



THE USAA
EDUCATIONAL
FOUNDATION®

Good Information for Good Decisions.®

COLLEGE AND CAREER

PREPARING YOUR CHILD FOR COLLEGE



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



TABLE OF CONTENTS

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What You Need To Know An introduction	2
Start Early Building a strong foundation	4
Focus On Academics Making the grade in school	6
Outside The Classroom Raising a well-rounded and responsible child	9
Select A College Choosing the right school	11
Countdown To College Taking entrance exams and completing applications	13
For More Information	15

2 WHAT YOU NEED TO KNOW

**YOU PLAY A VITAL
ROLE IN HELPING
YOUR CHILD
DEVELOP THE
ACADEMIC SKILLS
AND SOCIAL MATU-
RITY NEEDED TO
EARN A COLLEGE
DEGREE.**

You play a vital role in helping your child develop the academic skills and social maturity needed to earn a college degree. This publication contains information to help you with the following.

- Foster an atmosphere of learning at home.
- Set appropriate goals during elementary and middle school.
- Encourage your child's high school success.
- Support your child's activities outside the classroom.
- Help your child select and apply to colleges.

The sooner you begin helping your child prepare for college, the better their chances are for a successful college experience.

College Costs

College is expensive and costs are rising. However, you can better afford it if you save and know where to find financial aid.

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, *FINANCING COLLEGE*, OFFERS MORE INFORMATION. SEE "RESOURCES" ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.

College Pays Off

A college education provides knowledge and skills your child will use throughout life. It can help your child in a variety of ways.

- Develop self-confidence.
- Improve decision-making skills.
- Refine written and verbal communication skills.
- Learn a broad range of subjects and gain expertise in a specific area.
- Pursue a successful career.

VALUE OF EDUCATION

According to the U.S. Census Bureau, the more college you complete, the higher your average annual income* — and the higher your potential lifetime earnings.**

EDUCATION LEVEL	AVERAGE ANNUAL INCOME*
Professional Degree***	\$109,600
Doctoral Degree****	\$ 89,400
Master's Degree	\$ 62,300
Bachelor's Degree	\$ 52,200
High School Diploma	\$ 30,400
No High School Diploma	\$ 23,400

EDUCATION LEVEL	POTENTIAL LIFETIME EARNINGS**
Professional Degree	\$4.4 Million
Doctoral Degree	\$3.4 Million
Master's Degree	\$2.5 Million
Bachelor's Degree	\$2.1 Million
High School Diploma	\$1.2 Million
No High School Diploma	\$1.0 Million

* Workers age 18 and older.

** Based on a 2002 U.S. Commerce Department Census Bureau report, "The Big Payoff: Educational Attainment and Synthetic Estimates of Work-Life Earnings."

*** Usually obtained after a bachelor's degree in fields such as medicine, dentistry, veterinary medicine or law.

**** Normally is a Ph.D. — Doctor of Philosophy.

4 START EARLY

The U.S. Department of Education says children from infancy to age 5 develop important language, thinking, emotional, physical and social skills they will use throughout life. During your child's earliest years, it is important to establish the following habits.

Maintain Regular Bedtimes

According to the National Sleep Foundation, sleep directly affects children's mental and physical development. Sleep helps children in the following ways.

- Develop memory, learning and logical reasoning abilities.
- Maintain a healthy weight.
- Avoid depression and anxiety.
- Perform well in school.

AVERAGE SLEEP REQUIREMENTS

AGE	NEEDS
Newborns (0 to 2 months)	10 ¹ / ₂ to 18 ¹ / ₂ hours every 24 hours
Infants (2 to 12 months)	14 to 15 hours every 24 hours
Toddlers (1 to 3 years)	12 to 15 hours every 24 hours
Preschoolers (3 to 5 years)	11 to 13 hours nightly
School Children (5 to 12 years)	9 to 11 hours nightly
Adolescents (12 to 19 years)	8 ¹ / ₂ to 9 ¹ / ₂ hours nightly

From: The National Sleep Foundation.

Eat Well

A balanced diet helps children grow, develop, concentrate and learn. Because children learn to eat what is available, follow some of these tips.

- Keep ready-to-eat fruits and vegetables. Make them part of every meal.
- Serve nutritious snacks, such as yogurt or fruit.
- Serve lean meats.
- Choose whole-grain breads and cereals.
- Limit low-nutrient, high-calorie snacks, such as chips and candy.
- Limit sugary sodas and fruit-flavored drinks.

THE USAA EDUCATIONAL FOUNDATION PUBLICATION, *HELPING CHILDREN DEVELOP HEALTHY HABITS*, OFFERS MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER A FREE COPY.

Read Often

Read to your child. Even when children are too young to understand the words, they benefit from listening to the rhythm of sentences, the pronunciation of words and the sound of your voice. They also begin associating books with pleasurable time with you. You should also select books a few years ahead of their reading level to help expand their vocabulary and language skills.

Talk And Listen

Children whose families spend time talking and listening to one another tend to have greater success in school, according to the U.S. Department of Education. To build your child’s language and communication skills, consider some of these techniques.

- Engage them in conversation.
- Use proper grammar and avoid “baby talk.”
- Make eye contact while talking and listening.
- Ask open-ended questions.
- Answer children’s questions.

Limit Television Viewing

The American Academy of Pediatrics recommends that parents limit viewing to 1 to 2 hours daily and avoid television altogether for children younger than 2 years. Babies and toddlers need direct interaction with parents and caregivers for healthy brain growth and social, emotional and cognitive development.

FOR MORE INFORMATION

The U.S. Department of Education publication, *Helping Your Preschool Child*, contains more information. Call (877) 433-7827 to order a free copy, or view it online at www.ed.gov/parents/earlychild/ready/preschool/preschool.pdf.

6 FOCUS ON ACADEMICS

You should help your child progress toward college year by year throughout kindergarten, elementary school, middle school and high school.

Pre-Kindergarten

You may want to consider sending your child to pre-kindergarten. Although not mandatory, pre-kindergarten is designed to help prepare children for kindergarten. They learn skills such as counting, sorting, grouping and creative thinking. They are also taught social skills, such as waiting their turn and sharing with classmates.

Kindergarten And Elementary School

You are your child's first teacher. When you demonstrate respect for school and learning, your child will follow your example.

- Let your child know that education and going to college are important.
- Show enthusiasm for your child's learning and progress.
- Help your child develop good study habits and turn in work on time.
- Encourage participation in extracurricular, community or sports activities.
- Give children responsibilities at home; teach them to manage time well.
- Discuss your child's interests and encourage future aspirations.

Middle School

Most students begin college planning during high school. To give your child a head start, begin preparing during middle school and encourage your child to do the following.

- Study and strive for A's. Colleges do not consider middle school grades, but good habits can help assure high school success.
- Continue building strong study skills.
- Develop good reading, writing, math, computer and research skills.
- Take college preparatory classes in English, mathematics, science, history and geography, as recommended by the U.S. Department of Education.
- Take foreign language, computer and visual or performing arts classes.
- Continue involvement in extracurricular, community or sports activities.
- Create an achievement file, including information about club participation, community involvement, extracurricular activities and recognition or awards.

High School

Colleges will review everything your child does in high school. These four years are your child's opportunity to impress college admissions boards. Encourage your child to do the following.

- Get to know the guidance counselor who can become a vital source of information on college admissions, financial aid, scholarships and helpful reference materials.
- Select a college preparatory curriculum with a counselor's advice. Take advanced placement courses when available. Colleges typically view modest success in harder courses better than perfect grades in easier ones.
- Participate in extracurricular activities without compromising academic performance. Excellence in a few pursuits is better than mediocrity in many.
- Work summer jobs. This experience can teach discipline, responsibility, teamwork and other skills while allowing your child to supplement college savings.
- Maintain an achievement file containing report cards, recommendations, awards, honors, school and community activities and club involvement.
- Participate in weekend or summer enrichment programs, workshops or camps.
- Read for entertainment and to learn more about interesting subjects.
- Get after-school help or tutoring with difficult classes. If your child receives a low grade in a particular class, it is a good idea to take it again during summer school.
- Request recommendations any time your child performs well in a class and has a strong relationship with a teacher. It is best to request recommendations while a student's performance is fresh in a teacher's or coach's mind.
- Talk to adults in various professions about their careers and the kind of education needed for each job.
- Think about the type of college your child wants to attend, such as a large state university, small liberal arts college, technical institution or military academy.

ENCOURAGE LEARNING

The National Education Association says a home environment that encourages learning is more important to student achievement than income, education level or cultural background.

- Attend college fairs and talk to college representatives.
- Visit college campuses and talk to students there.
- Take the Preliminary Scholastic Aptitude Test/National Merit Scholarship Qualifying Test (PSAT/NMSQT) and the pre-American College Test (pre-ACT) in the 10th grade.
- Take the Scholastic Aptitude Test (SAT), the American College Test (ACT), SAT Subject Tests or any other required college entrance exams during the 11th grade.

COLLEGE PREPARATORY CLASSES

The U.S. Department of Education recommends the following high school curriculum for meeting minimum admissions requirements at most 4-year colleges.

TAKE:	FOR:	CLASSES MIGHT INCLUDE:
English	4 Years	American Literature, English Literature, World Literature, Writing and Composition
Mathematics	3 to 4 Years	Algebra I (recommended in 8th grade), Geometry, Algebra II, Calculus, Trigonometry
Science	2 to 4 Years	Biology, Chemistry, Earth Science, Physics
History/Geography	2 to 3 Years	Civics, American Government, American History, World History
Foreign language	2 to 4 Years	French, German, Latin, Spanish
Challenging electives	1 to 3 Years	Computer Science, Economics, Psychology, Statistics
Visual/Performing arts	1 Year	Art, Dance, Music, Speech, Theater Arts/Drama

Success in college requires more than academic proficiency. Colleges look for students who have the initiative and ability to pursue their personal interests and goals. It is important for your child to become a well-rounded, independent and responsible individual.

Extracurricular Activities

Encourage your child to develop skills and talents through the following activities.

- Student government.
- Musical activities.
- Performing arts.
- Religious activities.
- School clubs.
- Athletics.

Work Experience

Being employed can teach students reliability, teamwork and other workplace skills that will help during and after college. If possible, help your child find work that supplements future goals. For example, students interested in a career in architecture could work for a construction company or a home builder.

Community Involvement

Service activities help students form career interests and goals as they make valuable contributions to their community. Volunteer work also enhances your child's college application.

Practical Skills

Before leaving for college, make sure your child knows how to handle the following responsibilities of daily living.

- Wake up on their own.
- Prepare simple meals.
- Do laundry.
- Perform housekeeping chores.
- Follow a budget.
- Pay bills on time.
- Maintain a vehicle.
- Use public transportation.

Personal And Social Responsibility

For most students, going to college means living away from home for the first time. Your child will experience new challenges and opportunities — as well as temptations — that can affect academic achievement. Consider the following to help prepare your child.

- Discuss practical campus safety tips, such as never going out alone at night.
- Talk openly about alcohol and drugs. The following Web sites offer helpful statistics and advice.
 - Leadership to Keep Children Alcohol Free, www.alcoholfreechildren.org.
 - College Drinking Prevention, www.collegedrinkingprevention.gov.
- Make sure your child understands the penalties for underage drinking and drug use, using false identification, driving under the influence and other alcohol- and drug-related offenses.
- Talk openly about relationships and sex.

THE USAA EDUCATIONAL FOUNDATION PUBLICATIONS, *GET MONEY-WISE* AND *GET CREDITWISE*, OFFER MORE INFORMATION. SEE “RESOURCES” ON THE INSIDE BACK COVER OF THIS PUBLICATION TO ORDER FREE COPIES.

Whether or not your child attends a community college or university, one with a few hundred students or one with more than 40,000, selecting a college is one of the most important choices your child can make. It is important for you to help with that decision.

Research Colleges

Early in high school, help your child begin researching colleges.

- Gather information about colleges through online search tools and college guides from the local library or bookstore. College resources vary in their assessments of different colleges, so you should not rely on just one.
- Narrow the list to the colleges that best meet your child's wants and needs. Compare their offerings. Request literature from these colleges, including information about admissions, costs, available financial aid and degree programs.
- Discuss the following considerations.
 - **Academic difficulty.** Does your child want to be challenged among academically gifted students?
 - **Price.** Do not eliminate colleges based on cost alone. Look for colleges that best fit your child's needs and wants and ask about financial aid and possible tuition discounts.
 - **Location.** Does your child want to explore a new part of the country or be close to home? Is an urban, suburban or rural campus best for your child?
 - **Religious affiliation.** Does your child want to attend a college with students of similar religious faith or denominational background?
 - **Size.** Would your child prefer small classes with individual instruction? Will your child perform well in large classes at a major university, where the activities, culture and social life are more varied?
 - **Housing.** Does your child prefer a residential or commuter college? Will your child live on campus or off campus?

Visit Colleges

Campus visits help your child learn about a college's students and atmosphere. Make sure your child makes the most of each visit.

- Schedule visits when students are attending classes, but not during midterms or final exams.
- Take notes to remember impressions of each campus. Pictures or video may also help.
- Schedule a campus tour during your visit. A student guide usually provides information about the college's history, student body, campus life and housing.

- Attend a class, or several classes in different subject areas. Observe the way professors and students interact.
- Visit dorms and ask about living arrangements. Are there single-gender and coed dorms? How many students live off campus?
- Ask lots of questions. Talk to students, professors, admissions officers, tour guides, campus security officers and librarians for a well-rounded view of campus life.

Apply To Colleges

Help your child apply to 4 to 6 colleges and keep track of the application process.

- Request college application forms no later than October of the senior year.
- Create a calendar to keep up with application deadlines.
 - Complete applications as instructed.
 - Write, rewrite and edit college essays.
 - Ask someone to proofread all applications and essays.
 - Copy letters of recommendation and organize them for each application.
 - Photocopy completed applications.
 - Mail applications at least 1 week before each college's application deadline.
 - Arrange interviews if required. Your child should research the college before the interview and bring a list of questions. Request a business card from the interviewer and send a thank you note afterwards.
 - Save letters of acceptance or rejection of admission offers when they arrive.

THE PERFECT SCHOOL?

There is more than one right college for every student. Help your child avoid being too discouraged if turned down by a college of choice.

Meet Deadlines

Deadlines are important and must be met or your child's application will not be considered. Help your child keep a detailed calendar of required tasks and due dates.

College Readiness

Preparing your child for college — and life — is an ongoing process. Reinforcing the importance of learning, open communication and encouraging extracurricular activities are all important steps in this process. With your support, involvement and encouragement, your child will be well prepared for college and beyond.

Use the following checklist to help your child prepare for college while in high school.

COLLEGE PREPARATION CHECKLIST

FRESHMAN YEAR

- Make sure your child's schedule allows time for studies, extracurricular activities and other interests. Encourage your child to learn time management and organization skills. A calendar or electronic organizer can help.
- Have your child ask for letters of recommendation from teachers or coaches as appropriate, while your child's performance is fresh in their minds. Remind your child to send a thank you note for each recommendation.
- Begin a resumé, file or scrapbook of accomplishments, awards and activities. Include report cards and standardized test scores.
- Encourage your child to participate in volunteer activities.

SOPHOMORE YEAR

- Help your child narrow college choices. Your child can explore college catalogs and other college materials, including financial aid information.
- Review your child's course selections. Make sure they meet college requirements.
- Help your child identify and strengthen academic areas needing improvement.
- Arrange for your child to take the pre-ACT (PLAN) to practice taking entrance exams and to establish eligibility for some scholarships.
- Arrange for your child to take the Preliminary Scholastic Aptitude Test (PSAT) to practice taking entrance exams and to establish eligibility for some scholarships.
- Begin visiting colleges and universities that interest your child.

JUNIOR YEAR — FALL

- Request literature, including application forms and financial aid information, from your child's top college choices.
- Begin researching and applying for scholarships.

COLLEGE PREPARATION CHECKLIST (CONTINUED)**JUNIOR YEAR — SPRING**

- Take the SAT or ACT. Taking them now provides the opportunity to re-test in the fall, if necessary.
- Continue scheduling campus visits. Look for opportunities for overnight visits.
- Check with a guidance counselor, community organizations and online for scholarship sources.
- Encourage your child to practice writing essays and ask appropriate individuals to review them.

SENIOR YEAR — FALL

- Have your child register for Advanced Placement (AP) tests, if needed.
- Arrange for your child to retake the ACT or SAT, if necessary.
- Encourage your child to begin college application essays.
- Submit college admissions applications. Be sure to meet deadlines. Keep copies of everything submitted.
- Schedule admissions interviews if required.
- Have your child request letters of recommendation from appropriate individuals.

SENIOR YEAR — SPRING

- Confirm that your child's admissions applications have been received.
- Request your child's high school transcripts be sent to colleges to which your child has applied.
- Submit financial aid forms or other documentation required by your child's schools of choice.
- Help your child read and respond to all school correspondence in a timely manner.
- Be aware of due dates for tuition, fees, room and board and other expenses.

You may find additional information by contacting the following organizations.

National Education Association

1201 16th Street, NW
Washington, DC 20036-3290
www.nea.org

**National Institute On Alcohol Abuse
and Alcoholism (NIAAA)**

5635 Fishers Lane, MSC 9304
Bethesda, MD 20892-9304
www.niaaa.nih.gov
www.collegedrinkingprevention.gov

Student Gateway to the U.S. Government

www.students.gov

U.S. Department of Education

400 Maryland Avenue, SW
Washington, DC 20202
(800) 872-5327
www.ed.gov

16 NOTES

RESOURCES



The USAA Educational Foundation offers the following publications.

HOW TO SUCCEED IN COLLEGE (#512)

FINANCING COLLEGE (#513)

MANAGING CREDIT AND DEBT (#501)

GET MONEYWISE (#504)

GET CREDITWISE (#534)

BUILDING AND MAINTAINING GOOD CREDIT (#536)

FINANCIAL PLANNING AND GOAL SETTING (#511)

BASIC INVESTING (#503)

GET INVESTMENTWISE (#521)

HELPING CHILDREN DEVELOP HEALTHY HABITS (#547)

TRAVEL SECURITY (#571)

INTERNET SAFETY FOR TEENS (#573)

To order a free copy of any of these and other publications, visit www.usaaedfoundation.org or call (800) 531-6196.

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