

Counselor Talking Points

College: To Go or Not To Go?

Addressing Parents' Concerns

Parents often struggle with the idea of sending their children to college. Some of their most common concerns are described below, along with positive responses that may help you, the counselor or instructor, ease the stress of planning, preparing and paying for college.

Concern

My child is only in middle school; why should we think about college now?

Response

It's never too early to prepare for college. This is the best time for students to develop strong reading and analytical skills and study habits that will promote success in high school and college. It's important for middle school students to take classes that will give them an edge in high school. Additionally, many students will be able to enroll in the Oklahoma's Promise scholarship program as early as the eighth grade.

Concern

We don't have much money and can't save enough to send our child to college.

Response

Saving even a few dollars a week can add up over time to help cover the cost of college. Even if you don't have enough in savings, remember that most families need some help paying for their children's college expenses. That's why financial aid is available.

Concern

Financial aid paperwork and college applications are too hard to understand. I could never fill them out by myself.

Response

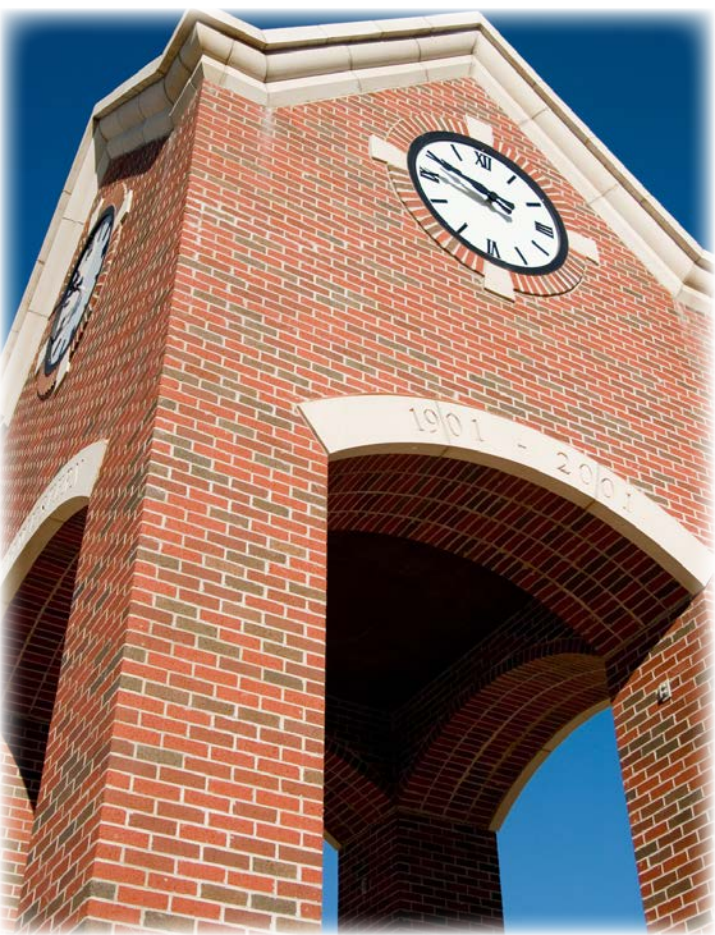
Many changes have been made to make this process easier. In addition, there are many people who can help you with college and financial aid applications. You can always call the financial aid office at your child's school of interest for answers to your questions.

Concern

My child is very talented and will likely get a scholarship to go to college, but what if it doesn't cover all of the costs?

Response

There are many ways to pay for college and you have plenty of time to prepare. Scholarships, grants, work-study programs, savings plans and student loans are all available to you and your family to help make ends meet. Remember, the more you save now, the less your child may have to borrow later.





Concern

We don't need to worry about college because my child is good at sports and will be a professional athlete after high school.

Response

Many students believe they can become professional basketball, football or baseball players, so college isn't something they want to pursue. However, the odds of a high school football player making it to the pros at all, let alone having a career, are 6,000 to 1; the odds for a high school basketball player are 10,000 to 1.

Encourage your child's dream of becoming a professional athlete, but given these odds, it's smart to encourage another plan, too, just in case.

Concern

My child won't fit in at college.

Response

Oklahoma offers many different types of colleges—large or small; four-year university or two-year college; rural or urban, etc.— and there are many options to help your child find a good fit. Plus, college campuses offer a great deal of assistance to help new students adjust to new surroundings. Supporting your child's decision to go to college can make all the difference.

Concern

We want our child to go into the family business.

Response

Your child's college education may actually help your family business grow! The additional time spent and investment in your child's education beyond high school could ultimately bring improvements to the way the business runs and help to make it more successful.

Concern

We don't want to see our child go into debt.

Response

- College is an investment in your child's future. If borrowing student loans is necessary, teaching your child to borrow only what is needed to cover school costs will help reduce loan debt. Remember that students can expect a higher income after graduation, making it possible to handle loan payments financially. Encourage your child to borrow wisely and start teaching them now about smart borrowing from your own experiences and with help and tools from ReadySetRepay.org and OklahomaMoneyMatters.org.
- In a competitive marketplace, a college degree is often the deciding factor for an employer. Most companies that offer employee benefits want workers who have college degrees.

- College graduates are less likely to lose their jobs. According to the U.S. Department of Labor, in January 2013 the unemployment rate for those with a Bachelor's degree or higher was less than half of the unemployment rate for those with no college education.
- Typically, a college graduate will make more over a lifetime than someone without a college education. Several studies have estimated that a Bachelor's degree can add an additional \$1 million or more to a graduate's lifetime earnings! (Source: FastWeb.com)
- Research shows that college graduates are usually healthier, live longer, are smarter consumers and have more varied interests than those who don't go to college. They're also less likely to smoke. (Source: College Board's *Education Pays* report)
- College provides the opportunity for personal growth. Students can explore new subjects, meet many different people and participate in activities they might not otherwise experience.

Concern

We want our child to wait a couple of years before attending college to have a chance to grow up a little.

Response

There are many advantages to attending college right after high school:

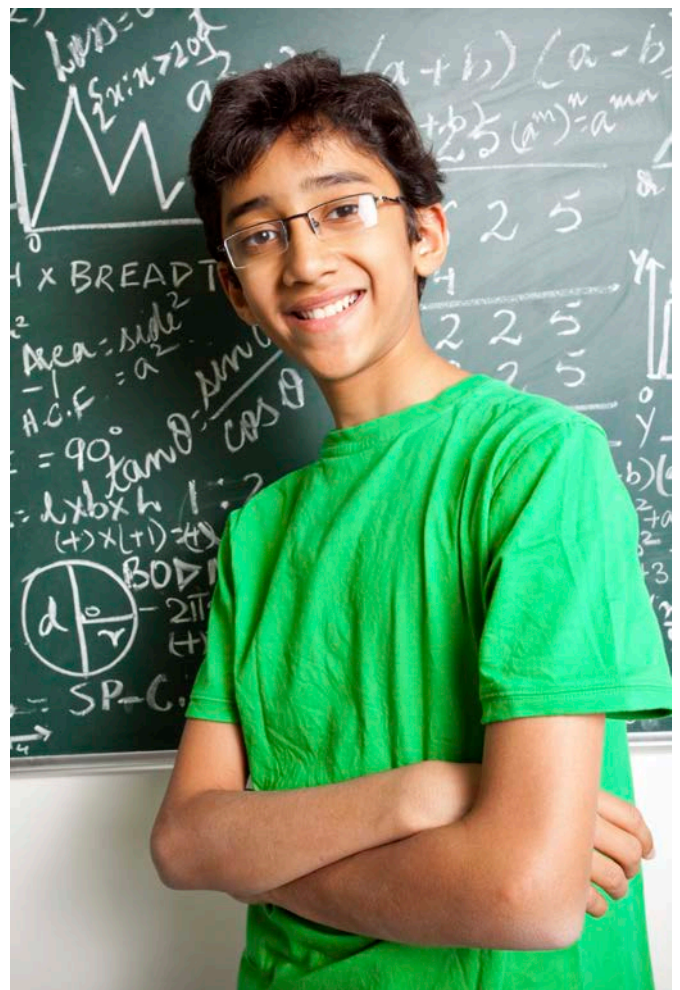
- College costs increase over time, so it may cost less to go to college now.
- Students are still used to being in school.
- Younger people often have fewer responsibilities and more time to study.
- Many high school graduates who decide to postpone college end up entering the workforce and giving up their dreams of an education beyond high school.

Concern

I'm uncomfortable talking to a guidance counselor and I don't know what questions to ask.

Response

As a middle school counselor, I know what it takes to help you get your child ready for college. I'm here to help your child choose a college, meet testing requirements and deadlines, provide information about financial aid and write letters of recommendation. It's important to visit with me if you need any help. That's what counselors are for! Another helpful resource is the *Ask Your School Counselor* tool in the *Publications* section at UCanGo2.org.



Important: Students who are eligible to receive the Oklahoma's Promise scholarship must begin college within three years after their graduation from high school, or they'll forfeit the scholarship.

Concern

College is for kids from wealthy families.

Response

Most of the financial aid available goes to students who really need money to help pay for college.

- Visit UCanGo2.org to find information about various types of financial aid and scholarships.
- Check for scholarships sponsored by local organizations (e.g., American Legion, YMCA, Target, McDonald's, Walmart, etc.).
- Contact the admission or financial aid offices at the schools your child is interested in attending.
- Don't get discouraged. There are many forms of financial aid available. You don't have to be rich to send your child to college. If you haven't done so already, now is a good time to open up a college savings account. See OK4Saving.org for more information.

Concern

What if my child doesn't take the right courses in high school? Will college still be an option?

Response

College admission counselors typically look at a number of things when considering a student's qualifications for entering college:

- "Core" classes taken in high school (classes required for entrance into most colleges)
- High school grade point average (GPA), especially for the "core" classes
- ACT/SAT scores
- High school class ranking

It's important to keep track of high school classes. Encourage your child to write down every core class taken to monitor progress. For the current list of required courses, visit the *Publications* section at UCanGo2.org. Your child can also stop by my office at any time to get a copy of the list.

If your child graduates from high school without taking all of the required courses or doesn't meet one of the college entrance requirements, there



may be other options to boost academic standing before entering a college program, such as an online course or a course at a nearby community college. Encourage your child to keep the college goal in mind and to do whatever it takes to make it happen.

Concern

My child doesn't want to go to college. How do I respond to keep education after high school on the table?

Response

Ask why your child doesn't want to go to college. Are there any fears or misconceptions you can talk through together? Plan a campus visit at a nearby school to help your child become more comfortable in a college setting. Attend events (games, plays, concerts) at a local college campus to help develop an interest in everything college has to offer.

Counselor, as a trusted adviser to the students and families you serve, it's so important to encourage and support parents as they evaluate postsecondary options for their child. Providing information, tools and resources for parents can help reduce their stress and provide the knowledge they need to support their child down the path of college success.



WITHIN REACH ... WITHIN YOU