



# Family Firsts

Your Support Will  
Make a Difference

**ACT**<sup>®</sup> advancing  
lives

- Why your child should go to college
- What you can do to support your child
- Where the money will come from

## Your support will make a difference.

Sending a child to college is a big step, particularly when your child is the first in your family to consider higher education.

College will provide opportunities and experiences to your children that you did not have. How do you advise them?

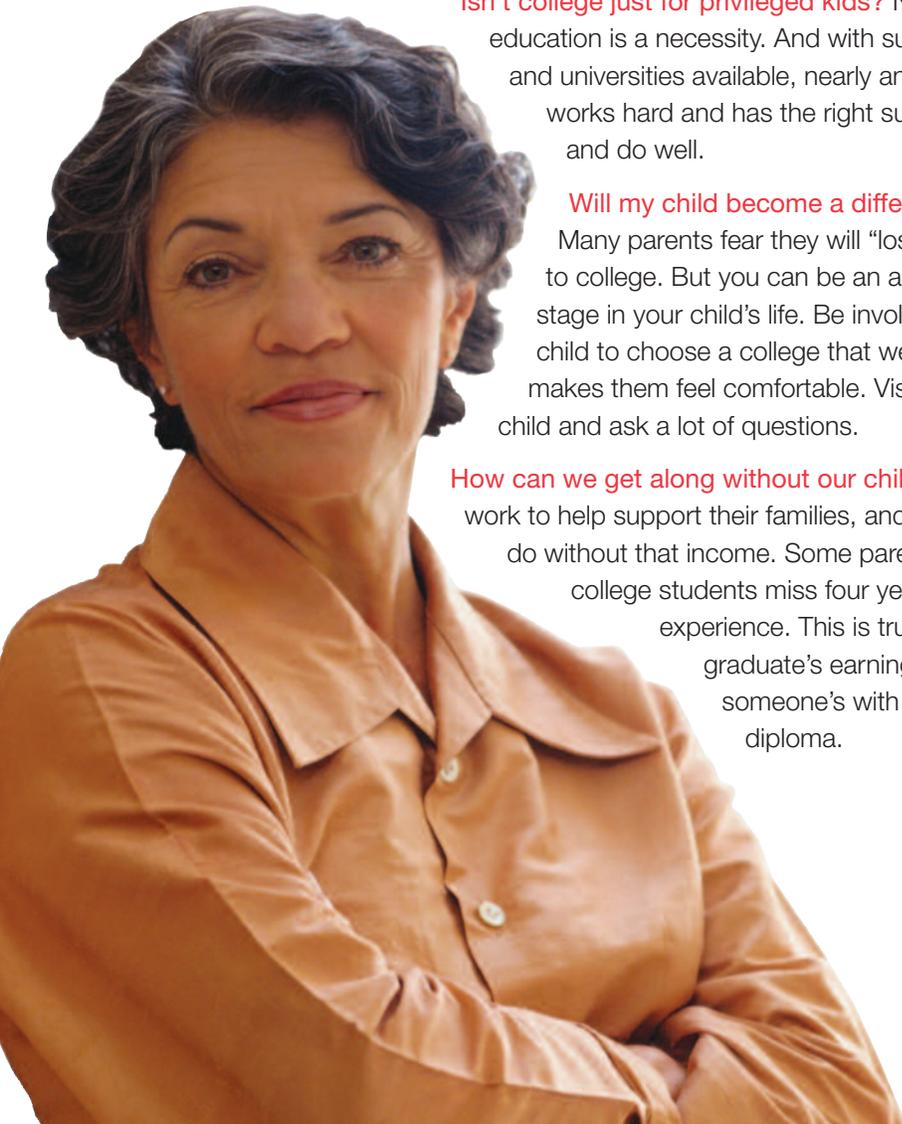
## Parents of first-generation college students often wonder:

**Is my child smart enough?** He or she probably is! The basic skills needed for college are not so different from those for high school. Students go to class, take notes, read books, study, and do assignments. And colleges offer tutoring and other support if your child needs additional help. Most students who work hard will do just fine.

**Isn't college just for privileged kids?** No—today, a college education is a necessity. And with such a variety of colleges and universities available, nearly any young person who works hard and has the right support can go to college and do well.

**Will my child become a different person in college?** Many parents fear they will “lose” their children if they go to college. But you can be an active part of this new stage in your child’s life. Be involved and encourage your child to choose a college that welcomes families and makes them feel comfortable. Visit the campus with your child and ask a lot of questions.

**How can we get along without our child?** Many young people work to help support their families, and it may be a sacrifice to do without that income. Some parents point out that full-time college students miss four years of paid work experience. This is true, but a college graduate’s earnings will be higher than someone’s with just a high school diploma.



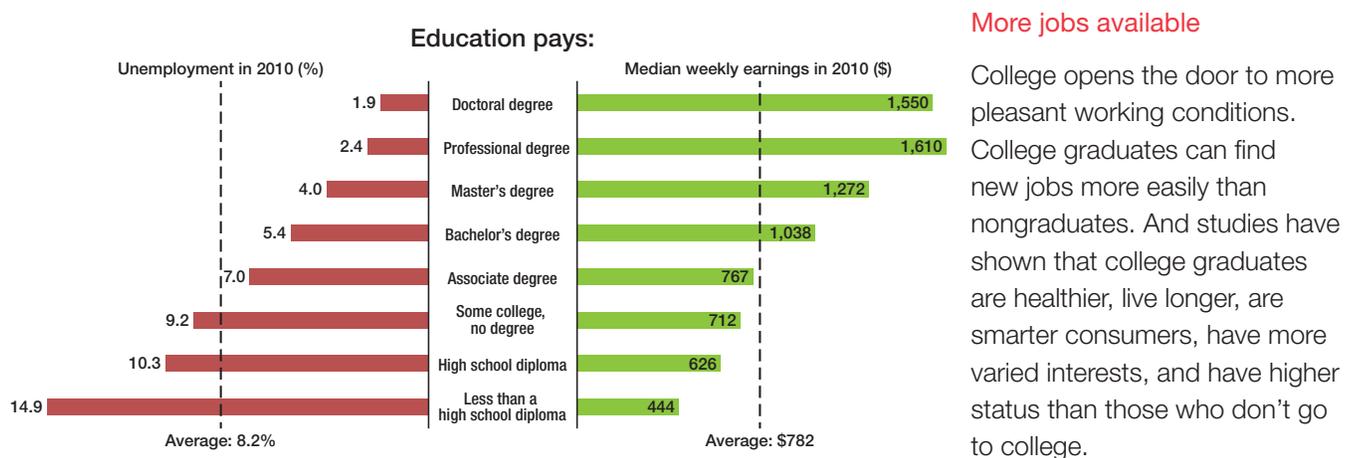
# Why your child should go to college.

## The financial rewards

A college education is more important than ever. College graduates make a lot more money than high school graduates and have many more job opportunities. Over a lifetime, a person with a 4-year degree will make nearly \$1 million more than someone with only a high school diploma. Some benefits of college come right away. Fresh out of college, first-generation graduates get the same jobs and earn the same income as graduates whose parents went to college.

According to one estimate, by the year 2028 there will be 19 million more jobs for educated workers than qualified people to fill them. And, the U.S. Bureau of Labor Statistics data shows that more education results in higher pay and a reduced rate of unemployment.

## 2010 Median Weekly Wages Based on Education Level



Source: U.S. Bureau of Labor Statistics 2010. Data for full-time salary workers age 25 and over.

## How to find the right college.

**By junior year of high school, students should develop a list of schools they might want to attend.**

How do they do that? How do you help? The choices can be overwhelming! Focus on finding the best fit—a place where your child will feel comfortable and supported. If possible, visit campuses as you help your child decide.

**Students should ask themselves:**

- Urban area or rural?
- Large school or small?
- Two-year or four-year program?

**Students should ask colleges:**

- What majors and activities are available?
- Do most graduates get good jobs?
- What is the faculty-to-student ratio and what is the average class size?
- What academic and social support is there for first-generation students?
- What programs are available for parents?
- Do most first-generation students graduate?
- How will the costs be paid?

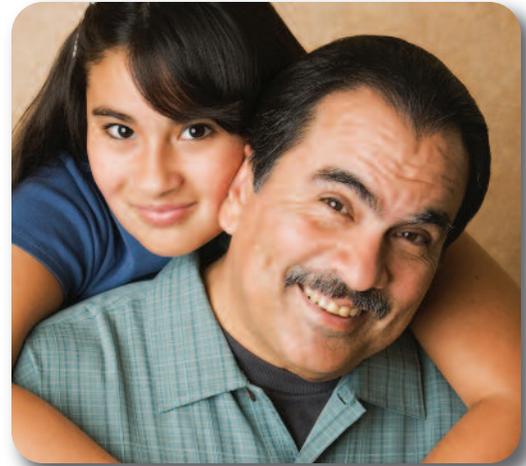
**W**hat can you do to support your child?



A first-generation college student needs a lot of support. In fact, you can help make the difference between success and failure.

- Don't forget—you are part of the team that will help your child to get into college, work hard, and graduate.
- Get involved in your school's parent-teacher organization.
- Talk with high school counselors, teachers, and the principal. They can offer ideas about how you can support your child's college plans.
- Speak up for your child. Be sure he or she takes the classes in high school that are needed for success in college. The courses required to graduate from high school are usually NOT enough to prepare for college.
- Help your child find a quiet study area with a chair and desk.
- Find after-school or summer enrichment programs your child can attend. Look for services in your area designed to help first generation students go to college. Ask counselors and college admissions officers about tutoring, counseling, mentoring, and other kinds of support your child may need.
- Help your child find a mentor—someone to take a personal interest in his or her success.
- Offer encouragement and support.
- Try not to make demands that interfere with your child's schoolwork.
- Help your child learn about colleges, how to apply, and how to get financial aid.

**W**here will  
the money  
come from?



Some parents believe they can't afford to **send a child to college**. Though college can cost a lot, help is available.

Don't let the cost of a college keep your child from applying. Financial aid programs are set up to help students who can't pay the full cost. Help your child to first concentrate on being admitted, and then on finding financial aid. Most students get some sort of financial aid. It is not a handout—it is an investment in your child's future.

The federal and state governments offer many loans, grants, and scholarships. Colleges have scholarships, other sorts of aid packages, and work-study programs. Community groups, churches, and enrichment programs offer scholarships, too.

Start reading and asking questions about financial aid. Talk to your child's high school counselor and with the admissions offices of the colleges you're interested in as soon as your child begins applying for admission.

Be sure you understand the terms of any loan before you sign.

## **Remember**

You should never have to pay for financial aid services or scholarship searches. There are plenty of scams out there, so if you have any doubts about a program, talk to your child's counselor, teachers, or principal for guidance.

Here are some **websites** that can help you learn about paying for college:

**www.actstudent.org/finaid/**—Explains how financial aid works and offers links to other websites about financial aid.

**www.studentaid.ed.gov/**—A list of federally funded scholarships, fellowships, grants, and internships geared to high school, undergraduate, and graduate students, created by the U.S. Office of Personnel Management.

**www.act.org/fane**—A financial aid need estimator.

**www.ed.gov/fund/landing.jhtml**—The U.S. Department of Education financial aid site.

**www.fafsa.ed.gov**—The Free Application for Federal Student Aid website. This is where you start when you are ready to apply for financial aid.

**www.finaid.org**—Features a free scholarship search function as well as information on loans, savings programs, and military aid.

**www.hsf.net**—A Hispanic Scholarship Fund website that features scholarships for Hispanic students and research reports on the education of Hispanic students.

**www.studentaidalliance.org**—Student success stories, descriptions of need-based financial aid programs, lobbying tools, and legislative updates.

If you don't have a computer at home, use one at your public library or your child's school.

For more information, visit **www.actstudent.org**

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