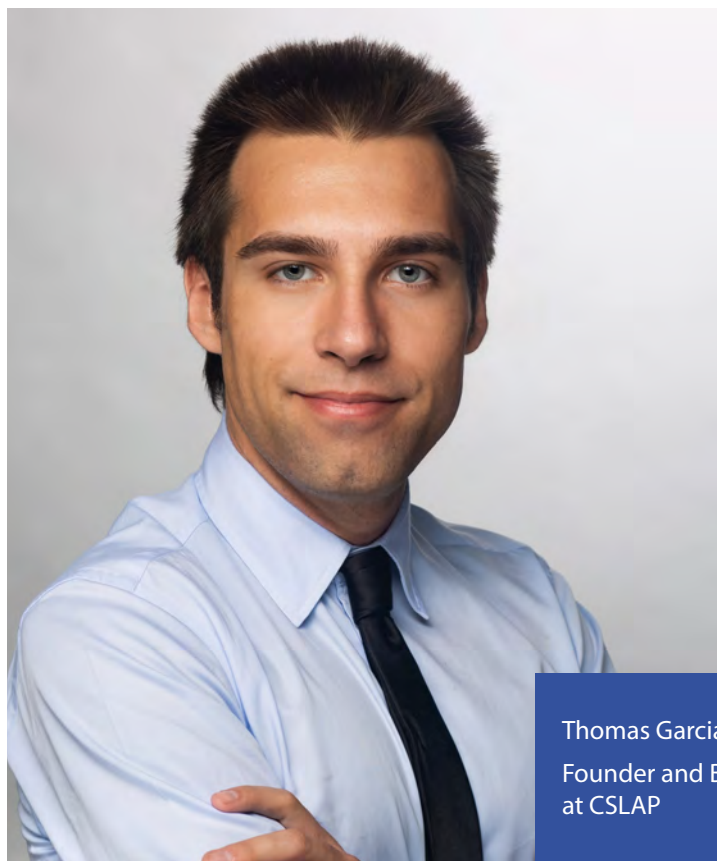


THE CREO CRUNCH™



Thomas Garcia
Founder and Board Chair
at CSLAP

**"There are no ordinary moments...
the reason the college admissions
process continues to fascinate me is
that it's full of these moments."**



[PODCAST EPISODE 163 LINK](#)



College Application Season

It's never too early to speak to our students about college. Middle School is the optimal time to begin teaching our students basic college knowledge. Basic concepts like what the difference between a college and a university are, different types of degrees and what a degree program looks like, are all foundational pieces a middle school student can build on in high school.



College News

Why is college so expensive?! This question has been circulating social media for some time. The responses vary, but most common are the lack of state funding, the popularity and demand for specific programs, and the additional fees colleges include in the cost of attendance. This sticker price can seem intimidating, which is why educating ourselves on how to lower these costs is crucial.



Is it too early to speak to my middle schools students about paying for college?

COUNSELORS

It's never too early to teach our younger students the concept of paying for college. Equipping middle school students with this knowledge will better prepare them for the college research process in high school.

- Begin with defining what tuition is and what additional fees look like to create a foundational understanding of Cost of Attendance.
- Layer in the different types of Financial Aid that exist.
 - Scholarships, grants and student loans
- Create opportunities for students to interact with hypothetical financial aid awards where they calculate the gaps in the award.
 - $COA - \text{Financial Aid Offered} = \text{Financial Gap}$
 - When students understand what Financial Gaps are, they are able to engage in meaningful conversation with adults about the cost of college.



PARENTS

Middle School is the perfect time to begin having conversations about paying for college. Your child should know what financial resources will be at their disposal when they begin college. Arming your child with this information gives their college research process more practicality.

It is critical that as adults, we move past the discomfort of disclosing financial information to our children. Most especially information about paying their future college costs. Rather than looking at it as exposing vulnerability, let's view this practice as an opportunity to strengthen the lines of communication with our younger children. This honest communication will serve all parties involved in the child's college application process well. High school students who go through the process equipped with ALL the critical information at their disposal yield the most from their college research.



**Visit these RESOURCES
with your Senior.**

 @rgveducator

[Net Price Calculator](#)

[Big Future: Paying for College](#)

[College Promise Tool](#)

[College Wise Article](#)

[Citizens: 5 Tips](#)

[Big Future: Financial Aid Glossary](#)