

# Preparing for College: Are you and your teen ready?

Handout

Presented By:  
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Sponsored by NIH Child Care Board & ORS/Division of Amenities  
and Transportation Services.

**Preparing for College  
Are you and your teen ready?**

Presented by Rachel Manchester

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**Outline**

- Preparing Yourself
- Assessing your teen's readiness
- Evaluating schools
- Visiting a college
- Preparing Financially
- Developing an effective timeline

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**Preparing Yourself**

- Assess finances
- Learning to let go
- Create a list of goals and expectations you have for your child
- Establish financial guidelines for when your child is at school

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### Assessing Your Child's Readiness

- Look at life skills
- What organizational tools does our child utilize?
- What kind of living arrangement best suits your child?
- Is your child ready medically – vaccines, medication?

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### Readiness Continued

- Communicate with your child about their fears and concerns
- Discuss a budget and your child's access to money
- Encourage your child to find "mentors", advisors, and counselors on campus

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### Areas to Consider

- Academic
  - Grades, PSAT/SAT/ACT
- Social
  - School Activities
- Emotional
  - Goals and Priorities
- Financial

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**Evaluating the School -  
What are your options?**

- Delayed admission – spring quarter
- Online options
- Community Colleges
- 4-Year Universities
- Technical schools
- State colleges
- Private institutions
- Armed Forces Education Programs

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**Evaluating the School (cont.)**

- Degrees and majors offered
  - Accreditation
  - Reputation
- Cost
- Location
- Diversity
- Admissions Requirements
- Campus Life

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**The Visit**

- Who - One parent and potential student
- When - During the week if possible
- Why - Brochure doesn't tell all
- How - Be planful and flexible.

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## Financial Preparedness

- Know what you have
- Start saving now...
- Four Types of Aid
  - Employment
  - Grants
  - Loans
  - Scholarship

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## Financial Aid/Scholarships

- Eligibility for tax credits, deductions, and deferrals involves complex rules and calculations. You should seek the advice of someone who has experience with these provisions. *You can also read IRS Publication 970, Tax Benefits for Higher Education.*
- [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- Talk to High School Guidance Counselors

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## Applying for Financial Aid

- FAFSA – Free Application for Federal Student Aid
- Web or paper
- Only application needed
- FAFSA also serves as the application for state aid
- Free help available 1-800-4-FED-AID

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## Helpful Hints

- Keep copies of all paperwork
- Be careful not to miss deadlines
- Borrow only what is needed
- Watch out for scams and identity theft
- Keep expenses low
  - Bring your own lunch
  - Live with roommates
  - Look for sales, specials and coupons

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## The Basic Plan

- Freshmen and Sophomores
  - Look for a great summer job, internship, or volunteer position.
  - Visit college campuses.
  - Get involved with school activities.
  - Start a calendar with important dates and deadlines.
- Juniors
  - Volunteer or get an interesting job or internship.
  - Prepare for college prep tests.
  - Take campus tours and request applications.
- Seniors
  - Make your final choice - send acceptance and decline letters.
  - Ask your high school to send a final transcript to your college.
  - Keep your grades up.

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## The Advanced Parent Plan

- Birth
  - Set Financial Goals and Plans
  - Smother your child with love
- Preschool
  - Ensure your child is ready for school
  - Monitor financial investments
- Elementary School
  - Keep good communication with student and teachers
  - Help child to maintain good grades
  - Begin extracurricular activities
- Middle School
  - Ensure child completes Algebra I
  - Assist child in obtaining Student Service Learning hours
  - Facilitate student's career exploration
- High School
  - Help Child follow the Basic Plan
  - Meet with financial planners
  - Be patient and empower your child to be independent

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## NIH Child and Dependent Care Resource & Referral Service

- NIH Employees, trainees and contractors have free, unlimited access to a Work/life Specialist, who can help you to assess your caregiving role and support you by providing a range of resources and referrals.

1-800-777-1720

- This program is sponsored by the NIH Office of Research Services, Division of Amenities and Transportation Services.

For more information visit:  
<http://does.ors.od.nih.gov/childcare>

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## Wrap Up

- Final Questions
- Evaluations

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# Is Your Teen Ready for College?

## Ask yourself the following questions

1. Has your young adult developed good study habits while in high school?
2. Does your young adult get themselves up in the morning?
3. Does your young adult keep a healthy hygiene routine without your help?
4. Does your young adult know the steps it takes to solve a problem, even if they don't always choose the correct solution?
5. Has your young adult been successful at balancing their school assignments, work, extracurricular, and social activities?
6. Is your young adult looking forward to living away from home?
7. Can your young adult do his/her own laundry?
8. Does your young adult balance and reconcile their checkbook and/or credit card statement?
9. Does your young adult use an organizational tool, like a planner or PDA?
10. Has your young adult completed all of the required college prep classes in high school?
11. Does your young adult take responsibility and accept consequences for his/her actions?
12. Does your young adult have proper respect for limits, rules, and authority?
13. Does your young adult know how to care for themselves when they are sick? Does he/she know when they should see a doctor?
14. Does your young adult communicate effectively? (Would he/she know how to talk with a roommate or professor if there was a problem?)
15. Has your young adult saved some of their own college money or looked into financing or scholarships on their own?

# Twenty Questions to Ask Your School Counselor

Your school counselor is one of your best resources as you plan for college. Your counselor has information about admission tests, college preparation, and your education and career options. Here are some basic questions to help get your conversation started:

1. What courses do I need to take to be ready for college?
2. How should I plan my schedule so I'll complete them?
3. Which elective courses do you recommend?
4. Which AP<sup>®</sup> courses should I consider taking?
5. When is the PSAT/NMSQT<sup>®</sup> going to be given?
6. How should I study for the SAT<sup>®</sup>, and is it given at this high school or do I need to go somewhere nearby?
7. Do you have any college planning sessions scheduled?
8. Do you have college handbooks or other guides that I can browse or borrow?
9. What activities can I do at home and over the summer to get ready for college?
10. What kinds of grades do different colleges require?
11. Are there any college fairs at this school, or nearby?
12. What colleges do other kids from our school go to?
13. What are the requirements or standards for the honor society?
14. Can you put me in touch with recent grads who are going to the colleges on my wish list?
15. Do you have any information to help me start exploring careers?
16. If my colleges need a recommendation from you, how can I help you know me better, so it can be more personal?
17. Are there any special scholarships or awards that I should know about now, so I can work toward them?
18. Can I see my transcript as it stands now, to see if everything is as I think it should be?
19. What forms do I use to apply for financial aid and where I can find them online?
20. How does our school compare to others, in terms of test scores and reputation?

## Reality Check

Your school counselor may be the most accessible person on the planet, or may be juggling a thousand students and barely know your name. So, remember that the person who has the biggest stake in your academics is you. It's up to you to stay on top of opportunities and deadlines so you can take control of your future.

**Chart 1****Examples of Jobs in Which a College Education May Be Recommended or Required**

<b>Two-Year College</b> (Associate's Degree)	<b>Four-Year College</b> (Bachelor's Degree)	<b>More Than Four Years of College</b> (Various Graduate Degrees Required)
Administrative Assistant	Accountant	Architect
Automotive Mechanic	Computer Systems Analyst	Biologist
Cardiovascular Technician	Dietitian	Chiropractor
Commercial Artist	Editor	Dentist
Computer Technician	Engineer	Diplomat
Dental Hygienist	FBI Agent	Doctor
Drafter	Investment Banker	Economist
Engineering Technician	Journalist	Geologist
Funeral Director	Medical Illustrator	Lawyer
Graphic Designer	Pharmacist	Librarian
Heating, Air-Conditioning, and Refrigeration Technician	Public Relations Specialist	Management Consultant
Hotel or Restaurant Manager	Recreational Therapist	Paleontologist
Medical Laboratory Technician	Research Assistant	Priest
Medical Record Technician	Social Worker	Psychologist
Insurance Agent	Teacher	Public Policy Analyst
Registered Nurse	Writer	Rabbi
Surgical Technologist		Scientist
Surveyor		Sociologist
Visual Artist		University Professor
Water and Wastewater Treatment Plant Operator		Veterinarian
		Zoologist

**EXERCISE****Help Your Child Think About a Career****Step 1:**

Using the form below, sit down with your child and make a list of jobs that sound interesting. It may help to first think about friends or people you've read about or have seen on television who have interesting jobs. List those jobs in the left-hand column. If your child cannot think of interesting jobs, have him or her list subject areas of interest. Then try to help your child identify jobs in those subject areas. Depending on the job, there may be courses in middle school or high school that will give your child a preview of the type of knowledge that is needed for the particular job. In the right-hand "Education" column, write down the level of education required for the job and any high school or college courses that may help your child prepare for such a career.

**Step 2:**

Take the form to your local library and, with the help of a reference librarian, locate books and search the Internet for information on some of the careers your child has selected. Libraries usually have directories that list career requirements. It is not a problem if your child does not know what career path he or she wants to follow; his or her focus during these years should be on doing well in school.

**Careers of Interest and the Education They Require**

Career or Job	Education
1.	High School:
	College:

## EXERCISE

### College Inquiries

Using the form below, help your child list the colleges he or she knows about and might be interested in attending. Write down whether they are two-year or four-year colleges or universities. Ask your child why these schools are appealing to him or her. You and your child may want to contact the colleges to get more information.

College Inquiries					
College	Address, Location	Two-Year or Four-Year	Why Appealing?	Date, Names, and Phone Number	Date Received Information

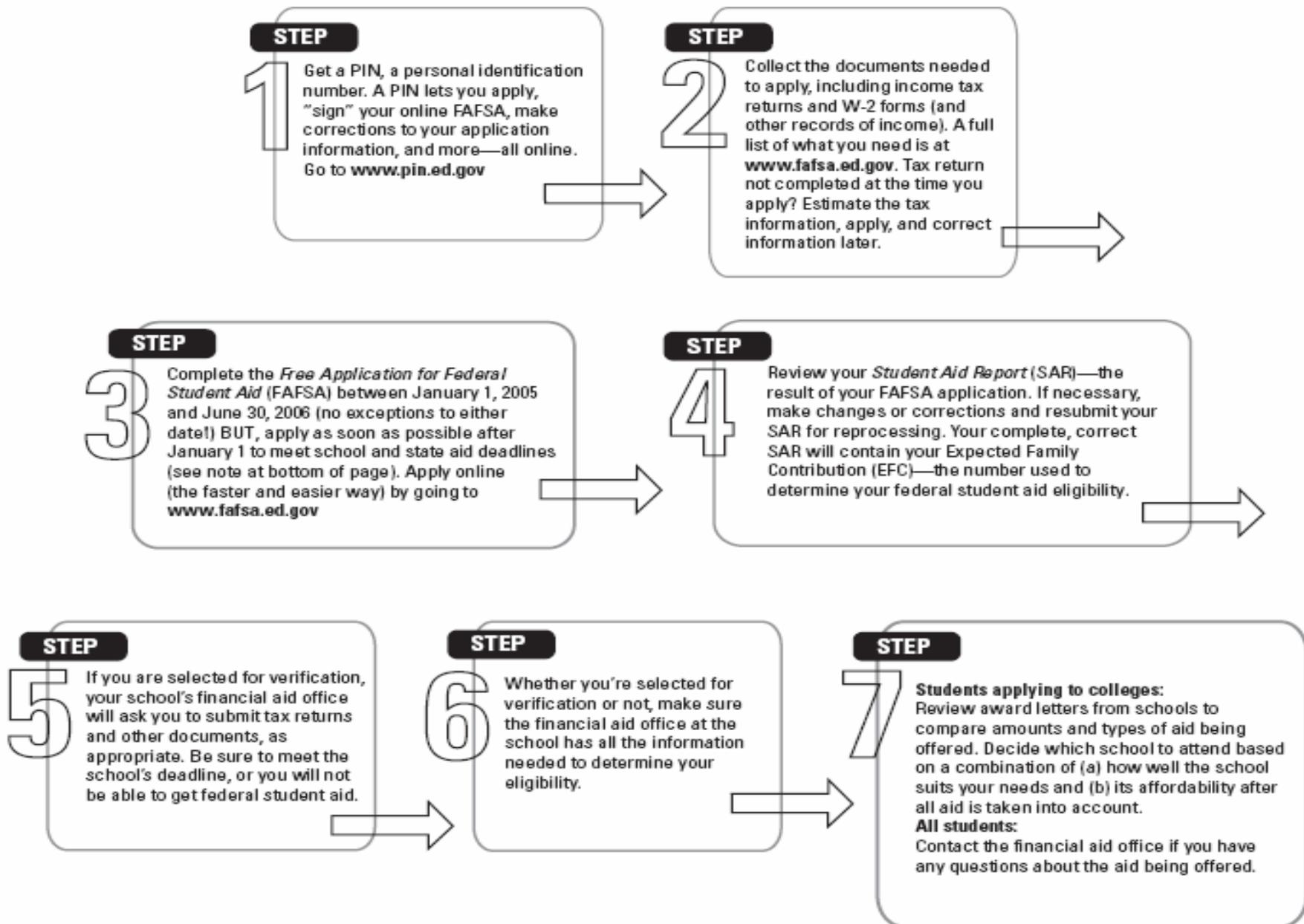
US Department of Education

<http://www2.ed.gov/about/pubs/intro/index.html>

## Make your Campus Visit Count

- Set up an interview with an admissions officer.
- Take business cards and names of people you meet for future contacts.
- Sit in on a class of a subject that interests you.
- Talk to a professor in your chosen major or in a subject that interests you.
- Talk to coaches of sports in which you might participate.
- Spend the night in a dorm if you plan to stay on campus.
- Attend a campus sports event, cultural activity, or open event.
- Schedule a campus tour.
- Wander around the campus by yourself and ask students what they like most and least about the college.
- Walk or drive around the community surrounding the campus.
- Read the student newspaper and other student publications—department newsletters, community newspapers, literary reviews, etc.
- Scan bulletin boards to see what day-to-day student life is like.
- Eat in the dining hall.
- Visit the Career Center.
- Visit the school Library.
- Bring a digital camera and note pad to track your thoughts.
- Imagine yourself attending this college for four years.

# Federal Student Aid Application Process Summary



## Resources

### Websites:

Montgomery County Public Schools (MCPS)

<http://www.montgomeryschoolsmd.org>

MCPS 7 Keys to Success

<http://www.montgomeryschoolsmd.org/info/keys/>

MCPS Parent Academy Workshops

<http://www.montgomeryschoolsmd.org/departments/parentacademy/schedule.aspx>

Montgomery College

<http://cms.montgomerycollege.edu/edu/>

Universities at Shady Grove

<http://www.shadygrove.umd.edu/>

University of Maryland at College Park

<http://www.umd.edu/>

Federal Government Financial Aid

<http://www.fafsa.ed.gov/>

The College Board

<http://www.collegeboard.com/>

US Department of Education

<http://www.college.gov>

<http://www2.ed.gov/about/pubs/intro/index.html>

The Princeton Review: Scholarships & Financial Aid Information

<http://www.princetonreview.com/scholarships-financial-aid.aspx>

### Books:

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- Teen's Guide To College And Career Success: Your High School Roadmap for College & Career Success (Teen's Guide to College and Career Planning) by Peterson's
- Now What?: The Young Person's Guide to Choosing the Perfect Career by Nicholas Lore
- What Color Is Your Parachute for Teens: Discovering Yourself, Defining Your Future by Richard Bolles



**Do you need help finding quality child care?**

**1-800-777-1720**

**NIH employees and contractors have  
free unlimited access to the  
NIH Child Care Resource & Referral Service.**

**A Work/Life Specialist can help you to assess your  
family's needs and find resources on a range of topics,  
such as:**

- Evaluating care options
- Finding licensed providers
- Child Care Centers
- Family Child Care Homes
- Nanny care
- Pre-schools & Nursery
- Before & after school care
- Back-up care
- Summer camp
- Adoption resources
- Special needs resources
- College planning

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For more information, visit:  
<http://does.ors.od.nih.gov/childcare>





This seminar was presented by  
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Rachel Manchester is currently working as an independent consultant, assisting businesses and individuals in achieving career success. She has worked with organizations such as LifeWork Strategies; The Universities at Shady Grove; University of Maryland Robert H. Smith School of Business; the Montgomery County Commission for Women, and Booz Allen & Hamilton. She received her undergraduate Psychology degree from the University of Maryland, College Park and a Masters of Science in Organizational Counseling from Johns Hopkins University.

In addition to individual consultations and leading large corporate workshops, Rachel enjoys administering the Myer Briggs Type Indicator and Strong Interest Inventory. Rachel lives with her family in Montgomery County and enjoys working with the Maryland, DC, and Virginia business community.

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