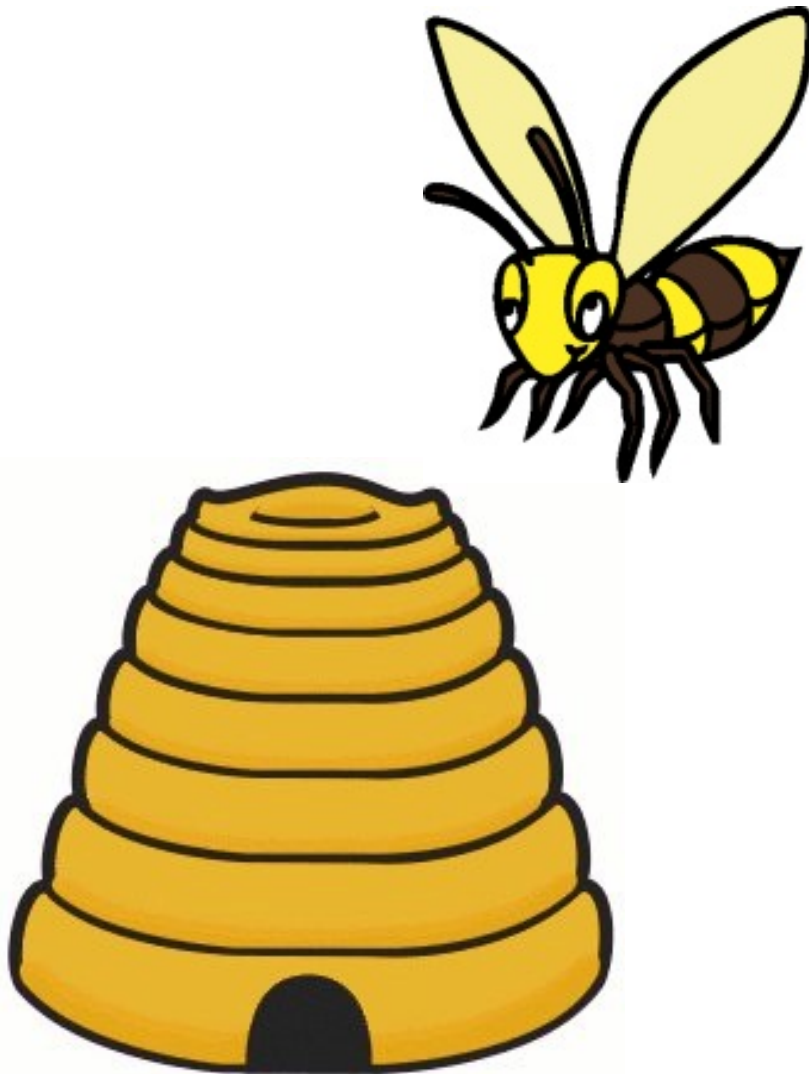


# **PARENT GUIDE:** **BUZZING FOR SUCCESS!**



**The Way Forward for Success!**

## FOREWORD

Dear Parents:

We are living in an exciting age of change in technology, information exchange, and communications here in Palau and the region. We continue to see and experience changes in the way we work, the products we use, and the impact of technology in our daily lives. These changes have resulted in today's workforce needing increasingly advanced levels of knowledge. Thirty years ago it may have been possible to find a good paying job with only a high school education, but now it's important to have some education past high school that results in a certificate, degree, or industry credential. A solid educational foundation can be the key to a successful future for our children. Workers with basic skills in reading, writing, and math along with skills to work in teams, make decisions, solve problems, analyze and interpret data, and effectively communicate are highly sought after by today's employers.

We have learned that the way forward for student success means preparation for this ever changing workplace! Figures vary from different islands or states but estimates are that some 75% of new jobs being created will require education and/or training beyond high school. Even existing jobs are being restructured and new jobs being created that rely on new technologies. With some postsecondary credential or college degree, our youth will have more jobs from which to choose.

Getting a college education requires a lot of time, effort and careful planning, but it provides knowledge and skills that one will use for the rest of their life to help them succeed in whatever they undertake.

As parents and adults we can help to make their educational experience a successful one. Entrance requirements for colleges have increased so it is important that they not only to earn a high school diploma but take challenging course work that will ensure they are college ready. Our youth must explore not only universities but community colleges and technical centers. Entrance requirements may vary among all postsecondary institutions.

Our youth must learn about their own interests and abilities and match those to occupations and begin to make some career and education decisions. The planning needs to start early so that each student meets all the requirements for high school graduation and entry into college.

This guide will help you to learn more about helping your children to make career decisions and to learn more about college requirements, financial aid, and the application process. It is our hope that you will benefit from this guide to help your children move forward to a successful, productive life.

Masa-Aki N. Emesiochl, Minister  
Palau Ministry of Education

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# PARENT GUIDE: BUZZING FOR SUCCESS!

Beginning as a young child “playing parent” and moving on to the day we think, “When I am a parent, I will do/not do that” parenting is a part of our world.

THEN, we become a parent! We might have been told, but might not have remembered all that it can be! Being a parent can be a time of joy, frustration, exhaustion, exhilaration and more!

No matter what our talk would be about being a parent, we all start out wanting our child to be healthy and to have a good future. All we do as a parent is ultimately driven by those two factors even when we hear our parents’ words coming out of our mouths, it is for the betterment of our child.

As we move into parenthood, it is a reminder of how much like a “bee” we can be! We are taught that there are many different kinds of bees: Mining Bees; Cuckoo, Carpenter, Digger, Bumble, and Honey Bees; Plasterer Bees, Masked or Yellow-faced Bees; Sweat Bees; Leaf-cutter Bees, Mason Bees; and Melittid Bees or ground nesting bees.

***The best gifts  
parents can give  
to their child are  
Roots and  
Wings.***

*—Chinese Proverb*

We, as parents, become all of those at one time or another and are always “busy bees!” We work with doctors and nurses and read books to ensure our children are healthy, but do we always work with the “specialists” to make sure of their future?



As parents and family members, it is our responsibility to give our children a solid foundation from which they can grow and become happy and successful adults.

Supporting and encouraging our children throughout their academic careers, while an enormous privilege, can be challenging as well.

The Ministry of Education under the direction of the Minister, *Masa-Aki N. Emesiochl*, has developed this guide for you as a parent to use to work with educators and your child to ensure his/her success in the future. Through a College Access grant obtained by the Minister from the U.S. Department of Education, many resources and practices are being developed and put into place for the improvement of education in Palau, but more importantly, for a better future for the children of Palau.

Throughout the next several years, you will be seeing and hearing about resources such as the following:

- ★ ***My Future, My Way: How to go, How to Pay: A Workbook for Students in Middle and Junior High Schools*** by the U.S. Department of Education, Financial Student Aid
- ★ ***Funding Education Beyond High School*** by the U.S. Department of Education, Financial Student Aid
- ★ ***Parent Power: Build the Bridge to Success*** by the U.S. Department of Education
- ★ ***A Best Practices Guide for College Access*** from the Ministry of Education, Palau.
- ★ Student Guides for 7<sup>th</sup>, 9<sup>th</sup> and 12<sup>th</sup> grade students;
- ★ “***Getting Ready for College***” Tabloid
- ★ A College Access Website: <http://www.palaumoe.net/cacg>; and
- ★ Additional Resources

The College Access efforts of the Ministry of Education is to help students and parents. For parents and family members, it is hoped that these resources will help you to:

- ✓ create and strengthen a college-going culture in your home;
- ✓ help you support what is going on in your child’s classroom and school;
- and

- ✓ improve what is needed to ensure opportunities for your child to complete a college education.

Research indicates that the happiest people live according to their own values. They have a very clear sense of who they are and they expect to have a positive impact on the world. They see their work as meaningful. Rather than following a traditional "career path," they create their own work life, starting with a dream, filling in with skills, and persisting until they get what they want.

The world of work is changing before our eyes. A four-year college degree does not guarantee a high-paying job. Teenagers today enter a work environment changed forever by machines and computers, by demands to make very high profits and by the ability to have goods produced and assembled in any country where the price is right and the workers are available.

Today's teenagers will need dynamic vision and specialized skills. They will need optimism, spontaneity and an understanding of their unique talents - which adults and young people can work together to discover and explore.

This is where parents are most important! Parents are the first "role models" and the home is the "first workplace." As parents:

- ☐ You have the best knowledge of your child's interests and abilities.
- ☐ You have the most/strongest interest in the well-being and success of your child.
- ☐ You spend a large amount of time with your child and can help to ensure they have a "challenge" about their future career choices and college training.
- ☐ You are their first role model and can instill a positive view of education, training, and the world of work.

In your home, your role model personality has developed the child's first workplace. You have ensured that the child:

- Shares in responsibilities and make decisions that develop work skills at a early age.

- ▶ Resolves problems and work as a team to develop personal and work skills.
- ▶ Learns to prepare for family in all aspects of life such as meals, home care, child and elderly care, grounds care, etc.
- ▶ Sees a positive role model in you and other family members.

It is true that this guide is not in your Palauan language, but it is in the language of much of the world's workforce. We know that you will understand. We hope that you as the role model in the first workplace, home, will ensure that you work with your child, the school and local leaders to instill both cultures in your child.

In this case, remember the “worker bees” and start your child on the route to a future filled with productive and satisfying work and pay!



### *WHY COLLEGE OR ADVANCED TRAINING?*

The advantages of continuing one's education beyond high school have long been researched and established. Even if you did not advance into higher education, you can guide your child. Some of those advantages of college and advanced training include:

#### **Intellectual**

- Exposure to exciting new ideas and areas of study
- Increased skills in reading, writing, math, and analysis
- Opportunities to work alongside professors doing cutting-edge research
- Ability to increase your knowledge of the world, your own and different cultures, and career options

#### **Developmental**

- Increase in maturity and independence due to students' having complete responsibility for their academic career
- Learning to be tolerant of differences due to being exposed to a vast array of cultures, philosophies, and ways of life
- Experiencing a wide variety of student activities including the opportunity to tutor, mentor, and study in another country

- Developing skills for successfully transitioning to adulthood and the world of work

### **Financial**

- Exposure to career and life experiences through internships and fellowships
- Increase in earning capacity – A four-year college graduate earns almost \$1 million dollars more over his or her lifetime than a high school graduate. The average annual income of a four-year college graduate is about \$52,180, compared to the average annual income of \$30,940 for a high school graduate.
- Better working conditions, including longer job tenure, more on-the job training opportunities, and more responsibility and promotion opportunities

### **What a Parent Can Do!**

However, it is not enough though, to know and understand the advantages of higher education. As parents and family members, we must do our best to equip our children with the tools and resources they need to be successful both in school and in life.

***You are the bows from which your children as living arrows are sent forth. -Khalil Gibran***

We can be the bows for our children if we do the following:

#### **Nurture Your Child's Inner Spirit**

- ✓ Know and appreciate your child as an individual
- ✓ Listen to your child's innermost thoughts and feelings and let him/her know that you value those insights
- ✓ Support your child's interests and dreams

#### **Provide Guidance**

- ✓ Values and character traits are not instilled overnight; they are formed over time through modeling and repetition
- ✓ Children will do what you do, not always what you say. Make sure you model the behavior you want and not just tell him/her about it

- ✓ Emphasize compassion and tolerance as those are needed throughout their working lives
- ✓ Work to have order and harmony in your home and have fun in the process

### **Communicate Effectively**

- ✓ Make the time to talk to your child every day
  - ✓ Engage in your child's life
  - ✓ Ask your child questions about his/her dreams, goals and interests
  - ✓ Ask your child for his/her opinion
  - ✓ Practice active listening. Make sure to repeat what your child has said to check and make sure you understand what they are trying to convey
  - ✓ As your child gets older, talk to him/her about your hopes, dreams and fears for their future and encourage them to talk about their own feelings
  - ✓ Establish a strong foundation for open communication with your child now so when they go off to college, you will continue to be an important part of their life



### **Form a Strong Connection**

- ✓ Maintain a close, trusting relationship with your child
- ✓ Hug your child and tell them you love them every day!
- ✓ Make time to do things together
- ✓ Have dinner together
- ✓ Having a close relationship with your child now will help you maintain it when they go off to college and become adults

### **Empower Your Child**

- ✓ Appreciate your child's need to be an individual
- ✓ Validate your child's feelings
- ✓ Motivate your child to do his/her best
- ✓ Allow your child to have his/her own experiences
- ✓ Help your child believe in his/her ability to make good decisions
- ✓ As they get older and as appropriate, allow your child to start to make their own decisions so that when they go off to college and, you are not with them every day, they will continue to make good choices.

## **Elementary School:**

As a parent of a child in elementary school there are ways to begin helping your child look to the future you want them to have. It is not too early to begin learning about “what I will be when I grow up” nor is it too early to see through the actions of their parents that school and education for them is important to you.

Little kids love talking about possible jobs – the future is wide open and is an adventure to them. Begin talking early about....

- ✓ What exactly you do on your job and remember, being a parent who takes care of the home has a “job” with skills.
- ✓ Where did you acquire those skills?
- ✓ What did you have to learn to do your job?
- ✓ How many different jobs have you had and how did you prepare for each one?
- ✓ What did/do you like best about the jobs you have had or the one you have now and what do you like the least?
- ✓ How much did education prepare you for your job(s)?
- ✓ How have jobs changed over time?
- ✓ What mistakes did you make that you hope they do not?
- ✓ **Stress that they too have a job — that of being a student!**
- ✓ Teach them about money! Elementary kids can learn about money and banking through games like Monopoly or by starting a “savings account” in their name and being encouraged to add to that account monthly with their own money.

## **Parent Conferences**

Elementary schools typically offer a parent-teacher conferences and even a day for parents and teachers to individually sit and discuss topics such as progress, grades and behavior. Attending these conferences and learning as well as asking questions is a way to show you child education matters.

## **Parent-Teacher Groups**

Joining your school's Parent-Teacher Organization (PTO) or Parent Teacher Association (PTA) is another way to get involved. At PTO and PTA meetings, parents and educators discuss current happenings in the school, ways to improve education, and additional opportunities for parent

involvement. These meetings provide educational programs for parents to learn more about the world of their child.

### **Volunteer at School**

The most direct way to get involved in your child's education is to volunteer at his/her school. You can volunteer to do countless things to help your child's teacher in the classroom. For example, you can read to the class, help children with homework during study times, set up craft projects, run a book fair, or make copies of handouts for the teacher, among numerous other volunteer activities.

### **Help at Home**

Providing a rich learning environment for your child at home is arguably the best way to become involved in her education. There are numerous ways that you can help your child at home. For example, you can help her/him with her/his homework, answer any questions about school or particular assignments, play learning games, and encourage reading for recreation. Always discuss school and education in positive terms.

### **A Home with a College-Going Culture**

When we build a college-going culture at home for our children, they receive positive and consistent messages about the importance of their goals and academic achievement. Our “talk” or “buzzing” around our children should include *where* and *how*—not *if*—they are going to continue their education after high school. Beginning at an early age, we can begin to talk to our children about their goals, educational options, and career opportunities in concrete and positive ways they can understand. For example, going to the doctor can become an opportunity to talk to your child about what a doctor does in his/her job, as well as how many years of school people need to become doctors.

We can also expose children to a variety of learning opportunities about the importance of learning even a trip to the beach can be a chance for children to explore nature and ask questions about science. Also, whether we like technology or not, asking “how that thing works” can stimulate a learning conversation.

Throughout this guide, parents and family members will find many resources to help them talk with their students about goals, high expectations and academic achievement. There are also some recommended fun activities to do at home with the whole family.

### **Does the School Have a College-Going Culture?**

No matter what our own educational background might be, all parents and family members can and should work with schools to ensure that our children have access to the curriculum and the resources needed to excel academically. Research shows that parent involvement instills pride and interest in schooling, increases student achievement and strengthens a sense of community and commitment. Furthermore, the research also shows that the more extensively parents are involved in their children's education and learning, the more parents positively affect their children's achievement. This holds true for all types of parent involvement in children's learning and for all types and ages of students. Schools which encourage parents to read with their children, support parents in helping their children with homework, and educate parents on how to use instructional materials show particularly impressive results.

Research also shows that the earlier a parent gets involved in their child's educational journey, the more powerful the effects will be. That does not mean that if a parent starts to get involved later, that it is too late. All parent involvement, whether passive or active, provides a positive effect on student achievement. However, although we may be engaged in our child's education, this involvement might take on different forms as our children grow and mature. Regardless of our level of involvement or education, we should never be deterred from becoming knowledgeable about what children are going through to reach their full potential.

There are many ways to look into whether or not a school has a strong college-going culture, and truly believes in all students having the option to pursue post-secondary education. Some things to look for include:

- ✓ Students learning about options for their future including career exploration and understanding what kind of education each career requires. This discussion should happen as early as elementary school, with a specific focus beginning in middle school.

- ✓ Schools conveying the expectation that all students can prepare for and be successful in post-secondary education.
- ✓ Schools, families, and communities giving students the same message of having high expectations for their success in the future.

The resources provided to you and contained in the College Access Website will give parents and family members different ways to engage in their child's school and begin a dialogue with the school about the importance of having a college-going culture that includes college knowledge, high expectations, and academic achievement. Establishing a positive relationship with the school and working together with the staff and faculty, we together can give our children the roots and wings they need to visualize their futures and achieve their dreams!



### **Planning for College**

Start planning for college early! Your child may dream of going to college, but she/he can't dream her/his way in. There are steps you can take now to help her/him make it happen:

- Step 1: Talk about college. Start early and talk to your child often about his/her plans for college. Then use the resources available to help.
- Step 2: Take the right classes. Help your child know what classes she/he needs to take in high school. Course requirements at some colleges will change in 2012, so waiting until the 11<sup>th</sup> or 12<sup>th</sup> grade might be too late!
- Step 3: Begin with the end in mind. Help your child explore her/his interests and skills. Help him/her think about what he/she wants to do in life. Doing so will make the process of choosing a college much easier.
- Step 4: Know the college options. Help your child find the college that is right for him/her and then get through the application process. People are different, but pursuing life based on their own values and interests makes success easier.

Step 5: Find money for college. Look into college savings plans and financial aid. Don't assume you can't pay for college or won't qualify for aid – there are LOTS of options.

A schedule to keep in mind as you go from being a middle school parent to the parent of a college student.

### **Every Year Start and Don't Stop:**

- ☐ Save Money. If you don't have a college savings plan, start one now.
- ☐ Classes and Tests. Encourage your child to take challenging courses, especially in the core subjects (math, English, science, and social studies).
- ☐ Know What Is Happening at School. Know what is happening in the classrooms and what is happening outside of the classroom with your child.
- ☐ Encourage your child to see the guidance counselor to plan for high school and college.
- ☐ Help your child stay focused on school work. College may seem a long way away, but it will be here before you know it.
- ☐ Be active in your children's school. Join the PTA, attend open houses, and volunteer to help make your school better.



- ☐ Encourage your child to participate in music, art, clubs, and athletics programs and to pursue leadership positions. Colleges look for well-rounded students who understand teamwork with some initiative.

### **Educational Opportunities in the Summer**

- ◆ Limit TV, video games, and computer networking. Kids who do better in school tend to watch less TV than their peers.
- ◆ Encourage your child to read more and do word games.
- ◆ Help your child understand the importance of math and science and how it relates to the technology they use (computers, phones, MP3s, video games, etc.) and their interests. Start an environmental project and discuss with your child how science and research can help save the water, fish, land, etc.



- ◆ When you give your children gifts, be sure to include educational games, books, and hobby supplies.
- ◆ Help your child think about the types of careers that interest her, and learn about the skills she'll need to succeed in that career.
- ◆ Look into educational and learning activities to do as well as fun activities.
  - Have a family and friends gathering and talk about the “journey” each took to get to the job they now hold and/or training they had to get to be successful in their jobs. Conversations like this can help your child think more about the future.
  - Take a family tour of a local business and observe the tasks being done in different jobs. Discuss those with your child to help stimulate interest in learning about occupations and help eliminate occupations as well. Consider the following talk points?
    1. What do people do in a particular job?
    2. Does the work look interesting? Fun? Fulfilling? Meaningful?
    3. Does it pay well?
    4. What knowledge and skills are required to do this work?
    5. How does a person acquire this knowledge or skill set?

### **Preparing for the World of Work:**

- Support learning, encourage hard work, and be an example of someone committed to excellence. Make sure the child has chores and finishes them.
- Discuss job options and how job choices can affect lifestyles.
- Support dreams with follow-up activities.
- Consider extra lessons and training so teens can check out fields of interest.
- Discuss interviewing, thinking like an employer, and how to communicate skills and experiences clearly.
- Encourage planning and thinking ahead, and talk about when it is best to speak up respectfully and constructively.
- Talk about managing money and how money spent is related to the time required to earn it.
- Develop responsibility by expecting teens to do chores and homework on their own.
- Be supportive of effort, as well as achievement, and teach young people to be proud of trying.
- Be a good example by genuinely appreciating other people and enjoying life.

## Specific Grade Levels:

### 8<sup>th</sup> Grade

- Help your 8<sup>th</sup> grader select 9<sup>th</sup> grade courses that will put her/him track to be college-ready.
- Encourage your child to take the pre-tests and self -assessments no later than the 8<sup>th</sup> grade if possible.
- Explain about “keeping and documenting” volunteer work, awards, successful activities. Start a portfolio!

### 9<sup>th</sup> Grade

#### Career and College Prep

- ☐ Ask your child to show you the online programs about career planning and the information on the MOE website. Good career planning leads to better college planning.
- ☐ Encourage and help your child think about the types of careers that interest him/her, and learn about the skills needed to succeed in that career.
- ☐ Look for job shadowing opportunities, such as “bring your child to work day” and encourage your child to participate in all such learning opportunities.
- ☐ Help your child begin the exploration process to learn about colleges and the requirements – it’s not too early.
- ☐ Have your child review the “*Getting Ready for College*” Tabloid from the MOE and discuss the suggested activities with your child.
- ☐ Ask your child about the “Student Guide” and how those activities and ideas are helping in such decision making.
- ☐ Add to the portfolio!



### 10<sup>th</sup> Grade

- ☐ At the end of the year, help your 10<sup>th</sup> grader select 11<sup>th</sup> grade courses that will keep her/him on track to be college-ready. These might include Advanced Placement (AP) or International Baccalaureate (IB) courses in subjects where your child excels or, at minimum, honors classes.



- ☐ Encourage your child to take the PSAT and/or other similar tests in the 10<sup>th</sup> grade if possible. They may help your child qualify for the AP or IB courses, and they are good practice for the ACT and SAT tests. Check with your child's counselor to see what is available for 10<sup>th</sup> graders to take.
- ☐ Add to the portfolio! Document successful events and activities.

## **11<sup>th</sup> Grade**

- ★ Have your child get started on the college search and decide which colleges to apply to attend now!
- ★ Have your child review and share with you a good portfolio that is edited and improved
- ★ Help your child to make college visits and check on colleges through their websites
- ★ Work with your child to start looking for scholarships now – even if your child isn't the star student or star athlete. Some scholarships aren't based on merit. And some application deadlines are early in the senior year, so you and your child will want plenty of time.
- ★ At the end of the year, help your 11<sup>th</sup> grader select 12<sup>th</sup> grade courses that will keep him/her on track to be college-ready. EVEN if your child has completed all the courses needed for graduation and for college, your child should still take advanced courses in the senior year. With math and other subjects and remember "you use it or lose it."
- ★ Make sure your child takes the PSAT or other pre-assessment tests in the fall. They are great practice for college entrance exams (SAT or ACT), and good scores could earn your child a scholarship. The National Merit Scholarship program is based on the PSAT.
- ★ Help your child sign up to take the ACT in the spring of 11<sup>th</sup> grade, if possible. Some college, especially out-of-state, prefer or require the SAT I, so be aware that your child may need to take it as well

## **12<sup>th</sup> Grade**

- ◆ As your child gets ready for college, she will need to take some standardized tests. These tests are used for college admission, course placement, and for scholarships, so they are important.



- ◆ Your child's scores can also help him/her decide which college might be a better fit in terms of academic expectations and opportunities. Encourage your child to take the practice tests beginning in 8th grade, and to take the ACT or SAT more than once, if possible.
- ◆ Both the ACT and SAT are accepted at most colleges, but the ACT is more widely requested. Nevertheless, if your child seeks to attend college out of state, the SAT may be required.
- ◆ Have your child narrow down which colleges he/she is interested in then he/she should get information and applications from colleges with all deadline information.
- ◆ Discuss with your child and have a decision made as to which college is the final selection and have your child make sure they have all the details required by that institution.
- ◆ Ensure your child has submitted a letter of intent with application details.
- ◆ Remind your child to make copies and keep a copy of everything submitted to the college.
- ◆ If necessary, have your child re-take admittance tests
- ◆ You and your child should meet with counselors to review high school transcript for accuracy and completion.
- ◆ Your child should order copies of transcripts and ensure that his/her portfolio is completed.
- ◆ Your child should distribute copies of an updated resume to teachers being asked to write letters of recommendations with address to mail it to, an addressed envelope with postage.
- ◆ When accepted to the college of choice, then place deposits, fees and other required fees and costs in the mail via check or in person at the admissions office.
- ◆ You should file your taxes as early in the spring semester (after January) as possible – you'll need your tax info when you apply for federal and state financial aid.
- ◆ Even if you don't think your family will qualify, help your child complete the FAFSA (Free Application for Federal Student Aid). Do this as soon after January 1 as possible.
- ◆ Help your child complete the application for state financial aid.



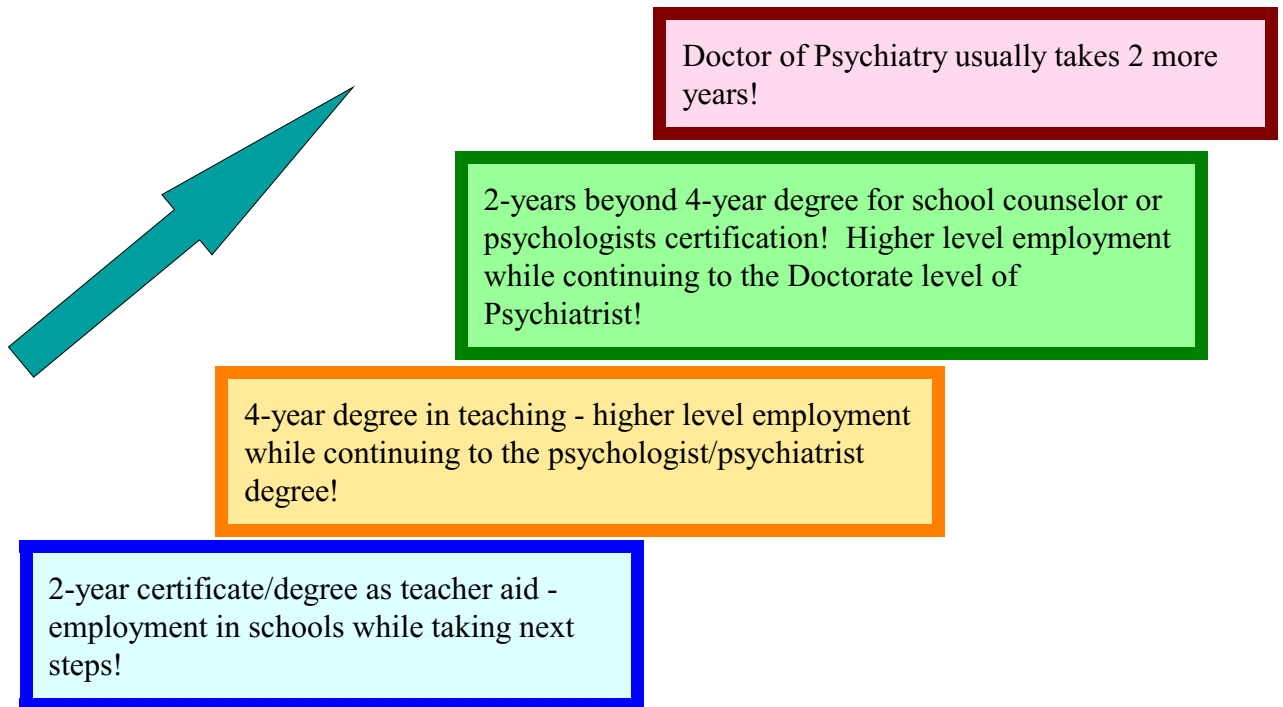
**REMEMBER**, however, if your child is old enough to go to college, he/she is old enough to get things done and to just show you the final versions before submitting or mailing. Do make the child the responsible one for getting forms, filling out all that they can complete, and getting the deadlines met. The need for your child to take on their own responsibilities is a great one and is hard for parents to sometimes hand over to their children. Just note that you want them to succeed in college and in their future employment.

### **Other Factors to Consider:**

Other factors to consider when talking with and planning with your child for the child's future would be as follows:

- ☐ Do not be judgmental at what they are discussing or planning ---- point out the plus/minus factors, but do not judge!
- ☐ Before helping to pay for a college certificate, degree or even just courses, be sure you have discussed how that will ensure employment once completed!
  - A certificate or degree in “Liberal Arts” is a degree in academics. What job can one get with it that they could not have gotten right out of high school?
  - Some “degrees or certificates” in other fields will not get one a job until they have finished many more years of schooling. Example:  
Psychology! Be sure your child has discussed all the possibilities with their counselor before making that final choice. There is a way, but the pathway must be planned and understood.

Example of a Career Plan for Psychology with employment options at different levels of schooling/training:



The above is just a sample for parents to talk through with your child. There is a pathway but some are shorter than others depending on the choice career one is planning, but all can lead to jobs within the pathway when followed correctly. This one could be done through the medical path to lead to the same ending. That would be 2-year nursing, 4-year nursing, then psychologist and final the same. The top level, instead of medical school per se, it would be this one.

The main idea here is that the certificate or degree gets a job — not just more academics!



## **TIME IS NOW!**

1. Get a copy of “The Guide to Federal Student Aid|2011-12, U.S. Department of Education, Federal Student Aid from counselor’s office, PCC or from the [www.ed.gov](http://www.ed.gov) website. Go through it and make sure your child does as well. Check the final forms or applications your child is submitting before these are submitted.
2. Ask your child to see and discuss the copy of his/her student guide provided by the MOE entitled: “*HIGH SCHOOL SENIOR GUIDE - The Way Forward to a Successful Future!*”
3. Get the home copy of “***Getting Ready for College***” Tabloid provided from the MOE and review and discuss with you child.
4. Visit with your child and the representatives at the Palau Scholarship Office to ensure that your child has applied for all of the possible scholarships and financial aid that is offered.
5. Make a visit with your child to the PCC Student Services Office to verify that you and your child have covered all the bases for his/her college acceptance. Even if your child is not going to PCC, it is a good “check point” for both of you.

## **How to Afford College**

At this point, both students and parents are concerned with questions! Mostly these, at this point, are similar to the following:

- ☐ How can I afford college for my child?
- ☐ How to afford college without going broke?
- ☐ How to afford college with a family?

Once your child and you have completed all sources for funding, remember, this could change based on various factors but the most important of them is the inability of people to pay off their debts. With high levels of unemployment, job insecurity, fierce competition, people are finding it difficult to hold onto jobs which has resulted in bad debts and bankruptcies.

The rising costs of education has made affording education an uphill task for many aspiring students and their concerned parents. But as they say, every problem has a way out, there are certain options which can help you in affording a college. Let us take a look at them.

### **How to Afford College Tuition?**

Loans are being looked upon as the best help as far as affording college education is concerned. But student loans come with high interest rates which if not paid can lead to various financial complications like foreclosure and bad credit rating. There are various government subsidized loans which come with relatively lesser interest rates, so that you do not ending up being in bad debt.

- **Free Application for Federal Student Aid (FAFSA):** The US government loans for college students sets a definite amount of money every year for students who need it. To qualify for a FAFSA loan, you need to fill in a FAFSA form, which when approved will take care of your tuition fees. FAFSA loans are subsidized student loans and have the lowest interest rates.
- **Part-Time Jobs:** If you/your child has qualified for a government loan then your child will also be allowed to do a work-study job. This work can be in the various departments of college like dorm, field, etc., and the best part is that the tax levied on the paycheck would be almost negligible.

Apart from work-study jobs there are several high paying jobs for college students like customer service agents, tellers, help desk clerks, etc. These part time jobs would not only enable you to pay for your college expenses, but will also help you save some for a bit of fun and entertainment!

- **Scholarships & Grants:** There are various organizations which aid students in completing their college education. There are grants for different communities, racial groups, etc. Your child can get the information online whether and how to qualify for one or not. Besides, there are several nationwide competitions to select students for scholarships. These scholarships and grants can help a great deal in affording a college.

- **Personal Loans:** Last but not the least, you and/or your child can take a personal loan to pay for college. As mentioned earlier, the only downfall to these is the high interest rates that most of these private lenders for student loans charge, but with confidence that once earnings have started, you and/or your child will take care of it, then it can also be a good way to pay for college.

Information can be found in the above cited documents for all of these possible money sources and from the counselors at the high school.

**NEVER LET YOUR CHILD OR YOU** miss out on a college education because of the financial reasons as a college degree opens doors which might not open without one!



### **Earning Money for College**

- College students consider fast food joints as the best option to earn money while even still in high school. However, starting a small business would be a great idea to earn extra money without spending much time. Remind your child to look at the different options available for earning money while simultaneously studying.



For beginners, small business ideas for college students would prove to be a good source of earning money.

Discuss these possibilities with your college student:

1. **Tutoring:** It is the perfect business for a student who wants to just earn as much money as is required to cover his expenses. In order to start tutoring, one can consider teaching subjects, like, Mathematics, Science and English. This business doesn't require any kind of investment and one can earn enough to pay for one's expenses.
2. **Handmade Crafts and Items:** Selling handmade craft items can earn a student handsome cash required for expenses. The craft works, paintings, knitting, etc. could be sold at fairs, gatherings, etc. One can even start selling such arts and crafts from the home itself. The art and craft items one has prepared during his school days could also be used for this purpose.

3. **Note Taking:** One can take notes for their fellow students and charge them for the service. This task would require one to work hard, however, it is an easy way to earn money without investing anything.
4. **Yard Work:** It is one of the small business ideas for college students who want to earn money without spending anything. One can mow grass, carry out weeding, reeking, etc. and charge people for the service. If one knows a bit about gardening, he/she can help the neighbors in giving their garden an artistic and beautiful look. Tending the vegetable patches of neighbors could also help to earn a decent amount of cash. Read more on lawn care and gardening.
5. **Freelancing:** The activity of freelancing could include works, like, writing for newspapers, doing photography, etc. It is a creative job and would help in bringing out the best in work skills. However, there are a lot of uncertainties involved in this activity. For example, the news that is covered should be appealing and one might not get paid if the employer doesn't find it interesting. However, just like the above mentioned businesses, even freelancing doesn't require a person to invest anything beforehand. Read more on freelance writing.
6. **Laundry Service:** Starting a laundry service is one of the good business ideas for students to earn money. One can advertise this small business by means of mouth publicity. Since, washing clothes is a boring job and not many people are ready to do it, one could find a better business opportunity in this work. A good washing machine that is capable of washing multiple clothes would prove to be helpful in easing out the work. Moreover, one would be able to save time for studies and other extracurricular activities.
7. **Data Entry Jobs:** It is the kind of job which can be done even by a layman and doesn't require much skills except for speedy typing. It is a good source of earning money for students in their available free time. Basic knowledge of handling the computer is enough to do the data entry jobs. Data entry jobs are considered to be one of the popular online business ideas for college students.

8. **Entertainment:** If one is fond of playing a musical instrument, like, piano, guitar, etc. he/she can try to earn money by performing in receptions and parties.

There are many other small business ideas for college students besides the above mentioned ones like snack delivery business, bakery service, writing service, etc. Thus, one should find an appropriate business which suits him/her and start earning money.



As you can see, the importance of college education is immense, both for the individual as well as the society. Besides, college life can be lots of fun too. After a certain age, we all get into the mode of a set life, alternating between working and taking care of our families. That life can wait. A teen should utilize four years of his/her college in learning, gaining experience, becoming a better person and also enjoying life. So, all the best to **both** of you!



## ADDITIONAL RESOURCES:

- ★ Palau National Scholarship Board  
P. O. Box 1608  
Koror, Republic of Palau 96940  
Phone: 680-488-3608/5424  
Fax: 680-488-3602  
Email: [pnsb@palaunet.com](mailto:pnsb@palaunet.com)  
Website: <http://www.palaumoe.net/pnsb/>

*Palau National Scholarship Board administers government assistance for Palauan students seeking post -secondary education and seeks additional sources of scholarship opportunities to help fill high priority jobs in the Republic.*

- ★ Palau Community College  
Student Services and Admissions  
College Operator: (680) 488-2470/2471  
P.O. Box 9  
Koror, Republic of Palau 96940  
Phone: (680) 488-2470  
Fax: (680) 488-2447  
Website: <http://www.palau.edu/index.htm>

- ★ Ministry of Education College Access Website:  
<http://www.palaumoe.net/cacg>.

ACT: [www.act.org](http://www.act.org)

Offers valuable information about the ACT test as well as online registration. Sample questions are given to help you prepare for the ACT.

Go to the following website for resources and materials for all:

Source: <http://www.khake.com/page51.html>

**REMEMBER!** The other College Access Guides for Students and Parents from MOE have many more resources for you to review and use!



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