

# Preparing for the Future

*by Diane Trautman*

Since the beginning of the year, you've been working with your child, your child's teacher, and perhaps a tutor to help your son or daughter get a good education and the best grades possible. Whether your child is just starting school or on the verge of graduating, if a four-year college or university is in his future, please read on.

College costs continue to rise and federally-funded student-loans and grants are shrinking,. Now, more than ever before parents need to start financial planning for college while their children are in elementary school. I recommend you get a copy of the FAFSA (Free Application For Federal Student Aid) forms and schedule a meeting with a qualified financial advisor. How you manage your finances is just as important as the methods you choose to save for your child's education.

If your child is in their sophomore or junior year, find out what your school has to offer in the way of college planning workshops. It may be difficult for you to convince them that a good grades are important, but if they hear it from a counselor or a college representative, it may start to sink in. If you really want to light a fire under your child, and you have the resources, you might consider sending them off to a summer college program. Having an opportunity to experience college life for a few weeks can really inspire a student to work on that GPA.

If you have a college-bound high school senior, no doubt you have spent the past year helping your son or daughter select their major, research the offerings and costs of various universities, and navigate the application process. While you wait for the colleges to respond, you have shifted to the financial aid and scholarship application process.

Letters from some colleges may have already arrived. Others will be delivered this month. Now you'll need to figure out how you and your child will transition as she enters college. I highly recommend you read [Letting Go: A Parents' Guide to Understanding the College Years](#) (Fourth Edition). Written by Karen Levin Coburn, Associate Dean for the Freshman Transition at Washington University in St. Louis, and Madge Lawrence Treeger, who serves on the Washington University Counseling Service and is a psychotherapist in private practice, the book provides valuable information about campus life today and practical advice to help parents help themselves and their children through this rite of passage.