

Having “The Talk”

by *Sonja Montiel*

The eager junior... you know him, the one we all label as the high-achiever, the go-getter, the one reaching for the sky rather than his socks. He enters my office along with his parents for a college counseling appointment. We have had meetings before, but they call this one “the meeting that counts.” I sense excitement and anxiousness. The time has finally come. The look in his eyes reveal that his dream is about to come true—we all know he’s going to get into Dream College! He has worked so hard for it, sacrificing so much for it; he deserves it. His parents know he’s special. His confidence matches his work ethics, and everyone in the room believes in him.

Then I pop the bubble. What if he does get in? His dream comes true! The room is filled with celebration (already). I join them for just a moment and then ask the tough question, “What if he gets accepted, but doesn’t get any financial aid? Could your family afford that dream?” This is where my lesson begins. Time and time again, I hear the usual response from parents, “If my son gets into his dream college, we will make it happen.” Really, that’s the financial plan? I hope not. Rather than teaching our students to cross their fingers and hope for the best, I am urging families to turn this critical time into a learning moment. Yes, it’s time to have “the talk.”

School counselors know this scenario well. We are astonished at how ill-prepared families are when it comes to funding a student’s college education. The focus is simply making sure that the student is admitted somewhere. In fact, we become infatuated with what it takes to get in, then spend most of our time on investments to increase competitiveness

for admission. Students engage in the process of building college lists, visiting campuses and writing personal statements, completely unaware of what the family budget is. I am heartbroken to witness seniors go into shock, as they hold acceptance letters in their hands, hearing from their parents, “Wow, it’s that much to attend that college? We had no idea,” or worse, “Sorry, we didn’t know it was this much. We simply can’t send you to Dream College.” It amazes me that families wait until the last precious moment to let their students know how unprepared they are to pay for college.

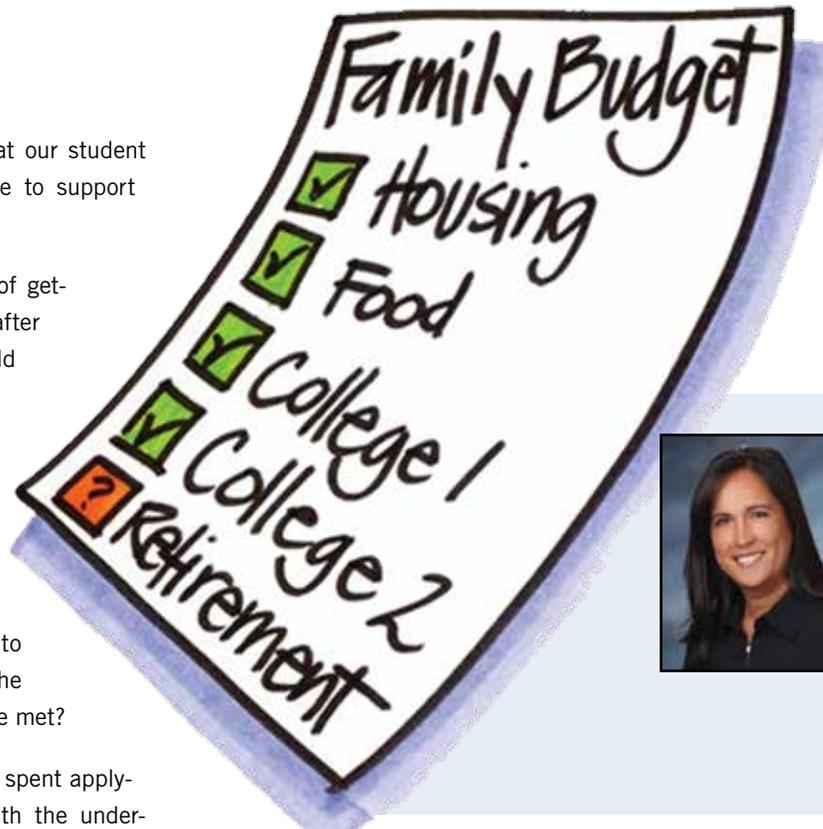
As families engage in the college admission process, we must do our best to avoid this devastating and awkward circumstance for both students and parents. First, the cost of attendance should never be a surprise, as colleges update this information on their financial aid Web sites annually. Even with annual tuition and fee increases, numbers do not change significantly from year to year.

School counselors need to implant in parents’ heads that having honest talks with their high school students about affordability is an integral part of the college discussion. I beg parents not to mislead their students in opportunities they cannot afford. I recommend initiating cost discussions by talking about what may have to be earned to make up any balance: scholarships, grants, work, and/or loans. Discussing family finances should no longer be considered taboo; instead, it should be a learning moment that empowers students to understand that access to higher education is a combination of their blood, sweat and tears running alongside the reality of affordability.

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Here are some statements and questions you can ask and share with parents who need to break the ice with their students:

- Looking at what we saved for your college education, we have \$_____ to support you.
- The cost of attendance at Dream College is \$_____, which leaves us with a \$_____ difference.
- What will the budget look like by month, term and year?
- What is the likelihood of our family qualifying for need and/or merit-based aid?
- In the case that we don’t get financial aid, is a debt of \$_____ worth the investment at this college?



- Should we consider that our student work at least part time to support his/her education?
- What are the realities of getting a job immediately after graduation? What would that entry salary look like? Overall, what is the rate of return in our investment?
- Is the student prepared to say “no thank you” to Dream College should the financial package not be met?
- How much time can be spent applying for scholarships with the understanding that receiving them is not guaranteed?



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Ideas for Preparing Parents

At Villanova Preparatory School, college counseling hosts a monthly “Parent Talk” forum where parents from grades 9-12 casually meet and discuss topics that impact student learning and access to higher education. Topics include reviewing the benefits and challenges of intrinsic and extrinsic motivation, technology as friend and foe, and understanding family dynamics through the lens of learning styles.

Every summer, Villanova Preparatory School hosts multiple Family Time Workshops exclusively to seniors and their families to dissect the college admission process. Attendance is required and caps at 10 families per workshop to ensure dialog. As a homework assignment, we ask seniors to call a meeting with their parents to communicate how they see each parent and/or family

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member supporting them through their college process. Otherwise, I warn that many parents uncertain of their role will act like mosquitoes with too much good intention. Our goal is to have students lead their college process while their teammates—families, college counselors, coaches, and friends—provide them with resources and support.