've received the award letter. After that, you're done—until next year.

## New Website Helps You Find Net Price Calculators

As of October 29, 2011, every college (with a few exceptions) was required to post a net price calculator on its website. A net price calculator asks families a series of questions about their financial circumstances and then calculates an estimate of what the net price will be for that family. Note that net price means the cost of attendance (sticker price) minus any grant money.

If you've had trouble locating these net price calculators on some college websites, I have good news! A new website, [NetPriceCalculator.info](http://NetPriceCalculator.info), provides links to the net price calculators for all colleges that have posted them. You can search by college name, state, or category (public, private not-for-profit and private for-profit) and get the link to the web page containing the college's net price calculator. The site is also in the process of rating the accuracy of the calculators. Check it out.



### Timely Tips

#### **Applications to Governor's School for Science & Technology due Feb 1:**

The online application for 10th graders is available at: <http://nhrec.us/apply/>

#### **National Essay Contest Sponsored by American Foreign Service**

##### **Association: Submission Deadline April 15.**

The winner of this essay contest will be awarded \$2500 & get to meet the Secretary of State during an all-expense paid trip to Washington for himself and his parents. To learn more about the essay topic and other contest details, [click here](#).

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