

College-Bound

By Brenda Roser

Media and Publications Assistant

As another school year begins drawing to a close, many multiple birth families are busily contemplating a multitude of questions surrounding college/university attendance. With inflation and the rising costs of attending these institutions, parents of graduating 2023 seniors, or high school age children, may feel the task of obtaining a college degree for their twins, triplets or higher order multiples is even more daunting!

The National Center for Education Statistics (NCES) reports that in the last 20 years the cost of college has grown at a rate of 6.8% per year for first time, full-time, undergraduate students. A student today will spend about \$1200 per year on textbooks alone. (As a parent of twins and a singleton who have all obtained their degrees in the past ten years, while this may be a good average, I would say that estimate is low and is dependent on their course of study.) According to a US News and World Report (Nov 2019), a 36% increase in tuition occurred from 2008-2018. Just those few statistics alone can give parents pause on secondary education choices and question whether they have enough college savings to assist their multiple birth children in earning their degrees!



When our family first started researching the various options for colleges with our own children, I can honestly say we were as overwhelmed as our daughters. Do we choose a public/state school or a private university? How will that impact the course of study each child has chosen? Will they attend together or separate schools? Can we afford out-of-state tuition? If an out-of-state college is chosen, what other costs might we incur? One thing we soon realized is we needed to ask lots of questions, both from university personnel, and of other parents, as we often found we were comparing “apples to oranges”. For instance, one university shared their “tuition cost,” but failed to let us know there were additional “campus fees” which would have made their cost very comparable with the other university we were reviewing. Who knew? Certainly not us! We would have never known to ask, if not for another parent, so don’t be afraid to use all of your resources as you work through the many decisions ahead of you.

Kathryn Magner, a member of Beyond Kids and Family (Missouri), recommends having those tough conversations with your children before you even begin the process of choosing a college. “We discussed each of the girl’s interests and used that to narrow down possible university choices. Other questions in our discussions included: What would be the benefits with each of these choices? What will you be earning post-degree? Does the cost equal the benefits or value of this university?” She shared, “Cost did play a part in the decision-making – how much did we want to spend to obtain their degrees? We were fortunate and heard a speaker at our mothers of multiples group when our twins were babies. We followed their advice and began investing in a 529 college savings plan for the girls so that is a tremendous help now. I would definitely recommend this to other parents with young children!” The Magner twins chose different universities based on their degree interests. Jackie is pursuing a degree in Physics and Astronomy at the University of Massachusetts while Samantha is attending Purdue University majoring in Genetics. (One interesting fact to note from our conversation, Purdue has *not* raised tuition in the last ten years.)

In today's world, our children have a myriad of options with regard to a career choice. This alone can be intimidating for your child(ren) and may be one of the most difficult parts of the process if your child is not sure of a future major. One way to help narrow the choices in this type of situation is to make several campus visits and explore the various options for majors. Take into consideration whether the university has more than one area of academic interest for your child. Some parents suggested really researching and mapping out your plan for college visits to see colleges of interest in the same region and help keep things most economical. Job-shadowing professionals in your community, while your child is in middle or high school may also help in narrowing down possible options for your child in choosing a career path to explore.



Multiples of the Midlands (South Carolina) club member, Elizabeth Zeck, shared their family was not a big fan of the college tour, plus their twin's junior and senior years of high school, much like many other families, fell during the pandemic making travel inappropriate. She stated, "We felt the strength of the academic program was more important, while the whole tour scene encouraged decision-making based more on externalities. Our eldest son (Southern Methodist University in Dallas, Texas) and our twin son (Virginia Tech in Blacksburg, Virginia) had an easier time choosing a college because they had definite ideas about their chosen fields of study. It was a little tougher for our daughter. She knew she wanted to be in a big city with lots of things to do and her long-term goal is to live internationally so her decision was based more on the strength of the study abroad programs. She is attending University of Illinois-Chicago, and is working on developing an independent study major combining marketing/communications and art."

Overall, in-state colleges usually tend to be slightly more economical for families, but many parents commented to not rule out private or out-of-state schools as sometimes they have endowments and/or scholarships you can tap into to make them more affordable than first expected. You will want to target schools by value and not necessarily by "name" alone. Also, keep in mind the cost of flights/travel, fuel, food, or other incidentals that might factor into considering out-of-state institutions. Parents interviewed also suggested exploring community college options if your child is having a difficult time in making a decision with regard to a major or their career path. This allows additional time to explore options while fulfilling general education credits. Although, your child will want to be sure credits will transfer to possible future college choices.

Along with the Magner family, other parents noted they started 529 savings plans for their future students. Every one of these parents remarked "*the earlier you start the better*"! Consistently contributing is also a very important factor. If you have started a savings plan, parents should encourage family members and friends to donate on birthdays or other special occasions. Some states allow unlimited tax deductions to your 529 savings plan so be sure to check with a financial planner in your area as to the best plan of action for your family. They will know how best to incorporate a strategy for handling retirement accounts in conjunction with an educational savings plan and your child(ren)'s financial aid eligibility. Ms. Zeck also noted if their children had stayed in-state for college they would have qualified for more financial assistance through scholarships, but each child had their heart set on going away to school so they passed on the money. "In this regard, our twins are the beneficiaries of us being older parents with more time in building finances through investing and real estate," she shared. While other parents chose to refinance their homes in order to help their children with college costs, still others took out low interest or short-term loans to assist with costs.

Work closely with your child(ren)'s counselor(s) to find avenues of assistance with regard to "best fit" and financial help for further studies. This may include exploring financial aid, Pell grants, or scholarship opportunities. Ask about possible "sliding scales" in your state or any cultural/ethnic assistance that might be available. Work study type programs are

available on most campuses so check to see if your student(s) qualify. Don't rule out technical schools, degrees with apprenticeship components, or perhaps, less time-intensive, associate degrees that can be a stepping stone for your child's education. Online degrees can also greatly reduce costs of furthering education. Seek out information on what career areas will have the most job growth in the next 5-8 years. This may help you find the best career path with the least financial outlay. Some companies do provide assistance with costs in earning certain degrees with the understanding your student will work within the company for a designated period of time following graduation.

The #1 unanimous tip from parents was for students to: Apply! Apply! Apply! for scholarships. "You don't get 100% of the scholarships you don't apply for," noted Elizabeth Zeck. Scholarship opportunities, local, state, or nationwide are available whether your child is in high school or already attending college. Encourage them to research and apply for *any* scholarships they qualify for as this can greatly assist with financial costs moving forward. Additional practical tips for submitting scholarships include:



Take advantage of any offers of assistance whether that be a short summer class on helping you fill out your applications or teachers willing to read essays for feedback. Kathryn Magner's workplace offered a program where students could obtain assistance with their college applications. Ask other parents about resources in your area, school or workplace.

Some schools have a common app but if you don't, be sure to save all responses and essays to an online folder for potential future use. Many of the scholarship applications have similar questions or essay prompts and by keeping your basic information/responses in a readily available location, your child(ren) can easily locate and tweak or adjust information for each application.

Use spell-check and be sure to check grammar before submitting each essay or application. This seems like common sense but is often missed, especially if you are working on applications/essays independently.

Ask 2-3 people (teacher, church or community leader, adult who has worked with you, etc.) if they would be willing to write a letter of recommendation in advance. Be sure to give them a deadline and the email you want them to use for sharing so as to not slow up submission deadlines.

Keep in mind, many communities have scholarships for high school juniors and seniors, some for multiple semesters. If your school does not have a counselor or a listing of scholarships, you can check with local businesses and organizations in your region to see if they award scholarships. (i.e., Masons, Rotary, Knights of Columbus, Boy and Girl Scouts, FFA, banks, or churches among many, many others) There are a number of nationwide sites online your children can explore such as:

[U.S. Department of Labor Scholarship Search](https://www.dhs.gov/scholarship-search) | [Foundation for Ensuring Access and Equity](https://www.foundationforaccessandequity.org/)

<https://www.niche.com/colleges/scholarships/>

<https://www.fastweb.com/>

Each institute and designated course of study have scholarships available at the college or university level as well – have your child(ren) ask their advisors for a listing or check the university website for information on applications and submissions. Again, some of these are for multiple semesters. If your child's advisor does not seem to be particularly helpful, encourage them to seek out a professor or possibly a department head for additional advice. Don't forget Multiples of America has scholarships available as well and information can be found on our website at www.multiplesofamerica.org in the members only section. Some states also have multiple birth scholarships available so check with your state organization for the latest information and deadlines.

Some scholarships are academically based, but parents don't fret if your students are not all 4.0 GPA students, as many times scholarship committees are looking for additional criteria. Overall need, work ethic, cultural assistance, or the "well-roundedness" of an individual are also important components. Is the student active in extracurricular, intramural, or civic-type activities? Do they give back to their communities or campus life? Are they assisting with a special project in their community or on campus? These types of activities can actually be very beneficial when applying for scholarships. Encourage each child to find something they can participate in, not only to the betterment of their community or campus, but also as a means to build self-confidence, poise and gain better relational understanding with those around them. At the college level, getting involved is an excellent way to make new friends among your peers and reduce home-sickness, too.

If your child excels in a certain area of study, sport, musical ability or drama, ask their high school coaches or leaders for advice in seeking out special scholarships in those areas. Patrice Sullivan, a member of Polar Bear Mothers of Multiples (New Jersey), noted, "Parents/athletes should start talking to their coach(es) during their sophomore year of high school if they want to compete at the university level. Depending on their talents, their coaches will help them get videos of "playtime" and get in touch with colleges/universities in their area." Patrice's daughters both played on collegiate teams although their scholarships were academic: Sara played soccer at Framingham State University and Elizabeth played volleyball at Babson College. If you are in an area with club sports, you may want to encourage your child(ren) to participate in a "showcase" as this is an event where college coaches attend to watch younger players in action. Coaches, teachers/leaders and choir or band instructors can be very instrumental in assisting their players or talented students to gain scholarships in their special area of interest or academically.

If your multiples plan to attend the same college, don't be afraid to ask campus personnel what is available in the way of financial assistance. Some states do have colleges with financial assistance or work study type plans for multiple children from a family attending the same campus at the same time. Our twins originally planned to attend separate colleges, but both were offered partial track scholarships to attend the same private college, Southern Nazarene University (Oklahoma). At first, we thought it would be impossible financially, but the college had a specific scholarship for multiple birth children which made a huge impact on overall cost. The campus was big enough they could be in separate dorms and activities and it worked out well. Unfortunately, the college changed the criteria of that scholarship before they graduated, but it was exactly what we needed to help them get started. It never hurts to ask!

As I mentioned before, talk to other parents of multiples in your area or region with college-age children. We found their experience was one of the most helpful tools for us, so be sure to tap into those parents or students. Those going before us can be some of our best resources on questions to ask, where to look, or things to consider for your university choice or state and area. Their insight is invaluable!

Obviously, this is just the tip of the iceberg and not comprehensive of the many facets that go into the decision-making process of considering colleges or career plans and the overall costs for your multiples. It is such a bittersweet milestone for the family when children graduate. As our children begin to make plans, it is often difficult for us, as parents, to step back and allow our almost-adult children the space to research colleges at their own speed, make their own choices for future endeavors, fill out those applications and make sure everything is completed so they can then move onto the next phase. However, it is an excellent "practice field" for the next few years. Be sure to give yourself grace as you take on more of an "assistant-type role" and soak up these last days before they are "out of the family nest".



Although you may be feeling a bit overwhelmed at the thought of your “babies” leaving home and everything that move entails, just remember...you know your children and family best! You know that individual child’s personality, how they approach problems or handle success! You know their dynamics with siblings and how that might affect choices! You know their dreams and goals; you know their strengths and weaknesses! You know the environment that can stifle them or overwhelm them, and you know the best environment that will stretch them and help them grow! Each child’s course for success may look a bit different, but trust your instincts – help them research, ask questions and explore options, and then trust the decisions you and your children make together!

*Best wishes to all our families
entering this season of parenting!*

