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| |  | | --- | | **Ring in the New Year with Some College Planning Cheer!**    Dear Parent,  The New Year has arrived!  The holidays are officially over and for many that may bring on a huge sigh of relief.  Even though the holidays are a wonderful time to get together with family and friends, it can also create an overwhelming to do list.  Aside from the holiday happenings, the commencement of a New Year is always a time to reflect on the New Year and all of the possibilities it holds.  Most people like to have a fresh start.  Everyone seems to like to have a chance to start something that may have been on the back burner or move forward on goals and aspirations that have already been in progress.   It is a new opportunity to contemplate and consider areas that may need tweaking or maybe start something completely new.  It is a time to create your list of priorities for the year and make certain you are moving forward on them.  The New Year is also the perfect time to continue with the momentum you have already started with your student’s college aspirations.  If you have stayed on top of all of the preparations for getting your student into college, kudos to you!  If you are like most people, life and time constraints can get in the way of getting all the things done that you would like to have accomplished.  Please remember the College Planning Network is here to help you with your family’s college plan.  Use this newsletter as a supplement to the research you have already done towards planning for your student’s college future college plans.  There is much that is within your control that can help your student get into the college of his or her choice.  When you start early enough, you will increase your chances of your student having a variety of colleges to choose from.  You can choose to read through the entire newsletter which will give you insight into the different stages or you can go immediately to the stage that applies directly to your student at this point in time.    **FRESHMAN YEAR**  Freshman year is about half over.  Your student is most likely acclimated to the high school environment and hopefully has transitioned smoothly.  This is the year to assess where the strengths and weaknesses lie to make sure you make the most of all your student’s abilities.  **Plan for an excellent Spring Semester**  By now, you’ve assessed how the fall semester has gone.  Has your student done well overall?  Does your student need to get some extra help in certain areas?  These are all questions that need to be answered as you prepare for the next semester.  If there are adjustments that need to be made in regards to extra tutoring or additional guidance in a certain area, be sure to have that available for your student so the spring semester can begin seamlessly.  **Discuss reasons why your student wants to attend college**  Ask your student if s/he already has ideas about potential a career choice.  Ask your student how college will help him/her achieve these goals.  If there are clear goals set before attending college, your student is more likely to succeed during the experience.  Knowing why and how college can get you to where you want to be in life is sometimes just what children need in order to flourish.  **If you have already saved money for college, then it’s never too early to get your financial plan together**  Protect the money you’ve saved.  If you have money saved outside of your company’s retirement plan, talk to your College Funding Advisor about repositioning those assets into accounts that are not exposed to the financial aid formulas.    **SOPHOMORE YEAR**  The sophomore year is fully underway and your student is almost half-way done!  Use this time before getting back into the swing of school work and school schedules to assess where things are with school and your student’s progress so far.  Utilize the tips below to help you along the way.  **Meet with the guidance counselor**  If you haven’t already done so, have your student check in with the high school guidance counselor to go over goals for college.  Make sure that the course load your student is taking coincides with all of the necessary requirements for entering college.  Your student’s guidance counselor can be a great resource for any and all of these questions and will make sure your student stays on track.  If you need additional support our Educational Team is here to help also!  **Seek out potential mentors**  Do you have a friend you know from a religious organization, a local group or club you’re involved in that has made a connection with your student?  Does your student feel inspired by this person personally and professionally?  Speak directly with your friend or acquaintance about discussing with your student what s/he likes about his/her profession.  One on one discussions are invaluable for getting insight into particular occupations.  Your student can prepare questions beforehand to make sure that all bases have been covered and that the time between your student and the potential mentor has been used to its fullest advantage.  If you or someone you know has a job that has piqued the interest of your student, make that connection.  Your student may be pleasantly surprised and may have a better appreciation for you.  **Review the course schedule**  You and your student can go over your student’s course schedule.  Make sure that your student is taking courses in the English, Math and Science areas that are challenging but not beyond his/her abilities.  These courses matter the most when being considered by the admissions committees for college, and these courses have a higher bearing than some of the other classes.  **Study hard!**  All of the planning in the world is for naught if your student does not have the academics to get into a good school.  Make sure the resources and atmosphere is there to create the best environment for your student to do his/her best.  **Protect your money!**  You’ve worked hard for your money.  Protect that money by talking to your College Funding Advisor about keeping those dollars out-of-sight from the financial aid formulas.    **JUNIOR YEAR**  Your junior has reached the halfway point of junior year.  You have \*hopefully\* fully recovered from the holidays and are now looking toward getting closed in on the rest of this school year.  Peruse the tips below for some help along the way.  **Go over college catalogs**  You’re most likely getting a lot of college information from their websites or from catalogs.  Take some time to go over each of the schools.  Create a family night to discuss what each of the schools has to offer.  Ask each member of the family what they like or dislike about each school and why.  **Arrange campus visits**  It is that time already.  Plan now which colleges you and your student would like to visit.  After you have assessed your criteria for the ideal school, narrow your list down to a list of possible schools.  Make a list of questions you’d like to ask key people when you make your visits.  **Review admissions criteria**  Now that you and your student have narrowed down the list of possible schools, take the time to go over what the admissions criteria are for each school.  Find out if your student is on track with each school; and if your student falls short, then make corrections in those areas.  **Keep up with grades!**  Making sure your student is keeping up with his/her grades is of paramount importance.  The better your student’s grades are the better the chances of getting into his/her top choice school.  If your student is lacking in this area it is never too soon to get the help that is needed to get him/her back where s/he needs to be.  If there is a sudden drop in grades and it is uncharacteristic behavior for your student, be sure to have an open discussion about why things are not progressing as they should.  **Get your financial game plan in place!**  Guard the money you’ve worked so hard to put away.  You want to protect what you’ve saved for your student.  Perhaps you have money either in mutual funds, bonds, stocks, or CDs.  Those funds are typically calculated against you in the financial aid formulas.  However, by working with your College Funding Advisor, there may be ways of moving those funds to accounts that won’t be held against you when you’re applying for aid.    **SENIOR YEAR**  Here we are at the threshold of the end of your student’s senior year.  What a wonderful and exciting place to be.  While you may have ambivalent feelings about your student “leaving the nest,” remember this is something that you have all been preparing for some time.  This last semester will most likely be the most memorable for your student and filled with lots of “firsts”.  Make sure to treasure this last bit of time you have before s/he leaves home for school.  **Send first semester transcript**  Make sure your student requests from his/her counselor the transcript from the previous semester.  This can be sent to the schools to which your student has already applied.  **Encourage your student to continue to challenge his/herself**  Senior year is usually marked by a serious case of “senioritis.”  Those of you unfamiliar with this term would not want your student to catch a case of this unnecessary and detrimental syndrome.  Your student may want to “blow off” some of his/her classes as the senior year nears its end.  Make sure to try and head this off.  Help your student stays motivated in his/her classes and make sure s/he attends school and class every day.  **File your taxes!**  You and your student should file your tax returns as soon as possible.  You will need the information from your return to update the FAFSA.  As long as we have all of your necessary information, we will ensure a timely and accurate FAFSA submission.  These forms can be a nightmare so we’re glad to take the pain of this part of the process off your back! You will also want to double check that your state and the colleges your student is applying to do not require any additional financial aid forms.  If they do require additional forms, please forward the school’s financial aid forms to us as soon as possible so that we can complete them for you as well!  **Keep your money safe from Financial Aid Formulas!**  A College Funding Advisor is there to help protect the money you’ve worked so hard to put away for this important occasion.  The New Year is upon us and we can take advantage of this time to reflect on the year that has past and move forward with our goals.  We at the College Planning Network know that one of those goals is to get your student into college – regardless of whether we’re in a good economy or a bad one.  We are happy to answer your questions and assist you along this journey.  May the New Year be filled with health and prosperity for you and your family.    ***Your Friends at the College Planning of New Jersey*** | |  |

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