Dear Students and Families,

The transition from high school to college represents a significant step towards adulthood. Whether a student lives at home or goes away to attend college, the transition represents a social and emotional change for both the student and the parent.

Once a student applies to college, the waiting game and decision-making can be challenging, stressful, and overwhelming. However, it is important to remember that college is not only the path to success, but also the opportunity to explore career options. This guide focuses on helping families understand the transition from high school to college and prepare for their first year.

Nearly half (40%) of low-income, first generation students leave college without earning their degrees. Planning and succeeding in college is a family effort. Thus, working as a family to support your college student increases the likelihood that they will graduate from high school and college. Families In Schools encourages families to support their children in navigating the path to post-secondary education and ensuring college graduation.

Sincerely,

Shamya Ullah
FIS Board President

1 Pell Institute, 2011

National 6-Year College/University Graduation Rates

- Public: 57%
- Private: 70%
- For Profit: 32%

National Association of Independent Colleges and Universities, 2011
### Socially & Emotionally
- Ask your child what type of support they need from you.
- Model a positive outlook.
- Be supportive of your child’s decisions and goals.
- Guide rather than pressure educational goals and expectations.
- Determine appropriate and reasonable expectations about important topics (e.g. frequency of phone calls/text/video calls to check in, holidays/visits home, romantic relationships, financial matters, etc).
- Clearly explain your expectations.
- Support your child’s own problem-solving abilities rather than to rush in to fix things, however difficult it is to feel that your child is in trouble.

### Senior Year
- Help your child keep track of deadlines and important dates.
- Gather and organize personal information (e.g. taxes, Social Security#, residency status, etc).
- Help your child research and create a list of majors/colleges.
- Monitor and check with your child to ensure they have set up a college email, registered for SAT/ACT exams, and applied for college.
- Check in with your child regarding their progress on college essays.
- Ensure your child registers and takes the placement exams.
- Visit college campuses as a family prior to deciding which college to attend.
- Remind your child to check their college portals and email daily.

### The Summer Before College
- Ask questions about how they are feeling about college and moving on.
- Watch for behavior that is out of character.
- Remind your child to check their college portals and email daily.
- Help them keep track of important deadlines and dates.
- Discuss housing, meal, and transportation options.
- Encourage them to call the college/university with any questions they may have.
- Teach and model life-skills in a fun and loving way (i.e. cooking, laundry, health, safety, etc).

### The First Year of College
- Remember the importance of open communication.
- Encourage/remind your child to communicate with their professors, advisors, and utilize on campus resources.
- Remember they may be struggling to adjust to college life and need your support.
- If they find themselves on academic probation,
  a. Help them explore reasons for difficulties and identify possible changes in habits/behave.
  b. Help them set long/short term goals for returning to good academic standing.
- Reconsider expectations of your college student:
  a. Can they reasonably do school work and hold a part-time job (at the same time)?
  b. Is it helpful for them to come home most of the weekends? Or not?
  c. Should they get involved in on campus activities? Or not?
- Redirect time and energy previously focused on the college student (e.g. practice self-care, focus on hobbies and/or other children).

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Summer Melt is when students who have completed key college-going steps (i.e. applying for college and financial, being accepted, and intending to enroll) fail to attend college the following fall. Rates of Summer Melt range from 10% to 40% of college intending students. (Harvard University Research: Summer Melt Handbook, 2013)
The Student’s Role

AUGUST
- Research and create a list of majors/colleges.
- Create a new email address for college related information only.
- Begin applications for the University of California (UC) and Private colleges.
- Work on college essays – write, review, edit, and repeat.

SEPTEMBER
- Register and take the SAT, Subject Test, and/or ACT.
- Send all scores to colleges you applied to.
- Finish college essays – re-write, review, edit, and repeat.
- Create a brag sheet (i.e. list of awards, honors, and extracurricular activities).
- Ask for letters of recommendations from teachers, counselors, etc.
- Finish UC application.
- Continue to work on Private college applications for early admission/early decision/rolling admission.

OCTOBER
- Begin California State University (CSU) application. Deadline is November 30th.
- Begin Educational Opportunity Program (EOP) application (for CSU only). You will need two separate individuals to complete recommendation forms.
- Begin Free Application For Student Aid (FAFSA)/CA Dream Act Application. Deadline is March 2nd (CA only).
- Register and take the SAT, Subject Test, and/or ACT. Send all scores to colleges you applied to.
- Continue to work on Private college applications for early admission/early decision/rolling admission.

NOVEMBER
- Submit UC & CSU applications. Deadline is November 30th.
- Submit Private college applications for early admission/early decision/rolling admission.
- Register for the last SAT, Subject Test, and/or ACT. December is the last exam scores many colleges will accept.

DECEMBER
- Check your email regularly for information from colleges.
- Complete CSS/Financial Aid PROFILE® for Private Colleges/Universities.
- Apply to scholarships during Winter Break.
- Receive Early Admission/Early decision letters.

JANUARY
- Create university portal accounts. Login to email and university portals regularly.
- Submit the FAFSA/CA Dream Act Application. Deadline is March 2nd (CA only).
- Submit CSS Profile (most due in February). Deadlines vary by schools.
- Request official transcript from counselor in case university asks for it.
- Send all SAT and/or ACT test scores to colleges/universities.
- Apply to Community College(s).
**MARCH-APRIL**
- Receive notifications of admissions from CSU’s, UC’s and many Private Colleges/Universities.
- Submit the FAFSA/CA Dream Act Application. **Deadline is March 2nd (CA only).**
- Check your CAL Grant and FAFSA/CA Dream Act status via www.webgrants4students.org
- Review financial aid award letters from schools who offer admissions. Review these letters with a counselor.
- Community College bound students must register for placement exams.

**MAY-JULY**
- Submit Statement of Intent to Register (SIR) by May 1st. Some campuses require a deposit to reserve your spot in college.
- Sign up for orientation to meet with your college advisor.
- Complete housing application (if applicable). Deposit required.
- Accept/decline financial aid award through university portal.
- Continue to check portals/emails regularly for updates.
- Submit your final official transcript to selected campus by July 1st (UC) or July 15 (other colleges). Check colleges for specific deadlines.

**SUMMER PRIOR TO COLLEGE CHECKLIST**
- Attend orientation at your college/university.
- Register for your Fall college classes.
- Continue to check portals/emails regularly for updates.
- Participate in a summer program (e.g. summer bridge, etc.)
- Consider working a summer job prior to attending college.
- Reach out to potential roommates.
- Prepare for moving/starting first quarter/semester at college.

**FIRST YEAR IN COLLEGE CHECKLIST**
- Be patient. It will take time to adjust.
- Do not over commit with class schedule and/or extracurricular activities; participate and prioritize. Try to balance socializing and school.
- Do not ignore a problem. Be proactive and address social and academic problems early.
- Know where to turn for help. All colleges/universities offer resources to help you adjust with your first year.
- Explore social and academic resources to find the support you need (See page 8).
Financial aid helps students and their families pay for college. It may be in the form of:

- **Grants**: Aid from the state or federal government that does not have to be repaid (unless, for example you withdraw from school).
- **Scholarships**: Aid from a university or private organization that does not have to be repaid.
- **Work-Study**: A federal program that allows students to work a part time job (on-campus or off-campus) to earn money for college.
- **Loans**: Borrowed money that must be repaid. Student loans have low interest rates and must begin being paid back beginning 6 months after college graduation. Parent loans, have higher interest rates and must be paid while students are in school.

**FILING PERIOD**

The Free Application for Federal Student Aid (FAFSA) priority-filing period begins on **October 1st and runs through March 2nd (CA deadline)**. Applicants will use prior year tax information when filing out the FAFSA. For example, students attending college in the Fall of 2018 should use 2016 tax information.

California legislation **(AB540)** allows qualified students to pay in-state tuition regardless of family residency. A student must meet certain requirements. Students who are AB540 eligible may fill out the **California Dream Act Application** to apply for California state financial aid.

**FINANCIAL AID FAQ**

**What does student aid cover?**
Generally, your grant or loan will cover a full academic year. In most cases, a college/university will distribute aid to the student at least once per semester/quarter. If a student has a work-study job, they will be paid at least once a month.

**What is the best way to accept financial aid?**
Financial aid is accepted via your Award Letter. Understand the order to accept aid; accept free money first, earned money second, loaned money third.

**Do I have to take all the loans offered?**
No, you do not. Student loan borrowers have the option to take any percentage of federal loans offered to them. Borrowers can accept the whole loan, part of the loan, or no loan at all.

**How does student aid get distributed?**
Typically, the college first applies grant or loan money toward tuition, fees, and (if you live on campus) room and board. Any money left over, called a refund, is paid to the student directly for other expenses.

**How does the student receive any extra funds after tuition is paid?**
Students may choose to receive refunds through direct deposit with any banking institution of their choice or via a paper refund check. When a student signs up for direct deposit, the funds will be electronically transferred into their bank account. They do not have to wait for the mail or worry about their check being lost or stolen.

**FINANCIAL AID and EARLY PLANNING**
can make college affordable and can help offset college expenses.
INVESTING IN A COLLEGE EDUCATION

Four-Year Degree vs New Car Comparison: Which is a Better Investment?

<table>
<thead>
<tr>
<th>STUDENT LOAN</th>
<th>CATEGORY</th>
<th>CAR LOAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Average of Student Loan Debt: Four-Year Degree $28,000</td>
<td>Average Amount Borrowed</td>
<td>Estimated Price of a New Honda Accord $28,000</td>
</tr>
<tr>
<td>Average Federal Student Loan 3.76%</td>
<td>Interest Rate</td>
<td>Fair Credit Score Car Loan 15.0%</td>
</tr>
<tr>
<td>10 years (120 months)</td>
<td>Maximum Repayment Period</td>
<td>6 years (72 months)</td>
</tr>
<tr>
<td>$321</td>
<td>Monthly Payment</td>
<td>$663</td>
</tr>
<tr>
<td>$38,528</td>
<td>Total Amount Paid</td>
<td>$47,736</td>
</tr>
<tr>
<td>Average Income Increase (over 10 years) for College Graduates $199,000</td>
<td>Value 10 Years Later</td>
<td>Trade-in Value (after 10 years) $3,190</td>
</tr>
</tbody>
</table>

**BENEFITS OF STUDENT LOANS***

- **Low Interest Rates** – Interest rates on student loans are federally regulated and cannot exceed certain amounts.
- **Deferment/Forbearance** – Allows a student to temporarily stop making payments or to temporarily reduce your monthly payment amount for a specified period. The main difference is that with a deferment, you may not be responsible for paying the interest that accrues on certain types of loans during the deferment period.
- **Repayment Plans** – Determines the amount you can pay each month and the number of payments. Some can be based on income.
- **Loan Forgiveness** – Loan forgiveness is granted on federal student loans based on limited circumstances and/or career programs.
- **Grace Period** – Refers to the period of time when no payments are required. Grace periods typically begin after a student graduates, leaves school, or drops below halftime.

*These benefits are applicable to federal student loans only. They do not apply to parent loans, or private/bank loans.

**COLLEGE GLOSSARY**

- **Academic Department**: A division of a university or school faculty devoted to a particular discipline (i.e. history, biology, liberal studies).
- **Academic Probation**: All colleges require a minimum cumulative grade point average (GPA) to remain in school. Students not maintaining satisfactory progress toward graduation are placed on probation. If students continue on probation in the following term and do not meet satisfactory progress requirements, they may be subject to dismissal.
- **Advisor**: A faculty member assigned to advise students on course selections and requirements.
- **Degree Progress Report**: The undergraduate Degree Progress Report (DPR) provides a full picture of progress toward completion of bachelor’s degree requirements.
- **Placement Exam**: An assessment used to place students in appropriate courses according to their ability.
- **Plagiarism**: The use of another person’s words or ideas as your own, without acknowledging that person. Schools have different policies and consequences for students caught plagiarizing.
- **Portal**: A secure, online website where students can find their college/university information, including: financial aid information, grades, class scheduling, transcripts, and more.
- ** Withdraw**: Students may withdraw from courses during a semester, but there are established procedures for doing so. Written approval from a university official must be secured, and some fees may be required.
- **Retention Programs**: Student services for low-income, historically educationally disadvantaged, first-generation college students that support completion of a four-year degree.
- **Major**: The academic subject area that a student chooses to focus on during their undergraduate studies. Students must officially choose a major by the end of their second year.

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Culture shock: Discomfort that can come from being in a new environment, which may be drastically different than what one is used to. Some colleges/universities are not as diverse as others, and this may discourage some students.

Fear of Failure: This is extremely common for first year college students. Students are often concerned that struggling in college is an indication that they do not belong.

Homesickness: Challenges with being away from home and family for the first time as well as living in a new environment.

Fear of disappointing parents/family: Many students are afraid to share struggles with their family because they do not want them to be disappointed.

“If you’re not struggling, you’re not doing college right. But the point is to work through the struggles and get past them.”

(College student, FIS focus group)

RESOURCES AND SERVICES AVAILABLE AT MOST COLLEGES/UNIVERSITIES

Students should take advantage of the services offered on campus. Many of the costs associated with these resources are already included in college campus fees.

<table>
<thead>
<tr>
<th>RESOURCES</th>
<th>SERVICES</th>
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<tbody>
<tr>
<td><strong>Academic Support:</strong></td>
<td>Examples: Library, tutoring/writing centers, professors/ teaching assistants (TA's), etc. (tutoring and writing centers often require appointment)</td>
</tr>
<tr>
<td>Student support centers and individuals that students could visit to support their studies.</td>
<td>Examples: Assistive technologies, deaf and hard of hearing services, exam accommodations, note-taking services, transportation, etc.</td>
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<tr>
<td><strong>Accessibility/Disabilities Support:</strong></td>
<td>Examples: Available to escort students across campus to dorm rooms or parking late at night. Take crime/robbery reports, and assist in other safety measures.</td>
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<tr>
<td>Student support services that provide accommodations to meet the needs of students with permanent and temporary disabilities.</td>
<td>Examples: Career exploration, job-search strategies, guidance on choosing a major, resume writing, interview practice, curriculum vitae writing, etc.</td>
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<tr>
<td><strong>Campus Police/Fire Departments:</strong></td>
<td>Examples: Support workshops, guest speakers, technology centers, cultural events, etc.</td>
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<tr>
<td>Provide safety, parking and law enforcement.</td>
<td>Examples: Career exploration, job-search strategies, guidance on choosing a major, resume writing, interview practice, curriculum vitae writing, etc.</td>
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<tr>
<td><strong>Career Center:</strong></td>
<td>Examples: Individual counseling, group workshops, crisis intervention, psychiatric consultation, etc.</td>
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<tr>
<td>Student support center that provide guidance for enrolled students and alumni.</td>
<td>Examples: Tutoring, advising, first year college support, transition programs, study skills workshops, etc.</td>
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<tr>
<td><strong>Cultural/Gender Support:</strong></td>
<td>Examples: Social and community service clubs, sororities, fraternities, fine/performing arts, intramural sports, etc.</td>
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<tr>
<td>Student support centers for various cultural and gender identities.</td>
<td>Examples: Family medicine, optometry, sports medicine, campus gym, exercise classes, etc.</td>
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<tr>
<td><strong>Mental Health Services:</strong></td>
<td>Examples: Study hours, technology centers, art showcases, work certification classes, etc.</td>
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<tr>
<td>Counseling services that may include programs tailored for student needs at little or no cost to enrolled students.</td>
<td>Examples: Advice on topics such as contracts [rental, housing], employment, immigration, etc.</td>
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<tr>
<td><strong>Retention Programs:</strong></td>
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<tr>
<td>Student support programs that provide services to low-income, historically educationally disadvantaged, first-generation college students (i.e. Educational Opportunity Program).</td>
<td>Examples: Tutoring, advising, first year college support, transition programs, study skills workshops, etc.</td>
</tr>
<tr>
<td><strong>Student Groups:</strong></td>
<td>Examples: Social and community service clubs, sororities, fraternities, fine/performing arts, intramural sports, etc.</td>
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<tr>
<td>Student-led clubs and organizations to get involved with outside of class and home.</td>
<td>Examples: Family medicine, optometry, sports medicine, campus gym, exercise classes, etc.</td>
</tr>
<tr>
<td><strong>Student Health Services:</strong></td>
<td>Examples: Study hours, technology centers, art showcases, work certification classes, etc.</td>
</tr>
<tr>
<td>Health-related services that may include a variety of specialties at little or no cost to enrolled students.</td>
<td>Examples: Advice on topics such as contracts [rental, housing], employment, immigration, etc.</td>
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<tr>
<td><strong>Student Union:</strong></td>
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<tr>
<td>Student-centered organization that provides various programs, services, and involvement opportunities.</td>
<td>Examples: Social and community service clubs, sororities, fraternities, fine/performing arts, intramural sports, etc.</td>
</tr>
<tr>
<td><strong>Student Legal Services:</strong></td>
<td></td>
</tr>
<tr>
<td>Free legal advice for students.</td>
<td>Examples: Social and community service clubs, sororities, fraternities, fine/performing arts, intramural sports, etc.</td>
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</table>