



ON THE ROAD TO COLLEGE Program Guide

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The program guide is intended as a rough outline for the topic and can be adapted as you see fit to meet the needs of your program, parents of pre-college students, or situation. The guide also includes copy-permissible activities as a supplement to instruction. **Please note that color handouts are copyright protected and duplication in any form is strictly prohibited.** See our website dreamcatchercurriculum.com for additional info, updates and new curriculum topics.

➡ **BEFORE YOU BEGIN:** This workshop requires minimal prep, however, it is strongly recommended that you read and review the program guide along with the handout before meeting with parents.

ON THE ROAD TO COLLEGE PARENT PLANNING GUIDE OBJECTIVE & INCLUDED TOPICS

To provide parents of pre-college students with information and strategies for college preparation, financial aid, tasks associated with academic and college planning, and skills to instill in their children for success; *Beginning the College-Prep Process, Recognizing Parental Roles in College Planning, Tasks for Parents and Students, Financial Aid and FAFSA Information, Important Skills to Cultivate in Students*

BEFORE THE WORKSHOP /SESSION

This workshop is appropriate for parents of pre-college students (9th through 12th grade). If possible, plan to provide parents with snacks or refreshments (and childcare, if possible) to establish a friendly, accessible atmosphere. Print appropriate amounts of the supplemental checklists and materials included in this guide; put together packets of materials beforehand. Consider using AV equipment to show videos from College Board and Federal Student Aid. Set up and test technology before the workshop. You might also invite an admissions or financial aid specialist from a local campus to answer questions and discuss the admissions/financial aid process.

STEP ONE TIME: 15-20 MINUTES

Begin the parent meeting by showing this short video on the **5 Ways College Education Pays**; to access it go to youtube.com/watch?v=spNDLD2KRuA. There are other videos on the [College Board's YouTube page \(youtube.com/@collegeboard/videos\)](https://youtube.com/@collegeboard/videos) that might be a good fit for your programming. If showing a video isn't possible, facilitate a discussion about the benefits of a college education.

Next, start a discussion on the types of college; go to bigfuture.collegeboard.org/plan-for-college/college-basics/types-of-colleges/types-of-colleges-the-basics to review information from College Board on the types of colleges. Ensure parents understand the options available to their students. Discuss each option, answering questions and facilitating discussion as needed.

Move to the *On the Road to College Parent Planning Guide* handout. Discuss the introductory statement, asking if any parents are wondering **what's next?** Provide parents with contact information, including email address, phone number, your college-prep website, office hours, and social media accounts (if applicable/appropriate, many counselors and advisors have a Facebook/Instagram account specifically for college-prep info.) Also provide a schedule of upcoming events such as test dates, campus visits, local college application and/or scholarship deadlines, and any upcoming meetings. Let parents know you are available for assistance!

Discuss the *Benefits of a College Degree* section then transition to the *Map It Out* section on the handout. Ask if any parents have begun the college planning process. Facilitate discussion as time allows. Mention that colleges consider academic records starting in 9th grade. Distribute appropriate checklists for parents and students (included in this guide or feel free to use your own checklists; 11th and 12th checklists are two pages each). Point out the helpful website links included with most tasks to be completed.

Briefly review the other subsections (*Drive the Process, Stay in Your Lane, Get on the Financial Aid Freeway, Merge into Soft Skills*); each will be discussed in-depth on the inside of the handout.

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STEP TWO TIME: 15-20 MINUTES

Open the handout to cover the *Drive the Process* section; inform parents that they should **be the driver** by finding out their student's college plans, then begin the process keep it going. Review the speed bumps to avoid. Move to the *Stay in Your Lane* section. Review the list of tasks for both parents and students.

STEP THREE TIME: 15-20 MINUTES

Move to *Get on the Financial Aid Freeway*. Discuss how financial aid works and the different kinds of aid available. Visit studentaid.gov/resources/prepare-for-college/students/choosing-schools/consider-costs to review the components of cost of attendance for college. Discuss the *Sources of Financial Aid* section and *What to Know about the FAFSA*. Incorporate the following videos if time allows using the Federal Student Aid YouTube channel:

Overview of the Financial Aid Process: youtube.com/watch?v=H_iS7gmQd9o

Types of Federal Student Aid: youtube.com/watch?v=Pn4OECMTh5w

Responsible Borrowing: youtube.com/watch?v=mTHtn0FRMWw

After the FAFSA: What Happens Next: youtube.com/watch?v=1c1gNefSw78 *Updated version coming soon!*

Discuss the final section under *FAFSA Facts Ahead*; be sure to cover the following terms: FAFSA Submission Summary (FSS), verification, entrance counseling, and Master Promissory Note (MPN). Ensure that parents understand that **the FAFSA needs to be completed every year their student is in college**.

Highlight any services your school or program provides such as assistance completing the FAFSA, verification assistance, and visits by college representatives.

STEP FOUR (WITH OPTIONAL ASSESSMENT) TIME: 15-20 MINUTES

Turn to the back page covering soft skills. Discuss the meaning and importance of developing soft skills. Cover each skill and the strategies associated. Facilitate a discussion on how parents think their children are doing in each skill and if there's a particular skill more needed than others. At the conclusion of the workshop, conduct a simple assessment by asking parents the following: **What is one benefit of a college degree? What is one source of financial aid? What does SAI stand for?**

OTHER DISCUSSION POINTS:

During the parent meeting, provide plenty of time for questions. Consider inviting a parent whose teen is already in college to discuss their experience. Invite current college students to talk about their transition to postsecondary education. Discuss the importance of getting to know financial aid officers and academic advisors, as these are the individuals on campus that students will work with the most. Mention the possibility of making tuition payments in installments after financial aid is applied. Inform families that if their financial situation changes (especially after submitting the FAFSA), they should let their financial aid office know; there may be additional funding available. Emphasize the importance of checking email regularly for both parents and students. Stress to parents: **Never pay for a scholarship search or financial aid assistance.**

More videos that may be a good fit:

What are the Biggest Myths about Financial Aid?: youtube.com/watch?v=xSRAP6YCbp4

What You Don't Know About Financial Aid Could Cost You: youtube.com/watch?v=eF0F6ZQ7xiQ&list=PL-NpEXrBdTqHr8FUdKC07oR0KP3D10-y3&index=8

What do Colleges Look For? youtube.com/watch?v=R0c8WnxLsH0

Visit Federal Student Aid's YouTube Channel homepage at: youtube.com/channel/UCEnu3BHoR9IYgBnCkqQdgmA

Be sure to preview the videos you plan on showing before the parent session!

9TH GRADE CHECKLIST

For Students :

- Take challenging classes in core academic subjects. Most colleges require 4 years of English, at least 3 years of social studies (history, civics, geography, economics, etc.), 3 years of math, 3 years of science, and many require 2 years of a foreign language. Round out your course load with classes in computer science and the arts.
- Get involved in school or community-based activities that interest you or allow you to explore career interests. Consider working, volunteering, and/or participating in academic enrichment programs, summer workshops, and camps with special focuses such as music, arts, or science. It's *quality* not *quantity* that counts.
- Ask your guidance counselor or teachers what **Advanced Placement or concurrent college courses** are available, whether you are eligible, and how to enroll in them.
- Use the U.S. Department of Labor's **career search** tool to research your career options: mynextmove.org
- Start a **list of your awards, honors, paid and volunteer work, and co-curricular activities**. Update it throughout high school: [DreamCatcher Curriculum Extracurricular Archive](http://dreamcatchercurriculum.com/for-students) (go to dreamcatchercurriculum.com/for-students to access the PDF!)
- Check out *KnowHow2Go: The Four Steps to College*, which suggests **actions you can take** as you start thinking about education beyond high school: knowhow2go.acenet.edu/four-steps-to-college.html
- Learn more about **managing your money**: studentaid.gov/sites/default/files/money-management-checklist.pdf
- Research the **benefits of going to college**: studentaid.gov/resources/prepare-for-college#why-go. Don't be afraid to ask for help from parents, school counselor, and upperclassmen.
- Estimate your **potential financial aid** using the *Federal Student Aid Estimator*: studentaid.gov/aid-estimator/

9th grade is an important year for college prep. It is the first year that grades and co-curricular activities are considered by colleges/universities for admission and scholarships. Take preparation seriously during freshman year; you'll be setting yourself up for success later in high school!

For Parents :

- Talk to your teen about **college plans**. Support their college aspirations and make plans to reach definitive goals. Visit college campuses together.
- Address your concerns about **whether your teen can or should go to college**. Use this website for a multitude of topics and resources: studentaid.gov/resources/prepare-for-college/parents
- Keep an eye on your **student's study habits and grades**. Provide an appropriate study space, free of distractions like cell phones and televisions. Place a higher priority on their studies over co-curricular activities. Stay involved with their academics and take advantage of opportunities to be involved with their school activities.
- Encourage your teen to take Advanced Placement (apstudents.collegeboard.org/), honors, concurrent college courses, or other challenging high school classes. This will ensure that they are **academically prepared for college** (and might save you money on tuition later).
- Add to (or create) your student's **college savings account or 529 plan** regularly if you are able. Make sure you are fully aware of the requirements of the account.
- Use the Department of Education's **College Scorecard** (collegescorecard.ed.gov/) to instantly compare expenses and projected loan payments for the colleges in which your student is interested in attending. Explore the **Alternative Pathways to a Career** with your student on the College Scorecard website.

Notes:

10TH GRADE CHECKLIST

Make 10th grade count by continuing the college-prep process! 11th and 12th grade will be very busy with academic coursework, as well as preparing for the ACT and/or SAT tests and selecting and applying to college. Start narrowing your college lists and keep taking challenging courses.

For Students :

- Meet with your school counselor or mentor to **get info about colleges and their requirements**. You can also use the College Scorecard to research colleges: collegescorecard.ed.gov/. Create a list of at least **3** colleges of interest; request information directly from the colleges' offices of admissions.
- Find out the college admission requirements for your colleges of interest and **make goals to meet or exceed those requirements**. Colleges often consider grade point average (GPA) and/or ACT or SAT scores.
- Discuss **high school graduation requirements** with your high school academic counselor to confirm you are on track to graduate. Ask if **concurrent college courses** are an option for you.
- Talk about college** with a trusted teacher, coach, or mentor. Ask questions about their experience.
- Discuss your college plans with parents/guardians. **Develop a strategy together** to make admission and financial aid possible. Research questions that you should ask and discuss.
- Consider taking a practice **Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT)**: satsuite.collegeboard.org/psat-nmsqt. Also, check out the **CLT** at cltexam.com. Consider taking part in **ACT Prep** offered in your area. Take necessary steps to become familiar with college entrance exams.
- Job shadow or interview professionals** in several areas of career interest. Ask questions about daily tasks and responsibilities (and take notes). Ask about their college experience.
- Research majors** that might be a good fit with your interests and goals based on your results from the U.S. Department of Labor's career search: mynextmove.org/
- Learn the differences between **grants, loans, work-study, and scholarships**: studentaid.gov/understand-aid/types

For Parents :

- Find out if your teen's school has a **college night or financial aid night** scheduled. Make plans to attend events together.
- Help your student **develop independence** by encouraging them to take responsibility for balancing homework with any other activities or a part-time job.
- Learn about the **standardized tests** your teen will be taking during 10th through 12th grades.
- Get a brief **overview of financial aid** from Federal Student Aid: [youtube.com/watch?v=H_iS7gmQd9o](https://www.youtube.com/watch?v=H_iS7gmQd9o)
- Get the facts about **how much college costs**. You may be surprised at how affordable higher education can be. Start by reading *Understanding College Costs*: bigfuture.collegeboard.org/pay-for-college/college-costs/understanding-college-costs
- Encourage your teen to **make a list of interests, talents, and favorite activities** to start matching with occupations. Learn more about how teens can complete a career worksheet: bigfuture.collegeboard.org/explore-careers/career-exploration-important-steps-in-process

Notes:

11TH GRADE CHECKLIST

For Students :

ALL YEAR:

- Explore careers and earning potential with the Occupational Outlook Handbook search tool: bls.gov/ooh/. For an interactive tool, try this career search: studentaid.gov/resources/prepare-for-college/students/career-search
- Narrow your college list to at least 3 (reach, match, safety) and make sure you understand the admission requirements and costs of attendance: nces.ed.gov/collegenavigator/
- Go to college fairs and presentations hosted by college representatives and/or go on official campus visits to your colleges of interest.

FALL:

- Take the PSAT/NMSQT. Take the test in 11th grade to qualify for scholarships and programs associated with the National Merit Scholarship Program. For more info visit: satsuite.collegeboard.org/psat-nmsqt.

SPRING:

- Register for and take exams for college admission. The standardized tests that many colleges require are the SAT, the SAT Subject Tests, and the ACT. Check with colleges of interest to confirm what tests they require. Register for all tests in advance and allot yourself time to prepare appropriately! Talk to your high school counselor about the potential for fee waivers for these tests; you could be eligible to take these exams for free.
 - SAT: satsuite.collegeboard.org/sat
 - ACT: act.org
- Use a free scholarship search: studentaid.gov/understand-aid/types/scholarships). Some deadlines are as early as the summer between 11th and 12th grades, so prepare now to submit applications as soon as you're able.
- Find out what government financial aid you can apply for, and how, in *Do You Need Money for College or Career School?*: studentaid.gov/sites/default/files/do-you-need-money.pdf

It's getting real. College is right around the corner and now you need to start prepping according to semester and season. Don't fall behind this year, as it's just as important as senior year.

You can do this!

- Learn how to avoid scholarship scams and identity theft as you search for financial aid: studentaid.gov/resources/scams. NEVER pay for a scholarship search or for help completing the FAFSA. Don't divulge your personal information to anyone claiming to help complete scholarships or submit the FAFSA.

SUMMER (before Senior Year):

- Create a username and password called an FSA ID to confirm your identity when accessing your government financial aid information and electronically signing your federal student aid documents. Learn more about the FSA ID and create yours here: studentaid.gov/fsa-id/create-account/launch
Note: You must create your own FSA ID. If your parent creates it for you, it will cause confusion later and will slow down the financial aid application process. Watch this video about creating your FSA ID: youtube.com/watch?v=iTb7hMVtzco
- Narrow down the list of colleges you are considering. Visit schools of interest. Ask about financial aid, scholarships, admission requirements, and deadlines.
- Decide whether to apply for admission under a particular college's early decision, early action, or regular decision program. Be sure to learn about the program deadlines and requirements.
- Use the Federal Student Aid Estimator and compare the results to the actual costs at the colleges to which you will apply: studentaid.gov/aid-estimator/
- Apply for scholarships. Your goal is to minimize the amount of loan funds so you have less to pay back later. Learn more at: studentaid.gov/understand-aid/types/scholarships

Notes:



College is getting closer and you'll need to help your student consider colleges and learn more about financial aid and the FAFSA.

For Parents :

- Get in-depth information on **federal student aid programs**:
studentaid.gov/understand-aid/types
- Find out how the federal student aid application process works:
studentaid.gov/apply-for-aid/fafsa/filling-out
- Create your own FSA ID** if you don't have one yet. The FSA ID is a username and password to use for such purposes as signing your student's Free Application for Federal Student Aid:
studentaid.gov/help-center/answers/article/how-to-create-fsa-id-username-password
 - Note: **You must create your own FSA ID.** If your student creates it for you, or if you create theirs, it will cause confusion later and will slow down the financial aid application process. Need help? You and your student should watch the "How to Create Your FSA ID" video here:
youtube.com/watch?v=iTb7hMVtzco
- Talk to your teen about the colleges they are considering.** Ask why those schools are appealing, and help clarify their goals and priorities.
- Attend college fairs with your student**, but don't take over the conversation with the college representatives. Just listen, and let your student do the talking. Have them use this checklist:
bigfuture.collegeboard.org/plan-for-college/find-your-dream-college/college-fairs/college-fair-checklist
- Take your teen to **visit college campuses**, preferably when classes are in session so you both get a sense of what the campus is really like. Use this checklist when visiting college campuses to make the most of your time:
bigfuture.collegeboard.org/plan-for-college/find-your-dream-college/campus-visits/campus-visit-checklist
- Make sure your student is looking into or has already **applied for scholarships**. Use this free search tool to get started: bigfuture.collegeboard.org/scholarship-search/scholarship-list
- Ask your employer** whether scholarships are available for employees' children. Encourage your teen to start researching scholarships.
- Learn about student and parent loans in **Federal Student Loans: Basics for Students**:
studentaid.gov/sites/default/files/direct-loan-basics-students.pdf and **Federal Student Loans: Direct PLUS Loan Basics for Parents**:
studentaid.gov/sites/default/files/direct-loan-basics-parents.pdf.
- Help your teen stay organized.** Work with your 11th-grader to make weekly or monthly to-do lists to accomplish required tasks and prepare to apply to colleges. For more time-management tips, see *8 Ways to Take Control of Your Time*:
bigfuture.collegeboard.org/plan-for-college/college-prep/stay-motivated/8-ways-to-take-control-of-your-time
- Help your student **look into summer learning programs or find a job or internship.** Summer is a great time to explore interests and learn new skills. Colleges seek students who pursue meaningful activities. Learn more here:
bigfuture.collegeboard.org/plan-for-college/college-prep/thrive-in-high-school/summer-learning-programs-what-why-and-how

Notes:



For Students :

ALL YEAR:

- Work hard in your classes all the way to graduation; second-semester grades can affect scholarship and admissions eligibility. Learn more at: studentaid.gov/understand-aid/types/scholarships
- Stay involved in after-school activities and **seek leadership roles**, if possible.

FALL:

- Research fee waivers for college applications and standardized test registrations. ACT and SAT fee waivers may be limited to a few uses, but college application fee waivers may be unlimited. Save yourself possibly hundreds of dollars (fees range from \$10 up to \$100+ per application) by requesting fee waivers from your counselor or academic advisor.
- As soon as possible after the application is open, **complete and submit your FAFSA** (studentaid.gov/h/apply-for-aid/fafsa), along with any other financial aid applications your chosen college(s) may require. You should submit the FAFSA by the earliest financial aid deadline of the colleges to which you are applying.
- After you submit the FAFSA, you should receive your **FAFSA Submission Summary (FSS)** within three days to three weeks. This document lists your answers to the questions on the FAFSA and provides some basic information about your aid eligibility, like potential Pell Grant and loan amounts. Quickly make needed corrections and re-submit.
- If you haven't done so already, **register for and take the standardized tests** required for college admission. Check with the colleges of interest to see what tests are required.
 - SAT: satsuite.collegeboard.org/sat
 - ACT: act.org
- Apply to the colleges you have chosen.** Prepare your applications carefully. Follow the instructions, and **PAY CLOSE ATTENTION TO DEADLINES!** Stick to a calendar or schedule of application deadlines.
- Continue submitting **scholarship applications** for colleges and local/private scholarships.

This is your year!

Stay on top of tasks to reach your goals and manage potential stress.

You're so close to the finish line!

- Before the college application deadlines, **ask your counselor and teachers to submit the required documents** (e.g., transcript, recommendation letters immunization records, etc.) to the colleges to which you're applying.
- Understand the FAFSA process** better by watching the videos in the "FAFSA Form Tips" playlist: youtube.com/federalstudentaid.
- Follow or like the office of Federal Student Aid** on Twitter (@FAFSA on Twitter) and Facebook (facebook.com/FederalStudentAid) to get regular financial aid tips and updates.

SPRING:

- Review your college acceptances and **compare the colleges' financial aid offers.** Learn how here: studentaid.gov/complete-aid-process/comparing-aid-offers.
- Contact the financial aid office** if you have questions about the aid a college has offered. Getting to know the financial aid staff early is a good idea—they can tell you about deadlines, other aid for which you might apply, and important paperwork you might need to submit.
- When you **decide which college you want to attend**, notify them of your commitment and submit any required financial deposit. Most colleges require this notification and deposit by May 1st. Contact others about your decision to free up aid and admission for other students.
- Make informed decisions about student loans:**
 - Federal Versus Private Loans: studentaid.gov/understand-aid/types/loans/federal-vs-private
 - Federal Student Loans: Basics for Students: studentaid.gov/sites/default/files/direct-loan-basics-students.pdf
- Ask your high school counselor to **send your final transcript** to your college.
- Review the **Summer-Before-College Checklist:** blog.collegeboard.org/summer-before-college-checklist



For Parents:

SUMMER:

- If you haven't already, visit college campuses of interest to your student. Use a Campus Visit Checklist to ensure you get the most out of these experiences: secure-media.collegeboard.org/CollegePlanning/media/pdf/campus-visit-checklist.pdf
- Assist in finalizing your student's college list. You can help them choose which colleges to apply to by weighing how well each college meets their needs and provides the most financial aid. Find out more about how to finalize a college list using this link: bigfuture.collegeboard.org/get-in/applying-101/how-to-finalize-your-college-list-admissions-college-application
- Find out the actual cost of colleges using the College Scorecard (collegescorecard.ed.gov/). Search the individual college then scroll to "Calculate Your Personal Net Price" to get a custom net price. You can also use the College Board's Net Price Calculator together to find out the potential for financial aid and the true out-of-pocket cost, or net price, of each college at this link: professionals.collegeboard.org/higher-ed/financial-aid/netprice/participating-schools
- Encourage your student to start college applications early. Some colleges open their applications to rising seniors as early as July before senior year. Your student can at least begin their applications with the required fields and save other fields for later. Find out more about getting started on applications: bigfuture.collegeboard.org/plan-for-college/your-college-application/get-organized/college-applications-how-to-begin

FALL:

- Work with your student to complete the FAFSA, which opens December 2023 (but typically opens October 1st). You'll need your tax info from 2 years prior and an FSA ID to complete the FAFSA.
- Read *IRS Publication 970, Tax Benefits for Education* to see how you might benefit from federal income tax credits for education expenses: irs.gov/pub/irs-pdf/p970.pdf

Congratulations! Your student is close to a major life accomplishment...graduating high school!

Help your teen cross the finish line and start a new journey—COLLEGE!

- Make sure your teen's personal information is safe when they apply for financial aid; learn more about reducing your risk here: studentaid.gov/resources/scams#reduce-your-risk. For tips, read *Federal Student Aid and Identity Theft*: studentaid.gov/sites/default/files/student-aid-and-identity-theft.pdf
- Review communications from colleges to which your student sent FAFSA information. If a college has offered you or your child Direct Loans, review the Federal Student Loans: Basics for Students (studentaid.gov/sites/default/files/direct-loan-basics-students.pdf) and Federal Student Loans: Direct PLUS Loan Basics for Parents (<https://studentaid.gov/sites/default/files/direct-loan-basics-parents.pdf>).

SPRING:

- Learn about college loan options together. Borrowing money for college can be a smart choice, especially if your high school student gets a low-interest federal loan. Learn more about the parent's role in borrowing money: bigfuture.collegeboard.org/pay-for-college/loans/borrowing-the-parents-role-college-financial-aid
- Review financial aid offers together. Your student will need help reading financial aid award letters and deciding which package works best. Be sure your student pays attention to and meets any deadlines for acceptance. Get more information on financial aid awards: bigfuture.collegeboard.org/pay-for-college/financial-aid-awards/understanding-your-financial-aid-award-offers
- Help your student complete the college acceptance paperwork. Don't miss any important steps after making a decision! Steps to take after choosing a college: bigfuture.collegeboard.org/plan-for-college/after-youve-applied/you-made-your-college-choice-whats-next
- Enjoy this time with your student, but know that it can come with a lot of changes and stress. Read *Kids Going to College* for more advice and assistance with the college transition: grownandflown.com/kids-going-to-college/