



A Parent's College Planning Checklist

Key Considerations from High School Through Enrollment

ACADEMIC & APPLICATION PLANNING

- Understand your student's academic interests and potential majors
- Review admissions requirements and timelines for each school
- Track standardized testing policies and deadlines
- Build a realistic list of reach, match, and likely schools

COST AWARENESS & BUDGETING

- Review each school's total cost of attendance, not just tuition
- Estimate annual and four-year out-of-pocket costs
- Understand how housing, meal plans, and fees vary by school
- Compare costs across schools using consistent assumptions

FINANCIAL AID & FUNDING BASICS

- Track FAFSA and other aid application deadlines
- Understand the difference between grants, scholarships, loans, and work-study
- Review how family income and assets may affect aid eligibility
- Ask schools how aid may change year to year

FAMILY FUNDING STRATEGY

- Identify how parents, students, and other family members may contribute
- Review savings accounts and education-specific funds
- Understand basic loan options and repayment responsibilities
- Coordinate education funding with other financial priorities

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GRANDPARENT & FAMILY GIFTING CONSIDERATIONS

- Clarify whether grandparents plan to help fund education
- Understand how gifts may be treated for tax or aid purposes
- Coordinate timing of contributions to avoid unintended consequences
- Align education gifts with broader family planning goals

TIMELINE & DECISION MANAGEMENT

- Keep track of application, aid, and enrollment deadlines
- Compare offers side by side before making decisions
- Confirm deposit deadlines and refund policies
- Plan next steps after acceptance (housing, orientation, payments)

STUDENT READINESS & EXPECTATIONS

- Discuss academic workload and time management expectations
- Review basic financial responsibility with your student
- Talk through independence, budgeting, and decision-making
- Set clear expectations around family support and communication

COORDINATION & PROFESSIONAL GUIDANCE

- Keep important documents organized and accessible
- Ask college financial aid offices clarifying questions
- Coordinate with financial, tax, or education planning professionals
- Revisit the plan annually as circumstances change

Important Disclosures:

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Prepared by LPL Marketing Solutions.

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