

# SP<sup>3</sup> - Student Planning Pointers for Parents



## Conversation Starters

### Borrowing Less for College – 12th Grade

You know your student the best, so the following talking points are simply a guideline to use in starting a conversation with your 12th grader about ways to borrow less for college.

- ▶ Any money that you borrow for college will have to be repaid, with interest, when you leave college, whether or not you graduate or get a job. You need to do all you can to borrow as little as possible.
  - Work now and during college to pay for some of your college expenses.
  - Get as much college credit as possible for the classes you took in high school.
  - Take at least 15 hours a semester in college in order to advance to the next grade level and graduate on time. Take more than that, if possible, to potentially graduate early.
  - Live like a poor college student and spend as little money as possible.
  - Continue looking for scholarships after enrolling in college as some are awarded to students who currently attend.



Student Planning Pointers for Parents

a service from



Programs from Iowa Student Loan Liquidity Corporation

in partnership with



EDUCATION NETWORK