The winter break is around the corner and you may have a lot more home time with your student. Take time to create a safe space for open communication between you and your student. Holidays are a great time to talk about developing interests, using the extra time to explore hobbies, and for you to understand your student’s interests and passions.

**ALL GRADES**

- Take time over the break to discuss your student’s interests and future. Perhaps head to the library for some ‘break time’ reading, and find books or biographies of people in their careers of interest.

- Check to make sure your student’s GPA is on track.
  - For freshmen and sophomores, getting and maintaining a 2.5 or higher is critical at this point.
  - For juniors and seniors, getting a 3.0 or higher is critical for scholarships and financial aid.

Use this space to write ideas of different activities you and your student can do over winter break that will encourage them to explore different interests, passions, and potential careers.
Continue to work on college applications. Aim to support your student in submitting all applications before the end of the calendar year! Be mindful of institutions with application deadlines in January.

If you applied Early Decision for any colleges or programs, make sure that you have reviewed all the paperwork and are ready to submit your materials.

Make sure that the Free Application for Federal Student Aid (FAFSA) and the CSS Profile, if necessary, has been submitted with your student.

Talk to your student and their teachers about the exams coming up in the winter semester if your student is taking Advanced Placement (AP) courses.

Both college and trade schools can have costs associated with them. Make sure your family understands all the various costs associated with education after high school. While it may seem like a lot, remember, getting a degree after high school can earn you thousands more per year as you grow.

- Tuition: the cost of attending the school
- Room and Board: the cost of living and meals at the school
- Books and supplies: the cost of books, materials, and supplies needed for classes
- Transportation: this is usually an estimated cost for being around campus and coming home if out of state
- Other: miscellaneous costs for living on campus

NOTES

SENIOR

FINANCIAL PLANNING FOR LIFE AFTER HIGH SCHOOL

Learn the Total Cost for Post-High School Education

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SENIOR

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