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Advocating for Your First Year College Student

Parent Guide

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Parent Guide



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WELCOME

4 | Introduction

Introduction

Your high school student is ready to set off on a new adventure. This can be an exciting and uncertain time in your family's life. Whether you are new to the college experience, or it has been a while since you attended college, you probably have a lot of questions about how to support your student in a successful first year of college.

This handbook is designed to help you gain the foundational knowledge needed to guide your student through making the best choices about college and understand the things you can do as a parent to celebrate and support your student in their first year. Though you might choose to work through the handbook on your own, there is power in numbers. You will get more out of the experience working and sharing with other parents in the same situation.

Remember, this is your parent handbook. Take notes, and use it as a reference that you can look back on as you work to help your student navigate the college entrance process and their first year as a college student. To help you navigate the never-ending list of acronyms and technical phrases that accompany postsecondary (college, training, or university) systems, a glossary of terms is provided in the back of this workbook. Check out the glossary if you are unsure of the definition for any term in this workbook.



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List Your Questions

Before working on the concrete steps required to get your student to college, it is important to take some time to get into the right mindset of being an advocate for your student. Being an advocate for your student means that you are there to guide and support your student through making educated decisions and taking action, instead of making decisions for your student or doing the actions for them. This section is designed to help you get into the advocate mindset and to provide some activities you can do with your student to get them on the right track.

Take a few minutes to list some of the initial questions you have in the table below. Once you find an answer to a question, write it in the “Answers” column so that you can refer back to the information in the future. Continue adding questions and answers as you progress through the process.

QUESTIONS	ANSWERS



Use the “Who To Call Activity Sheet” on page 33 in the Resources section of this handbook.

This will come in handy for any remaining questions you may have.

Dreams and Fears

Watching your student take the next steps into adulthood is exciting but can also cause a lot of stress and anxiety.

Take a few minutes to reflect on the DREAMS and FEARS you have for your student's future in the space provided below.

Related to college or life after high school

Dreams

Fears

Starting the Conversation

Before starting any of the steps or tasks that will be discussed in this workbook, it is important for families to start an open discussion about the college experience.

Though your student may receive a lot of support and information regarding the college preparation process through their school, this does not mean that they don't need your support. Your student is filtering their information through their own experiences, which at this point won't include a long list of lessons learned through making critical life decisions. Your life experience is a valuable asset for your student, but you will need to open up a supportive channel of communication around the topic in order to move forward together.

Below, you will find a list of questions that can help start a productive conversation between you and your student. Schedule some time with your student to discuss some of these questions. It might be a good idea to write down some of the answers so you can revisit throughout the process.

What questions do you have about college?

Why do you think college is important?

How do you anticipate paying for college?

What concerns do you have about college?

What are you looking forward to most after high school?

What are your long-term goals?

Do you know what college you are interested in attending? How did you make this choice?

Do you know what the career you are thinking about going to college for pays?

Starting the Conversation

As a parent, it isn't always easy to remain calm and objective when having a discussion with your student. Remember to be cautious of presenting a list of questions in a way that builds barriers to conversation with your student. The point of a family discussion is to start a dialogue with your student, not to shut down their ideas. There are productive ways to help your student think through different perspectives and possibilities. Below is a common scenario that can lead to a difficult discussion and some ideas showing how a parent's approach can positively guide a student to productive decision-making.

Situation: Your student wants to attend an expensive out of state college, but you know you might not be able to help them financially.

Possible action steps or discussion points:

- Reiterate that you want to support them in achieving their goals.
- Have an honest discussion about the financial support they can expect from your family. Remind them that you are here to support their goals, even if you cannot support your student financially.

Ask them a series of questions:

Why are you interested in attending this college?

Attending a more expensive college might mean that you have to work more while you attend school and during your breaks. Are you ok with this?

What do you understand about loans? Do you think the outcome of your education will allow you to be able to pay for these loans without sacrificing the other goals you have in life?

Have you researched scholarship options? Are you willing to put in the work to apply for scholarships to bring down the cost of this school?

What would your plan be in case there is an emergency? I want to make sure you are thinking about this since you will live farther away.



Use the "Challenges and Solutions Activity Sheet" on page 34 in the Resources section of this handbook.

Engage your student in finding positive solutions for each challenge. Remember to be supportive, help your student come up with solutions while helping them understand the reality.

Starting the Conversation

Practice

Anticipate a situation that might come up in a conversation with your student. This situation could be something you think you and your student might not see eye to eye on.

In the space below, identify your situation. Then, practice coming up with some actions or discussion points that might help you and your student build a better understanding of each other's perspectives.

Your Situation

Possible action steps or discussion points

As you work with your student to make a plan for after high school, remember the importance of keeping lines of communication open. Weigh all options and discuss the impact of each option on your family and your student's future goals. Taking the time to make sure you are on the same page with your student could help them avoid making costly decisions and ensure they feel supported as they take this important next step in their lives.

Exploring Careers

You will learn more about the costs associated with college later on in this handbook. Before you get into those details, work with your student to do some research on the long-term outcomes of their intended career goals. Try your hand at some of these tools so you can teach your student how to use them.

Future Finder

Future Finder is a great tool for students who either don't know exactly what they want to do after high school, or for students who think they know but are looking for confirmation that they are headed in a direction that will be rewarding for them long-term. Have your student take the [FUTURE FINDER quiz \(https://nextsteps.idaho.gov/future-finder/quiz\)](https://nextsteps.idaho.gov/future-finder/quiz) and then discuss the results.

Career Profile Tools

[CAREER ONE STOP \(https://www.careeronestop.org/\)](https://www.careeronestop.org/) and the [OCCUPATIONAL OUTLOOK HANDBOOK \(https://www.bls.gov/ooh/home.htm\)](https://www.bls.gov/ooh/home.htm) are two helpful tools that can assist you, and your student, in understanding the details involved with specific careers. These tools include career profiles, salary ranges, required education, and related careers. Take some time to explore these resources with your student. Start with something they think they might be interested in and discuss the details of that career. Then, take a look at related careers and discuss the differences.

Here are some questions you might ask as you do your research:

What about this career is interesting to you?

When you read the description, what appealed to you? What didn't you like?

Did anything in the description surprise you?

What kind of training or education do you need to work in this career?

Would you be committed to working towards the education needed to work in this career?

What other careers could you work in if you obtained this level of education?

What training or skills could you work on gaining to help get your started in this career? What other careers could you work in if you obtained this level of education?

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Understanding the Options

The words college or postsecondary institution are generic terms for institutions that provide training or education after high school. There are many types of post-secondary programs, each offering specific benefits depending on your student's end goal. Each institution also offers different types of degree or certificate programs. It is important to understand this terminology to ensure your student considers programs that are designed to help them meet their end goals. This section will help you make sense of the different types of postsecondary institutions available and the types of degrees or certificates each institution might offer.

Types of Postsecondary Institutions

Below you will find descriptions for each type of postsecondary institution that your student may be interested in learning more about.

Public vs. Private Colleges

Public colleges are funded by local and state governments and are typically less expensive than private colleges, specifically for students who are residents of the state where the college is located.

These institutions tend to be less expensive because federal, state, and county taxes are used to support students. Private colleges' primary source of funding comes from tuition, fees and other private sources. Some private colleges are able to provide generous financial aid packages for students due to donations. State colleges and institutions are often eligible for state-sponsored scholarship programs whereas scholarships might not be eligible for every private college.

Proprietary Colleges

Proprietary colleges offer a variety of degree programs which prepare students for a specific career path. These colleges tend to have higher costs, which opens up the possibility to graduate with more debt. In some cases, credits may not

transfer to other institutions. It is important to check with admissions on their credit transfer policies.

While these programs can be more flexible on requirements and have shorter timelines, it is important to check into these institutions and compare the cost benefits of attendance.

Liberal Arts Colleges

Liberal arts colleges include areas of study like literature, history, languages, mathematics, and life sciences. Most Liberal arts colleges offer four-year programs that lead to bachelor's degrees and are private institutions. These types of colleges can be more expensive than other types, but they can also prepare students for graduate studies.

Understanding the Options

Types of Degrees and Certificates

Below you will find descriptions for the different types of degrees and certificates your student may be interested in learning about as they make decisions regarding their postsecondary goals.

Technical Certificate

Technical Certificates are short-term training programs created to prepare students to enter the workforce in a specific industry. These programs usually take between 3-18 months to complete.

Associate of Applied Science

Many colleges offer Associate of Applied Science degrees which include a Professional Technical Certificate combined with some core academic courses. Though these degrees may take around two years to complete, students leave with credits that can be applied to other programs if they decide to continue their education.

Associate Degree

Associate degrees are often offered at community colleges and take about two years to complete. An associates degree can help a student gain skills and employment, but credits can usually be transferred directly into a bachelors program at the university level. Pursuing an associates degree at a local college can sometimes be a good starting point for students who are unsure about their future goals.

Bachelor Degree

Bachelor's degrees are generally four year programs which include general education courses and higher-level courses directly related to a student's major.

Master's Degree

A masters degree can be pursued after a student has earned their bachelor's degree. Some professions will require a master's degree for employment.



Narrowing Down the List

Whatever path your student wants to take, there are unique options to explore. Options include art-focused colleges, private colleges specifically for men or women, colleges connected to religious faith, or colleges that speak to a specialized mission; the options and opportunities are almost endless.

College search engines like the one on [College Board's Big Future \(https://bigfuture.collegeboard.org/\)](https://bigfuture.collegeboard.org/) site allow students to search for colleges based off of campus size, location, programs offered, and a number of different criteria. Identify some of your student's top priorities (for example, location and degree program) and do a search to find schools that might be a good fit.



Use pages 35-38 to help you and your student "Narrow Down the List" as you work through this section.

Remember to keep communication positive and options open at this point in the conversation. Guidance on how to estimate costs and narrow down decisions will be provided later in the Cost of College section.

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Understanding the Cost of College

If you are like most parents, the cost of college is probably top on your list of worries. There are many ways to lower or eliminate the cost of college if you know how to navigate the tools and resources available. This section is designed to help you gain a greater understanding of the costs associated with college and to help you guide your student through making a sound decision about where they will attend.

Cost of Attendance

The term “Cost of Attendance” is a universal term for the cost of tuition and fees for attending a college, university, or training program. The cost of attendance for a specific university will vary depending on whether a student is attending an in-state or out-of-state school. Below is a table displaying varying costs between the different types of institutions you learned about in the Understanding the Options section.

<p>Four-year Public University (in state)</p> <p>\$10,740</p>	<p>Four-year Public University (out of state)</p> <p>\$27,560</p>
<p>Two-year Public University (in district)</p> <p>\$3,800</p>	<p>Four-year Private College/University (non-profit)</p> <p>\$38,070</p>

It is important to note that these are just general statistics. In order to get a true sense of the costs associated with your student’s top choices, you will have to do a little research. Almost any institution’s cost of attendance can be found by going to the institution’s website and typing “Cost of Attendance” into the search bar. On the next page, you will see a snapshot of Boise State University’s 2022-2023 Cost of Attendance Chart.

Understanding the Cost of College

Resident Tuition and Fees for Full-Time (12-16 credits) students for 2024-2025 School Year

EXPENSE TYPE	ON-CAMPUS	OFF-CAMPUS	LIVING WITH PARENT(S)
Tuition and Fees	\$9,048.00	\$9,048.00	\$9,048.00
Books and Supplies	\$800.00	\$800.00	\$800.00
Average Food and Housing	\$14,884.00	\$13,634.00	\$6,482.00
Transportation	\$2,808.00	\$2,900.00	\$2,256.00
Personal and Misc.	\$3,652.00	\$3,652.00	\$3,652.00
Total	\$31,192.00	\$30,034.00	\$22,238.00

Non-Resident Tuition and Fees for Full-Time (12-16 credits) students for 2024-2025 School Year

EXPENSE TYPE	ON-CAMPUS	OFF-CAMPUS	LIVING WITH PARENT(S)
Tuition and Fees	\$27,788.00	\$27,788.00	\$27,788.00
Books and Supplies	\$800.00	\$800.00	\$800.00
Average Food and Housing	\$14,884.00	\$13,634.00	\$6,482.00
Transportation	\$3,154.00	\$2,724.00	\$2,256.00
Personal and Misc.	\$3,652.00	\$3,652.00	\$3,652.00
Total	\$50,278.00	\$48,598.00	\$40,978.00

Understanding the Cost of College

The Boise State Cost of Attendance chart from the previous page looks similar to almost any college or university's. As you look at the chart, take note of a few things:

- The cost is much higher for students who are not residents of Idaho (out of state).
- The cost of attendance includes some basic living expenses as well as books and supplies. These actual costs will vary by student.
- Fees include any additional charges to cover the cost of certain services or resources, such as technology, labs, parking, library utilization, printing, workout facilities, enrollment fees, and course fees.
- The cost of attendance is truly an estimate of the cost, it is not intended to be exact but is used to provide a general guideline for future students and to determine things like financial aid.

If your student has already narrowed down their college choices to their top few, take a few minutes to look up the cost of attendance for their choices or just practice looking up the cost of attendance at a few colleges or universities you are familiar with.

COST CATEGORY	COLLEGE #1	COLLEGE #2	COLLEGE #3
College Names			
Tuition and Fees			
Books & Supplies			
Food & Housing			
Transportation			
Personal & Miscellaneous			
TOTAL			

Follow up questions:

What surprised you when doing your research?

What are the benefits of each of the schools? Do the benefits of one school justify the cost difference?

What other questions do you have about the cost of attendance?

Understanding the Cost of College

Residency Requirements

Each state provides their own list of requirements to be considered a resident. Residency can make a difference when exploring different colleges and universities because it can significantly increase or decrease someone's cost of attendance. For example, Idaho's residency requirements include keeping a home in Idaho for an entire tax year or spending more than 270 days (9 months) of the year in the state of Idaho. Residency qualifications will vary between states and can save or cost more money depending on where you're from and where you want to go.

If your student is looking at colleges out of state, it may be worthwhile to look at residency requirements to see if they qualify for any savings in their first semester or if they can plan ahead to save money in future semesters.



Understanding Financial Support

Federal Financial Aid

Financial aid is funding that is available to students attending postsecondary educational institutions in the United States. This funding is used to assist in covering the many costs incurred in the pursuit of a postsecondary education. Financial aid can be provided through many different forms of funding. Different types of financial aid include loans, grants, scholarships, and work-study. There are also opportunities for financial aid for international studies or military families. Financial aid funding is need-based, which means it is designated to students based off of financial need.

FAFSA

Before each year of college, students can apply for federal grants, work-study, and loans with the Free Application for Federal Student Aid (FAFSA) form. Colleges identified on your student's FAFSA will receive data to help them determine a student's federal aid eligibility. Students who are U.S. Citizens or eligible noncitizens are eligible for Federal Student Aid. A future student's eligibility is determined based on your expected family contribution, year in school, enrollment status, and the cost of attendance at the school your student will be attending. Each school's financial aid office will determine how much financial aid your student is eligible to receive. Students will need to complete a FAFSA each year they are in college.

Loans

Federal loans are low-interest loans that will need to be repaid. Loans will typically accrue throughout one's college career, and repayment typically begins 6 months after graduation or leaving the institution. Loans are made eligible to students who complete their FAFSA and have financial need. Students may be offered subsidized and unsubsidized loans. Subsidized loans will not accrue interest prior to graduation where unsubsidized loans will. It is important to note that

students may accept only part of, or none of the loans offered to them.

Grants

Grants are sources of financial aid that do not need to be paid back. Pell Grants, the most popular type of educational grant, are awarded based-off of need to students who complete their FAFSA.

Work-Study

Work-study provides funding for part-time jobs for eligible students with financial need. Wages can be used for educational, living, or personal expenses. Work-study students usually secure a job on-campus and are paid through this funding for their work. Work-study can be a great way for students to earn money in college as the positions are generally flexible to accommodate their schedules. These positions also help students gain real-life work experience while going to school.

Understanding Financial Support

Institutional Scholarships

Institutional scholarships are awarded by an institution, often as an incentive to attend. Students who excel at athletic, academic, or extra-curricular activities may receive an institutional scholarship in return for participating on a team for the college or university. Other institutional scholarships may be awarded based on GPA.

Other Scholarships

Other scholarships are awarded to students for different purposes. Most states offer scholarships through their state board or state departments of education. Many civic groups or local employers also offer scholarships. Below are a couple of trusted scholarship sites that allow students to search for scholarships they may qualify for or that relate to things they are interested in.

- [UNIGO - https://bigfuture.collegeboard.org/scholarship-search](https://bigfuture.collegeboard.org/scholarship-search)
- [BIG FUTURE - http://www.unigo.com/](http://www.unigo.com/)

Scholarships

A scholarship is funding awarded based on need (financial) or merit (achievement) and does not need to be paid back. Students generally need to apply for scholarships in order to receive them and may need to be mindful of renewing scholarships on an annual basis. Some of the different types of scholarships are detailed below.

There are two important things to remember about scholarships:

- If you don't apply for them, you don't get them.
- Scholarships are awarded on top of financial aid which is usually capped at the cost of attendance. This means that if your student has already received enough aid to pay for their tuition and fees, scholarship funding can often be used for personal expenses.



Your student should never have to pay to complete a scholarship application or to apply for the FAFSA. Be on the lookout for scams.

The Value of Family Support

The conversation about paying for college is not always comfortable for parents. It is important to understand that supporting your student in college does not always equal dollars or cents. Parents may experience guilt if they cannot pay for a student's tuition or fees, when in reality they may already be supporting their students in ways that they aren't recognizing. Living costs such as providing a place for a student to live or paying for their health insurance or cell phone are areas of support that financially contribute to a student's success in college.

The reality is that the greatest support your student will need from you is your encouragement, help in navigating difficult situations, and your belief that they can succeed in their new journey. By working through this workbook, it is likely that you are already doing these things.

Before you move on, take the time to prepare a list of ways in which you are willing and able to support your student as they transition to college.

I can commit to providing the following support for my student:

Now that you have created your list, it is time to celebrate your contributions! Be proud of the support you are able to provide your student, whatever that support may look like. Next, take the time to have a conversation with your student about what support you are able to provide to them when they go to college. Making sure your expectations are aligned will reduce stress and conflict moving forward.



Use the “Budgeting for College Activity Sheets” on pages 39-41 in the Resources section of this handbook.

Take some time to complete the budgeting activity with your student. Help your student realistically problem-solve any perceived challenges while completing their hypothetical budget.

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The Transition to College

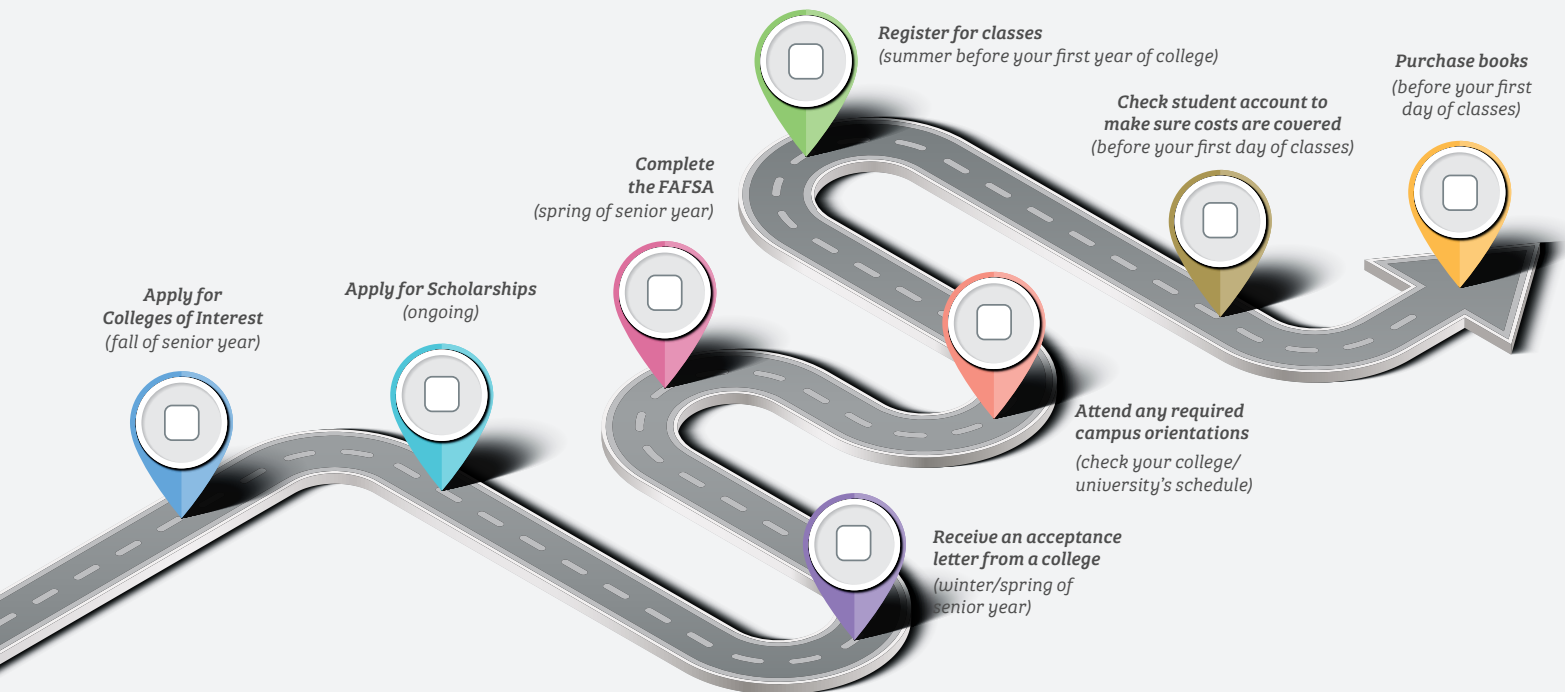
The transition from high school is exciting, but also a little frightening, for both parents and students. As with any big change in life, the more organized and prepared you are, the better off you and your student will be in the long run. Don't forget, you are not in this alone. There are helpful school counselors at your student's high school and admission staff at their college of choice who have dedicated their careers to helping students work towards their goals. Reach out to these professionals with any questions you might have along the way.

In this section you will learn more about specific details needed to support your student through their first semester.

The College Admissions Process

When you hear college admissions, that refers to the application process and timeline to complete application steps for becoming enrolled in your desired post-secondary institution. The application process and timeline will vary between each school, but you will find parallels as you explore college admissions.

Here is a timeline of the different events that will occur or tasks that need to be completed prior to starting classes on the first day.



The Transition to College

The College Admissions Process

Create a Checklist

Making a checklist of different tasks can help your student (and you) feel less stressed about the process of transitioning to college. Breaking a big decision or large step into smaller steps is a great way to ease into something new and make progress towards a larger goal.

The website [NextSteps.Idaho.Gov](https://nextsteps.idaho.gov) is a great resource for students and adults and includes a number of planning and exploration activities. Check out their [12th grade Checklist](#) below for ideas on what you might want to include on your checklist.

<https://nextsteps.idaho.gov/high-school-students/grade-12>



Credit Hours

The college schedule is unlike high school or a regular work schedule. College schedules are broken down by credits. For instance, an English 101 course is usually three credits. In order for a student to be considered full-time, they must take at least 12 credits per semester. This means that a student would be in class for 12 hours per week.

In order for a student to be successful in their first semester, it is recommended that they plan for 2 hours of homework or study time outside of class for each credit taken. For a student taking 12 credits per semester, they should expect to spend 36 (# of credits x three) hours per week focusing on school.

Credit hours are important to understand when helping your student set expectations for college. They will need to keep this in mind as they plan to get involved in extracurricular activities or as they look for work.

Question:

Thinking about credit hours, what do you think your student needs to consider when planning for work or other activities?

Use the “Checklist Activity Sheet” on page 41 in the Resources section of this handbook.

Your checklist will need to be updated and revisited throughout your student’s senior year of high school.

NOTE: The checklist provides a place for questions that need to be answered before starting the task. A major reason why students don’t start a task is because they simply don’t know how to get started. Discussing any questions ahead of time is a great tip for helping keep your student on track.



The Transition to College

The College Admissions Process

Schedules

The great thing about a college schedule is that students can set the schedule that works best for their lifestyle. When a student registers for a course, they will likely be provided with multiple options for the course, allowing students to select times and instructors they prefer. For instance, some classes can be taken online or in the evenings. If a student is really lucky they may be able to schedule all of their classes on only two or three days of the week, leaving the other days for studying.

A couple of other things to consider when selecting a schedule:

- Students often underestimate the size of a college campus. They should make sure to provide enough time in their schedule to get from one point to another in time for their next class.
- Time between classes can be used to study or do homework. Campuses have many comfortable areas where a student can study and there are many meal options right on campus. Bringing lunch or snacks in anticipation of studying between classes will help them make the most of their time and money.

Question:

Knowing your student and their situation, what do you think they should consider when creating their schedule?

FERPA

The Family Educational Right and Privacy Act (FERPA) has been enacted since 1974 and can be easily overlooked by students and their parents until an issue comes up. In short, once a student enrolls in college, their records are protected by FERPA. The college or university is required to protect student information, yes, even from parents. Students may submit a FERPA release allowing parents to make inquiries on their behalf. The FERPA release document can be found at your student's college. Use the search box and type in "FERPA release".

Even if your student submits a release, it is recommended that parents only intervene if the situation merits it. Students should learn the life skill of advocating for themselves whenever possible but parents can play a large role in helping students come up with questions to ask and guiding them in the process.

For more on [FERPA \(https://studentprivacy.ed.gov\)](https://studentprivacy.ed.gov)

Question:

How do you foresee handling FERPA or supporting your students when different issues arise?

The Transition to College

The College Admissions Process

Drop and Withdrawal Deadline

One of the most important things for students to understand as they start college are deadlines. College deadlines pertain to both finances and classes. Prior to starting each semester, students should make sure to look at the institution's academic calendar so they are aware of upcoming deadlines.

Dropping and withdrawing both refer to unenrolling in a course. These are hard deadlines that can have a major impact on your student's academic progress (SAP). In order to remain eligible for financial aid, students must stay enrolled in enough credits to meet full-time enrollment (or part-time if that was what they were awarded for). Dropping a course before the drop deadline has no impact on a student's GPA as long as they keep their enrollment status. Fees for that course will be refunded. Withdrawing from a course after the drop deadline will cause a student to receive a "W" on their transcript. Some schools may only refund a partial amount for withdrawals. Too many withdrawals on a transcript could also impact future financial aid awards. If a student attempts to withdraw from a class after the withdrawal deadline, they will fail that class.

It is important for you, and your student, to understand the consequences of these deadlines. It is not uncommon for a student to get excited and enroll in too many courses during their first semester. Set a time to check in during their first week and remind your student that it is better to drop a course early than to wait until later in the semester. For schedule-related issues, your student should work with their college academic advisor for support.

Satisfactory Academic Progress

As explained in the last section, withdrawing from classes after the drop deadline can have an impact on your student's satisfactory academic progress or SAP. Students must maintain SAP in order to remain eligible for federal financial aid.

SAP CONSIST OF THREE CRITERIA:

1. **Grade Point Average:** Students must maintain a cumulative 2.0 GPA. To help you better understand this concept, most colleges award 4 points for an A, 3 for a B, 2 for a C and so on. The cumulative GPA is an average of all of a student's grades throughout all semesters.
2. **Course Completion Rate:** Students must pass 67% of their attempted credit hours.
3. **Maximum Timeframe:** Students must complete a degree or certificate within 150% of the time of the program's published rate. Students who change majors a lot during their college career may be more likely to approach this maximum timeframe.

Students and parents should be aware of these requirements and take them into consideration when determining how many credits they are taking and the extra-curricular or family obligations they commit to. It is likely that a student would be put on probation by their college or university prior to having their federal funding impacted, however it is always best to understand the rules and make wise decisions to steer clear of this situation in the first place.

Student Life

Each college or university operates as a small community. Campuses have specific rules, resources, activities, clubs, and systems that a student will have to learn to understand and navigate. Your student will likely be exposed to many fun and exciting new opportunities on their time during campus. Getting integrated into their new community can help a student battle homesickness, gain academic support, and create networks that will positively impact their lives and careers in the future.

In this section you will learn about some of the resources on campus and practice locating resources on the campus or in the community where your student will be attending college.

Locating Resources

One of the best ways to support your student's success on campus and throughout their college experience is by aligning resources and external support that can be available to them now and in the future. Resources like health centers, counseling centers, career centers, clubs, events, and activities are all elements of a college campus that are available to students for little to no cost.

Low-cost and free resources are abundantly available to new and existing students on college campuses with the goal of supporting students to achieve healthy outcomes.



Use the “Scavenger Hunt Activity Sheet” on page 42 in the Resources section of this handbook.

Locate resources on campus to become familiar with what is available to you.

Student Life

Locating Resources

Identifying Other Resources

Now that you have a better understanding of the resources available on most campuses, take some time to think about the resources your student may require or enjoy. Do some research using the website of your student's college or university of choice. Look up clubs, events, or other resources your student might be interested in or need to be successful in their first year. Write down the name of the resource and a short description.

Then, think about the resources your student might need if they are living or just going to a college that is away from your home. Write down the name of these resources and do some research to identify organizations or providers that might be useful for your student.

CLUBS, EVENTS, RESOURCES ON CAMPUS	DESCRIPTION

COMMUNITY RESOURCES	DESCRIPTION

Use the “Contact List Activity Sheet” on page 43 in the Resources section of this handbook.

Now that you have had the chance to learn about resources and locations on campus and in the community where your student will be attending college, schedule some time with your student to make a contact list that can be used as a resource to help them navigate their first semester.



RESOURCES

- 33 | Activity Sheets
- 44 | Glossary of Terms
- 48 | Notes & Ideas
- 49 | Contact GEAR UP Idaho



Cost Comparison ACTIVITY SHEET

Research three colleges your student may be interested in. Compare costs of each cost category for each college. Use this cost comparison to help your student narrow down the list of college choices.

COST CATEGORY	COLLEGE #1	COLLEGE #2	COLLEGE #3
College Names			
Tuition and Fees			
Books & Supplies			
Food & Housing			
Transportation			
Personal & Miscellaneous			
TOTAL			

Pros and Cons List ACTIVITY SHEET

College/University Name: _____

THINGS TO THINK ABOUT	PROS	CONS	PRIORITY
Distance from Home <ul style="list-style-type: none"> • How long is travel time? • How much does it cost to travel from school to home, roundtrip? • How often will you travel between school and home? 			
School Setting <ul style="list-style-type: none"> • Do you like the geographical location? • Does it have the social, recreational, and employment opportunities you desire? • Can you get around off campus if you need to? • Do you like the climate? 			
Campus and Facilities <ul style="list-style-type: none"> • Do you like the size and setting of the campus? • How is the condition of the buildings? • Would you feel comfortable and safe? • Does it have the necessities you are looking for? • How are the quality of the facilities related to your intended major? 			
Students (if campus was visited) <ul style="list-style-type: none"> • Did you like the tour guide and/or other students you encountered while on campus? • Were students together in friendly groups or were they more serious and independent outside of class, did students flock 			
Faculty and Academics <ul style="list-style-type: none"> • Does the current course catalog offer what you need and want? • If you observed any classes, how did the class size feel? Did you like the professor? 			

Pros and Cons List (cont.) ACTIVITY SHEET

College/University Name: _____

THINGS TO THINK ABOUT	PROS	CONS	PRIORITY
Dormitories <ul style="list-style-type: none"> • Do you like the size and condition? • How was the bathroom access? • Are you able to choose where you live and your roommates? 			
Dining Hall and Food Options <ul style="list-style-type: none"> • Did you like the look and feel of the dining hall? • Does the food and menu appeal to you? • Are there other convenient meal options available on/off campus? 			
Sports/Extracurricular Facilities <ul style="list-style-type: none"> • If you play a sport or have a certain club or extracurricular activity in mind, such as rowing or theater, does the school have the facilities you're hoping for? 			
Student Life, Social Scene, and Greek Life <ul style="list-style-type: none"> • What do students do for fun? • Are there fraternities and sororities? Do you think you would like to be part of Greek life? 			
Other Pros and Cons <ul style="list-style-type: none"> • What are some other things you love or hate? • Was there anything you were surprised by that you liked or didn't like? 			

Example - Budgeting for College ACTIVITY SHEET

Student Scenario



INSTITUTE

Boise State University



DEGREE

4 year Bachelors

LIVE

Off campus, apartment shared with two friends and has an EFC of 101-200.



WORK

Part time, around 10 hours a week during the school year and will move home and work 25 hours a week during the summers.



SAVINGS

All summer income will be placed in a savings account to use during the school year. The student and the student's family have no money to contribute from savings at this time.



LIVING EXPENSES

Parents will provide the student with \$200 per month for living expenses during the 9 months the student is in school.



INSURANCE

The student's parents will also pay the student's health and car insurance as long as they are in school.

		Year 1		Year 2		Year 3		Year 4	
Projected End Balance		-\$12,045		-\$23,090		-\$34,135		-\$45,180	
		Year 1		Year 2		Year 3		Year 4	
Scholarships		-		-		-		-	
Federal Student Loan		-		-		-		-	
Federal Grants		5,495		5,495		5,495		5,495	
Available Savings		-		-		-		-	
Educational Savings Plans		-		-		-		-	
Family Contributions		1,800		1,800		1,800		1,800	
Expected Wages/Tips (School Year)		2,880		2,880		2,880		2,880	
Expected Wages/Tips (Summer)		2,400		2,400		2,400		2,400	
Other Income		-		-		-		-	
Total Income		12,575		12,575		12,575		12,575	
		Year 1		Year 2		Year 3		Year 4	
COST OF ATTENDANCE		In State	Out of State	In State	Out of State	In State	Out of State	In State	Out of State
Room		2,500		2,500		2,500		2,500	
Board		3,250		3,250		3,250		3,250	
Rent		1,000		1,000		1,000		1,000	
Transportation		2,296		2,296		2,296		2,296	
Personal Expenses		2,152		2,152		2,152		2,152	
Books (Full-Time)		990		990		990		990	
In State Tuition/Fees		3,360		3,360		3,360		3,360	
Out of State Tuition/Fees			6,840		6,840		6,840		6,840
Computer and Other Equipment			1,000		-		-		-
Groceries			700		700		700		700
Snacks			300		300		300		300
Eating Out			500		500		500		500
Accommodation (If Living Off Campus)			3,200		3,200		3,200		3,200
Utilities (Electric, Water, Trash)			900		900		900		900
Cell Phone			40		40		40		40
Cable			-		-		-		-
Internet			-		-		-		-
Entertainment			50		50		50		50
Child Care			-		-		-		-
Medical and Dental			-		-		-		-
Health Insurance			-		-		-		-
Clothing			200		200		200		200
Hair Stylist			-		-		-		-
Veterinarian			-		-		-		-
Bus/Train Fare			-		-		-		-
Car Insurance			-		-		-		-
Car Maintenance			80		80		80		80
Car Payments			1,800		1,800		1,800		1,800
Credit Card Payments			900		900		900		900
Gas/Oil			450		450		450		450
Loan Payments			-		-		-		-
Contributions and Gifts			-		-		-		-
Charity Contribution			-		-		-		-
Gifts			100		100		100		100
Health Club			-		-		-		-
Membership Dues			-		-		-		-
Postage			-		-		-		-
Short-Term Savings			-		-		-		-
Long-Term Savings			-		-		-		-
Total Expenses		24,620.00		23,620.00		23,620.00		23,620.00	

Budgeting for College ACTIVITY SHEET

Begin by entering the various funding sources you have or anticipate having to contribute to the cost of your educational expenses.

	Year 1		Year 2		Year 3		Year 4	
Projected End Balance								
	Year 1		Year 2		Year 3		Year 4	
Scholarships								
Federal Student Loan								
Federal Grants								
Available Savings								
Educational Savings Plans								
Family Contributions								
Expected Wages/Tips (School Year)								
Expected Wages/Tips (Summer)								
Other Income								
Total Income								
	Year 1		Year 2		Year 3		Year 4	
COST OF ATTENDANCE	In State	Out of State	In State	Out of State	In State	Out of State	In State	Out of State
Room								
Board								
Rent								
Transportation								
Personal Expenses								
Books (Full-Time)								
In State Tuition/Fees								
Out of State Tuition/Fees								
Computer and Other Equipment								
Groceries								
Snacks								
Eating Out								
Accommodation (If Living Off Campus)								
Utilities (Electric, Water, Trash)								
Cell Phone								
Cable								
Internet								
Entertainment								
Child Care								
Medical and Dental								
Health Insurance								
Clothing								
Hair Stylist								
Veterinarian								
Bus/Train Fare								
Car Insurance								
Car Maintenance								
Car Payments								
Credit Card Payments								
Gas/Oil								
Loan Payments								
Contributions and Gifts								
Charity Contribution								
Gifts								
Health Club								
Membership Dues								
Postage								
Short-Term Savings								
Long-Term Savings								
Total Expenses								

Reflection - Budgeting for College

ACTIVITY SHEET

Student Name

What do you think about your end balance? Was the amount more than you thought? Less than what you expected? Write your thoughts in the space below.

Date

Are there any expenses you can cut to reduce your balance or to free up money for unexpected expenses? Would changing your living situation help (i.e.: on campus, off campus, living at home)?

Grade**Graduation Year**

How will you make up any deficiencies in your budget? Will you take out student loans? Will you apply for more scholarships? Try entering a scholarship amount in the scholarship field. How does this change your outlook?

Have you considered more than one school? Calculate the difference between your top school choices. Does the difference in cost sway your decision in one direction or another?

If your end balance is not 0 or a positive number, you will need to make a plan for paying for the rest of your education. Write a list of next steps you might take to turn your goals into reality.

Checklist ACTIVITY SHEET

ORDER	TASK	PRE-TASK QUESTIONS	DEADLINE	DONE
1	Apply for Colleges of Interest			
2	Apply for Scholarships (ongoing)			
3	Complete the FAFSA			
4	Receive an acceptance letter from a college			
5	Attend any required campus orientations			
6	Register for classes			
7	Check student account to make sure costs are covered			
8	Purchase books			

Scavenger Hunt ACTIVITY SHEET

The table shows a list of locations that are commonly found on a college or university campus. Look up each of these locations and write the purpose of each or the services they provide.

LOCATION	PURPOSE / SERVICE
Advising Center	
Registrar's Office	
Financial Aid Office	
Career Center	
Student Health Center	
Student Rec Center	
Campus Housing	
Testing Center	
Writing/Tutoring Center	
Library	
Counseling Center	
Disabilities Office	

Contact List ACTIVITY SHEET

RESOURCE	DESCRIPTION	CONTACT # / EMAIL

CLUBS, EVENTS, RESOURCES ON CAMPUS	DESCRIPTION	CONTACT # / EMAIL

COMMUNITY RESOURCES	DESCRIPTION	CONTACT # / EMAIL

Glossary of Terms

Award Letter

An award letter is what you will receive from a postsecondary institution if you have been accepted into their school and are receiving financial aid. The award letter outlines the type and amount of all financial aid that is offered, including grants, loans, scholarships, and work-study eligibility.

College Credit

A college credit is a unit of measurement that measures learning at an accredited college or university in the US. One college credit equates to one hour of classroom learning, plus two hours of independent work (papers, studying, tests, etc.). If you were to enroll in a 3-credit course, that would indicate you would be obtaining three hours of classroom learning a week, and would need to set aside six hours of independent work a week. This is a general understanding, and some classes and independent work time will vary.

Colleges with a Special Focus

No matter the college path you want to take, there are unique institutions to explore. Whether you are looking for an art-focused college, a private college specifically for men or women, a college connected to your religious faith, or a college that speaks to your specialized mission, the options and opportunities are almost endless.

Cost of Attendance

Depending on which college feels right for you, there will be different costs associated with that college. In general, a private or out of state institution is going to cost more than an in state or two-year institution. A four-year college is going to be more expensive overall compared to a two-year college.

Drop/Withdrawal

Dropping or withdrawing refers to unenrolling in a course. Each semester, you will be made aware of a drop/withdrawal date—these are hard deadlines that are typically inflexible. Whether you are dropping or withdrawing from a course, this will be noted on your transcript and reflected on your official transcript.

Withdrawal deadlines come within the first month of classes starting, and although this action will reflect a W on your transcript, it does not impact your GPA. Drop deadlines occur further into the semester, show a D on your transcript, and do impact your GPA for the semester. It's not a simple answer as to whether dropping or withdrawing is better. If you can drop a class without impacting your semester (meeting deadlines), that is better than withdrawing weeks in. On the other hand, dropping a class is better reflected on a transcript than a failing grade. There will be unique instances that will have to be addressed with careful consideration.

Enrollment Status

Enrollment status refers to how you are attending a college or other post-secondary school. Enrollment status is reported by the school and indicates whether you are (or were) full-time, three-quarter time, half-time, less than half-time, withdrawn, or graduated.

Expected Family Contribution

Your Expected Family Contribution (EFC) is an index number used to determine someone's eligibility for federal student financial aid. This number results from the information provided in the FAFSA form. The FAFSA website has an EFC calculator that can help give you an idea of how much financial aid you might qualify for.

Glossary of Terms

FAFSA

Before each year of college, students can apply for federal grants, work-study, and loans with the Free Application for Federal Student Aid (FAFSA) form. The colleges you apply to receive your FAFSA data to help them determine federal aid eligibility. A future student's eligibility is determined based on your expected family contribution, year in school, enrollment status, and the cost of attendance at the school you will be attending. Each school's financial aid office will determine how much financial aid you are eligible to receive.

Federal Loans

Stafford Loan - A type of federal student loan that are either subsidized, meaning the government pays the interest while you're in school, or unsubsidized, meaning you pay all the interest.

Perkins Loan - A Perkins Loan is a low interest, subsidized federal loan, meaning you won't pay or collect interest while you are in school and during the grace period after you leave school. Perkins Loans are a type of federal student loan based on financial need.

Financial Aid

Financial aid is funding that is available to students attending post-secondary educational institutions in the United States. This funding is used to assist in covering the many costs incurred in the pursuit of a post-secondary education. Financial aid can be provided through many different forms of funding. Different types of financial aid include loans, grants, scholarships, and work-study. There are also opportunities for financial aid for international studies or military families. Financial aid funding is need-based, which means it is designated to those students with financial needs, (ex: low income students).

For-profit Colleges

For-profit colleges offer a variety of degree programs which prepare students for a specific career path. These colleges tend to have higher costs, which opens up the possibility to graduate with more debt. In some cases, credits may not transfer to other institutions. It is important to check with admissions on their credit transfer policies.

Four-year and Two-year Colleges

Four-year colleges offer programs that lead to a bachelor's degree (4-year degree). These institutions include universities and liberal arts colleges.

Two-year colleges offer programs that lead to an associate's degree or certificate (2-year degree). These institutions include community colleges, vocational-technical colleges, and career colleges.

Graduate Program

A graduate student is someone who has their bachelor's degree and is working towards a master's or any other graduate program. Graduate programs require a bachelor's degree.

Grants

Grants are sources of financial aid that are on a need-be basis and generally do not need to be paid back. Grants can come from the federal government, your state government, a chosen college or institution, or a private or nonprofit organization.

Glossary of Terms

Liberal Arts Colleges

Liberal arts colleges include areas of study like literature, history, languages, mathematics, and life sciences. Most Liberal arts colleges offer four-year programs that lead to bachelor's degrees and are private institutions. These types of colleges can be more expensive than other types, but they can also prepare you for graduate studies.

Loans

Loans are essentially borrowed money that needs to be repaid. Depending on the type of loan, you may have to pay interest. Loans will typically accrue throughout one's college career, and will be set up to be paid back around 6 months after graduation or leaving the institution.

Public vs. Private Colleges

Public colleges are funded by local and state governments and are typically less expensive than private colleges, specifically for students who are residents of the state where the college is located. Private colleges' primary source of funding comes from tuition, fees and other private sources. Some private colleges are able to provide generous financial aid packages for students due to donations.

Residency Requirements

Each state provides their own list of requirements to be considered a resident. Residency can make a difference when exploring different colleges and universities because it can significantly increase or decrease someone's cost of attendance. For example, Idaho's residency requirements include keeping a home in Idaho for an entire tax year or spending more than 270 days of the year in the state of Idaho (9 months). Residency

qualifications will vary between states and can save or cost more money depending on where you're from and where you want to go.

Scholarships

A scholarship is an award of money that is provided for a student to support college career. Scholarship money does not need to be repaid. Scholarships can come from a variety of different sources, including community, former high school, large businesses, or scholarship foundations.

Transcript

A college transcript is your permanent record when it comes to your college career. Each school you may attend, like high school, will keep a detailed record of which classes you took, grades, dates attended, majors and minors, and overall grade point average. Depending on your college and post-graduation plans, you may need to request an official transcript to send into different jobs or graduate programs. This can be done through your college's registrar's office. The registrar's office maintains student records and course data, which can help with scheduling, registering for classes, or obtaining official transcripts.

Tuition and Fees

Tuition and fees refer to the majority of money someone would pay to attend a college or university. Tuition is the money paid to be taught in a specific college or university. Typically, a community college or trade program will have a lower tuition, compared to a state college or university. Tuition can be more expensive when attending as an out-of-state student, or nonresident compared to attending an in-state school. Fees include any additional charges to cover the cost of certain services or resources, such as technology, labs, parking,

Glossary of Terms

library utilization, printing, workout facilities, enrollment fees, and course fees.

Undergraduate

An undergraduate is someone who has their high school diploma or GED that is working to acquire a bachelor's degree. Undergraduate programs only require a high school diploma or GED.

Work-Study

Work-study provides funding for part-time jobs for eligible students with financial need. Wages can be used for educational, living, or personal expenses. Work-study programs encourage community service and can provide work related to a student's course of study.

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