

# FEBRUARY

***As a parent, continue to think about what you may be able to do with your student over the spring and summer. February is a great time to have discussions about exploring careers and planning college visits. It is also a great time to start getting your tax information together - submitting your taxes on time in April will help with financial aid applications. February is also the perfect time for your student to apply for a summer job. Eligible students can explore opportunities through Youth Opportunities Unlimited (Y.O.U.). The Y.O.U. summer job application usually opens in early February.***



## Conversation Topics

When you reflect on first semester and think about what you want to do this year, what are you proud of so far?

What makes you feel proud of yourself?



### REMINDER:

College Credit Plus applications open in February and close in April. Take time to review College Credit Plus options with your student.

### ALL GRADES

- Attend parent/teacher conferences.
- 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.

### SOPHOMORE AND JUNIOR

- Look at the Y.O.U. website ([www.youthopportunities.org/syep](http://www.youthopportunities.org/syep)) to apply for summer jobs.



## FINANCIAL PLANNING FOR LIFE AFTER HIGH SCHOOL

### *Loan Terminology*

Make sure you have completed the Free Application for Federal Student Aid (FAFSA). Your application helps determine if your student is eligible for aid from the federal government. Doing this every year your student is in college is important to ensure you are accessing all funding options. Refer to the key terms below as you make decisions about funding your student's education:

- **Subsidized loans:** a need-based loan in which the government pays for the interest while the student is in school and up to six months after graduating.
- **Unsubsidized loans:** federal loans that anyone can borrow regardless of need. The borrower is fully responsible for all the interest accrued.
- **Private loans:** loans that can be available to any students which often have high interest rates. These should be considered a last resort for funding education.



## SENIOR

- If you have not yet done so, complete the Free Application for Federal Student Aid (FAFSA).
- Support your student's search for scholarships.
- Support your student in getting rest and studying for any Advanced Placement (AP) exams.

## NOTES