

Life after high school: A closer look at college

The media, schools, and employers all have the same message—today’s jobs demand a higher level of education than jobs of the past. For most high school students, that means college. But research shows that a high percentage of students struggle to settle on a college major, fail to complete college on time, or simply drop out. As college costs rise and industry salaries stall, students cannot afford to waste time or money because of poor planning. Here are some ideas to help prepare teens for college and to help choose the right college or major.

Step #1—Choose a direction

In this rapidly changing world, it is difficult to imagine what careers will be available just a few years from now. Global markets and competition, new discoveries and ideas, and a changing environment are working together to create new jobs every day—and make other jobs obsolete. According to one business consulting company, “We are currently preparing students for jobs that don’t yet exist, using technologies that haven’t been invented, in order to solve problems we don’t even know are problems yet.”

With such an unclear future, choosing a career path can seem nearly impossible. So, it comes as no surprise that many teens have little idea where to start.

Parents can begin talking with their children early in high school to help uncover interests. Encouraging teens to take a variety of courses and to participate in extracurricular activities can open their eyes to career options.

That doesn’t mean that teens will know specifically what they “want to be,” but it may help narrow the field. Just knowing that a student likes math and science or literature and philosophy or art can provide a little focus.

A teen whose mind is completely made up is just as, if not more, concerning as one without focus. While it is true that some students know from an early age that they want to be doctors or teachers, others find themselves changing their minds mid-college or even after graduation. Encouraging a teen to job shadow or pursue an internship can help avoid future struggles if the reality of a career doesn’t live up to the teen’s expectations.

Step #2—Make the most out of high school

Admission tests, such as the SAT and ACT, are good measures of a student’s readiness for college, but they don’t necessarily guarantee success. In fact, high school performance is a better measure of whether a teen will succeed in college. Research indicates that students who work hard in high school—regardless of the quality or rigor

of the high school—are more successful in college. In a word, students who learn to study and to challenge themselves in high school learn valuable skills that will translate into success in college.

One high school stumbling block is “senioritis”—near-graduation burnout that leads to kicking back rather than kicking in. Taking the easy road in high school by loading up on study halls or avoiding tougher classes can, in fact, work against students when they step up to the college level.

Like an athlete training for a major contest, teens can use their school experience to train for college. Advanced Placement courses or college achievement exams (SAT2s) are great ways to prepare. Although academically tough, they tell the college admissions office that students have taken full advantage of their high school experience and are prepared to handle the rigors of college.

Step #3—Choose a college

According to College Board, there are 3,849 two- and four-year accredited colleges and universities in the United States. Selecting the “right” college can be intimidating. Choosing a college is a process, one that is best broken down into basic criteria. Having your teen answer some very simple questions can make the process much simpler:

- What do I want to study?—If a teen knows the specific major he or she wants to pursue, start here. If not, look at general fields of study (i.e. physical sciences vs. humanities). For the truly indecisive, consider a liberal arts college that offers a broad range of courses.
- Do I want to be near or far from home?—Not all students are prepared for life far from home, while others look forward to the adventure. Snow is great for a skier, but your child may prefer short sleeves in January.
- Do I want a rural, suburban, or urban campus?—Students from a rural or suburban community may find great appeal in a city setting and love the total experience. On the other hand, they may soon find themselves longing for a patch of grass and open sky. Try to think realistically about the impact the college setting will have on your child’s personal comfort and wellbeing.
- How big of a school do I want?—Will your child be comfortable as a face among thousands or will he or she thrive with more personal attention and notoriety? Be careful not to stereotype a college solely on the number of students. Some large universities are made up of smaller colleges whose population may be smaller than that state school on the list.
- Am I reaching high enough?—Students who attend their “reach” schools are constantly challenged to work hard and to improve, which are keys to future

success. Students who choose less demanding options often lose their motivation and fail to achieve their potential.

- Can I afford it?—Annual tuition, room, board, books, travel, lab fees, student activity fees, health insurance (most colleges require all students to carry the college’s plan or provide proof of adequate insurance), personal expenses, and any other miscellaneous costs can total more than \$16,000 for a SUNY school and more than \$50,000 for a private college. Before succumbing to sticker shock, be certain to consider financial aid. Endowments at many private colleges fund generous financial aid packages that make a private college more affordable than a state college.
- Are there other factors that are important?—Be sure to consider anything that might be important to your child. These might include single-sex versus coed campuses, religious affiliations, ethnic groups, housing options, sports and extracurricular activities, international study opportunities, and research and internship possibilities.
- Is this right for me?—Students who attend designated “Accepted Students Day” at the University of Richmond are told, “You have chosen and been accepted at different colleges. You now must decide where you will attend. It comes down to the intangibles. Does this feel right? If so, this is where you belong.”

Step #4—Make the most out of college

September finally arrives and college begins. As with most things in life, the first weeks can be exciting and occasionally unsettling. As tempted as your child may be to sample all college has to offer, this is the time to put those study skills to practice. A good start in the classroom can impact a college career. One study showed that students who carry a B (3.0) average or better stay in school and graduate. Students with lower grades have a greater tendency to drop out.

No college experience is perfect. Even with the best preparation, students may find the curriculum they chose may not be right for them. Taking an elective or two outside of a major may open up new possibilities. Or maybe the classes are a bit tougher than expected or the roommate isn’t working out. All colleges have staff who are trained to help students adjust to college or to deal with any problems that might creep up. A little effort can help prevent your child from becoming one of the students who start, but never finish.

Paying for it all

The economic crisis certainly makes it more difficult to pay for college. The old “thirds” rule of one-third savings, one-third debt, and one-third family paycheck is now obsolete.

Savings have dwindled in the stock market crash; loans are harder to get; and many parents have lost their jobs. It may be more difficult, but college can still be within reach. Consider these ideas:

- Knowing the struggles of many American families, some colleges are working to find funds to attract the best and brightest students. Ask what type of financial aid may be available.
- Look for private scholarships. Most high school guidance offices maintain lists of possible scholarships. Don't fall prey to companies offering to provide you with an endless supply of scholarships; you can find the majority of that information online.
- Apply early. Scholarship funds are sometime distributed on a first-come, first-served basis.
- Take advantage of new tax breaks. For the 2009 and 2010 tax years, anyone who earns less than \$80,000 (\$160,000 for a couple) a year is eligible to get \$2,500 back from the IRS for the first \$4,000 spent on tuition and fees—for the taxpayer or for each of his or her kids.
- Fill out the Free Application for Federal Student Aid, (FAFSA) each year, preferably as early in the year as possible. Most colleges base their aid packages on a family's FAFSA.
- Look for other opportunities. Division III schools don't award athletic scholarships, but they often provide other types of aid to desired athletes. Some colleges have funds to attract women or minorities to broaden student diversity. The GI Bill and Reserved Officers' Training Corps (ROTC) will fund much of the cost of an education in exchange for military service.
- Request a financial aid review if the cost exceeds your ability to pay. Plead your case if you feel officials overlooked something, especially any extenuating circumstances, such as a loss of job or savings.
- Consider a less expensive route. Begin with a two-year school, a state college, or a less costly private school. The goal is to get the best education you can afford.

Online resources

- College Navigator (<http://nces.ed.gov/COLLEGENAVIGATOR/>)—federal government college search site. Allows you to export a spread sheet to compare schools.
- College.Gov (www.college.gov)—federal government site provides reasons to attend college and how to pay for it.
- College Board (www.collegeboard.com)—home of the SAT college entrance exam. This site provides a wealth of information ranging from SAT information to a college matchmaker (http://collegesearch.collegeboard.com/search/adv_typeofschool.jsp).

- ACT (www.actstudent.org)—home of the ACT college entrance exam. Information for students and parents regarding the ACT exam and college planning.
- U.S. News and World Report's college ranking (<http://colleges.usnews.rankingsandreviews.com/best-colleges>)— breaks down U.S. colleges into categories, provides general information on size, financial aid, etc.