

# Austin Asset

## Planning Principles

### College Planning

Although it feels like summer has just begun, back-to-school time is just around the corner. It is never too early to start planning for college, especially as teenagers approach their junior and senior years. Here are some tips to keep in mind for the upcoming academic year.

*Testing...1,2,3.* Standardized tests are believed to be one of the most effective tools for predicting student success in college. Whether this is true or not, many colleges require student to take the ACT or SAT exams as part of their admissions process.

Students typically take the PSAT in October of their junior year, followed by the SAT or ACT exams in March. The junior year is often referred to as the “money year” and putting forth the best effort at test time can pay off. An impressive score on one of these tests can also improve a student’s chances at scholarships, especially those based on merit and academic achievements. Help your student do their best by beginning to prepare them for this during their sophomore year. Keep the testing calendar in mind when planning family vacations, school activities and spring break trips.

There is a host of college planning websites and resources available on the internet. One place to start is the [College Board](#), which provides guidelines on recommended activities to help prepare your student for the testing process at each grade level. The website also offers planning tools and current information on college funding.

*Be Ready for the Junior Year.* This is the most important academic year, and it is the last complete year that colleges may review. In addition, the junior year tends to be more challenging academically as class levels advance. Colleges look for students to maintain grade performance or to demonstrate an upward trend. If your student shows signs of struggle, support him or her by seeking out a tutor and staying on top of progress reports.

The junior year is also an exciting time to explore the possibilities ahead. Now is the time for students to take interest surveys, shadow a job, open checking and savings accounts and visit colleges.

When visiting a college, ask if they award merit-based money, as not all colleges do. Apply early in fall of the senior year for merit scholarships at the preferred colleges. If your student has a major in mind, inquire with specific departments or honors programs for a separate merit application. Also, check with the department regarding additional merit dollars and perks such as special dorms.

*Senior Year Planning.* Senior year is often an extremely busy time with schoolwork, activities and special events. This year is also filled with admission applications, scholarship essays, financial aid information, and the need to meet deadlines. The summer months are an ideal time to plan ahead for these important dates. Be on the lookout

for “senior-itis.” Throughout the senior year, encourage your student to continue building his or her resume by maintaining grades and participating in focused extracurricular activities.

Does this all sound like a lot to manage? Some families choose to engage the services of an education consultant. Independent Educational Consultants (IECs) provide a student and family with individual attention, firsthand knowledge of educational opportunities and the time to explore many options that may otherwise go undiscovered. For more information and to locate an education consultant in your area, consult the Independent Educational Consultants Association [website](#).

#### Set a Timeline

Many of the steps to prepare for college should typically be done during a specific month, so establishing a timeline can be helpful. The internet offers helpful guidelines to follow for the [junior](#) and [senior](#) years.

