INNOVATIVE COLLEGE PREP

FAMILY GUIDE

Parent and Family Guide to College Admissions

How families can support planning, applications, affordability conversations and the student's own decisions

For: Parents, guardians and other family supporters

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Revised November 2026. General guidance only. Admissions policies and deadlines vary by college and change; always confirm with each institution.

Support your student without taking over

Families matter enormously in college admissions, and the best support helps a student take ownership. Your student will be the one writing the essays, meeting the deadlines and living on campus. Your role is to encourage, ask good questions and help with the practical parts.

Your role at each stage

Stage	How families can help
Ninth–tenth grade	Encourage steady study habits. Ask what your student enjoys. Support (but do not push) activities. Attend a school counseling night. Begin a savings and affordability conversation.
Eleventh grade	Help your student organize research, testing plans and visits. Start discussing cost and the realistic range. Encourage them to ask teachers for recommendations. Learn the FAFSA basics.
Twelfth grade	Help with calendars, accounts, documents and aid forms. Review the final list together. Let your student write and submit their own application. Compare offers and decide together.

Have the cost conversation early

- Share what the family can contribute and any limits on borrowing, and be clear about which are firm.
- Look at **net price**, not sticker price, using each college's net price calculator. Estimates differ from actual offers, and loans in an offer are not discounts.
- Include community college, in-state public options and other pathways. Strong education comes in many forms and at many prices.
- Complete the FAFSA (free, at studentaid.gov) even if you think your family will not qualify. Colleges and states use it for their own aid decisions. Check the official site for current instructions. Federal rules, not marital or tax-filing status alone, decide which parents must take part: for divorced or separated parents who live apart, it is generally the parent who gave more financial support, plus that parent's current spouse. The "Who's My FAFSA Parent?" tool at studentaid.gov/fafsaparent explains who counts. Each required contributor needs their own StudentAid.gov account and must consent to share federal tax information.
- Be wary of anyone who charges to file the FAFSA or promises scholarships.

Supportive habits

- **Ask, then listen.** "What are you excited about?" "What worries you?" "What would you like me to help with?"
- **Set a regular check-in** (for example, weekly for 20 minutes) rather than nagging daily about college.
- **Let your student speak** for themselves with teachers, counselors and college representatives.
- **Share your values and your knowledge,** but make room for your student's own goals and strengths.
- **Avoid comparisons** with siblings, classmates or other families. Every timeline differs.

Who does what? Students: essays, activity descriptions, requests to teachers, questions to colleges. Families: encouragement, logistics, financial planning, final review for accuracy. Counselors: course advice, transcripts, school forms, recommendations.

Questions to discuss together

Topic	Questions
Goals	What do you want from college? What might you study or try? Are there careers you are curious about?
Place	Close to home or far away? Large campus or small? City or town?
Money	What can we contribute? How do we feel about loans? What would make a college too expensive?
Support	What help do you need (academic, health, accessibility)? How will you get it?
Decision	How will we compare offers? What matters most? Who else should we ask?

Common worries

- **"Is my student behind?"** Timelines differ. Check with the school counselor before assuming a problem.
- **"Do they need a perfect résumé?"** No. Colleges look for genuine commitment and growth, and your student does not need to do everything.
- **"What if we are first-generation or new to this?"** Many resources exist: school counselors, college access programs, college admissions offices and free tools. Ask for help early.
- **"What if the choice we want is not affordable?"** Compare offers, ask about aid, and consider other strong options. A good fit that your family can pay for is a good outcome.

Family checklist

- ☐ Learned how my student's school describes GPA, courses and graduation requirements.
- ☐ Agreed on a family budget and borrowing limits.
- ☐ Created my own StudentAid.gov account if I am a required FAFSA contributor.
- ☐ Attended at least one school or college information session.
- ☐ Scheduled regular, short college check-ins with my student.

Our family plan

Topic	What we agreed	Who follows up
Budget and borrowing limits		
Colleges to explore together		
Regular check-in time		
Who handles which tasks		

Official sources: Federal Student Aid · ICP Families page · ICP Affordability lab

Keep learning, free. More free college admissions guides and planning resources are at innovativecollegeprep.com. Read the matching online guide: innovativecollegeprep.com/families.

Revised November 2026. General educational information, not individualized advice; no admissions or financial aid outcome is guaranteed. Colleges set and change their own requirements and deadlines: confirm them on each college's official website.