It’s never too early to start planning for college. There are many benefits to planning well in advance. You have an important view on what a college education can offer your child and the effort it takes to get there. Below are some tips for college planning, whether your child is 7 or 17.

**Expose the Idea of College Early On**

Start talking to your child about plans for the future. Ask what kind of work your child would enjoy. Encourage your child to talk to people who work in careers of interest. Along with that, help your child find out what training or education is needed for those careers. Help your child make a connection between his or her hopes and dreams and the education needed to accomplish those goals.

**Explore College Options with Your Child**

Bringing your child to a college campus is a great way to make college seem like a reality. Most children and teens are not sure what they want in a college. Visiting a campus gives them a point of reference to compare with other schools. While you are on campus, take advantage of services and events local colleges have available to the public. Sometimes these activities are free or discounted. Some options to look into are concerts, exhibits, plays, planetariums, salon services and dining. Another option is to attend local college fairs where admissions representatives from various campuses are in one location, available to answer questions and offer highlights of their campus. If visiting a college campus in person isn’t an option, don’t worry. Many colleges offer in-depth virtual tours.

**Utilize High School Resources**

Your child’s high school and his or her counselor can be very helpful in the college-planning process. Another option is to visit the high school college and career center, a valuable resource at any school. College and career center staff are focused on college preparation and college and career options. Stay involved by helping your child choose the proper courses in order to meet college admissions requirements. Students should strive to take a challenging yet manageable course load. Fulfilling admissions requirements now creates college opportunities for your child later.

**Learn the Required College Prep Coursework**

High school graduation requirements may be different than college admissions requirements. Typical college admissions requirements:

- English/Language Arts (four years)
- Math (minimum of three years, preferably four years)
- Algebra I and II
- Geometry
- Trigonometry
- Precalculus

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Encourage Extracurricular Activities

Summers count! Colleges seek well-rounded students with a range of interests and activities that will add to their campus and provide rich discussion in their classes. Students’ interests and activities are part of the college application process. Students can find activities tied to their career interests or in areas they would like to explore. Students who have, for example, held a summer job or internship, been involved in school clubs or sports, attended summer academic enrichment programs, or have been an active volunteer in their community will be a more competitive college applicant.

Keep Current about College Entrance Exam Requirements

Students seeking admission to some four-year colleges and universities are required to take a college entrance exam. Either or both exams below can be included on their college application.

- American College Test (ACT)
- Scholastic Aptitude Test (SAT)

Plan a College Budget

College can be expensive, so planning how to pay for school is important. Start researching the different types of financial aid available. Students can apply for financial aid by filling out the Free Application for Federal Student Aid (FAFSA). This is the starting point for access to all federal student aid (grants, work-study and loans) and some state and/or institutional aid.

Visit College Board’s BigFuture EFC Calculator (https://bigfuture.collegeboard.org/pay-for-college/calculate-your-cost/expected-family-contribution/efc-calculator) to get an idea of your Student Aid Index (SAI) used by colleges to determine how much financial aid they will offer you.

Use the FAFSA Estimator (https://studentaid.gov) to determine eligibility for federal student aid and receive estimated types and amounts of aid you may receive.

You can also speak with a financial planner or tax consultant about other options, such as 529 college savings plans.

By staying involved in your child's education and planning ahead financially, you can help your child gain the experience and confidence necessary to pursue a college education.

Need More Information?

The College Place is here to help you with free college-planning resources and personal advice. Visit our website at www.ecmc.org/TCP.