

Set Up for Success

Iowa Student Loan has compiled this set of valuable tips, provided in the Parent Handbook, to help families of students in grades 6–12 prepare for success in college and other postsecondary options. These tips can create a strong foundation to help your student succeed in high school and beyond. Further details are available within the Parent Handbook available at www.iowaStudentLoan.org.

Get Ahead

The following tips highlight some of the most beneficial ideas for parents of middle school students.

- ▶ Have a discussion about the responsibilities of adulthood, including the basics of finances and daily responsibilities. This will help prepare middle school students as their responsibilities grow in high school and college and as they one day support themselves.
- ▶ Explain the relationship between future careers, future earnings and standard of living. These should all be important considerations as they establish their career goals.
- ▶ Discuss the importance of good grades — especially math, science and writing — in relation to college acceptance and starting a career. Your student's high school GPA begins being calculated in ninth grade and is often a key factor in obtaining college scholarships.
- ▶ If college is the goal, have an honest conversation about how much you plan to pay and how much your student will need to contribute. Create a savings plan and work together implement and revise as necessary.
- ▶ Ensure your student understands the impact their hard work in high school will have on their ability to succeed in college.

It's Not Too Late

The following tips can be helpful for parents of students in both middle school and high school.

- ▶ Stress the importance of prioritizing good grades in high school and ensure your student has a proper balance of school, homework, activities and family responsibilities to set them up for success after high school.
- ▶ Encourage your student to take on a part-time job while in high school to learn the value of saving money and build a good work ethic. Extra earnings can increase your student's investment in their education.
- ▶ Help your student explore options to earn college credits while in high school. Use your high school's course catalog to identify classes your student can take to earn dual enrollment or Advanced Placement credit to save on the cost of college and help them prepare for the rigor of college classes.
- ▶ Continue to discuss your plan to pay for college, including what colleges your family can realistically afford, whether your family will qualify for financial aid and if you're willing to borrow to cover the costs.
- ▶ Ensure your student is on track to meet the admission requirements for the colleges they are interested in, including required courses.
- ▶ Discuss the GPA, standardized test score and class requirements for your student's choice of college or desired educational path. Then, ask your student to commit to achieving these.
- ▶ Help your student develop good organizational, time management and study skills to prepare for college. Self-discipline, self-motivation and the ability to focus are crucial skills they will need to succeed after high school.

