



SPECIAL FLIP ISSUE - SIDE A

Choosing a College

5 Things Parents Should Know

- 1** How to maximize your financial aid
- 2** What those college terms mean
- 3** How to help your teen decide
- 4** What parents most worry about—and why you shouldn't
- 5** How to make the most of a college visit

PLUS: A Pre-College Checklist

PARENTS'
EDITION
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MARTIN LUTHER COLLEGE

Getting Started

AS YOU BEGIN THE JOURNEY TO COLLEGE

May God bless you during this exciting time! May you and your teens become closer as you discuss this important decision. May God grant clarity and confidence to your teens. And may you find strength in God's everlasting promises:

- **Our heavenly Father LOVES** your teens—even more than you do.
- **Our Lord Jesus KNOWS** how best to use your teens and your teens' special gifts.
- **The Holy Spirit will GUIDE** your teens' steps, opening and closing doors along the way.
- **God may CHALLENGE** and pull and stretch your teens, but only so that they will grow.
- **Our faithful God will BLESS** your teens, no matter what path in life they take. “‘For I know the plans I have for you,’ declares the LORD, ‘plans to prosper you and not to harm you, plans to give you hope and a future.’”

A BASIC COLLEGE LEXICON

So that you and those admissions counselors are speaking the same language . . .

Academic Advisor: The person who helps you select courses and track your progress. Every student gets one.

Adjunct Professor: A part-time professor.

Associate's Degree: A two-year degree of 60 or more credits, granted by a junior college, which allows the student to transfer to a senior college.

Audit: The ability to sit in on a class without receiving credit for it.

Baccalaureate Degree: Also known as bachelor's degree, it is the typical degree earned after four years of college.

Credit: Typically represents one hour of instruction per week. Most college courses have three or four credits and meet three or four times a week.

Experiential Learning: Sometimes call “service learning,” this consists of experiences outside the classroom in which you learn more about your field of study.

Gen Eds: Short for “general education,” these are required introductory courses in liberal arts and sciences for first-years and sophomores. Gen eds transfer easily from college to college.

Master's Degree: A more specialized degree you may pursue after graduating with your baccalaureate degree.

Registrar: The person responsible for maintaining all academic records, including enrollments, athletic eligibility, honor rolls, probation and retention, and verification of graduation.

Room and Board: The cost of having a place to sleep (room) and food to eat (board). If you live on campus, this is usually a preset fee, although some colleges have different meal plans to choose from.

RAs: Resident Advisors or Residential Assistants. Students in charge of a floor or wing of a residence hall (dormitory) who assist you with adjusting to college, getting along with your roommate, and just about anything else.

Syllabus: An outline of a course, written by the professor or instructor.

Transcript: The permanent academic record of the student, showing courses taken, grades received, academic status, and honors received.

Tuition: The cost of your classes. Depending on the college, tuition may be a set fee per semester or it may be based on the number of credits you take.

See financial aid terms on page 5.

Helping Teens *Decide*

SUPPER TABLE CONVERSATION STARTERS

Sometimes the hardest part of the college decision is that the teens themselves don't know what they want. The following questions—some serious, some not—can help teens explore their own minds. Take a few minutes at supper or in the car to discuss them. Direct the questions to your teen, but let the whole family take part in the discussion and see where it leads.

1. Name three careers that interest you. Family members, name three careers you can see your teen doing.
2. Proverbs 19:20 says, *“Listen to advice and accept instruction, and in the end you will be wise.”* Name three people you trust to give you good advice for your college and career plans.
3. What kind of college do you want to go to: Big or small? Rural or urban? Nearby or far away?
4. If you go to college away from home, what will you miss the most? What will your family miss the most about you?
5. Let's say you inherited five million dollars and you didn't have to work a day in your life—but you decided you *wanted* to work. What would you do?
6. Which of these might be hard for you at college? Does your family agree?
 - Scheduling your own courses
 - Getting to class on time
 - Finishing homework
 - Limiting your screen time
 - Getting to bed early enough
 - Getting up on time in the morning
 - Managing your own money
 - Eating healthy
7. Would you rather go to a college where you already know lots of people or where you'll meet all new friends?
8. Name two people who seem to love their jobs. Why do you think they enjoy their jobs? Can Mom or Dad think of a few other people who love their jobs?
9. When you think about college, do these things worry you? Yes or No:
 - The classes will be too hard.
 - You'll be bored.
 - It'll be too expensive.
 - You'll have a hard time making friends.
 - You'll be homesick.
10. Psalm 139:14 says, *“I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well.”* Have everyone in the room tell you something you're good at—something that makes you “wonderful.”
11. What have we (your parents) done or said that's been helpful in your college decision-making?
12. What activities would you like to give a try in college?

- Athletics	- Drama
- Choir/Band	- Dance/Cheerleading
- Student government	- Art Club
- Student newspaper	- Other
13. It's important to remember that God gives you the freedom to choose your own career path: electrician, doctor, teacher, physical therapist, pastor, clothing designer. The guiding principle is contained in 1 Corinthians 10:31. Can you finish the passage? *“Whatever you do . . .*



Visiting Colleges

THE COLLEGE VISIT – WHAT'S MY ROLE AS A PARENT?

Statistics say campus visits are *the* deciding factor for students. Students can talk to college students face to face, observe classes, and sample the pizza. Nothing beats looking up at the brick buildings and asking, “Does this place feel right? Is it me?”

So let your student visit some colleges. Better yet, come along.

Here are six tips for a successful campus visit:

1 Be there! Generally, at least one parent should come along on the college visits. Your presence tells your teen this is important and you're interested. (Two exceptions: Your student really wants to do the college visits on their own, or the visit is a high school group visit, such as MLC's Focus on Ministry.)

2 Talk ahead of time with your teen, helping them develop a list of things they want to know: How hard is it to get the classes I want? What happens on weekends? What clubs do you have? What jobs are available on campus or in town?

3 Play a supporting role, not a leading role, during the visit. This is your teen's decision, not yours. Let them tell the admissions counselor or tour guide what they're considering as a major. Let them ask the majority of questions. Let them walk a little ahead of you on the tour. This is truly the start of their independence—let them have it!

4 Give them some time alone on the visit—maybe when they meet with the admissions officer or run downstairs to see the weight room. Just enjoy your soft chair and your cup of coffee while they take a closer look at their possible future.

5 Ask some questions. You are allowed to ask a few questions of the admissions officer. Good ones for parents are “How much will this cost?” and “How safe is this campus?”

6 Encourage your teen. They're growing up, but they still need to hear you support them:

- “I know this can be stressful and emotional. I'm here if you want my support.”
- “I believe in you and your ability to make good decisions.”
- “There may not be one absolutely right option. Instead, there may be many great options. You just have to make a choice.”
- “Relax. This isn't a life-or-death decision. If you decide after a year that this college really isn't for you, your credits will transfer, and you can try something else. It's allowed.”



Financial Aid

TIPS

- **You seldom if ever pay the college sticker price.** The final cost of college is a combination of the sticker price and the financial aid you are awarded: scholarships, grants, work-study, and loans. You won't know what a college will cost until you get your financial aid package.
- **More expensive colleges may not be higher-quality colleges.** A college might jack up its price to make itself look more prestigious. Don't be fooled.
- **You need to allow for variable costs as well.** No matter what college students choose, they need to pay for books, classroom supplies, transportation, personal items, and miscellaneous expenses. This figure varies widely, depending on how far your student must travel to and from college and how frugal they are with their living expenses.
- **Search for scholarships.** Tell your teen to watch the bulletin boards at school. Keep your eyes on the newspaper for community and business scholarships. Check goodcall.com/scholarships/search.
- **Beware of scholarship scams.** A scholarship program might be fraudulent if it requests a fee, if the website looks cheap, if it promises to find you "secret" scholarships, or if it guarantees you a scholarship.
- **Remember that cost isn't the most important factor in choosing a college.** If you choose a college because of its cost but your child is unhappy there, it simply isn't worth the money. Choose the college and the program that are the best fit for you!

TERMS

FAFSA: The Free Application for Federal Student Aid, required for any student who wants to be considered for federal financial aid of any kind. This can be completed online at fafsa.ed.gov on or after October 1.

EFC - Expected Family Contribution: An estimate of the family's ability to contribute to college expenses. The figure is derived from responses on the FAFSA. Generally speaking, the lower your EFC, the more financial aid you should receive.

Scholarship: Money your college or other organizations give you for your tuition. Scholarships are usually based on merit (your grades and other accomplishments). You do not need to pay them back.

Grant: Money you receive from your college, the government, or some other organization. Grants are often based on need. Like scholarships, you do not need to pay them back.

Loan: Money your school, your bank, or the government gives you but that you must pay back at some point. Some don't accrue interest until you graduate.

Work Study: A job you may have on campus as part of your financial aid package. Students eligible for "work study" might be hired as librarians, research assistants, teaching assistants, cafeteria workers, janitors, tutors, tour guides, or many other jobs.

7 TOP WORRIES OF & WHY YOU SHOULDN'T

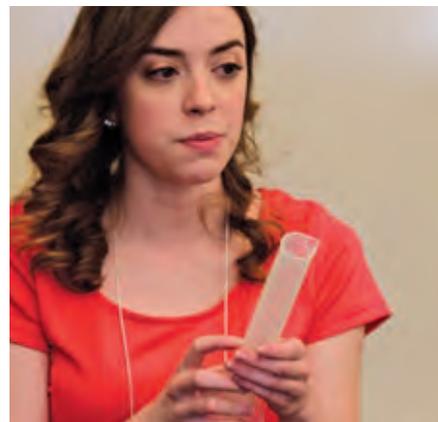
1 He'll stop going to church.

Most students will continue doing what they've been trained to do, so if your family has gone to church every Sunday, he'll keep going at college. If he's going to attend a non-WELS or ELS college, why not go together to find the nearest church or the campus chapel and meet the pastor.



2 She'll choose the wrong major—or even the wrong college.

There's probably no such thing as a *wrong* choice, but she may decide that she'd like to make a *different* choice. That's okay. Lots of students change their minds, and they usually don't lose any ground. Her first-year credits will transfer to another college. She'll have to start over with the friend-making process, but that will probably just make her stronger.



3 He'll get into trouble with alcohol, drugs, gambling, credit card debt, etc.

You could probably worry yourself silly ticking off all the mistakes he could make. Once again, he won't become a totally different person at college. If he has grown up to make relatively responsible decisions, he'll probably continue to do so. But please don't expect him to be perfect. He *will* make mistakes. And that's when he'll need your love and forgiveness the most.



4 She'll be homesick.

Yes, she probably will. It's like separation anxiety for young adults. But she needs to go through this. She needs to loosen the ties a bit and make her own path, setting her own goals and achieving them in her own way.



FIRST-YEAR PARENTS— WORRY ABOUT THEM

5 He'll get bad grades.

If he's used to teachers and parents nagging and checking and encouraging and praising him, then, yes, he might struggle a bit. But if he's already learned self-reliance, if he's a good time manager, if he's already paid some consequences for late homework and learned his lesson, then he'll do just fine.



6 She won't like her roommate.

Roommates can become best friends or simply neighbors who happen to share a room. Either way is fine, and learning to live with someone else can be a wonderful growing experience for her. As a parent, know that this is an area outside your control. While you can offer advice to her, the actual working out of the relationship is something she has to do. Phone calls or e-mails from you to the roommate or the roommate's parents are not appropriate. You'll need to stand on the sidelines and just watch, hard as that may be.



7 He's going to change.

Well, let's hope so! You don't want to be ironing his shirts or giving him an allowance when he's 25 years old. But the question goes deeper than that, doesn't it. More likely you may be worrying, "Is he going to turn into someone new—someone with new ideas, new interests, new ways to look at life?"

Again, let's hope so. While he most likely will not forsake his faith or the values you've taught him, he will certainly grow and change. And that's a good thing. College is a time for him to try new activities, develop new interests, grow stronger in his faith, and see life in new ways. While exploring these new depths and distances, he'll develop a clearer view of who he is and how he'll use the gifts God has given him. The answers he arrives at might not be the answers you had anticipated. But that's okay. It's all part of the process of individuation—growing up and separating himself from you, taking everything you've given him and becoming an individual who will make his own distinctive mark on God's world.



Pre-College Checklist



Sophomores

- Take the PLAN or ASPIRE test:** Talk to your guidance counselor about when this test is offered. It's good preparation for the ACT test, which most colleges require. When the results come back, discuss them with your guidance counselor.
- Research:** Go to your guidance office and check out college guidebooks. Get online and look at different colleges: a big state university, a medium-sized community college, a small private college, a technical school. When you go to a college for a sports or music event, look around and ask yourself: Could I see myself as a student here?
- Take school seriously:** Take challenging classes. Keep your grades up. Save your best work and all awards in a box, file, or portfolio. Join some clubs and teams. Colleges notice co-curriculars!
- Talk to college reps:** It's not too early to talk to admissions counselors who visit your school. Don't know what to ask? That's okay. They'll guide the conversation.
- Get your number:** Do you have a Social Security number? If not, call your local SS office to obtain one. You'll need it to apply for college and obtain financial aid.

Juniors

- Take the PSAT:** This test is not used for college admission, but it prepares you for the ACT or SAT, which *will* be used. Also, if you do very well on the PSAT, you may be eligible to receive a National Merit Scholarship, which is a great honor—and a big financial help!
- Study:** Colleges look closely at the higher-level courses you take. Sign up for courses that will challenge but not overwhelm you. Keep those grades up. And keep saving your work in your portfolio.
- Make a preliminary list:** Which five colleges most interest you? Call or email them to request admission literature and financial aid information. See whether they require the ACT or the SAT.
- Keep your family in the loop:** Your parents and siblings know you better than anyone else. They can give you valuable insights as you move closer to making your college and career decisions.
- Make campus visits:** Choose one or two from your list and call them to set up a tour. Going on vacation? See whether there's a college nearby to visit.
- Use the summer wisely:** Find a job related to a career that interests you. Sign up for a class. Ask to shadow a professional in a field you're considering.
- Attend college fairs and financial aid nights:** Take your parents along, and bring home literature from any college that interests you.
- Start your scholarship search:** Check your guidance office. Go online. Don't forget to look into local scholarships offered by businesses and community groups.
- Register for the ACT or SAT:** Your guidance counselor knows the dates when they are offered. Decide which colleges you want to receive your scores. Take practice tests to help you prepare.

Are You Ready?



- Continue all the above:** Keep thinking, talking to admissions counselors, researching colleges online, and making campus visits. Keep your grades up. And keep busy with student clubs and teams. Can you be the president of your club or the captain of your team? Colleges see that as a great asset.
- Take your ACT or SAT:** Get lots of sleep the night before. Bring your pencils and your calculator. And relax! You'll do fine. (And if you've done some practice tests, you'll do even better.)
- Apply to your favorite schools:** Can you get your list of possible colleges down to three or four? Fill out their application forms and send them in, either by mail or online.
- Make a calendar:** Write on it every due date and deadline you need to be aware of: test registration dates and test-taking dates, and admission deadlines and financial aid deadlines for every college you're interested in.
- Get your letters of recommendation:** Ask teachers, guidance counselors, coaches, and employers for letters of recommendation to include with your college admissions. Give them at least three weeks' notice. Provide the forms, any special instructions there are, and a stamped, addressed envelope. Write them a thank-you note afterwards.
- Complete your FAFSA:** As soon as October rolls around, have your parents complete the *Free Application for Federal Student Aid*. Get it online at fafsa.ed.gov.
- Review your SAR:** Look for your *Student Aid Report* (SAR) after you've sent in your FAFSA. Review it and send it to the colleges you're looking at. (If you noted those colleges on your FAFSA, then those colleges will receive the SAR electronically.)
- Apply for scholarships:** Complete as many scholarship applications as you can. You might be surprised what you are eligible for! Remember, you must report any private scholarships and grants to the college you attend.
- Get them your transcripts:** Ask your guidance counselor to send your transcripts to the college(s) of your choice after first and second semester.
- Watch the mail:** You should be receiving acceptance letters and financial aid packages from the colleges you've applied to.
- Compare financial aid packages:** Read carefully. One college might have higher tuition but offer much more aid, resulting in less expense to you. Finances shouldn't be the only factor in your final decision, but it might be a big factor.
- Pick the winner:** Choose a school! Send in your tuition deposit before the deadline. Sign and return the necessary financial aid award letters. Then notify the other schools that you will not be attending.
- Watch the mail (again):** You'll be receiving information on housing, food plans, roommates, orientation, course selection, and more. Respond promptly to all requests.
- Enjoy yourself!** This is an exciting time! Make the most of your last days of high school and look ahead to a new phase of life!