



College Survival Guide for Parents

8:00-9:00 p.m.



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Florida



College Survival Guide for Parents

College Search/Selection and Application Process

College Admissions Processes

Two Categories:

1. College Search & Selection Process

2. College Application Process

1. College Search and Selection

Tips to help your student make an informed choice

College Search and Selection

Tips to help your student make an informed choice

Encourage your student to:

1. Create a college email account

- Use email for college purposes only
- Refrain from using email names like...sexykitten18 or partytime24
- Don't use your parent email. Most schools use the students email for matching test scores and inquiry records.

2. Research each school

- Websites
- Virtual Tours
- Factors to consider:
 - Academic Program, Size, Average Freshman Class size, Type, Cost, Distance from home, academic profile of incoming freshman class

College Search and Selection

Tips to help your student make an informed choice

Follow up with your student:

1. Talk with your student, designate times for discussion
 - Why are they interested in each school?
 - Which ones they think they will be will be a reach vs. safety?

2. Narrow down list, select schools to visit
 - Schools offer several different types of visit opportunities
 - The visit experience is often the key determinant in selecting the right college

College Search and Selection

Tips to help your student make an informed choice

Opportunities for parents to get involved:

1. Join the prospective parent communication/ mailing list
2. Do your own research on each school, compare notes with your student
 - Hot topics for parents:
 - Safety
 - Cost
 - Scholarships/Financial Aid information
 - Important dates and deadlines

2. College Application Process

Tips for helping your student navigate applications and stay on track

College Application Process

Tips for helping your student navigate applications and stay on track

#1 TIP:

APPLY EARLY

Most schools open their application in July or August of the summer before the students senior year!

College Application Process

Tips for helping your student navigate applications and stay on track

Encourage student to:

1. Make connections with their Admissions Counselor at each school
 - Admissions requirements? Essay? Interview? Recommendations?
 - What are they looking for in an applicant?
 - Important dates and deadlines?
2. Submit the FAFSA
3. Seek out advice from high school teachers

College Application Process

Tips for helping your student navigate applications and stay on track

Review together acceptance packages:

1. Figure approximate out-of-pocket cost
 - Financial Aid award
 - Scholarship packages
2. Create “Next Steps” list for each school
 - Register for Orientation
 - Submit your final documents
 - High school transcripts
 - College transcripts
 - Immunization paperwork
 - Submit housing contract

Helpful Tips to Remember

- Let your student do the work. This is your opportunity to encourage your student to be independent and prepare for their life as a college student.
- Generate conversation/discussion. Talk to your student about the college search and application process.
- Make time with student to discuss college process. Students have busy schedules and so do parents. Take time to schedule “college dates” with your student. Block out time from both your busy schedules to talk about college selection and application process.
- Develop a timeline of dates and deadlines for schools your student is applying to.
- FERPA (Family Educational Rights and Privacy Act): Federal Law prohibits schools from disclosing information to anyone but the student unless the student gives their consent. So, it is very important to keep lines of communication open early to facilitate conversations throughout your students college career.



Contact Information:

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What Parents Need to Know About Financial Aid

MAUREEN ANDERSON

DIRECTOR OF FINANCIAL AID

COLLEGE OF CENTRAL FLORIDA, OCALA, FLORIDA

Completing the Free Application for Federal Student Aid (FAFSA)

- The FAFSA for the 2017-2018 academic year can be done anytime on or after October 1, 2016.
- The income information on the 2017-2018 FAFSA is based on your 2015 tax information.
- You can transfer your tax information directly from the IRS utilizing the IRS Data Retrieval Tool – this is the preferred method.
- A FAFSA must be completed every year the student is attending college.

You've Completed the FAFSA – Now What?

- The institutions you entered on the FAFSA will receive the results of the FAFSA in approximately 3 business days.
- Most institutions will require the student to be admitted before they process the FAFSA results – complete your Admissions process, if possible.
- You may be asked for additional documents – approximately 30% of the FAFSA's are selected for a process called "Verification". Income and household information will be requested (and using the IRS Data Retrieval Tool will reduce the amount of income information you will need to provide).
- The institution will begin communicating with the student via the student portal and/ or by mail (e-mail or USPS).

Communication to the Student

- The institution has a communication policy.
 - Via the Student Portal?
 - A parent portal?
 - Via an assigned student e-mail?
 - Via letter sent through USPS?
 - A combination of all three?
- Parents and students need to communicate with each other to make sure necessary information is being shared.

Timelines – *In General*

- For best results – complete the FAFSA as early as possible, but plan to have to have it completed by December.
- Additional documents (if required) should be submitted to the institution soon after they are requested.
- Institutions will begin offering “Aid packages” anytime between January 1 through June 30 – depending on the size and type of institution.

You've Been Awarded – Are you done?

- Bright Futures – Be sure to complete the Florida Financial Aid Application at <http://www.floridastudentfinancialaid.org/> - MAKE SURE YOU INDICATE/ UPDATE YOUR SCHOOL INFORMATION.
- Florida Prepaid – Check with the institution regarding their prepaid policies. Do they require the card one time? Every semester?
- Apply for scholarships – look at the institutions website for scholarship opportunities. *Scholarship deadlines are usually early - start soon.*

You've been awarded loans – Now what?

- Some institutions require certain aid types to be “accepted”. Students can decline certain aid types (student loans).
 - Students wanting loans must complete Loan Entrance Counseling and a Master Promissory Note (MPN) at studentloans.gov (using the same FSA ID that is used to sign the FAFSA).
- Parents can complete the Parent Loan for Undergraduate Students application at studentloans.gov. Information on PLUS loans can be found at <https://studentaid.ed.gov/sa/types/loans/plus>
- TALK TO THE STUDENT ABOUT LOAN DEBT AND BORROWING. Only borrow what is really needed!
- Loans MUST be repaid. However, look at loans as an investment in the future.

Work-Study Employment

- Student works which allows student to earn money (at minimum wage) to help pay educational costs
 - A paycheck; or
 - Nonmonetary compensation, such as room and board
- Limited number of hours a student can work each week. Students *may not work* during class time.
- Working at the institution provides the students with a greater understanding of the college/university, as well as, students will have reduced transportation needs to and from work and school.

What are the expenses and how will financial aid help?

- Tuition and fees – institutions will allow a student to charge/ defer tuition and fees to their pending financial aid.
- Books and supplies –institutions will allow a student to charge books and supplies at the approved bookstore to their pending financial aid.
- Room and board – If the institution has housing and meal plans, institutions will allow a student to charge to their pending financial aid.
- Transportation – some institutions have transportation. Otherwise, student/ family is responsible.
- Miscellaneous – Student/ family is responsible.

When/ how/ where will the financial aid be disbursed?

- *In general* – the student must ATTEND their classes in order to demonstrate they are enrolled and eligible for aid.
- Aid usually does not disburse until after the add/ drop period at the institution – it is best to plan to expect it several weeks after classes begin.
- If there is a remaining balance after institutional charges – aid disbursed by direct deposit, by check, on an institution issued stored- value card.
- COMMUNICATE WITH THE STUDENT ABOUT EXPENSES AND EXPECTATIONS.

Talk about Financial Literacy

- Talk to the student about household expenses.
- Talk to the student about budgeting and living within a budget.
- Talk to the student about credit cards and credit card debt.
- Talk to the student about their financial future and how their actions in college could affect the financial security after college.

What can the parent do to help?

- The student is an adult. Family Educational Rights and Privacy Act (FERPA) protects the students' right to privacy.
- Encourage/ support continued attendance.
- Encourage/ support success in their classes.
- Encourage/ support progressing through their education by taking courses needed towards the degree.
- Encourage/ support the student to learn the processes and requirements.
- Encourage/ support the student to handle their own affairs.
- You've done a great job! – Now it's time to let the birdy fly the nest.

Don't miss our LIVE Hands-on Workshops Tomorrow

November 17, 2016

3:00-3:30 pm: MyCareerShines: Plan Your Future Today

4:00-5:00 pm: FAFSA: Your Gateway to Financial Aid

5:30-6:00 pm: Back-to-School Basics for Adults

(all times are Eastern time zone)

***If you are interested please register
at Floridashines.org**

Thank you all for attending Virtual College Night

We hope you found this session informative and worthwhile. Should you have any questions or would like more information, please contact us at

collegenight@flvc.org