



TXGU'S COLLEGE TRANSITION GUIDE FOR PARENTS

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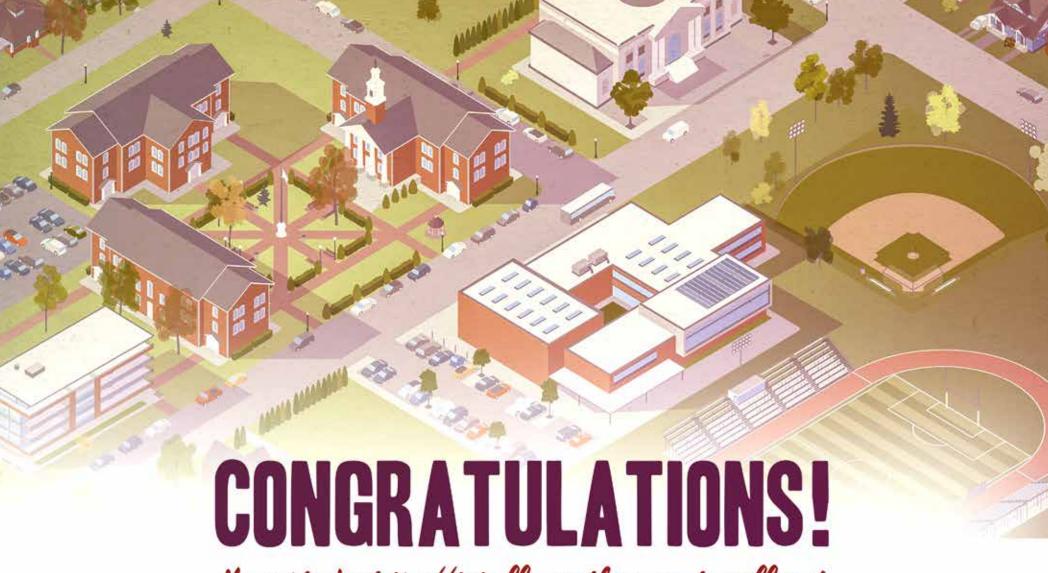
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Your student is officially on the way to college!

This is a super exciting time for your family—and maybe just a little bit overwhelming. If you're like most parents, you probably have a bunch of questions about what actually happens after that official college acceptance arrives.

Luckily, we've got answers. This guide will enable you to completely prepare your child for success in that big first year of college. It'll also help you figure out ways to support your student throughout the entire college experience, regardless of whether you're near or far.

Explore it all, and enjoy watching your child learn and thrive...







Watching your student leave the nest and head off to college can be tough—there's no doubt about it. But try to think of it as a time for celebration, because you've done a fantastic job raising your child! And now you get to sit back and enjoy seeing her prepare to make big dreams come true...

While your student's transition to college may be emotionally difficult for you (and other family members), keep in mind that there are SO MANY benefits to her continuing her education:

Financial Benefits Entering careers at higher pay Providing more financial security for her family Getting access to better career opportunities Earning more money over the course of a lifetime



in her community

Of course, your relationship with your student will need to be readjusted and redefined. And it'll take some time to fully get used to your new relationship with your child. Just remember that she knows you want the best for her! You've definitely proven this to her over the last 18 years.



BEING AN ADVOCATE

Now is officially the time to start transitioning from parent decision-making to student decision-making. Your new role as the parent of a college student is to offer advice and support—not to make decisions for him. Of course, you can still absolutely be a true encourager and advocate by focusing on the following:

Help your student grow more independent.

- He has to learn to manage his own time, behavior, and money.
- Now it's solely his job to set and work towards his academic goals.
- He must figure out how to handle his freedom and independence.
- He won't do things exactly as you would've. And that's okay!
- Know that he'll make mistakes—but it's through these mistakes that he'll learn to think through, make, and follow through on his decisions.

If your student will be going out of town for college, understand that the distance will change your relationship. The good news? For many families, this distance actually affects the parent-child relationship in a positive way. Seriously!

- Your student is only a call, Skype or FaceTime session away.
 - Agree to a communication plan that works for both of you, keeping in mind all the demands on his time while at college.
 - Set up a weekly check-in day and time (like Sunday evenings).
 - Establish that if your student needs to miss the regular check-in, he should notify you as soon as he realizes it.
 - Decide with your child how long you should wait to hear from him before you contact his resident assistant or college officials.

 Your student should determine whom on campus you're to contact if there's an emergency and you can't reach him—like a roommate, residence assistant, advisor, or mentor. If your student lives at home while attending college, it's so important that you both work on establishing real boundaries and communication plans to ensure he has the space and time to concentrate on his studies.

- It can be more difficult for students who live at home to establish their independence and space—which can negatively affect their college persistence and success.
- Figure out a communication plan that will work for both of you, knowing that he'll need to prioritize his studies.
- Set up a weekly face-to-face check-in day and time (like Sunday evenings).
- Agree on how he'll communicate with you regarding especially difficult weeks, such as midterms and finals.
- Always remember that your student is attending college, which is very demanding as compared to high school.
- Even though he may be in only four classes per week, that doesn't mean he's available to babysit and/or run errands for you. He needs ample time to study and do homework.
- While it's still important for your student to help with some basic home chores and tasks, his (and your) top priority must be his college classes.

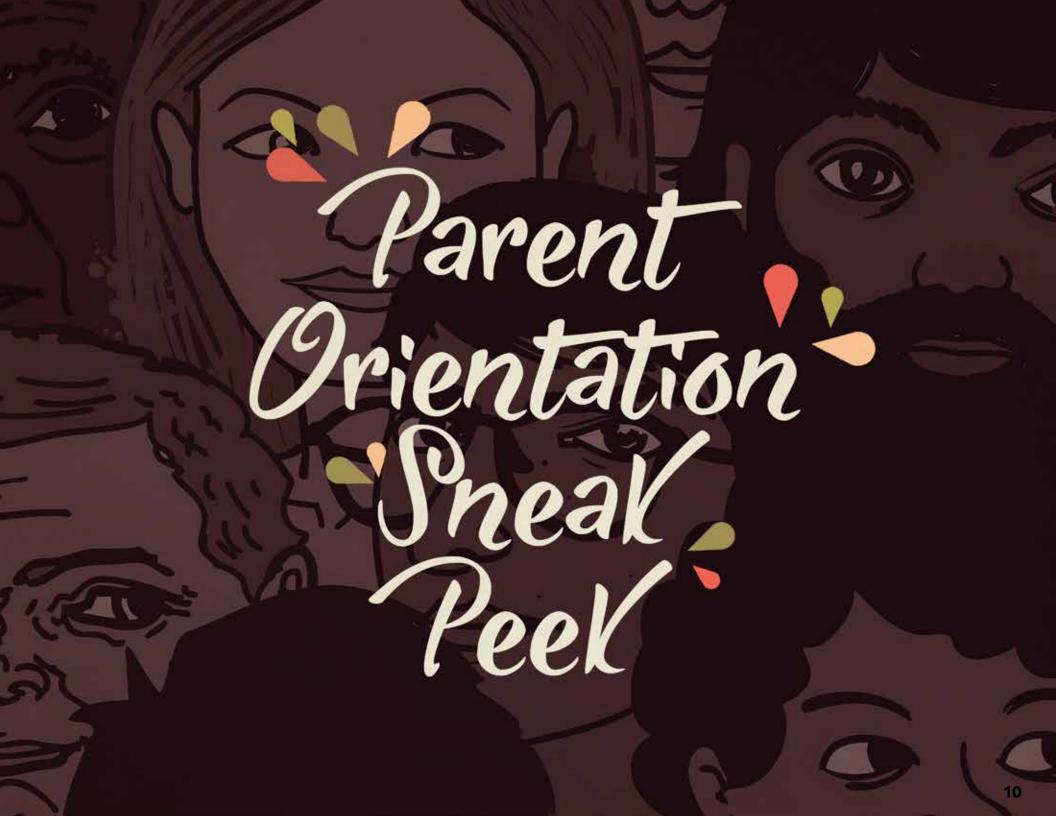


What is FERPA?

Once your student turns 18 or enters college, you won't automatically continue to have full access to his educational records like you did throughout K-12, and you won't be able to make educational decisions for him.

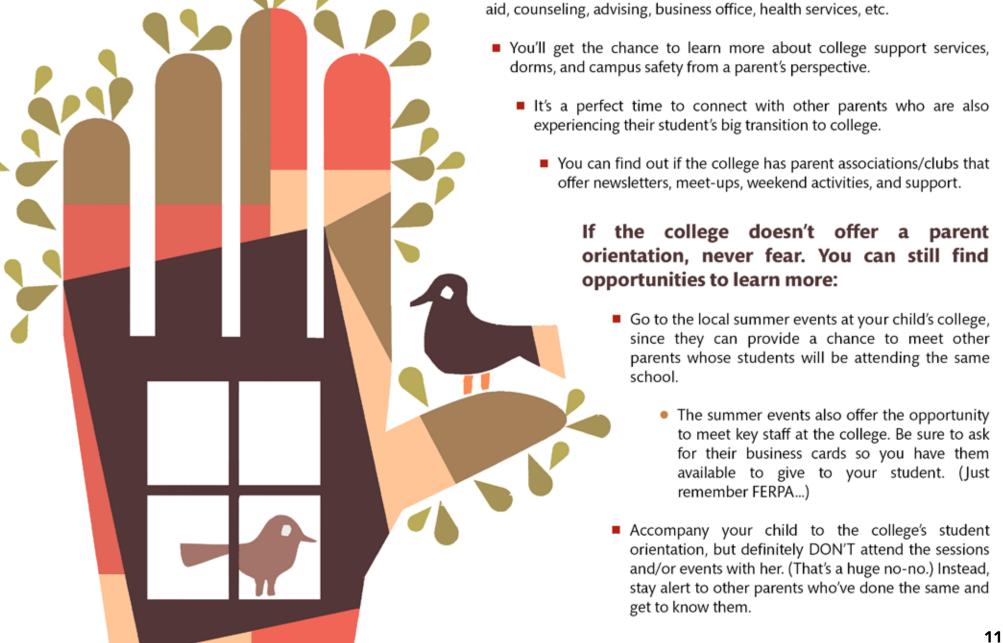
The Family Educational Rights and Privacy Act (FERPA) protects who has access to your child's educational records and what information schools can share with others. That means most offices at the college won't be able to release any specific educational info about your student, including the financial aid office, business office, advising, and many other departments.

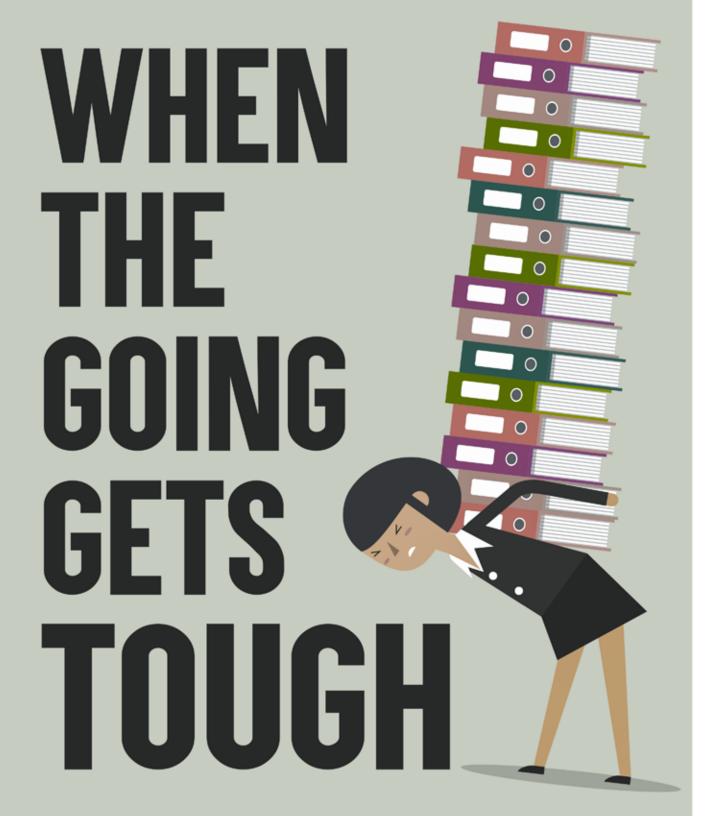
But most colleges do have a process students can go through to grant parents or guardians access to their educational records. Your child can check with the college's office of admissions or records to learn about the process at his particular college. Ideally, he should take care of this before the semester starts—like during the summer and/or at orientation.



Most colleges require students to attend orientation in the summer before their enrollment in the fall. These days, more and more schools are also offering parents similar orientation sessions during the summer. And there are many reasons why attending the parent orientation is very worth the effort:

It's a great opportunity to connect with key offices at the college: financial





College can certainly be hard at times—for all students. So there may be a time when your child starts to question his plans. What should you do if he tells you that he's unhappy and wants to come home and stop going to college?

1) Don't tell your student to just pack up and come home or stop going to classes! Help him calm down so that decisions aren't made while he's in an emotional state.

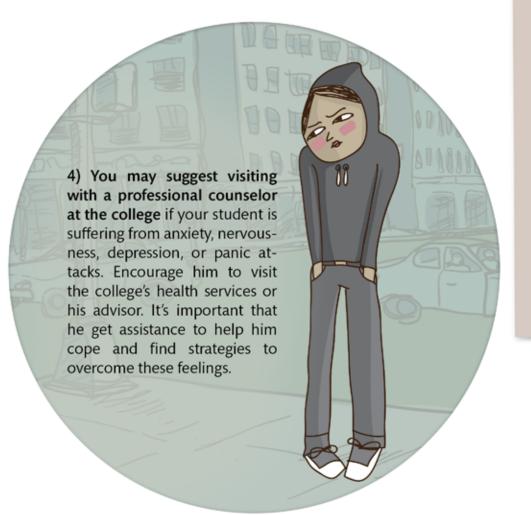
2) Help him figure out what the issue is or why he feels this way.

Most students feel that they don't belong or aren't meant for college at one point or another, so that's to be expected. The majority of students also experience homesickness, academic struggles, and even social isolation from friends and family members who aren't attending college. It's completely normal!

Some students also experience emotional or mental issues once they're on their own that may require professional attention. The important thing to keep in mind is that neither of you have to deal with these issues alone. There are tons of sources of support for your student, as you'll learn in this guide.

3) Remind him that college is much harder than high school. Many students struggle at some point during their college studies, but the most important thing is to persist. It's okay for your child to not have the same grades in college as he did in high school. He may not be the top student in his classes, and that's also totally fine.

If the issue appears to be related to his classes, refer him to his advisor, success coach, and/or professors. They can suggest solutions and ideas to help with the situation, and they can also refer students to other resources or staff on campus for further assistance.



5) If your student is feeling homesick, let him know that it's completely natural and to be expected.

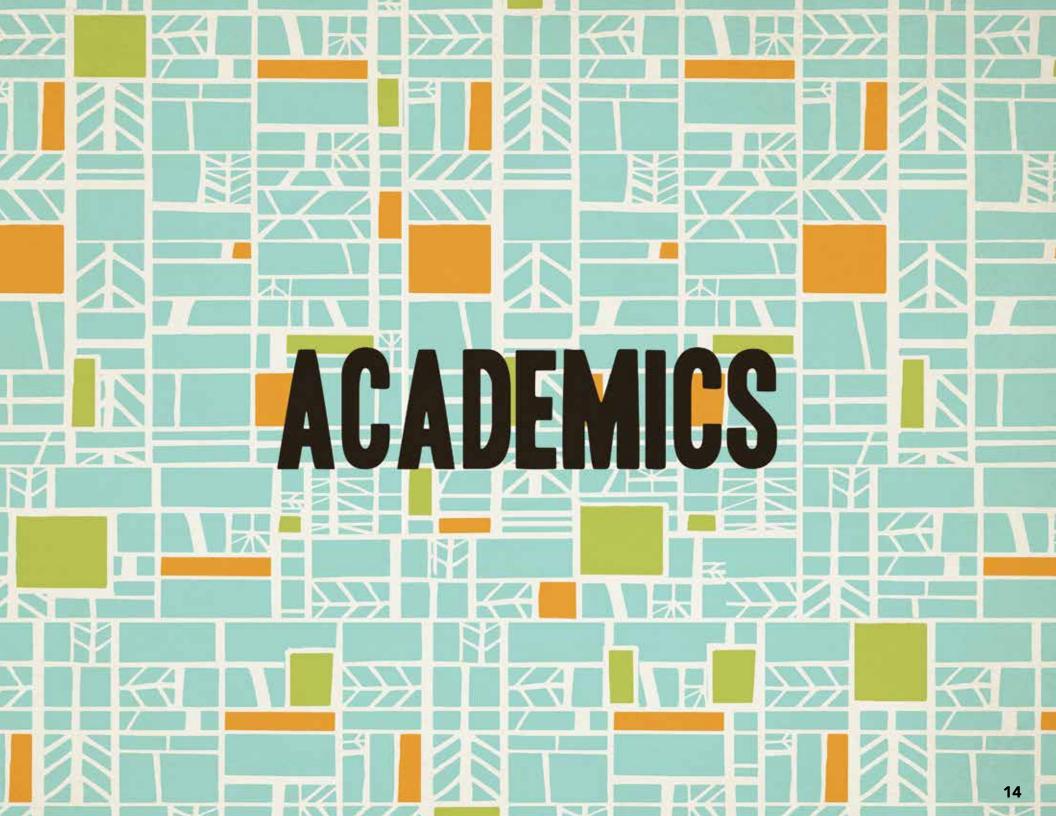
Encourage him to get involved on campus. Reach out to fellow students who are from the same hometown, sharing the same major, or living in his dorm. He can also join culture-based groups, clubs or associations to connect with students from similar backgrounds. Another option is to join intramural clubs or activities to get to know students with shared interests.

You can also encourage your student to get physical—take a walk or work out at the school's gym facilities. Recommending that he get more sleep to re-energize and refocus can work wonders. And tending to spiritual wellness (like doing yoga, practicing meditation, or attending religious services) can be a real help for some students.

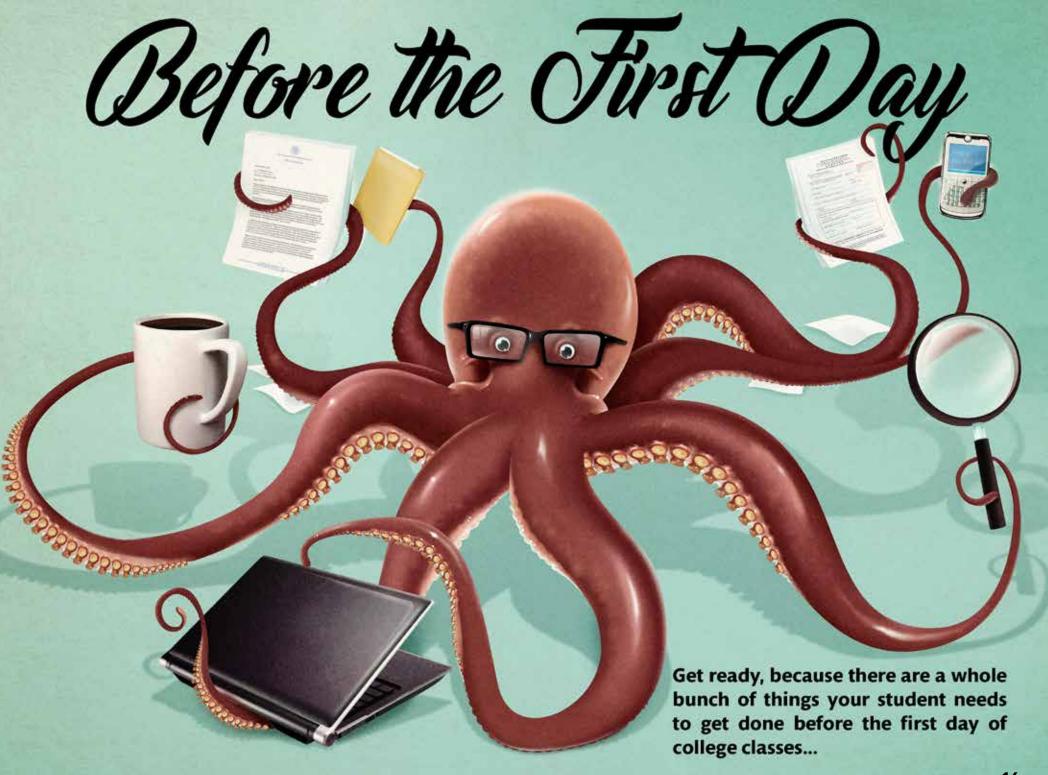
Consider sending a "care package" from home with your child's favorite snacks, reading materials, and even some pictures and motivational letters from family and friends. Connecting with people from home via FaceTime/Skype or through social media and online games can always provide an emotional boost. (Just remind your student to do that in moderation—it's obviously important to not overdo the communication and cut into study and/or sleep time.) Even simply the act of making plans for the next trip home can help cheer up the homesick.

6) If the problem appears to be related to finances, encourage your student to visit with the dean of student success and/or his advisor. Most colleges will offer additional assistance to students who may face significant, unplanned financial challenges.









Final High School Transcript

- An official high school transcript must be submitted to prove your child graduated. She's responsible for ensuring the high school sends the official transcript to the college.
 - At the high school, students can check with the registrar to make sure they send it.
 - At the college, students can check online in their student portal or call the admissions office to make sure they've received it.

College Transcript for Qual-Credit

 If your student took dual-credit classes, the college will need an official college transcript of the courses completed to receive credit. (She can check with the high school registrar about how this will be done.)

AP Test Scores

- If your student didn't request to send scores to the college when she took the AP exam(s), then she'll need to submit a request online at collegeboard.org.
- Be sure to request them as soon as possible, because some universities have deadlines for these scores in July.

Placement Tests

 All colleges use placements tests—usually covering reading, writing, and math—to assess if students are ready to enroll in certain courses.

- In Texas, students are required to comply with the Texas Success Initiative (TSI).
- Some colleges grant exemptions to students based on their scores on the ACT, SAT, or state-mandated exams. (Your child should check with her advisor to figure out if she's eligible to be exempt.)
- If your student didn't take the placement exams during the school year, then she'll need to take them at the college, which can be done during orientation.
 - Tip: If she wasn't satisfied with her test scores, she can retake the placement exams but will need to pay for them. The cost varies by college, so she can ask during orientation.
- Some colleges also require students majoring in certain degrees (especially in the STEM fields) to take additional subject placement exams immediately prior to registering for the fall semester.
 - The college will let your student know if she needs to take additional tests, and she'll usually take them when she reports for orientation.





Bridge Programs

Offered by some colleges during the summer to introduce students to college life, bridge programs help ensure they're academically prepared—and some may assist with selecting a major and/or career.

Orientation

- Most colleges require students to attend an orientation, which can last anywhere from a half day to a full week. It's a great opportunity to become familiar with the campus, meet other students, check on any missing documents or holds, check on financial aid status, get her student ID card, meet with an academic advisor, and even register for classes.
- Students may also meet with faculty, tour the university, learn about college life, get information on support services, purchase a parking permit or sign up for a student bus pass.

Dorm Deposits

- It's crucial for your child to send the dorm deposit required by the college, which could be due before the end of the senior school year or very early in the summer.
- If your student misses the deadline, there may not be any rooms available, and she'll need to make other living arrangements—which you definitely want to avoid.



Meal Plan Selection

- If the college offers meal plans, she'll probably be asked to select one when she chooses her dorm.
- There are a variety of plans, so it's important to choose one that meets her exact dining needs and preferences.

Vaccines

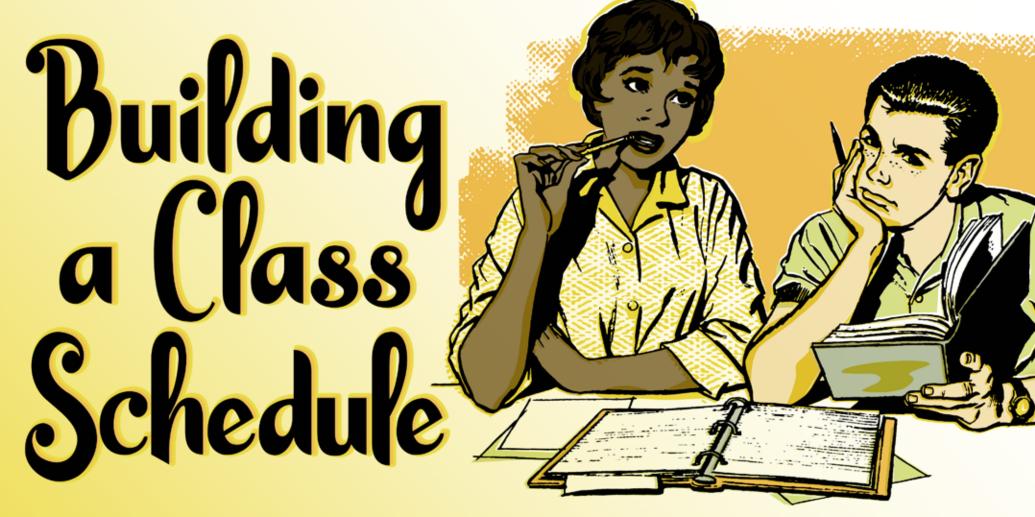
- Most colleges require incoming students to provide proof of certain vaccines and immunizations.
- In Texas, all entering students are required to submit proof of receiving a meningitis vaccine within five years of the first day of college classes.
- Your child must provide a copy of her official immunization record from the county in which you live. You can get a copy from your county health department or her personal doctor—the college won't accept a copy of her school immunization record.

Buying Textbooks

- When your student registers for classes she should note the textbooks required for each course as listed by the professor.
- Be sure to explore all the options available for buying the textbooks (like buying used books or renting books to save money).

Locating Classes

- Before the first day of class, your student needs to map out the exact location of each of her classes. She'll need to know the building names and room numbers and use a copy of the campus map to figure out where to go.
 - If she's driving to campus, it's important to determine where to park.
 - If she's living on campus and the college offers shuttles, she'll need to learn which shuttle to take.
- If the college has multiple campuses or locations, she needs to be VERY sure to pay close attention to the building locations.



Figuring out exactly which classes to take each semester at college can be confusing. Luckily, your child will have plenty of guidance to help when making his decisions.

Your student will use a "degree plan" for the major he has chosen. It's basically a list of all the classes that are required to earn a degree (and they may be called "graduation roadmaps" at some colleges).

Note: If he hasn't yet decided on a major, then the college will usually consider him a "Liberal Arts" or "Multidisciplinary" major, which means he'll be able to explore different areas of interest through his classes for his first year in college. Encourage him to visit the school's career center or his professors to learn about different majors for careers he may be interested in.

Degree plans can be found on the college's website under the specific department for each major. (For example, a degree plan for electrical engineering will be found on the college/department of engineering's webpage.)

Your child should meet with an academic advisor each semester to "map out" his classes and make sure he's taking the right ones. If a student takes classes that aren't in the degree plan, those courses won't count towards graduation, which may be a waste of time and money.

If your student plans to transfer from a community college to a university, he should meet with a transfer advisor at the community college as soon as possible to "declare" his intent to transfer. And there are some must-knows about that process:

- The transfer advisor can help your student establish a transfer plan, which will list the classes he can take at the community college that are the transfer equivalent to classes at a specific university.
- This will ensure all the classes he takes will transfer AND count towards his bachelor's degree. (Sometimes the classes will transfer but won't count towards the degree from the university.)
- Your student should plan to meet with the transfer advisor each semester to make sure he's staying on track.

Of course, the absolute top priority for your student is college. So the majority of his time should be devoted to classes and studying, not work or other tasks. This is especially important for students who attend local colleges, as they and their parents often make the mistake of assuming they have more time to devote to family and/or work responsibilities. (Students who live at home while in college must also be sure to allow enough time in their schedules to travel to and park on campus.)

Your child should create a class schedule that best matches his personal preferences. For example, if he's definitely not an early riser, then he shouldn't register for early-morning classes. He should also try to balance the type of classes he takes to make sure he's able to meet the class expectations. For example, he shouldn't register for too many classes in one semester that require too much reading. Instead, mix it up with classes that require reading (like literature) and those that may not (like physics).

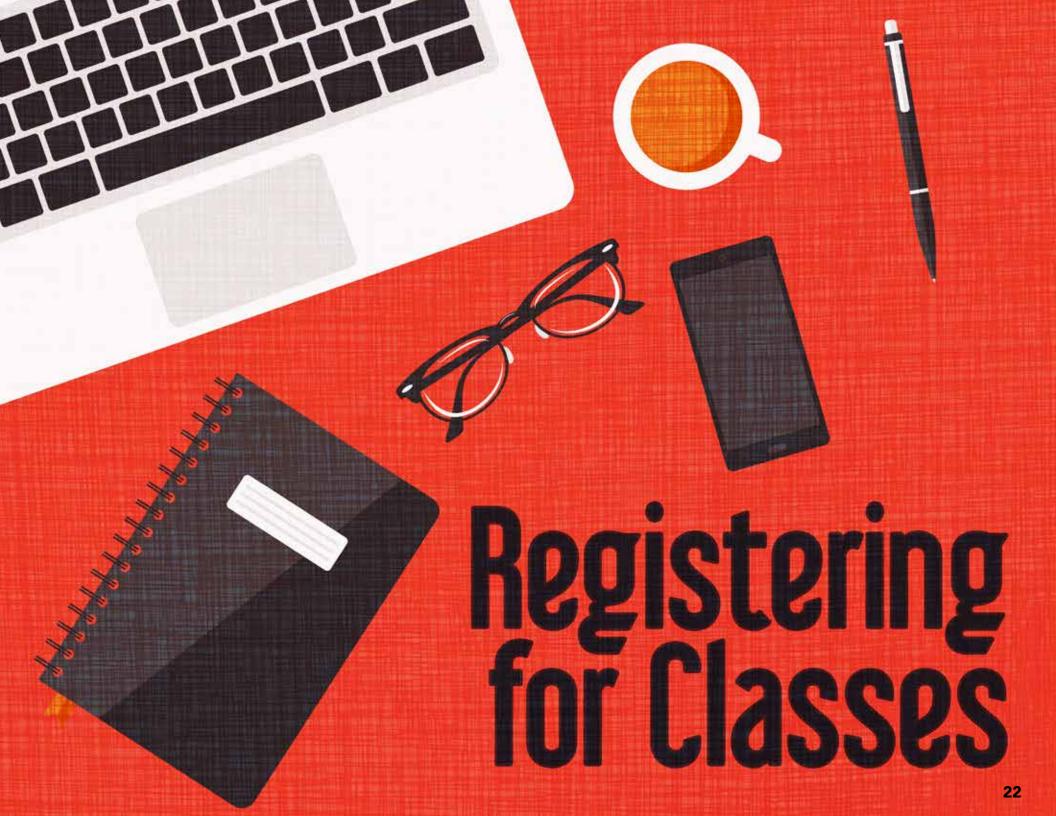
Sample College Schedule

Time of Day	Monday	Tuesday	Wednesday	Thursday	Friday
8am - 9am	Х	х	х	х	х
9am - 10am	Spanish	English	Spanish	English	Spanish
10am - 11am	Algebra		Algebra		Algebra
11am - 12pm		Lunch		Lunch	
12pm – 1pm	Lunch		Lunch		Lunch
1pm – 2pm	Wast	History		History	
2рт — Зрт	Work	Library	Work	Library	Work

It's so, so important that your college student perfect the art of managing his time. Encourage him to use a planner and/or online calendar (like a Google calendar) that he can also manage and update on his cell phone. All of the following should be in that calendar:

- Days and times of all his classes
- All important dates from his classes, such as tests and due dates for homework and projects
 - **Tip:** He should plan ahead for big projects or tests by breaking them into smaller parts with earlier due dates
- Tasks like registering for the next semester and applying for financial aid every October
- Work schedule
- Social events (like hanging out with friends or working out)

The most crucial thing is for your student to make sure he's always spending enough time studying (in addition to attending class) to earn the best grades he can.



Once she's figured out which classes she wants to take, your student needs to officially sign up for them. (Her meeting with the academic advisor should happen prior to registering.) And there are a few unique things about college classes to keep in mind:

- Unlike high school, college classes don't meet every day—they usually meet two or three times per week. (For example, students could attend classes on Mondays and Wednesdays or Tuesdays and Thursdays.)
- Also very different from high school, your student won't have to attend classes all day. For instance, she may be scheduled for a class that meets from 9:00-10:00 a.m. and then have another class from 2:00-3:00 p.m.
- A college course can be worth more than one credit, and each course is identified by the number of credit hours that a student will earn once she successfully completes it. So a three-credit-hour class means that your student will earn three credits, and she'll spend three hours per week in that class.
- Full-time enrollment requires students to register for 12 hours or more. (There are exceptions to this that require special permission—like from the disability office on campus.)

Your child will actually register for classes using the school's online student portal. There are a number of different types of courses that she'll take while in college:

General Requirements ·····

Courses required by a degree plan from other disciplines, such as science or foreign languages

Courses required by a degree plan from within a specific department (for example, math majors are required to take a certain number of math-related classes)

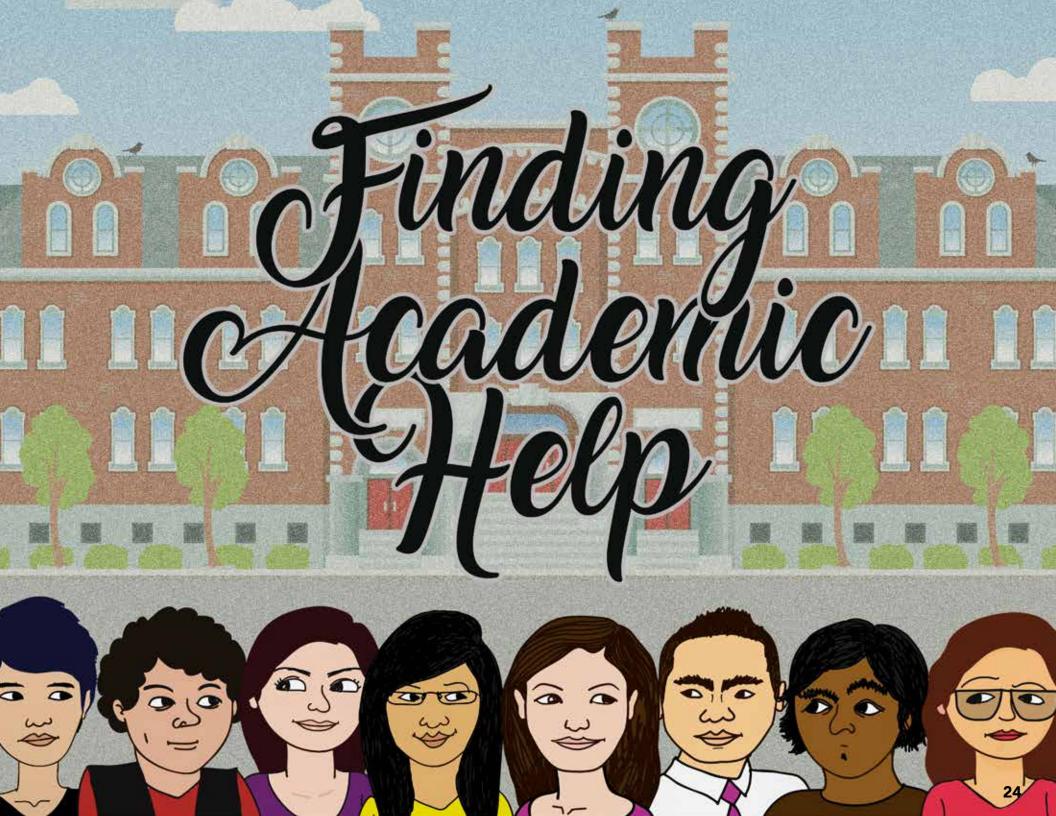
Elective Courses

Courses outside the major that allow an opportunity to pursue other interests, such as music theory or mythology for a student majoring in science

Courses that provide knowledge a student needs for a harder/higher course, such as Calculus I before Calculus II

Developmental Courses

Taken early in the college years, these courses are designed to help students improve their knowledge and/or skills to be able to succeed in a college-level course (and they typically don't count towards a degree)



Fantastic news! There are tons of resources (both in and out of the classroom) to help your college student succeed in his classes. The important thing is to encourage your child to seek help as soon as he doesn't understand something covered in class, because the semester will go by quickly. And falling behind because he's confused about a topic can hurt his grade.

Students are often embarrassed to ask for help and/or use academic resources on campus. Remind your child that college isn't like high school—it's much harder! So it's perfectly acceptable (and recommended) to reach out for assistance. Here are some of the people who can help:



Academic Advisor

Provides guidance and support to students in fulfilling their academic goals by helping them choose a major, declare a degree plan, register for the right classes, understand academic policies and procedures, and referring them to other campus resources for help with classes

Success Coach

Helps students succeed in classes by coaching them on study skills, note taking, time management, and/or referring students to other academic support resources on campus

> Note: At some colleges, academic advisors also serve as success coaches



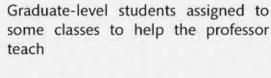
Professor / Instructor

Teaches a specific subject to students and plays a major role in the their success

- It's important for your child to build a relationship with his professors/instructors
- They want your child to succeed, because their students' success is their success, too
- Encourage your student to reach out to his professors to establish that he wants to do as well as he can in the class
 - It may be easier for your student to use email until he gets to know the professor/instructor better—but you'll want to remind him to use formal, proper grammar when emailing
- All professors and instructors are required to have specific office hours to meet with students

- Unlike high school, professors/instructors won't be reminding students about deadlines, homework, tests, etc.
- It's the student's responsibility to visit with his professors regarding things he didn't understand in class and to ask for help with the material

Teaching Assistants (TAs)



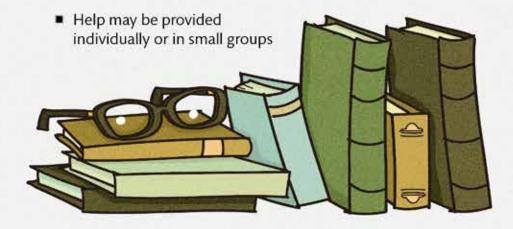
- They can offer support with material covered in class, homework, and test review sessions
- Encourage your child to take advantage of this assistance because the TA often knows what the professor wants students to learn and what will be included on tests

There are also plenty of academic resources on campus that can provide incredibly valuable assistance when needed. Your student should ask his advisor or success coach about the following:

Learning Lab

Offers help to students with homework, test reviews, and understanding class material covered by the professor/instructor

- Focus specifically on one subject (like math, reading or writing)
- Typically open during the day and evening—some even have weekend hours
- Some colleges refer to them as "centers" (like the "math center")



Mentor

Provides students with college and/or career advice, such as information about internships, jobs, scholarships, and other academic enrichment programs

 At some colleges, students are automatically assigned a mentor upon enrolling—but if the college doesn't assign them, then your child should seek out a professor or staff person that's willing and able to mentor him

Tutoring

Offers help to students in a variety of subjects

- Some colleges may provide tutoring services through the learning labs/centers
- Other colleges may offer in-person or online tutoring services



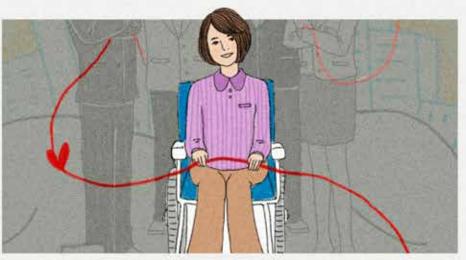
Supplemental Instruction

Offered for specific classes that are known to be challenging to most students

- Provides the opportunity to review class material and offers study strategies and guided practice
- Shown to help students improve their grades and success in a class

Colleges offer additional academic resources for special or targeted populations to promote inclusion and support for all. For students who need extra support due to different types of disabilities, colleges have specific "student disability services" offices. These are the must-know details:

- Unlike high school, colleges don't automatically help students with disabilities—it's the student's responsibility to visit the disability office and ask for assistance
- Setting up these services requires students to meet with staff to determine needs
- There may be an internal and/or external evaluation required to document needs and identify the specific support needed
- A student should alert his academic advisor of any special assistance or support he may need due to a disability or limitation



Some colleges also offer support services to migrant, undocumented, DACA, and/or first-generation students (those who are the first in their family to attend college). It's important to know that undocumented or DACA students are not prohibited from attending college.



HOW MUCh Aid Do We Get?



You and your student may still be wondering how much financial aid she's getting to help pay for college. There are a few steps you can encourage her to take to find out...

1. Help her confirm that her financial aid application is complete

- After the Free Application for Federal Student Aid (FAFSA) is filled out and submitted, other information may be required to complete the financial aid application process at the college.
 - The university notifies students of required information via email and/or in writing. Students can also check if any additional documents or forms are missing via the online student portal.
 - Step-by-step instructions on how to check the status of a financial aid application can be found on the university's website under the Financial Aid Office section.

2. Learn about "verification"

- It's the process of verifying that the information on the FAFSA is accurate..
 - Applications are selected for verification based mostly on program edits, but some are selected at random. (And not all financial aid applicants are selected.)
 - It just requires students and families to submit additional documents.
- If your student is selected for verification, you can help her with the following:
 - Checking for any missing required information. All requirements must be fulfilled, or else the application won't be processed.
 - Making sure she understands the verification process and requirements for the specific college, because each school has its own forms and process. (Details can be found in the Financial Aid Office section of the college's website.)
 - Consulting the college's Financial Aid Office if she needs specific instructions and more help.

3. Learn how to accept the financial aid award

 Many universities send details about financial aid awards via regular mail. Others simply notify students via email and provide instructions on how to access the details online through the student portal.

- Most schools require students to accept their financial aid award online using the student portal. Instructions will be provided on the award letter or can be found on the college's website.
- Your child needs to read absolutely all the information and instructions provided on the financial aid award notice. Some sources of aid may require additional forms before students can receive the funds.

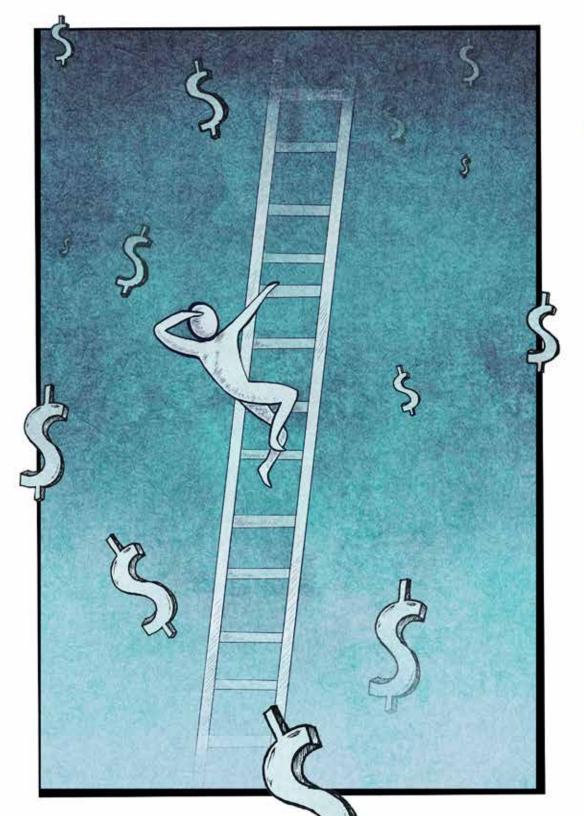
4. Learn about loans (if needed)

- Most financial aid award offers include student loans. Unless you plan to make up the loan amount with other funds, your child will have to follow the institution's loan process.
 - Tip: See TXGU's Understanding College Loans video and packet for an even more in-depth look into the world of loans.
- Before your student completes the loan process, you'll want to:
 - Determine how much of the loan amount suggested by the university she'll actually have to borrow.
 - · Discuss the loan details with her:
 - Estimate how much she'll owe after one year—and how much she'll have to borrow in total by the time she graduates from college.
 - What are the loan fees (also called origination fees)?
 - What's the interest on the loan, and what will the monthly payment be once she starts paying it back?
 - Estimate monthly loan payments at this website: https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action.
 - Is the loan subsidized or unsubsidized, and what's the difference?
 - Find answers to these questions (and others) at: https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized.

- Know that students who borrow must go through a separate loan application process (instructions are provided on the financial aid award letter) that includes:
 - Loan Application This is separate from the FAFSA.
 - Master Promissory Note A legal document where the borrower promises to pay back the loan funds. Be sure to read all details very carefully.
 - Entrance Counseling Provideş information to students on how to manage debt and explains repayment options.

*Important: This whole process must be completed at least 3-4 weeks before the start of the semester to ensure funds are available before the first day of classes.

- Learn about parent loans
 - Loans for parents are available to help families with college costs. The whole process is very similar to what's described above for students.
 - Reasons why parents borrow:
 - To help offset their part of the college costs
 - To cover additional expenses associated with moving their student to campus
 - To lower the amount their student has to borrow
 - · There are two general loan options for parents:
 - Direct Parent Loan for Undergraduate Students (known as the Parent Loan or the Direct PLUS loan)
 - Private loans through regular banks
 - The Parent Loan is typically the better option because it has:
 - Lower credit restrictions
 - Fixed (and typically lower) interest rates
 - Flexible repayment options that include the ability to postpone monthly payments based on financial hardship
 - More details on the Parent Loan program can be found at: https://studentaid.ed.gov/sa/types/loans/plus



What If It's Not Enough?

First, make sure you understand all the (semi-confusing) terminology you'll see when it comes to financial aid awards...

- COA This is the estimated Cost of Attendance, which can be found on the financial aid award letter, or in the financial aid section of the college's website.
- EFC The Estimated (or Expected) Family Contribution is calculated after students complete the FAFSA.
- Financial Need This is established simply by subtracting the Estimated Family Contribution from the Cost of Attendance → COA EFC = Financial Need
- Total Financial Aid Award This is all financial aid offered to your student from all sources, including grants and scholarships—plus loans and work-study, if they're part of the financial aid award.
 - Student loans are considered financial aid even though they have to be paid back. They're low interest, awarded without regard to credit history, and offer flexible repayment plans typically unavailable with private loans.
 - Work-study is also considered financial aid even though students aren't guaranteed a job, and they're only paid for hours worked.

Potential Scenario #1



Of course, you want to make sure your student is receiving enough financial assistance to meet his aid eligibility. That means the **Financial Need amount should equal the Total Financial Aid Award.** If it doesn't, the college isn't meeting your child's full need. And if that happens, your student should do the following:

- Contact the school's Financial Aid Office to find out if any more aid sources have recently become available—and be sure to ask about institutional scholarship opportunities.
- Consider a parent loan (if one hasn't already been awarded).

Potential Scenario #2

Sometimes in a financial aid award, the loan amount the student is expected to borrow is too high. (Keep in mind that how much is too high depends on each person. Loan experts recommend students borrow no more than their expected annual post-college salary to cover their entire undergraduate degree.) If this is the case for your child, try the same steps listed for Scenario #1.

Potential Scenario #3

The Estimated Family Contribution is too high, so your student's Total Financial Aid Awarded is not enough to fully pay for college costs. In this case, your student can try the following:

- Reach out to the Financial Aid Office to find out if there are options to lower the EFC (like special circumstances, which you'll learn more about shortly).
 - Review the information submitted on the FAFSA to make sure it's accurate. An extra zero or a transposed number can have a huge impact on the calculation of the EFC.



There's an appeal process in place to address unexpected family situations that affect the ability to pay for a student's college education. It's called "special circumstances," and it can include:

- Loss of employment by the student or one parent
- Legal divorce or separation
- Reduction in income, including one-time withdrawals from retirement funds due to an emergency
- Unusual expenses like high out-of-pocket medical expenses, moving expenses, funeral expenses, and child care expenses
- Supporting multiple households (for elderly parents or grandparents)

Keep in mind that this isn't a complete list, so you and/or your student should contact the Financial Aid Office to discuss your specific situation. Note that special circumstances fall within the scope of an institution's professional judgment policy, which means that the process and outcome isn't the same at every school. But a description of each college's policy, process, and required forms can be found on their website in the financial aid section.

Tip: It's a good idea to ask the college's Financial Aid Office team how the financial aid that's awarded might change in future years, assuming family finances stay the same.

- If the university lowers grants and increases loans for students after their first year, it's best to know that before your student decides to go there.
- If parents are stretching family finances to pay for the first year, it's important to have a sense of what to expect in later years.





WHEN DOES THE AID KICK IN?

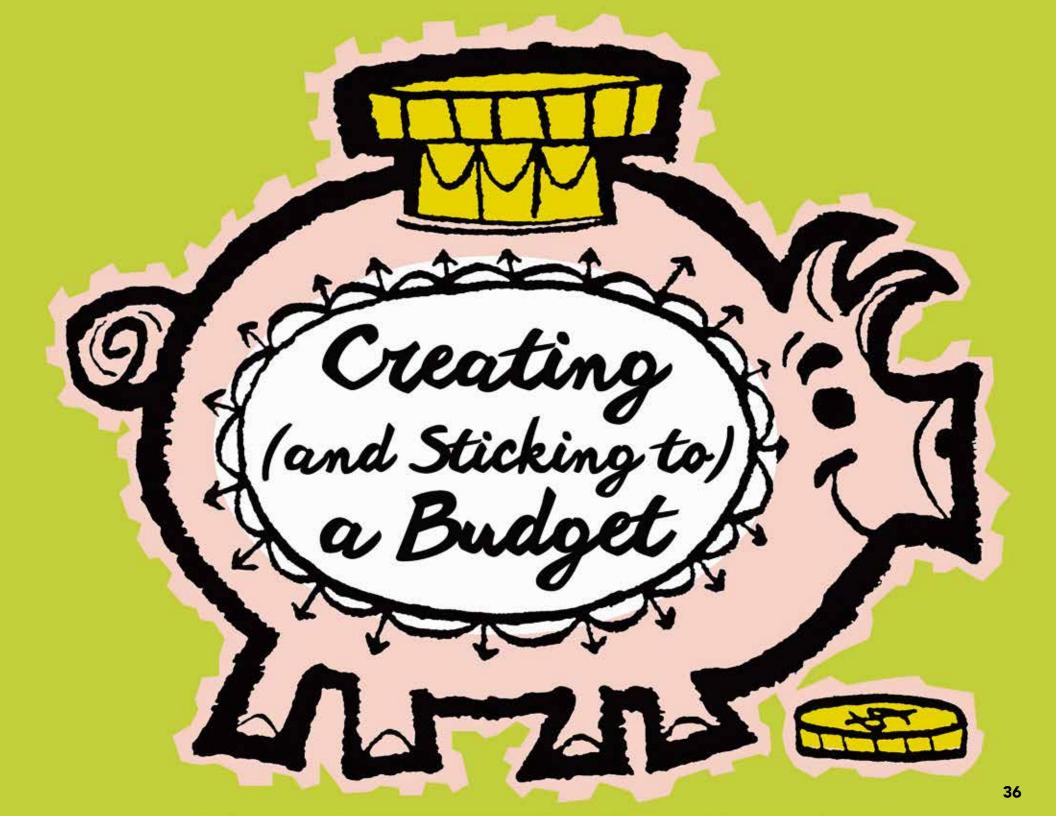
First, you'll need to make sure your child follows all the requirements to accept and receive the financial aid award (including taking care of any verification details). Then your student needs to be enrolled for the proper number of credit hours the financial aid requires—ask at the Financial Aid Office if she's not sure about what's needed.

Financial aid is applied to student accounts first to cover the costs of tuition and fees, then dorms and meal plans (if applicable). Any remaining funds are then issued to the student as a refund. Your child will be sent information on the process, and it can also be found on the university's website. Refunds can be made by check, on a university debit card, or via an electronic funds transfer into a student's bank account. Your student will select and authorize how she wants to receive the funds.

Colleges have set calendars for when financial aid funds will be applied to students' accounts (and when refunds will be issued)—check the school website's Business Office section for details. The earliest date to distribute financial aid funds is ten days before the first day of class. Some schools may wait until census day, which is the date when enrollment is locked and adding or dropping classes without a grade is no longer allowed.

You and your child will probably want to discuss how the timing of aid distribution may impact paying for college expenses like supplies, housing, and transportation before the fall semester starts. Your student's summer-job savings could be used for these expenses, and other time-sensitive costs such as textbooks may be charged to her student account when purchased from the campus bookstore—to later be paid off by financial aid when it's applied to her account.





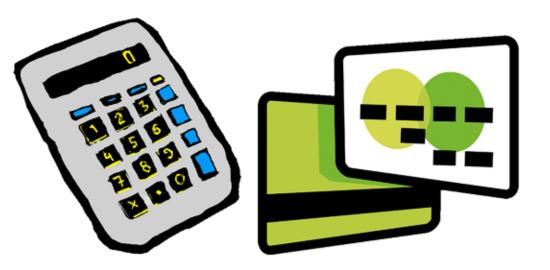
We're happy to report that there are lots of online budgeting tools (many offered by banks) to help you teach your student budgeting skills. Parents sharing how they make the family budget work helps students better relate to the concept—and the value of sticking to it.

- Teach your child the importance of tracking expenses against available funds on a regular basis.
- Sit down with your student to help him anticipate his expenses for the semester.
 - Help your student understand that the key to staying within a budget is knowing the difference between "needs" and "wants."
 - Items and services that are legitimately needed take priority over all other expenses.
 - Things your student just wishes he had are not essential, and spending on these should be limited or avoided.
 - The start of the summer before the transition to college is a good time to discuss summer savings goals.

Many schools expect students to cover part

- Starting school off "right" with a new laptop and other items needed for college (even new clothes and shoes) can be strong motivators for students to work and save over the summer.
- Discuss the good and bad use of checking accounts and debit/credit cards.
 - Your student will need a checking account to receive any financial aid refunds.
 - Banking with the same bank as you can make an emergency funds transfer much easier to do.
 But there are tradeoffs to consider:
 - Are there ATMs near the campus? If not, how much does your bank charge for withdrawals from other banks?
 - Does your bank charge withdrawal fees?
 - Are there monthly or minimum balance fees?
 - Overdraft protection is a good safeguard, but for students who overuse their debit card and lose track of their account balance, it can result in high overdraft fees charged.



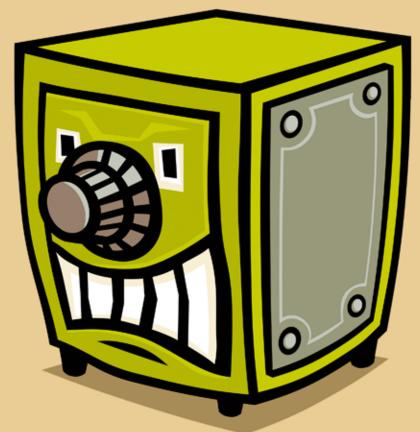


- It's a good idea to allow your student to have a credit card in case of an emergency. Shop around for a solid option—comparing interest rates and fees—and use it as an activity to teach responsible use of credit. And remind your child to never sign up for a credit card just to get a free t-shirt or to win a prize!
- Teach your student wise credit card use.
 - Charge only what he needs and can pay off within a short timeframe to avoid accruing a large balance.
 - Stay under the credit limit.
 - Pay more than the minimum monthly amount due to pay off the balance faster and pay less in interest.
 - Pay the bill on time to avoid late fees.
 - Enroll in auto-pay to avoid missing payment deadlines, but understand that if there are no funds in the account, there will be additional charges.
 - Ruined credit can take years to fix and may affect future home or auto purchases.

There are some easy ways students can save money in college:

Textbooks

- Buying used textbooks versus new.
- Buying textbooks online using virtual bookstores and online booksellers.
- Renting textbooks is always a cheaper option than buying (as long as students follow the return instructions carefully).
- Downloading eBook versions using virtual bookstores, online booksellers or even the college bookstore.



· Technology Hardware and Software

- Significant deals can be found on computer hardware and software through educational discounts for college students.
- There's usually a link to these discounts on the college's website.

· Travel

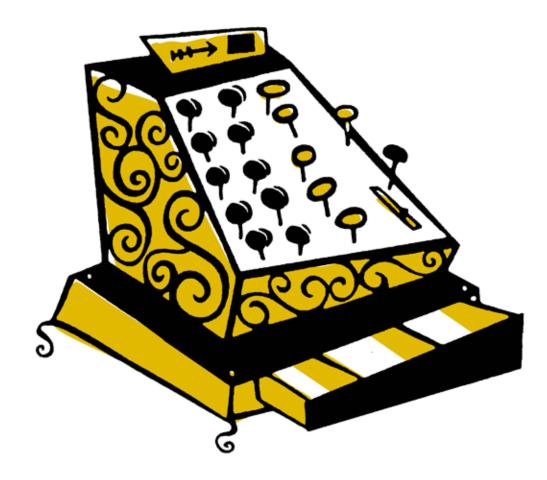
- Cheap airfares are available through different airlines and/or travel agencies. And you can research discounted student flights through national organizations. (For example, Southwest Airlines has a deal with the Hispanic Association of Colleges and Universities.)
- Train travel can also be low cost—for instance, Amtrak offers a Student Advantage Card.
- Discount bus lines like Megabus are also very affordable.
- Local travel costs can be reduced by getting a student bus card—which can be even cheaper when buying a monthly pass.

Dining

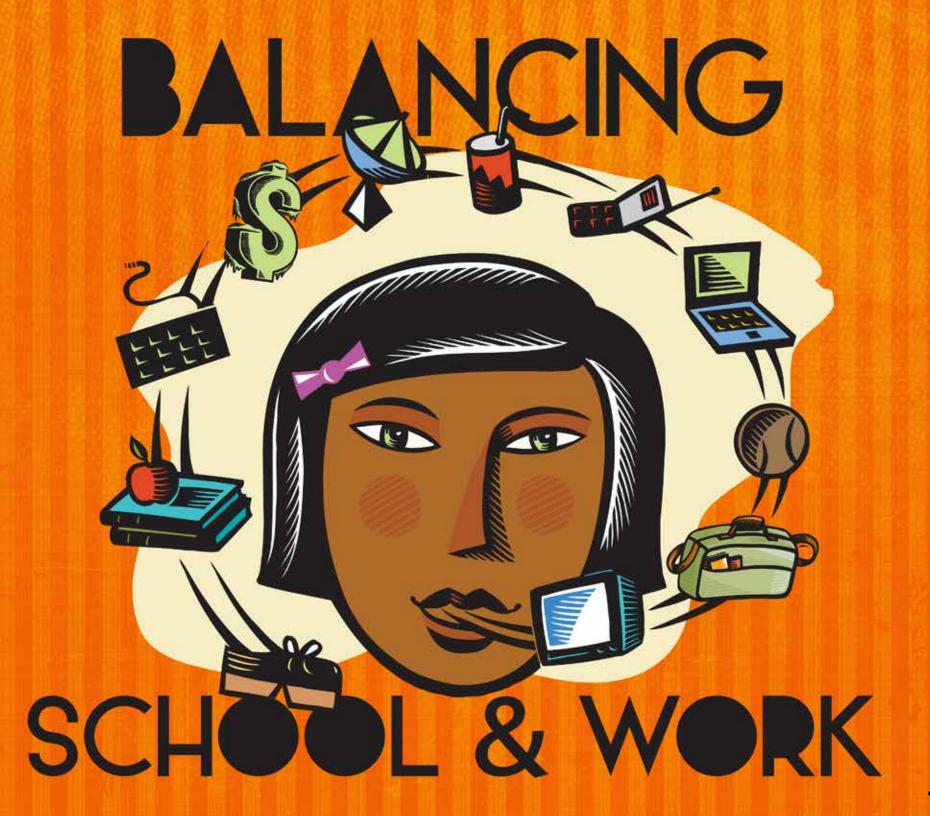
 Many restaurants on or near the campus will offer students discounts when they show their student ID.

• Entertainment

 Student ID cards are also the key to discounts at local movie theatres, bowling alleys, and game rooms.



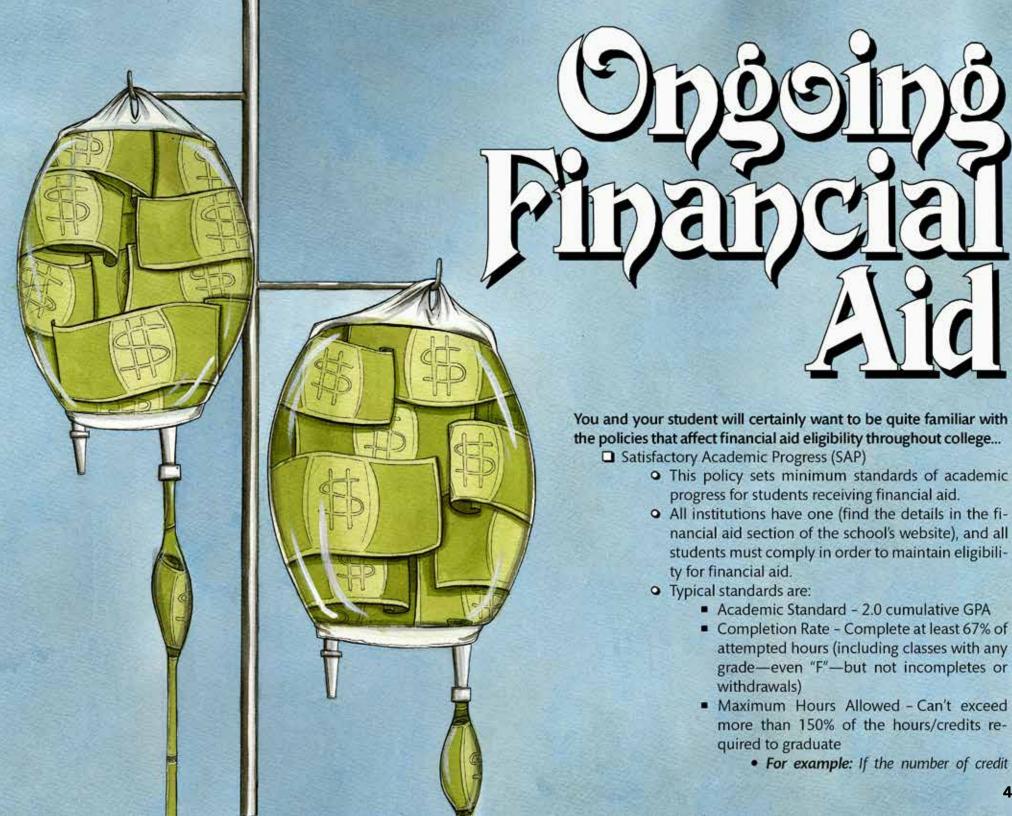
- Help your student understand the fees he's already paying for. At public universities, this can include student service fees, facilities fees, or other fees based on the type of class.
 - These fees offer benefits that students should definitely be aware of and take full advantage of.
 - There are fees that pay for benefits related to a student's academic course load, such as library use, computer labs, learning and tutoring services, advising, lab materials, and guidance.
 - Other benefits paid for by fees include the gym/fitness center, student identification cards, and medical services at the college's health center.





You can help your student investigate employment options for freshmen. She can consider either work-study employment or part-time employment. When looking for on-campus jobs, it's always a smart idea to ask the people who work with incoming students—academic departments, the library, and advising are good places to start.

- There are major benefits to on-campus jobs:
 - Allow for "student friendly" work schedule around class times.
 - Supervisors support that your student's primary responsibility is academics.
 - Allow connections to staff that can help your child navigate systems and processes.
 - Build relationships with staff that can lead to mentoring and advocacy.
- School always needs to come first, which means you'll want to encourage not overdoing work so that studying doesn't suffer.
 - It's recommended that college students work only 10-15 hours per week to make sure academics don't suffer, which is obviously critical.
 - Be sure your student's work schedule supports her class times and requirements. (For example, she shouldn't work late into the night if she has an early class.)
 - Keeping a schedule will help your student achieve a balance between school and work.
 - It's always important that students tell their supervisors that college and academics are the top priority.
- Be aware that earnings from part-time employment (not work-study) may affect eligibility for financial aid in the future—specifically two years later because of the tax year used on the FAFSA.
 - Work-study employment is part of the financial aid award, so it doesn't impact eligibility.



- hours required to graduate is 128, the maximum hours a student is allowed to receive financial aid for is 192 (128 x 1.5 = 192)
- Most colleges evaluate SAP every year, so it's crucial that your student know his school's policy and makes sure he's in compliance with it.
 - If a student is no longer in compliance with the policy, he can appeal—instructions are on the school's website.

It's also important to know how dropping classes can potentially impact financial aid eligibility...

- Your student should always check with his academic advisor, the Financial Aid Office, and the Business Office before dropping any classes to fully understand the possible impact.
- If your child is going to drop a class, it's best to do it as early in the semester as possible. Deadlines for dropping courses are published online on the college's academic calendar. Two key dates are must-knows:
 - Census day Courses dropped after the first day of classes but before census day don't appear on transcripts and don't impact the GPA.
 - Students on financial aid may have their financial aid award adjusted for the semester due to the decrease in hours. Future aid eligibility is not affected.
 - Classes dropped after census day and before the last day to withdraw from classes show up on the transcript with a grade of "W," but the GPA is not impacted.
 - Students on financial aid won't have their award adjusted, but future aid eligibility may be affected.
 - The last day to withdraw from classes This is after census day and is the last day students can drop a class without affecting their GPA.
 - If students drop a class after this day:

- The grade for the class will be the grade they have on the date of the drop.
- The grade affects the student's GPA and may also affect future aid eligibility.
- Students attending public institutions in Texas need to understand that dropping and repeating classes have consequences.
 - 6-Drop Limit Policy Limits students to dropping no more than six courses in their entire undergraduate career at all Texas public colleges and universities combined.
 - Exceptions: Classes that don't count for college credit or dropping a class due to illness
 - Check with the school for any other exceptions
 - 3-Peat Rule Adds charges to normal tuition and fees when students repeat a class three or more times.

You definitely want to keep that money coming, right? So be ready to support your student with the financial aid application process every year...

- Students must apply for financial aid every year they enroll in college.
 - Tip: The FAFSA can be completed starting October 1 for the following academic year.
 - Keep track of your student's university priority deadline for financial aid, because the FAFSA and all required documents must be completed by then.
- ☐ Your student's search for scholarships should continue every semester of every year in college.
 - There are multiple sources of scholarship information: the school's scholarship office, academic departments, faculty, mentors, and advisors.
 - Tip: Paid internships also provide an opportunity to get valuable career and work experience while earning money to help cover college costs.
 - Recommend that your student keep his resume updated to help with scholarship and internship applications—and with requesting recommendation letters.







STAYING HEALTHY

Adjusting to college life can be tricky for all students, but making the effort to stay healthy can work wonders in helping the transition go a little more smoothly. Encourage your student to follow the guidelines below to stay on top of the college game.



- Shoot for an average of eight hours of sleep per night.
- Remember that working tired or sleep-deprived is way less efficient.
- Follow a set wake/sleep schedule, which is better than staying up late and oversleeping.



FOLLOW A NUTRITIOUS DIET

- Eat three healthy meals per day. (Don't skip breakfast!)
- · Limit caffeine, soda, processed foods, and fast food.
- Eat plenty of vegetables and fruits.
- Stock up on healthy snacks for study breaks or late-night munching.
- Drink plenty of water throughout the day.

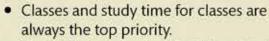
EXERCISE/WORK DUT IN THE COLLEGE'S RECREATION CENTERS/GYMS

- She's already paying for these services through student fees, so no need to join a nearby gym.
- It increases energy while reducing stress and anxiety.
- Aim for some type of exercise at least 3-4 times a week.
- Consider finding an exercise buddy and/or joining intramural sports.
- There are many fun ways to exercise—Zumba, yoga, fencing, boxing, swimming, etc.

MANAGE STRESS



- Take occasional breaks from studying for a few hours.
- · Exercising, hanging out with friends, going to the park, listening to music, or volunteering are great ways to reduce stress levels.
- Downtime is super important to your student's health.



- · Social life is important, but should not come at the expense of classes and studying.
- Encourage your student to develop a schedule that includes classes, time for studying, hanging out with friends, and/or extracurricular activities (like clubs and organizations).
 - She should pick extracurricular activities carefully, choosing only the ones that she's truly interested in-sticking to no more than two or three clubs or organizations.
 - o It's wise to think of her activities or time hanging out with friends as a reward for studying and getting homework/projects done.



Naturally, you want to make sure your student is completely safe on campus. The good news is that all colleges take the safety of their students very seriously. And most campuses are safe—but anything can happen anywhere, so it's wise to remind your child to keep these safety tips in mind...

- Be aware of any potentially dangerous areas on campus.
- Know the way around well enough to evacuate or leave an area in case of an emergency.
- Use the buddy system to get around campus at night—meaning that at least one person your student knows well and trusts is always with him.
- Use the campus escort service, which provides an escort to/from different places on campus. (Just know that this service may not be available 24 hours a day.)
- Always keep dorm/apartment and car doors locked.
- Make use of the campus police—it's their job to keep students safe, and they're available around the clock. (Encourage your student to keep their direct number saved in his cell phone.)
- Learn the college's security system.
 - Opt in to the safety alert system from the school, which will send texts to students regarding any safety situations anywhere on the campus.
 - Be aware of emergency phones in or near the dorms, buildings, recreation centers, and any other area of campus that students frequent.



- Record emergency contacts and phone numbers in his cell phone, but also write down the info to share with roommate(s), store it in the glove compartment of his vehicle, save it on a laptop/tablet, and/or put in the top drawer of his desk.
- Also practice safety rules even when he's off campus.
 - Remind your student to avoid excessive drinking, because alcohol affects the ability to think and make good decisions.
 - Remind him to go out with people he knows well and trusts.
 - Remind him to always identify a designated driver and/or to travel by taxi or rideshare.

Maximizing the college experience



When your child heads off to college, you certainly want her to make the absolute most of her time there. So encourage her to develop social networks that'll help enrich her experience. Here are some potential places to start:

- Visit the college's student activities office to discover the different ways to get involved on campus.
- Join clubs or organizations that match her interests, culture, ethnicity, religion, major, and/or future career.
- Volunteer and/or get involved in the college's service learning programs.
- Pledge a sorority or fraternity.

Tip: Just be sure to remind your student to not get SO involved that her grades are affected.



COMMUTERS AND COLLEGE



If your student is commuting to school, you definitely want to see him have a robust, full-rounded college experience—which is why you should encourage him to maximize his time there. We've got some tips to get the ball rolling...

- When your child develops a schedule that includes classes, study time, work, and free time, ask him to share it with you so you don't infringe upon time devoted to classes.
- Don't drive to and from campus several times a day, because it's just not a great use of time.
- Join study groups on campus to meet other students and enhance study time.
- Identify study areas on campus that he can go between classes.
- Stay organized so he'll bring the right books and materials needed for class every day.

 Include "off time" while on campus to exercise and hang out with friends. You'll also want to encourage your child to get involved on campus as much as his schedule permits. Many commuter students don't spend enough time on campus to get involved, so some never develop a sense of belonging. And research shows that the feeling of belonging actually increases college success—which means it's clearly something to aim for.

- Your student should spend as much time as possible on campus beyond studying.
- Encourage school involvement in a combination of academic and extracurricular activities. Your child could join a club/organization in his major and/or future career field. (For example, psychology club would allow him to meet other students in the same major and take part in events specific to his area of interest.)
- Just remind your student that he shouldn't be so involved that his grades suffer. College courses should always be top priority!



