

## INTRODUCTION

Years ago, my children and I went to a local amusement park that housed the famous “Excelsior,” an advanced roller coaster ride “guaranteed to *thrill* and *amaze*” its riders. My children were keen to try it and urged me to join them. I looked up at the structure, denying the discomfort that stirred inside, and agreed. Nothing I had ever done in life prepared me for the terror of this experience as our car slowly edged up the incline before dropping vertically for what seemed to be an eternity. Then it twisted and turned laterally in stomach-churning gyrations before mercifully ending. Three dizzy, slightly green, and chastened individuals silently groped their way to a bench on terra firma, while a co-participant, a young man of about 18 gleefully said, “Wow! Wasn’t that great? How about that first part—like jumping off a XXXX-ing mountain!”

Applying to college can feel like climbing on the Excelsior. You and your child may step on at the last minute with no emotional preparation, and like the young man above you may enjoy the ride. Or as I felt before I climbed on, you may feel anxious and uncertain but climb on anyway, unprepared for what follows.

This book is meant for parents who want to learn how to handle the emotions of this process. If you are about to step onto this emotional roller coaster, this book will help you understand (1) What happens in the five emotional stages of the process; (2) How uncertainty intensifies the emotions; (3) How you can develop (and help your child to develop) the emotional skills and resilience needed to cope with the process without counterproductive or even destructive behavioral and emotional consequences. To do this, the book will discuss Affect Theory as background to understanding human emotions. It will present both true stories of how people have responded both positively and negatively under these pressures and the winning strategies that have helped others who have gone on this “ride” before.

## BEFORE YOU START

### Ready For College?

Some kids are ready for college, while others are not and may need a “breather” before they are mature enough to handle the increased freedom and responsibility. Many elect to gain admission to college and then take a “gap year” before starting. Most colleges support this option for students who request it.

For other kids, applying to college senior year may be emotionally premature. If your child has “slipped” academically or gotten into behavioral problems, this may be a sign that a he or she needs some time to get back on track before applying to college. Like the subway, there is always another college application cycle in the future. Better to have a balanced, happy kid who enters later than to force an unhappy one who is ill-prepared and could have a troubled experience.

### Sidebar for Parents— Financial

Parents sometimes are reluctant to discuss the “M Word,” i.e. money, with their children. There may be feelings of shame about the family’s financial situation, or parents may not want to burden

their children with their own private worries about paying for college. But the time to talk about money is before the application process begins rather than after decisions are in, and emotions are running high as acceptance deadlines approach. In this era in which the media discusses whether a college education is even worth the expense, economic issues take on a new importance.

Whether admission to college is need-blind or need-aware, colleges try to meet the demonstrated financial needs of students they admit. However, in some cases, despite a package that includes grants, loans, and additional state and Federal funding, gaps still preclude some students from attending their dream college. This becomes a disappointment that the college and student share.

The question of money can prompt different responses by parents as illustrated by the two stories below, that of Sue and Daniel. Parents like Sue feel caught in an emotional bind when their child has been accepted to two comparable non-elite schools: one that offers a significant financial package while the other, the child's dream school, does not. Many parents want to reward their child and fulfill the dream, but this means accepting an overwhelming financial burden that puts the family in financial jeopardy. A different scenario exists for parents like Daniel who have the means to pay full tuition for their children but seek merit awards as a measure of their child's (and by extension, their own) worth. Some colleges will engage in a bidding war for such gifted students, but others, like the one who dealt with Daniel, do not.

### **Financial Fragility— SUE**

Sue, a recently divorced high school teacher, used her divorce settlement to take her 8 year old daughter, Tammy Lynn, with her on a year's sabbatical to a public western university where Sue completed an advanced degree while her daughter happily completed third grade. A decade later, Tammy Lynn announced that she wanted to attend the same university, about which both mother and daughter held fond memories. However, by then Sue no longer received spousal maintenance or child support and her income as a single parent was sharply reduced. Out of state tuition was twice that for in-state students, and no financial support was available for out of state students. Tammy Lynn was admitted both to this university and to a comparable in-state university, which granted her a merit scholarship, but she begged her mother to allow her to attend her dream school. After learning about her two options, Tammy Lynn's father refused to contribute money to support Tammy Lynn's wishes and stated that she was "foolish" to reject the financial assistance offered by the state school. Feeling guilty about the divorce and her ex-husband's reaction and wanting both to reward Tammy Lynn for her hard work and soothe her child's hurt, Sue relented but quickly found herself in financial trouble because of the costs of tuition, housing, and other expenses (including Tammy Lynn's car and sorority) which consumed over half her monthly income. She sold her own car and bought an inexpensive older one, took out a second mortgage on her house and worked two extra jobs delivering papers and working as a weekend salesperson in a store. Her health suffered, but she was determined not to disappoint Tammy Lynn. After two years, she lost her house to foreclosure and moved into a modest apartment while still working all of her jobs. She barely avoided bankruptcy but faced a 30 year renegotiated loan repayment plan. Tammy Lynn graduated from the university, quickly married, and became a receptionist in an office. She never knew of the financial straits her mother endured during her college years.

Sue's situation is not uncommon, and parents are at a loss about what to do. Because of connections and other advantages, there may be real added value in paying for an expensive elite

college over a non-elite one that provides generous funding, but the trade-off between two comparable schools may not be worth it.

If you are in Sue's situation financially, ask yourself:

1. What does it mean to assume substantial debt in order to fulfill your child's dream? If guilt is a factor, paying in this way may not clear the emotional debt you feel. Understanding the basis for the guilt may provide relief and help you to see the situation more clearly.
2. If you struggled financially to attend college, do you want to spare your child the burden you went through? If so, is repeating this stressful experience in your own life the best decision at this time?
3. Are you reluctant to discuss your financial realities with your children? If so, can this be an opportunity to teach them something about managing money as an adult?

After answering these questions ask your child:

1. "What do you want your education to do for you?"
2. "What do you feel about the alternative school that has offered you a scholarship?"
3. "How concrete and verifiable are the differences between your dream school and the alternative one, or are the differences you feel based only on reputation and/or prestige?"
4. "In order to make the dream come true, are you willing to share the financial burden through loans and a job?"
5. "After college, do you see yourself getting further education, and if so, how will you pay for this? Could the funds you earn working be better spent on the graduate degree?"