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RESOURCES FOR EARLY HIGH SCHOOL: PARENT/GUARDIAN WORKSHOP

Objectives

- To present information about the various kinds of postsecondary education.
- To help parents understand the educational routes to postsecondary education.
- To discuss the importance of interests, values and abilities in educational decision-making.
- To discuss the importance of building a sound record of achievement in challenging high school courses.

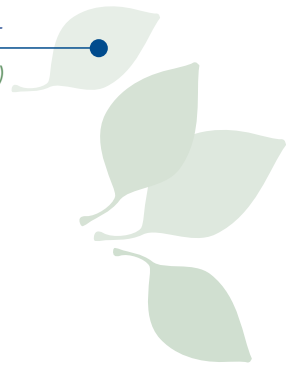


Message

Parents are a child's first and most influential teacher. In fact, parents are often surprised by the impact their roles as educators have on the lives of their children. The more parents or guardians understand about the challenges of learning, the better equipped they will be to play a guiding role in charting a school experience for their child that ensures high school graduation and presents the widest range of educational and career options.

How can parents help? Begin by taking an active interest in what their child is studying in school. The courses a student takes at every grade level have a lot to do with what the child can do after high school graduation. Throughout grades 7-12, families can assist by:

- Investigating the types of programs offered in the school
- Monitoring the student's grades or other reports of academic progress
- Meeting regularly with counselors and teachers to monitor progress
- Becoming familiar with the school calendar, especially grading periods and special events (e.g., testing periods)
- Encouraging the student to get involved in school and community activities
- Reviewing the child's course schedule and participating in future course selection
- Teaching self-advocacy, self-discipline and motivation, which allows students to act on their own behalf



Introductions

You will need to use some type of icebreaker technique to introduce yourself, your fellow presenters and the participants to each other.

Discussion Questions

Some of the questions and discussion topics you may wish to interject are listed below:

- Ask parents what options they had after school. Will their children have the same opportunities? Will they face the same obstacles?
- Ask parents what postsecondary education options exist in the community, and what has been their experience at these schools.
- Ask what local resources they have found to help chart their children's educational experience.



Activities

A number of activities could enhance the information you provide to parents.

- When discussing the various kinds of postsecondary education, consider inviting a representative of each to participate in the workshop:
 - Colleges and universities
 - Community and junior colleges
 - Trade and technical schools
- Invite a high school counselor to talk with parents about the specific educational programs (e.g., academic, vocational, or technical) and the courses available to students.
- Identify the specific educators and community agency representatives who can assist during the middle and high school grades. Invite these individuals to the Step by Step workshop to talk about their programs.
- List the admission requirements for state universities. Compare them with requirements at a private institution in your area.

Thinking About Plans After High School

Some students move directly from school to a job. These students may have pursued a vocational or technical education while in high school. Without formal vocational preparation, they will likely be required to participate in some form of apprenticeship or on-the-job training program to gain entry to their chosen occupation. Other students may decide to take time off before continuing their education so that they might save money for college or explore their interests.

Students may choose to enter military service. The Air Force, Army, Marine Corps, Navy, and Coast Guard provide several hundred occupational opportunities as well as the specific training programs required to be successful in each. The military services also provide enlisted personnel with the opportunity to participate in college and university training and to continue these studies following enlistment.

Future Plans

(List possible postsecondary options and the goals they will help your student achieve.)

Postsecondary Options	Goal
Service Opportunity	
College or University	
Military Service	
Work	
Community/Junior College	
Gap-Year Programs	
Trade, Tech. or Bus. School	

Types of Postsecondary Institutions

College and University

Description: Institutions composed of divisions called schools or colleges that offer a wide range of majors and prepare individuals for a wide spectrum of careers. There are about 2,500 four-year accredited colleges and universities in the US.

Length of study: Four years of study leading to a college degree (usually a bachelor's degree).

Characteristics: Well-rounded education, including studies in arts, sciences and the humanities. Can be public, private, sectarian, non-sectarian, coeducational, large or small, and found in any type of community.

Trade, Technical, and Business School

Description: Privately owned schools specializing in trades or vocations. There are thousands of schools in the United States offering hundreds of different courses and occupational programs. These schools specialize in teaching particular skills (e.g. welding, culinary arts, cosmetology, and telecommunications) required in the workplace. Visit the Vocational Schools Database at www.rwm.org/rwm.

Length of Study: Studies vary in length from intensified training programs lasting a few weeks to diploma or certificate-granting programs that may take up to two years.

Characteristics: Open admission, so that all who apply are usually admitted. Instruction is directed to skill training required for a specific job. "Hands on" learning or "learning by doing" is often used.

Community College/Junior College

Description: Two-year public and private institutions conveniently located in local communities. They specialize in college transfer programs, vocational programs or both. There are about 1,200 community colleges in the US. Visit the Community College Finder at www.aacc.nche.edu.

Length of study: Depends on program—generally six months to two years. Programs lead to degrees (usually associate degrees) or certificates.

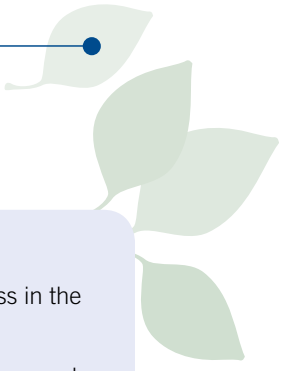
Characteristics: Usually inexpensive, flexible hours, convenient location, independent study, as well as traditional classroom approach. Open admission, but certain programs may have selective admission and may require standardized test results and/or essays. Transfer programs are often tied to four-year colleges in state or area. Usually respond to local employment demand by offering courses in needed areas.

Online Institutions

These are for students who may be unable to attend classes on campus. Traditional colleges and universities also offer some courses and programs online. To learn about online institutions, visit www.directoryofonlineschools.com.

Coursework Leading to College

Ideally beginning in middle school but no later than ninth grade, the college-bound student will need to pursue a course of study that is both extensive and rigorous. Some high schools prescribe schedules beginning in the ninth grade so students get on a "track," which can have a dramatic effect on their educational experiences.



Academic Preparation for College

Required/Recommended Precollege Coursework

Subject Area	Amount of Study	Types of Classes
English (Language Arts)	4 years	Literature, Writing/ Composition, Speech
Science	3–4 years	Biology, Chemistry, Physics, Earth/ Space Science
Mathematics	3–4 years	Algebra, Geometry, Algebra II, Trigonometry and/or Pre-Calculus Calculus
Social Studies	3–4 years	U.S. History, US Government, Economics, World History/Geography
World language guage	2–4 years	of same lan-
Arts	1–3 years	Art, Dance, Drama, Music, Performing or Visual Arts
Computer Science	basic knowledge	

How counselors can help:

- Monitor achievement and progress in the classroom.
- Identify individual learning concerns and find solutions.
- Appraise aptitude, intelligence, and other individual characteristics; interpret findings.
- Provide information about high school study options and course offerings and assist in educational planning.
- Teach study skills and motivate students to get the most out of their school experience.
- Encourage students to maintain an academic portfolio.
- Foster extracurricular involvement and the maintenance of an extracurricular record.
- Introduce the concepts of educational exploration and decision-making, and aid students in understanding the various educational options they may pursue.
- Give students support and guidance through the development of post-high school plans.

High School Class Chart

(fill in boxes with specific classes)

Subject	English	Science	Mathematics	Social Studies	Foreign Language	Arts	Computer Science	Elective
9th Grade								
10th Grade								
11th Grade								
12th Grade								



Types of Financial Aid

Grants

Grants are also known as gift aid; they are based on need and do not have to be repaid. They come from the federal or state governments or from the college itself. Grants are based on a student's financial need, and when the need is high, the grant aid tends to be high as well. Grants may be made up from various sources. There are five types of federal student aid grants, all of which require filing the FAFSA to be eligible:

- Federal Pell Grants are the largest source of free money for college from the federal government. To be considered, the student must file the FAFSA. Pell Grants can be used for tuition, fees and living expenses, and in 2014–15 they ranged from \$602 to \$5,730.
- Federal Supplemental Education Opportunity Grants (FSEOG) are awarded to students with exceptional financial need. Filing the FAFSA is all that is needed, and students who qualify for a Pell Grant will be given priority consideration. The grants range from \$100 to \$4,000 per year.
- Teacher Education Assistance for College and Higher Education (TEACH) Grants are for students pursuing a degree in education. The award amounts up to \$4,000 and the student agrees to teach in a participating school or teach in a high-need field for four complete years. This grant is converted to an Unsubsidized Direct Stafford Loan and must be repaid if the teaching agreement is not fulfilled.
- In addition to federal grant money, many institutions have their own grant aid available for high-need students.

Scholarships

Scholarships are a form of financial aid that is usually based on merit, sometimes in combination with need. The competition for many scholarships is intense. Some are given to the student who exhibits a particular ability or skill such as athletics or music; others are awarded for academic achievement. Scholarships are often renewable for each college year, usually contingent on the student continuing to participate in the activity that prompted the award; or, in the case of academic scholarships, maintaining a certain achievement level or grade point average. In some instances, the college controls the scholarship process, inviting only certain students to become candidates.

Websites such as FastWeb (www.fastweb.com/) and The College Board (http://apps.collegeboard.com/cbsearch_ss/welcome.jsp) provide free scholarship search services that allow students to identify scholarships based on their interests, talents, need, ethnicity, and other factors. Students should be aware of scholarship scams, however. One way to spot a scam company is if it asks students to pay a fee in order to provide a scholarship search or guarantees a successful search. Visit www.finaid.org/scholarships/scams.phtml for more information on scholarship scams.

Don't overlook the possibility of local scholarships. Students should seek out and apply for as many local scholarships as possible. High schools, churches, local businesses, civic organizations, and special programs may have local scholarships. Some companies and businesses offer assistance to children of their employees. The school counselor or the school's website can provide information about local scholarships, also.

Work-Study

In this case, the student earns the money awarded, often working on campus in the book store, library or dining commons. Students may be able to find employment related to college studies or community service. The typical number of hours worked is 10–15 hours per week, and the salary is often higher than minimum wage.

Loans

Loans are a part of most financial aid packages, and they must be repaid, usually with interest. Fortunately, most government loans do not have to be paid until after graduation. Loans can be either need-based or awarded without regard to the family's financial circumstances, and they may be awarded to the student or to the parent(s). Loans based on need usually come from the federal government, the college or university, or private lenders.

Some of the most common types of the loans include:

1. Stafford Loan – the most common government loan for undergraduates at all types of colleges. The government pays the interest on a Stafford subsidized loan while the student is in college.
2. Perkins Loan – is a low interest loan for students with exceptional need. These loans are awarded by colleges using mostly federal funds, and no interest is accrued while a student is enrolled at least half-time. Repayment begins nine months after graduation. Students can borrow up to \$5,500 per year or a total of \$27,500.
3. PLUS (Parent Loan for Undergraduate Students) Loan – is a federal loan that allows parents to borrow up to the total cost of attendance, less any other aid the student receives. These loans are unsubsidized, so the parent is responsible for paying the interest.
4. Private Loans – after exhausting all other sources of financial aid. Private loans usually carry a higher interest rate than federal loans, and they may not have as favorable repayment terms.

Students and parents should get all of the facts about the loan before signing a loan agreement. Loans must be repaid according to the terms of the loan, even if the student does not finish college or is dissatisfied with the educational program.

Preparing to Meet College Costs

The earlier parents or guardians become aware of the costs associated with college, the better the family can incorporate educational costs into their savings plan. Families that begin to set aside an amount of money when the child is born are buying a form of insurance that the funds will be available to assist the student when the time comes to go to college.

A simple savings account at a bank or credit union is a common choice, but there are other options:

- 529 plans are tax-advantaged investment plans offered by states. They are designed to encourage saving for the future college-going expenses of a designated beneficiary, typically a child or grandchild. Withdrawals from 529 plans are free from federal income taxes. Many states also offer a state tax deduction, matching grants, scholarship opportunities, and other benefits. There are two types of 529 plans: prepaid tuition and savings. Prepaid tuition plans allow the pre-purchase of tuition based on today's rates but paid out when the beneficiary is in college. Savings plans, administered by 49 states and the District of Columbia, require a monthly deposit that is invested, usually in mutual funds, on behalf of the saver. More information is available at www.collegesavings.org.
- Individual Development Accounts (IDAs) are matched savings accounts that help low-income families save and build assets that can be used to invest in a college education, among other things. The match on the family's monthly investment, which can be quite small, is provided by a variety of government and private-sector sources. IDAs also include a financial literacy component that helps families plan for the future. More information is available at www.cfed.org/assets/pdfs/IDA_Fact_Sheet_2009_12_12.pdf.
- Coverdell Education Savings Accounts (formerly Education IRAs) are investment plans that allow deposits of up to \$2,000 in taxable income per beneficiary per year in a designated investment trust account. Later withdrawals for qualified expenses are tax-free. More information is available at <http://www.irs.gov/taxtopics/tc310.html>.
- US Savings Bonds are very safe investments that offer relatively modest returns. Interest on savings bonds is always exempt from federal and state income taxes. When the bonds are redeemed in a year that eligible education expenses are incurred, the accrued interest is also free from federal income taxes (but only if the bond is registered in the parent's, not the student's, name). More information is available at www.treasurydirect.gov/indiv/research/articles/res_invest_articles_education_0604.htm.

One resource to help set and meet college savings goals is the financial calculators at www.finaid.org/calculators. If it doesn't impose a financial hardship, families may also want to consult a professional financial planner.

Assessing Individual Characteristics

A full examination of a student's individual characteristics will provide considerable insight that can help parents and educators assist students with educational planning.

- What natural abilities does he/she possess? What things come easy to him/her?
- In what school subjects has he/she obtained the best grades? In what activities and sports has he/she experienced the greatest measures of success?
- How does he/she enjoy spending his/her leisure time? What inspires his/her curiosity?

While considering the abilities and success of the student, equally important is the consideration of a child's weaknesses. Be aware of areas in which the child might need encouragement or help, while remembering that weaknesses can be the shadow-side of a child's strength.

Teachers and Counselors Can Help

When parents consider all that is involved in motivating, assisting and guiding their child, the task of helping him/her to succeed in school may seem overwhelming. It appears even more difficult with two, three or more children moving through the elementary and middle grades at the same time.

Do not hesitate to ask for help from school and community organizations to ensure that the student gets the best education possible. First, build strong relationships with the teachers. They will be important allies throughout the schooling process.

A second key consultant to parents is the school counselor. The counselor's specific task, whether in elementary, middle or high school, is to help students find success in school and to address the personal, social, emotional, and academic concerns that may stand between them and that success. Counselors have been specifically trained to assist in the many transitions that occur during the K-12 experience and beyond.

Counselors are also present in the various postsecondary education institutions in the community, and they will assist with educational planning and decision-making. Other specialists (professional and volunteer) include staff community agencies, youth centers, recreation programs, and other community programs.

The high school counselor will continue these services while providing specific assistance in the secondary-to-postsecondary and college admission process. That role will be discussed in a later workshop.

Become acquainted with the counselor early and consult him/her throughout the student's educational experience.

How counselors can help:

- Monitor achievement and progress in the classroom.
- Identify individual learning concerns and find solutions.
- Appraise aptitude, intelligence, and other individual characteristics; interpret findings.
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