

SP³ - Student Planning Pointers for Parents



Conversation Starters

There Are Ways to Pay for College – 10th Grade

You know your student the best, so the following talking points are simply a guideline to use in starting a conversation with your 10th grader about resources that are available for college so that you aren't paying 100% of those college costs on your own. Finding them may take some time and effort, but the results are very beneficial.

- ▶ College is expensive, so it is important that we figure out how we are paying for it.
- ▶ Your role is to:
 - Complete the FAFSA and other required forms with my help.
 - Locate and apply for as many grants and scholarships as possible.
 - Work before and during college to help pay for it.
- ▶ After we find out how much we are expected to pay, we can subtract all the other combined sources of funding that we have from those costs and see if we have everything covered.
- ▶ If not, then we will have to determine how much you and/or we will need to borrow to cover the rest of the cost. If that amount is too large, then we may have to face the fact that you cannot afford to attend your first-choice college.



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