# TABLE OF CONTENTS

**Introduction**
*Making College the Reality: A Guide for Middle School Parents*  
  page 1

**Why is College Important?**  
  page 2

**Maximizing Time**  
  page 5

**Starting a College Portfolio**  
  page 6

**Career Search**  
  page 8

**Graduation Plans 101**  
  page 11

**Saving Money for College**  
  page 15

**Learning About Financial Aid**  
  page 16

**Support at School**  
  page 20

**College Readiness Resources Online**  
  page 21
Research shows that almost 90% of all parents expect their child to go to college. Middle school students consistently say their parents are their primary source of information about college planning. Because the college preparation process can be complicated, this guide was designed to help you and your child in their quest to make college become their dream and that dream a reality.

If you have a child in grades 6-8, you are probably encountering many new challenges and surprises as your adolescent begins to mature. Among the changes in academics, social behavior and motivation, students must now begin to think ahead to high school and beyond.

In the guide, you will find information about various ways parents can support their child in middle school and establish a foundation for successful high school completion and postsecondary education. A list of helpful online resources is located in the back of this guide. And remember, you can always find more help and resources at the middle school guidance counselor’s office!
Going to college is more important now than it has ever been, and it’s important that middle school students set their goals for education after high school early. The following statements are included in the Benefits of Going to College student handout and are designed to show them that a college education is a good use of time, money and brainpower. Review the handout with your child and use the “Personalize it!” prompts to bring the conversation back home. Your personal experiences and insights can really make a difference when discussing these issues.

From the handout:
College graduates have better career options, greater chance of landing a job, and a better chance for progress in their career.

- It is estimated that in 2028 there will be 19 million more jobs for educated workers than there are qualified people to fill them. (Source: KnowHow2Go)
- The more education you have, the more likely it is that you will have a job. College gives you more choices in careers and more flexibility to change jobs.

Personalize it!
- Discuss the ways jobs and job opportunities have changed since you were in school. How have education requirements changed since you graduated?
- Learn more about your child’s dream job and what they feel might be satisfying about it. Jobs need to be about more than just making money.
- What jobs are available in the local area? Which of those jobs interest them?
- Provide an example of when you changed jobs and why. What benefits or challenges did the situation present?

From the handout:
College graduates have a higher yearly income and greater lifetime earnings.

- According to the U.S. Census Bureau, in 2005, the average income for a Bachelor’s Degree holder was $54,689 versus an income of $19,915 for a high school graduate.
- A Bachelor’s Degree holder earns twice as much in a lifetime as a high school graduate.

Personalize it!
- What are your goals for the future? How will your yearly income affect (or not affect) those goals?
- Stress the costs of living and goals they have set for themselves.

From the handout:
College gives you a chance to network, improve your social skills, expand your extracurricular activities, and a build a network of friends.

- College offers an opportunity to meet new people, improve communication skills and become more self-disciplined.

Personalize it!
- Discuss how more education can have an effect on self-confidence.
- Give them some first-hand information about your job and how it interests you. What have you learned about other people?
Why Go to College
Hear college students’ perspectives about why college made a difference for them. Each video’s web page includes questions to help start a conversation.

1) In Why Go to College (Marcus), Marcus discusses his decision to go to a community college and while there, he learns he is interested in studying for a degree in finance and continues his education at a university. His community college experience helped him decide on a career.
   ownyourownfuture.com/9th/why/video-hub/why-go-to-college-marcus

2) In Why Go to College (Gabriela), Gabriela discusses the ways she had to become more responsible in her approach to education, and college helped her do that.

3) In Why Go to College (Todd), Todd explains how he wanted to become a video game designer and found that he needed a college education to make that dream a reality.

From the handout:
College helps you improve your decision-making, communication, and analytical skills.

- Businesses want to hire people who know how to think critically and solve problems.

Personalize it!
- Describe a challenge/issue you experienced (either at work or in the home) and how you addressed it.
- Why would an employer want an employee with critical thinking and problem-solving skills?

From the handout:
College graduates have better health and standard of living.

- Statistics show that college grads have better health and exercise more. Employers often offer health care plans and wellness programs. Grads tend to have more job satisfaction and time off for recreation.

(Source: College Board, Education Pays: The Benefits of Higher Education for Individuals and Society)

Personalize it!
- Talk about the role of health, wellness, and recreation in long-term success.

Additional Resources
Benefits of going to college

There are many reasons to go to college. Here are a few to start thinking about!

College graduates have better career options, greater chance of landing a job, and better chance of progress in their career.

- According to an estimate, in 2028 there will be 19 million more jobs for educated workers than there are qualified people to fill them. 
  (Source: KnowHow2Go)
- The more education you have, the more likely it is that you will have a job. College gives you more choices in careers and more flexibility to change jobs.

College graduates have a higher yearly income and greater lifetime earnings.

- In 2005, the average income for a Bachelor’s Degree holder was $54,689 versus an income of $19,915 for a high school graduate.
- A Bachelor’s Degree holder earns twice as much in a lifetime as a high school graduate. 
  (Source: U.S. Census Bureau)

College gives you a chance to network, improve your social skills, expand your extra-curricular activities, and build a network of friends.

- College offers an opportunity to meet new people, improve communication skills and become more self-disciplined.

College helps you improve your decision-making, communication, and analytical skills.

- Businesses want to hire people who know how to think critically and solve problems.

College graduates have better health and standard of living.

- Statistics show that college grads have better health and exercise more. Employers often offer health care plans and wellness programs. Grads tend to have more job satisfaction and time off for recreation.
  (Source: College Board, Education Pays: The Benefits of Higher Education for Individuals and Society)

OWN IT!

Which benefits are the most important to you and why?
**MAXIMIZING TIME**

Most teens aspire to go to college, but they often put off thinking about the details until they are in high school, but you can help them maximize their college preparation time right now! Parents are the best guides for middle school teens when it comes to time management, goal setting and development of good study skills and positive behaviors. The discussions you have now with your child will pay off later when those postsecondary plans take shape in earnest.

**STARTING THE CONVERSATION**

The *Maximizing Your Time* short video ([ownyourownfuture.com/8th/prep/video-hub/maximizing-your-time](http://ownyourownfuture.com/8th/prep/video-hub/maximizing-your-time)) introduces the idea of how quickly time can pass by and the importance of setting goals. Watch the video with your child, and discuss their short- and long-term goals. The topics below can help to get you started.

1. **WHEN I WAS YOUR AGE**
   - This is what I was thinking about at your age...
   - I wanted to do ____________ after high school graduation.
   - I planned for my future by ____________, and the result was ____________.
   - It’s not too early for you to start thinking about what you want to do. What interests you?
   - Are you open to different options?
   - What can I do to help you plan ahead?

2. **SOME THINGS NEVER CHANGE**
   - The courses you’re taking now are different, but we learned many of the same skills (work hard, develop good study habits, listen in class, follow directions, think before you act, and get involved).
   - Here is what I learned in school...
   - This is how it helped me on the job...
   - What do you think you need to do to make the most of your time in school and out? How will that help you reach your goals?

3. **HIT THE BOOKS AND REAP THE BENEFITS**
   - What courses are you planning to take now and in high school that will help you later? Let’s talk about it.
   - The classes I took in high school that helped me later were...
   - I use the skills I learned in ____________ almost every day at work.
   - I used to study by ____________, and it helped me prepare for tests. What strategies do you use to help you study for tests? Is it working?
   - How can your extracurricular (band, art, community service projects, clubs, etc.) help you make decisions about your future? I was involved in ____________ when I was in school, and I learned to ____________.

4. **MAXIMIZING YOUR TIME**
   - I wish I had spent more time doing this when I was your age....
   - I had to learn to use my time efficiently when I ____________.
   - How are you spending your time now? Will it help you in the future?
   - What three things can we do together right now toward college planning?
   - Let’s plan to talk about this more often, OK?
START THE CONVERSATION

The Building a College Portfolio short video provides an overview of the portfolio process (ownyourownfuture.com/7th/prep/video-hub/building-a-college-portfolio). Watch the video with your child, and then work together to gather the information listed on the following checklists.

WHAT GOES INTO A PORTFOLIO?

A portfolio may contain a variety of things. It would certainly contain work samples that represent a student’s best efforts, but it also may include items that show progress over time. A portfolio can be an electronic file or a divided folder or a plastic pouch with tabs that help sort information inside. Here are the categories that can go on the tabs:

- Personal Information
- Job History/Community Service
- Academic Information
- Resources
- Extracurricular Activities

WHAT ITEMS COULD BE FILED BEHIND THE TABS?

1. Personal Information
ownyourownfuture.com/files/documents/personal-checklist-portfolio-s.pdf

Whether registering for a college entrance test, completing financial aid forms, or actually applying for college admission, personal information is always required. Applications frequently require information from the documents listed below. If you have these available now, put them into the portfolio. Some of the items can be added when students reach their high school junior and senior years.

- Birth certificate
- Immunization record
- Social security number (copies for parents and student) or alien registration number if not a U.S. citizen
- Driver’s license number
- Parent’s education and profession
- Special needs/modifications
- Income tax return (parent and student) from the current year
2. Academic Information

ownyourownfuture.com/files/documents/academic-checklist-portfolio-s.pdf

A student’s academic history is very important when applying for college. Course selections, grades, and achievements in high school are good indicators of how well a student will do in college. It can be difficult to remember how far your student has come in his or her academic journey. Add these items as your teen progresses through middle and high school so they’ll have the total picture!

- Sample assignments and completed projects
- Test scores, including STAAR, PSAT, ACT, and SAT results
- Academic recognition
- Examples of improvement
- Teacher or counselor recommendations
- Academic camps and summer/college classes attended
- Reflections on the types of classes that the student found most interesting
- A complete transcript listing course grades, class rank and size, GPA (grade point average and scale), advanced courses (Pre-Advanced Placement, Advanced Placement, International Baccalaureate), and diploma date
- Transcripts from colleges or universities showing dual credit

3. Extracurricular Activities


Postsecondary admissions officers and future employers are looking for well-rounded students. It is important to show how your child has been active in organizations, athletics, and other groups. Often scholarships and grants can come from these types of activities.

- Involvement résumé showing membership in clubs and organizations, as well as dates of membership, leadership roles and committee participation
- Student government roles and responsibilities
- Participation in special interest groups, athletics, band, etc.
- Accomplishments or contributions to the organizations
- Educational travel, including reflections, papers, or journals

4. Job History/Community Service


Colleges are looking for well-rounded students, and community service and employment both show a student’s experience outside of the classroom. Job experience indicates an ability to utilize skills and manage time effectively, and being an active participant in the community means a student is taking responsibility for bettering the world in which he or she lives. This section might include:

- A résumé of work experience
- Work commendations
- Employee evaluations and recommendations
- Skills learned and reflections on possible career interests
- Community or school-sponsored service projects
- Church and/or civic organizations
- Special recognition or achievement
- Educational travel, including reflections, papers, or journals

Remember, a portfolio reflects the personality of the student and indicates how well that student is preparing for life after graduation. It helps them to build a picture of the person they will be after high school and make thoughtful and informed decisions for their future.
1. START WITH THEIR INTERESTS.

Ask the school counselor about interest inventories provided through the school.

Find out whether the school administers interest inventories for middle school students and how you can get a copy of the results. Most schools do this, and the results can help you and your child begin a conversation about future options. The results may be right on target, or they may just be a good way to start talking about postsecondary options.

Take an assessment online. A quick and free assessment is available through Own Your Own Future. The Future Finder (ownyourownfuture.com/future-finder) allows students to choose an interest, pick a career and view the postsecondary education and/or certification requirements. Each career in the Future Finder is linked to its cluster and Program of Study through Achieve Texas, which can provide information about the types of courses to take in high school to prepare for that job.

Students can find even more careers based on the subjects that interest them at the U.S. Bureau of Labor and Statistics’ “What Do You Like?” website (bls.gov/k12). Designed for students, this site provides information about careers, potential salaries, estimated growth in that area, education requirements, and ways to prepare for the career. It also includes links to national employment data, so you and your child can dig even deeper!

A chart is included below to help students keep track of what they discover. Have your child write down their discoveries and date them. Make an appointment to revisit the sheet in six months (have students schedule it in their planner). Discuss how their interests may have changed or stayed the same.

2. TALK ABOUT YOUR OWN JOB EXPERIENCE.

Parents can offer valuable insight about the value of work—even if students wish to pursue a different field. Have a frank discussion about your experiences and what has made a difference for you. Perhaps these will help you begin:

- When I was your age, I thought I wanted to be a _______________________________.
  I eventually did this__________________________ and here is why _____________________.
- There is more to work than making money. What are you interested in accomplishing?
- What classes at school interest you? Let’s check out some careers that support your interest in ________________________________________________________.
- When I see you doing this ___________________________________________________.
  I think about how good you would be at _________________________________________.
- Have you done some research about future college and career possibilities?
  What seems to grab your attention? Let’s check it out.
3. **ARRANGE A JOB-SHADOWING EXPERIENCE OR AN INTERVIEW.**

One of the things that seems to make a difference for all students, but especially for middle school students, is the ability to experience a job or interview someone first-hand. You might want to set up some of these visits to let them get a glimpse of what certain careers entail. As a starting point, view the video *Identifying Interests*, in which a student discusses his future as a potential veterinarian (ownyourownfuture.com/7th/why/video-hub/identifying-interests).

Some interview questions they could ask might be:

- When did you decide this was a career you wanted? What steps did you take to make it happen?
- What is the most satisfying part of your job?
- What advice would you give someone my age about this career?
- How did you learn about this profession?
- What training or education is required? Where did you get your education or training?
- What is the outlook for this job in the future?
- What advice did your parents give you about a future career?

You could also set up a time for your child to interview YOU and learn about your career pathway.

Teens can also find descriptions of career pathways online. **Roadtrip Nation** (roadtripnation.com) is a project that tours the country interviewing different people about their careers. The videos offer a unique insight into the backgrounds of some of the most successful people in America and provide students with the opportunity to recommend leaders from whom they would like to hear.

Big decisions like this can seem overwhelming. Remind your child that middle school is a time of exploration and NOT final decision-making. Allow them to talk about and explore lots of different careers and options for postsecondary education. Encourage them to take challenging classes so they can be ready for college, if that is what they choose. No matter their career path, education will open new doors and expand their choices!
Once you complete an interest inventory, use this chart to keep track of what you discover. Use the Own Your Own Future Future Finder (ownyourownfuture.com/future-finder) to track the education that each job requires. Revisit this sheet with your parents every six months to see how your interests may have changed.

<table>
<thead>
<tr>
<th>CAREER</th>
<th>CLUSTER</th>
<th>EDUCATION REQUIRED</th>
<th>SALARY RANGE</th>
<th>HIGH SCHOOL COURSES TO TAKE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ownyourownfuture.com | Texas GEAR UP
In order to graduate on the Recommended High School Plan (RHSP) or the Distinguished Achievement Plan (DAP) in Texas, students must complete at least 26 credits, including four years of English Language Arts, math, science, and social studies/economics. Careful planning is important to ensure that all requirements are met so that students may graduate on time. An overview of state graduation requirements is included on the following page, and full list is available here. Check with the high school regarding any additional local graduation requirements.

Credits can be a complicated concept for students, but they are crucial to their success. The [Learning About Credits](http://ownyourownfuture.com/8th/prep/video-hub/learning-about-credits) video introduces credits in an accessible way. Additional tips, including information about earning high school credit in middle school is available in this module.

A four-year plan allows students to personalize their high school experience, incorporate classes that will lead to their future college major and career, and—perhaps most importantly—ensure that they graduate from high school on time. Students have a four-year plan on file at their school, but it is important to review it each semester to ensure that they are still on track. Encourage your student to investigate the career clusters available at their school with their counselor and discuss how they may take full advantage of the courses offered through their high school or local community college to challenge themselves, earn college credit early, and explore their interests while completing their requirements.
1. Credits are earned when a student passes a course. A student’s grade level (freshman, sophomore, etc.) status is based on how many course credits have been earned. So if they fail a course, they are behind on credits until they take it over and pass it.

2. Courses build on each other. Students must earn credit for some courses before moving on to others. Here’s an example: A student must take and pass Algebra I before taking Geometry, and they must take all of their English language arts courses in order. If they fail one semester of a course, they must make up the credit before they can take the next level of that same subject. Ask the guidance counselor what options are available for credit recovery.

3. Some courses count as a full credit and some as a half. Here is an example: Biology counts as one credit (and the course lasts two semesters). A communication application (Speech) course counts as one-half credit and only lasts one semester.

4. High school plans require four credits each of math, science, English language arts, and social studies. Schools call it the 4x4 rule. The state requires 26 credits to graduate from high school.

5. The outlined state requirements for graduation are called the Recommended High School Plan, but the school district may have additional requirements. Ask a counselor to be sure!

6. Students need to select electives, such as Art, Band, and Computer courses. Careful planning will allow them to take advanced electives courses in their schedule when possible.

7. Students may be able to earn high school credit in middle school by taking courses like Algebra I or Spanish I. Taking high school courses early can help them get a jump on graduation and free up space in their high school schedule. Grades in these classes will show on their high school transcript. Ask the counselor what is offered in your school.

8. Use interest inventory results or investigate high school courses to find out what classes will help with college prep.

9. Advanced Placement (AP), International Baccalaureate (IB) and dual credit courses allow students to take college-level courses while in high school. If they score well on the exams, they can earn college credits. Some students complete enough college credits to skip the freshman year in college.

10. And finally, ASK for help! Counselors and teachers will be happy to answer your questions.
Understanding Credits
They all count...

Texas Recommended High School Program (RHSP) and Distinguished Achievement Program (DAP) High School Graduation Plans

**26 CREDITS REQUIRED**

<table>
<thead>
<tr>
<th>COURSES</th>
<th>RHSP CREDITS</th>
<th>DAP CREDITS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>English Language Arts</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ENGLISH I, II, III, IV</td>
<td>4.0</td>
<td>4.0</td>
</tr>
<tr>
<td><strong>Mathematics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ALGEBRA I, ALGEBRA II, GEOMETRY, AND A FOURTH MATH COURSE</td>
<td>4.0</td>
<td>4.0</td>
</tr>
<tr>
<td><strong>Science</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BIOLOGY, CHEMISTRY, PHYSICS, PLUS AN ADDITIONAL LAB-BASED COURSE</td>
<td>4.0</td>
<td>4.0</td>
</tr>
<tr>
<td><strong>Social Studies</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WORLD HISTORY, WORLD GEOGRAPHY, U.S. HISTORY SINCE RECONSTRUCTION, AND U.S. GOVERNMENT (0.5 CREDIT)</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td><strong>Economics</strong></td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Physical Education</strong></td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Languages other than English</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ANY TWO (RHSP) OR THREE (DAP) LEVELS IN THE SAME LANGUAGE</td>
<td>2.0</td>
<td>3.0</td>
</tr>
<tr>
<td><strong>Fine Arts</strong></td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Speech</strong></td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Additional Components</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ELECTIVE COURSES</td>
<td>5.5</td>
<td>4.5</td>
</tr>
<tr>
<td><strong>TOTAL CREDITS</strong></td>
<td><strong>26.0</strong></td>
<td><strong>26.0</strong></td>
</tr>
</tbody>
</table>

Distinguished Achievement Program (DAP) requirements also include student achievement on four advanced measures. Check with your counselor to determine which measures apply.

*The requirements outlined above represent the minimum state requirements for the RHSP and DAP plans. Districts may elect to add other course requirements. Be sure to check with your high school for your district's plan.

For a more detailed list of course offerings, visit [tea.state.tx.us/index2.aspx?id=5324&menu_id=720.pdf](http://tea.state.tx.us/index2.aspx?id=5324&menu_id=720.pdf)
Fill in the names of the courses that you plan to use to meet the state and district graduation requirements.

<table>
<thead>
<tr>
<th>SUBJECT</th>
<th>MIDDLE SCHOOL</th>
<th>9TH GRADE</th>
<th>10TH GRADE</th>
<th>11TH GRADE</th>
<th>12TH GRADE</th>
</tr>
</thead>
<tbody>
<tr>
<td>English Language Arts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mathematics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Science</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(4)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Studies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(3.5)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Economics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(.5)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1/1.5*)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(0/.5*)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speech</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(.5)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign Language</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2/3*)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fine Arts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(6/5*)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL CREDITS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>(AT LEAST 26)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*The Distinguished Achievement Program requires a third year of Foreign Language, 1.5 credits of Physical Education, .5 credit of Health, 5 electives, and completion of 4 advanced measures. Advanced measures include:

1) an original research project (no more than 2), 2) an AP score of 3 or more, 3) an IB score of 4 or more, 4) a PSAT score of that qualifies student for recognition in certain National Merit Scholarship Corporation programs, and 5) completion of college courses, advanced technical credit, and dual credit courses with a grade of 3.0 or higher. For more information, see your guidance counselor.
Parents often talk to their children about the importance of saving money. While there are some good options for college financial aid, saving is an important part of planning for a college education. Parents may consider opening a 529 savings plan for college and/or adjusting family budgets to set aside savings. The key is to make sure those college dollars are there when needed. Here are a few ideas that might help you start a conversation with your teen about simple ways to save money NOW for college in a few years.

1. Start saving—anything will help. The key to savings is to make a plan and stick to it. Talk it over and help teens set modest and reachable goals.

   **ASK YOUR TEEN:**
   - What are the advantages of saving money? How can we get started?
   - How much could we save with spare change? What are other ways we can save money? Reducing costs at home can help, too. Turn off lights, close doors, shop for savings at the grocery store, and use public transportation.
   - How could you cut back on snacks and “extras” to have money NOW to have for college in a few years?

2. Help your child open a savings account. Discuss interest rates and the importance of adding to it on a regular basis. Consider investigating a 529 savings plan at [window.state.tx.us/education](http://window.state.tx.us/education).

   **ASK YOUR TEEN:**
   - What are the advantages of having a savings plan vs. just saving money? Let’s check out the interest rates and see.

3. Review college costs so you’ll have an idea about how much will be needed. Financial aid is an important component, but savings will help with other costs.

   **ASK YOUR TEEN:**
   - What are the actual costs of college? Which costs could you set as goals in your savings plan (textbooks, parking passes, etc.)? Let’s check it out at [collegeforalltexans.com](http://collegeforalltexans.com).

4. Scholarships aren’t just for high school seniors.

   **ASK YOUR TEEN:**
   - Are there scholarships or academic contests that would match your interests and talents? For example, if you are good at building things, you might research engineering contests that award scholarships. If you’re a winner, or finalist, you could bank some extra money for college—and have fun, too!
   - Who can you ask about these contests or scholarships? Do you have some friends that might also do this?

**Teens need to be involved in the saving-for-college process. Starting the conversation in middle school will help them begin to set goals for their future.**
College costs are often a roadblock when thinking about and planning for college. When students are in middle school, college seems a long way off, but the time to learn about college costs and financial aid is NOW. Knowing what questions to ask, where to go for advice, and how to plan ahead can help ease the worry involved in the college-going process.

College costs can be divided into two categories:

1. institutional costs that help the college operate and
2. personal expenses—like room and board—that provide services for students.

Sticker price is the amount the college charges for one year of attendance. Don’t let the sticker price fool you! Many students qualify for financial aid and do not pay that full amount. Schools with higher sticker prices, like private schools, may also give out more financial aid. Learn more about sticker price at college.gov by clicking on ‘How to Pay’ then ‘Get the Basics.’

The Language of Financial Aid (ownyourownfuture.com/9th/pay/video-hub/the-language-of-financial-aid) is a video that provides an introduction to the types of financial aid, including gift aid, merit aid, scholarships and loans. The attached resource page will be a great addition to your child’s college planning portfolio.

You and your child can take the Financial Aid 101 Quiz together to test your knowledge about financial aid.

After the quiz, talk about what you both learned.

• What was surprising?
• Who can help you learn more? (Counselors, other parents, websites, meetings at school, college financial aid department)

There are many additional online resources devoted to financial aid, including the How to Pay section of college.gov and the Get All the Facts section of collegeforallt texans.com.
When you start to apply for financial aid, it helps to be aware of the lingo and different types of funding. You will see these words used repeatedly on college applications and admissions sites. Keep this quick reference chart handy, and remember to complete your financial aid forms!

**Gift Aid**
Gift aid is money given to you that you don't have to repay, such as a grant or scholarship.

**Merit-Based Aid**
Merit-based aid includes awards, scholarships, and tuition waivers that are given to deserving students based on factors such as academics, athletics, musical talents, and demographics.

**Grants**
Grants are free financial aid that you are not required to repay. However, grants usually require that you stay in school, take a certain number of hours each semester and keep your grade point average high. There are federal, state, and university grants, and they may be awarded based on need and student information, such as recommendations and grades.

Federal grants require you to complete the FAFSA because your Expected Family Contribution (EFC) and other information will be used to determine your eligibility and award amount. Common federal grants include the Pell Grant, which is based on need, and the TEACH Grant, which applies to students who want to be teachers.

Even if you think you won't qualify, be sure to complete your FAFSA and submit your financial aid package to your college or university. With so many grant options, you can't afford to miss out!

**Scholarships**
Scholarships don’t have to be repaid. They are awarded by a variety of organizations for a number of different reasons. Some are merit-based, while others are based on financial need. There is a scholarship out there for you, and a number of free scholarship search options, so start looking! Check with your high school guidance counselor or the university you wish to attend, or state and federal websites to help you get started.

**Loans**
It is possible to borrow money for college, and there are various types of loans available to students and their families. Loans may be administered by the federal government, your college, or a private company. You will be required to pay back the loan with interest that will begin to accrue as the loans are repaid (subsidized loans) or while you’re still in school (unsubsidized loans).

The Stafford Loan and the Perkins Loan are federal loans based on need with low interest rates and easy repayment options. Be sure to check the box on the FAFSA saying that you would like to be considered for work-study and/or loans. Just because they are awarded does not mean you have to take them! Loan amounts for both Stafford and Perkins are determined by your college's financial aid office. Be sure to complete your financial aid application!

**Work Study**
The Federal Work-Study (FWS) program allows you to earn money for your educational expenses usually in on-campus jobs or jobs related to your major. Work-study is awarded based on financial need, and because you earn your money, you don’t have to pay it back. How much you get paid will depend on your campus and the job you are given, but you’ll at least earn federal minimum wage.

According to the U.S. Department of Education, over 900,000 students participated in FWS in 2009, so you certainly won’t be alone! When you fill out your FAFSA, check the box that you’re interested in work-study. Just because you’re offered work-study, you don’t have to accept it.
I will only need to apply once for federal financial aid.

Grants do not need to be paid back.

I can work part-time on campus to help pay for tuition.

If I take out loans, I need to repay them right after I graduate.

“Financial need” is the amount a college needs me to pay every year.

A scholarship is awarded based on my achievements and abilities.

Put the following types of financial aid into the appropriate category:

- Scholarships
- Loans
- Grants
- Work-Study

Need-based
Non need-based
1. **False.** You will need to re-apply for financial aid every year you are in school.

2. **True.** Grants are free money! They are awarded based on your financial need and do not need to be paid back.

3. **True.** Work-study programs can help you find on-campus employment to help you pay for tuition.

4. **False.** You have a grace period after graduation where you do not need to pay back your loans. It usually lasts for six months.

5. **False.** Financial need is the amount that you and your family will need help paying.

6. **True.** Scholarships are not awarded based on your need.

7. **Need-based**
   - Loans
   - Grants
   - Work-Study

     **Non need-based**
     - Scholarships
As you and your child begin learning about the college-preparation process, it’s important to remember that no one expects you to have all the answers. There are many helpful tools and resources you can access online, but you can always find support at your child’s school. Guidance counselors, educators and college awareness programs are always available—answering questions, providing information and just generally helping as needed as your family embarks on the college-going path. Here are a few tips on how to maximize the support that’s offered at school:

1. Get to know your child’s teachers, counselors, coaches, and administrators. Let them know you are interested in your child’s progress and want to know more about the college-going process. School personnel can help with career counseling and interest inventories, course selection, information about early college admissions exams, and much more! Do not hesitate to ask for information and support.

2. One of the best things parents can do is to talk with other parents and teens. Let the school know you are interested in forming a network of other parents who are also seeking information about middle and high school issues—as well as college access. Through school organizations, or even outside of school, become an “information sharer” with other parents.

3. Take advantage of college awareness activities offered by the school district. Many schools offer college tours for students and families, summer programs on college campuses, and college preparation or financial aid workshops for students and parents. Check the school website or talk to a school counselor to find out what is available and take advantage of it whenever possible. School involvement helps parents know exactly what is going on at school and helps everyone build a support system for your child.

4. If possible, find a mentor for your young person. Mentors can offer mentees career advice, set up possible internships, provide a different perspective on academic and social issues, and help build self-confidence. A mentor’s advice doesn’t take the place of a parent’s guidance, but a mentor can serve as another advocate for adolescents (and their parents).
Here are a few key online resources you may find particularly helpful. Knowing where to go to find the right information is essential. Work with your teen to build a personal list of helpful sites.

**College for All Texans**
(www.collegeforalltexans.com)
Maintained by the Texas Higher Education Coordinating Board, this site contains important links and tools for information about Texas universities, colleges, community colleges or technical schools. It includes information about applying to college and financial aid, as well as a College Locator and the College Match-Up.

**Own Your Own Future (OYOF)**
(www.ownyourownfuture.com)
A project of Texas GEAR UP, OYOF provides college readiness resources for Texas middle-school and high-school students—including videos, web resources and activities. It also includes resource portals for parents and educators.

**College.gov**
(www.college.gov)
College.gov is a federal website for students containing information and resources about planning, preparing, and paying for postsecondary education. The site also includes a collection of tools for parents embarking on the college-prep path. To access the section designed for parents, click on “parents/family” at the top of the page.

**KnowHow2Go – Middle School**
(www.knowhow2go.org/middle.php)
This site is geared to middle school students and includes quizzes, stories, links, videos and important timelines—all in preparation and support for their goals of higher education.

**My Future, My Way**
(www.studentaid.ed.gov/students/attachments/siteresources/2010_MFMW_Final.pdf)
This workbook provided by the U.S. Department of Education helps middle school students to begin to think about college and how to pay for education beyond high school.
Student Aid on the Web
(studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp)
This federal information source for students and parents focuses on preparation for college, funding and financial aid. It includes information about the FAFSA4Caster (fafsa4caster.ed.gov), which allows students to establish an account early and estimate their aid. When students reach their senior year, they will also need to complete the FAFSA (fafsa.ed.gov).

Texas College Savings Plans
(window.state.tx.us/education)
This site helps parents learn about the savings plans available through the Texas Comptroller of Public Accounts and the way they help make postsecondary education attainable.