New year’s advice for the younger crowd...
excerpt from Chicago Tribune December 30, 2011 | By Carolyn Bigda

Invest in yourself
“A college education certainly is expensive, but it could be worth completing. As of November, the unemployment rate for those age 25 and up with a college degree was 4.4 percent, while the rate for those who had some college or an Associates degree was 7.6 percent, according the Bureau of Labor Statistics. The unemployment rate for high school graduates who had no college experience was 8.8 percent.”
**LAST MINUTE COLLEGE ADMISSION DO'S & DON'TS**

Many students are in the final stages of applying to college. If you’re one of them, here are some essential tips to get through the last-minute stress of the college admission process.

- **Don’t Panic** – You’ll get into college. And for most of you, it will be a top choice – if you’ve done your college research diligently, set your sights realistically, and don’t make hasty mistakes on the application.
- **Choose Schools Wisely** – Make sure you apply to a couple “safety” schools: places you would be truly happy attending. Don’t confuse rankings with the right fit.
- **Don’t Apply To Too Many Colleges** – Seven to nine schools are about the right number. Two or three safeties; two or three “possibles;” and two or three “reaches.” Applying to more schools doesn’t increase your odds of getting in.
- **Know the Financial Aid Policy** – Schools that are “need-blind” make admission decisions completely independently of the need for financial aid. “Need-aware” schools factor in asking for money. Schools tell you their policy on their website.
- **Don’t Make Careless Mistakes** – No typos, no grammatical errors, and no misspellings. Answer all the questions. And if you’re adapting essays for multiple schools, be sure to customize the essay for each particular college. There is nothing worse than telling a college with strict distribution requirements how much you value their flexibility.
- **Don’t Waste the Essay** – This is the opportunity is give a college a reason to admit you. It is the place to make your “hook” clear. Remember, schools are looking for the well-rounded class; not the well-rounded kid. Give the college a reason to pick you, and an easy way to understand and remember your hook.
- **Edit the Facebook Page** – Yes, colleges do look at a kid’s Facebook page; particularly when a student is on the admission bubble. Schools want nice kids. If there is something on your Facebook page that might embarrass Grandma, take it off.

**Simplifying the FAFSA: Use the IRS Retrieval Tool**

Parents and students will soon begin the process of completing the Free Application for Federal Student Aid (FAFSA). If you are a new or returning user, be sure to take a look at the IRS Retrieval Tool. Instead of having to pull all of your financial papers together again, the tool actually allows you to pull information directly from the IRS and your tax forms and imports them into the FAFSA form. This not only reduces the headache of basically preparing another return, but ensures more accurate reporting from year to year, as well. Who can use the form?

Applicants and Parents:
- With a valid SSN and FSA PIN
- Who have completed a 2011 tax return
- With no change in marital status within the last year

How does it work?
- Applicants and/or parents will select ‘Link to IRS’ in the financial information section
- Once connected to the IRS, applicant/parent will need to authenticate
- Once approved, applicant/student tax information will be imported into FAFSA form

If you are unable to verify with the IRS, you will need to fill out the form manually. Be sure that your information matches what you provided on your tax forms, or you may be subject to review. Also, if you elect to send in your FAFSA using estimated income, be sure to go back and correct the form after your IRS return for 2011 is complete. The Retrieval Tool should be available for use by February 1, 2012, for funding during the 2012-2013 school year. For more information about the Free Application for Federal Student Aid, be sure to visit the FAFSA website.

-- source: www.wisechoice.com/blog/paying_for_college/simplifying-the-fafsause-the-irs-retrieval-tool--2564/#more-2564 --
Your Child’s Feelings

During the spring, seniors often begin testing their independence and acting out because they’re uneasy about separating from home, friends and family. They want to live out their carefree final months as seniors. Yet they are also worried about not getting everything right as they prepare for college.

To help with these worries, try giving your child a little more independence. Showing your confidence in your child’s abilities can help ease any misgivings.

Assure your child, too, that it’s normal to have concerns about the future, and that new things are often scary at first. Then they become comfortable and familiar. Make a list of your child’s worries and what you both can do to ease them.

Your Feelings

Recognize this is also a difficult time for you. You may be having mixed feelings about your child leaving home. Make another list — of your worries — and what steps you can take to reduce them. Talk with friends who’ve been through the same transition and learn how they coped.

This is also a tough time for siblings. The structure of the family is changing and they need your attention and reassurances, too. Discuss how they will be affected by the changes.

Practical Skills

Teaching your child new life skills for college can help you both feel that you’re doing something constructive. Your child needs to know how to open a bank account, balance a checkbook, use credit cards and pay bills. It’s important that your child can do laundry and knows a few housecleaning basics. Teach your child how to prepare a few simple family recipes — a great way to evoke memories of home.

Health and Safety

It’s also essential that you sit down with your child and discuss making safe choices. The independence your child now faces can be overwhelming, and some advice from you can go a long way.

Discuss the things your child can do to stay healthy, such as eating well, getting enough sleep, limiting alcohol use and avoiding drugs.

Physical safety is another important topic. Your child will be in an unfamiliar location. Talk about why people in a new place or situation should always be aware of their surroundings. Remind your child that it’s important to learn where it’s safe to walk or drive, especially at night.

You might also want to talk about the social environment and pressures your child might face. College life may offer temptations to party and stay up all night, which can impact health and academic performance. The best ways to meet and choose new friends, and potential dating partners, is worth discussing.

Transitioning to Campus

Well before the departure date, work out how to get your child to college. Some students are driven to campus by their family; others make the journey alone.

If you accompany your child, be prepared to leave that day as soon as your child is somewhat settled in. Many campuses schedule orientation and other programs shortly after students arrive, to encourage parents to leave. Although it may be hard to say goodbye, your child has to take this step in the company of other students, not family members.

Setting up a schedule with your child about when and how to be in touch is also important. You might want a call every week, but your child might think every two weeks is often enough. Other students might want to text and e-mail family members daily. Clarify these expectations in advance, so you’ll have a time and place for connecting that you’re both comfortable with.

When you leave, it’s important to convey that although your child will be missed, this is the start of a new adventure. This gives your child both a reminder that this change is positive, and a reassurance of strong home ties.

<< source: www.collegeboard.com/parents/apply/college-applications/21382.html >>