

Helping your kids be successful in college and beyond

Written by

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(StatePoint) With so much emphasis placed on getting into college, the importance of succeeding once there is often lost. Less than half of U.S. students who enter a four-year college receive degrees within six years.

Even students coming from a long line of university graduates need a clear understanding of what's required to meet the challenges of higher education. For students from low-income families or who may be the first in their families to attend college, succeeding can be even more daunting.

The list of obstacles that cause students to drop out is endless: loss of scholarships, the passing of a family member, lack of academic preparation, an absence of support and more. But most obstacles can be overcome with support, say experts.

"College students can't always do it alone. Financial aid advocacy, academic and career counseling or advice about campus life can make all the difference," says Ruth Genn, executive director at Bottom Line NY, a non-profit that's supported in-part by Capital One Bank and has guided thousands of students through the application process and throughout their college careers.

As degrees become increasingly important in today's economy, Genn says helping students in key areas can set them up for a successful life. Bottom Line urges students to keep in mind the acronym DEAL, which signifies getting a Degree, building Employability skills, planning for financial Aid, and developing Life skills.

Degree

Graduating on time is a juggling act. Students should ensure they're earning needed credits each semester and meeting their school's required grade point average. They should also meet with their advisor for support and to stay abreast of requirement changes.

Employability

To be prepared to enter the workforce after graduation, students should begin narrowing down

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potential career paths as early as freshman year. Internships and other hands-on experiences are educational, help establish relationships with working professionals and strengthen resumes.

"Students can make themselves viable job candidates by demonstrating that they've had meaningful, career-related experiences throughout college," says Genn.

Aid

"The high cost of college is a leading reason many students don't earn their degrees," says Carolyn Berkowitz, managing vice president, Community Affairs at Capital One Financial Corporation, which supports Bottom Line NY.

First-year college students who apply for federal student aid are 72 percent more likely to persist through college than those who are eligible for aid but don't apply. Experts recommend that all students fill out the FAFSA, the Free Application for Federal Student Aid. A helpful guide to completing the FAFSA is available at www.CapitalOne.com/InvestingForGood .

In addition, work-study programs and understanding how one's loans and payment plans work are useful toward making good financial decisions and reducing debt.

"Financial literacy becomes a critical skill during college, when students are away from home, making decisions with potential long-term impacts on their financial futures," says Berkowitz.

Life

Life is full of setbacks. Students should be their own advocates and know when to seek help from on-campus resources. Making time for extra-curricular activities and having a group of positive, supportive peers is important. Parents can ease the transition with regular communication and support.

To learn more about how Bottom Line is helping students earn degrees and close the achievement gap, visit www.BottomLine.org . For more information on preparing for college, visit www.StudentAid.ed.gov .

Remember, getting accepted to college is just the first step on a long, but enriching journey.