*The College Conversation-* Eric J. Furda and Jacques Steinberg

Introduction

* There are more than two-thousand four-year colleges and universities in the United States alone, several dozen of which only admit a small fraction of those who apply. Meanwhile, the majority of the nation’s bachelor’s-degree granting schools, many of them fine institutions of higher learning flying well below the radar, offer admission to most applicants.
* Students will likely find themselves working through the Common Application, usually referred to as the Common App, which is accepted at nearly nine hundred institutions. This platform enables them to save time and effort by typing their personal information on the Common App website just once and to respond to a series of generic essay prompts intended to yield personal statements of several hundred words. These will then be shared with each of the institutions to which they apply that accept the Common Application.
* Many of the schools that accept the Common Application also require completion of a series of additional essays, known as a supplement, that are specific to their institution and often intended to gauge the extent of the homework applicants have done about that school and the intensity of their ardor of attending it.
* Regardless of the application they use, the most selective private colleges and universities also put students through an intensive and exhausting evaluation known as the holistic admissions process. When admissions officers use the word “holistic,” they mean they are taking a look at the whole person, as opposed to relying on a mere cutoff on a standardized test or grade point average. It is a process that prizes a rigorous curriculum (ideally including as many Advanced Placement courses as a high school student can handle); a sustained passion for (and demonstrated leadership within) at least a few extracurricular activities; community service; enthusiastic appraisals from teachers and college counselors, as conveyed via their recommendations; socioeconomic, racial, and geographic diversity; and, in many (though no longer all) instances, high scores on the SAT or ACT.
* Because many students don’t necessarily perform well on standardized tests, and the value of those tests have been questioned by some educators, a growing roster of more than one thousand colleges and universities do not require the SAT or ACT- at least for some applicants.
* And then there’s the matter of figuring out how to pay for it all. Students applying for financial aid and their parents will fill of the FAFSA, the Free Application for Federal Student Aid, which can be as time-consuming and bewildering as an IRS form and which generates the so-called expected family contribution, or EFC, that many colleges and universities will expect a family to pay. Depending on their annual family income and assets, and whether the schools to which they have been admitted offers merit aid in addition to need-based aid- or whether it is an in-state public college or university, or private institution- students and their families could be responsible for paying as little as nothing or as much as nearly $80,000 annually, a figure that includes tuition, room and board, books, travel, and a menu of fees.

**Part I: Conversations About the Discovery Phase**

**The “Why College” Conversation**

* We believe there is a strong case to be made for acquiring a traditional four-year bachelor’s degree, beyond its utilitarian value, though with a few caveats. You need to know your child-and ask them, and yourself, some fundamental questions. Do you, as a parent, feel that as the end of their senior year of high school approaches, they are emotionally ready for a four-year college experience, whether living at home or independently on campus?
* There is also the question of the goal and purpose of your child’s attending a four-year institution. Are they interested, for example, in the intrinsic value of learning and knowledge? Of having opportunities to build relationships and to network? And to what extent do they see college as a pathway to a career, or at least as laying the groundwork for it? Finally, does your child view college , at least in part, as preparation for a graduate school experience, including medical school, law school, or other professional degree?

**Bachelor’s Degree**

* A strong body of evidence exists that supports the value of studying for and completing a bachelor’s degree. In terms of lifetime earnings, the latest figures from the Bureau of Labor and Statistics reveal that people who attain at least a bachelor’s degree will earn roughly $2.4 million over their lifetime- about $1 million more than someone whose education did not advance beyond a high school degree and $600,000 more than those with an associate’s degree. Meanwhile, that bachelor’s is an essential gateway to a master’s degree ($2.8 million in lifetime earnings) and a professional degree ($4.2 million).
* Studies have shown that as many as 40 percent of young people who enroll in a four-year college or university don’t go on to graduate from that institution. While some will transfer to other schools and complete their degrees there, many others will drop out as a result of not being properly prepared for college work and the college experience, or being swamped in debt, to say nothing of being distracted by hours spent working a part-time job to defray the cost of that education.

**Associate Degree**

* There are many reasons-and arguably more today than ever before-why your child might want to at least consider beginning their education after high school at a community college.
* We want to emphasize, however, that despite the many opportunities available to transfer associate degree credits to bachelor’s degree programs, many four-year colleges do not accept such credits, or many have strict rules for doing so. Your child should be sure to check with the relevant institutions early in the process about how such credits will be handled.
* Another reason your child might consider starting their post-secondary education at a community college is more emotional in nature, and perhaps related to maturity as well as burnout. Your child may also feel that they are not quite ready to make the commitment, emotional or otherwise, to enrolling at a four-year school, which could include living independently.
* If your child is considering beginning their education at a community college, establish a purposeful plan for doing so. According to the National Student Clearinghouse Research Center, only 13 percent of community college students went on to earn a bachelor’s degree within six years. For at least some of those who did not, an associate’s degree may, in fact, be the most appropriate way to complete a formal postsecondary education. A bachelor’s is not for everyone, and depending on your child’s career goals, it may not even be necessary.

**Aligning Military Service with a College Degree**

* Students who wish to serve in the military while attending college have the option of joining the Reserve Officers’ Training Corps (ROTC), which is currently available at more than 1,700 colleges and universities across the nation in partnership with all branches of the military. Students enrolled in ROTC have the cost of their college tuition partially (and in some cases fully) funded by the military and the opportunity to earn the rank of officer, in exchange for a commitment to serve in an active-duty capacity for at least three years upon graduation.
* Another option is one of the nation’s five service academies, which were established “for the undergraduate education and training of commissioned officers for the United States Armed Forces.” In the order of their founding, they are: the U.S. Military Academy in West Point, New York; the Naval Academy in Annapolis, Maryland; the Coast Guard Academy in New London, Connecticut; the Merchant Marine Academy in Kings Point, New York; and the Air Force Academy in Colorado Springs, Colorado. In addition to having the cost of their tuition and room and board covered by the U.S. government, and earning the rank of officer, graduates of the five service academies are also awarded bachelor of science degrees. As is the case with ROTC scholarships, graduates of the service academies commit to active-duty service. Candidates for admission must apply directly to each academy and secure a nomination typically from a member of Congress (or a delegate, in the case of residents of the District of Columbia and Puerto Rico). Applicants must also pass a rigorous physical exam.

**Helping Your Child Imagine Their (Ideal) College Campus**

* Is there a particular subject (or subjects) that your child might enjoy studying? How about a particular setting- rural, urban, or something in between? Is athletics, varsity or intramural, a priority?
* Do you see your child thriving in a college environment with a lot of energy, which could be inherent in the size of the institution, such as on a big football Saturday? Or will your child thrive in a less frenzied setting, as is typical on a smaller campus? Be aware that there are many schools that fall between these extremes, and that your child could well thrive in a range of environments.
* Finally, identify any aspects of the college process that could be a source of anxiety. For example, if you have concerns about your child’s prospects for admission, particularly at a highly selective institution, as well as your family’s ability to pay for that education, include that.

**Rules for the Road: Establishing Guardrails for Your Role as a Parent**

* View the College Conversation in your home as one more subject for discussion, albeit one involving no small amount of complexity and raw emotions. Because it’s hardly the only conversation taking place in your family, and because the regular rhythms of life must continue, develop a plan for talking about college in ways that don’t overwhelm everyone, while still ensuring the conditions for your child’s success.

**Around the Kitchen Table: Preparing Parents to Help Children Get to Know Themselves**

* Encourage some deeper self-reflection on your child’s part. You may know that your child is unique, but this is a moment for them to gain insight into who they are. They can’t really know where they want to go to college without first figuring that out. What do they value? What motivates them? What do they seek out in friendships, in life experiences? What choices and decision shave they made, up until this point, in terms of how they spend their time?

**Part II: Conversations About the Search**

**Cost**

* Before embarking on the initial assembly of a college list, the subject of money- including how much you and your family can afford to pay for a college education- should be addressed. Financial consideration are every bit as important as an institution’s culture, curriculum, and other attributes. Have this talk as early as possible-even before you have started your college list.

**Conversations About Learning Style**

* You and your child need to have a shared understanding of the academic and other support services that are offered on campus to ensure not only that they succeed, but at least initially, that they succeed in moving on from their first year to the second year. Many colleges have writing centers and free tutoring collectives in a range of subjects and also offer exam analysis, a diagnostic tool to review and analyze how a student did on a particular test and then provide strategies for improvement. Not all colleges and universities approach student support in the same way, and the depth and wide availability of such services can be a critical differentiator between institutions.