

# Turning College and Career Planning into Family Communication

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Once upon a time we knew a boy who wanted to become a part-time professional baseball player, part-time professional football player, part-time private businessman and part-time Captain America. We also knew a girl who wanted, despite artistic and literary talents, to become the governor of Montana. We knew these children well because they were us.

College and career decision-making is a unique sculpting of natural talent, family legacy, luck and mystery. Somehow, the boy, despite his childhood dreams, became a counselor educator. Interestingly, so did the girl. How could it be that a first-born girl with a ranching background and a love of writing poetry ended up in the same profession -- and at the same university -- as a last-born boy from the suburbs with a family legacy that turned him toward competitive sports?

When it comes to helping your children with college and career decision-making, the first rule for parents is self-awareness. Be aware of how your lifestyle and values expose your children to particular professional activities. For example, if you're a nurse, your children will likely have exposure to medically related vocational opportunities. Similarly, if you coach basketball at a middle school, your children will undoubtedly end up with more gym time and a greater opportunity to have basketball or coaching in their future.

It's also important to be aware of your attitude toward your own profession and others. It's easy to see why the children of a factory worker, rancher or politician might grow up with an aversion toward factory work, ranching or politics, especially if their parents hate their jobs. Children are, obviously, more likely to follow in their parents' footsteps if parents are happy with their college and career decisions rather than miserable about their life choices.

The second college and career planning rule is financial awareness. Recent federal cuts to college loan programs make this planning even more challenging. Based on estimates obtained from [www.savingforcollege.com](http://www.savingforcollege.com), to pay for your child to attend a moderately priced college or university in the year 2023, if you plan to pay for the costs yourself, you would need to save approximately \$463 per month for the next 18 years. If your child is eight years old right now and you want to send him or her to a prestigious (and expensive) private college, you'll need to save \$1,132 each month for the next 10 years.

Obviously, not many parents of newborns have an extra \$463 to set aside each month for college savings, which brings us to another college and career planning rule. Before the financial reality of college expenses smacks you in the face, sit down and figure out your college financing philosophy and communicate it clearly to your children.

In our experience, paying for college is so complex and confusing that it makes a great communication and planning opportunity for parents and children. Realistically, your child's college will most likely be financed through a wide variety of sources, which is probably a good thing. Some money may come from college savings accounts supported by you, grandparents and other relatives. Other money may come from your child's own personal savings account as well as part and full-time jobs your children have while attending college. Still other money may come from federally supported loans or grants or through private scholarships.

Making your way through the college decision-making and financing mazes are complex

processes. We recommend using resources such as [www.collegeboard.com](http://www.collegeboard.com) as well as the financial aid offices of specific colleges and universities. Through these resources you will discover the advantages and disadvantages of various funding sources.

The final rule, or at least our final rule, for college planning is to, whenever possible and appropriate, make college financial planning a collaborative process with your children. For some, it might be the first practice they have at being an adult and making important, life-altering decisions. In the end, your role as advisor, supporter and financier should progressively shrink while your child's self-determination grows. If possible, step back and embrace the excitement, mystery and opportunity this whole process offers. Take time to sit down and communicate with your children about the various visions of the future. Make plans in a pleasant and positive way, perhaps over pizza or ice cream, sometimes even including friends or other family members. The message for your children is that life planning is an ongoing process involving self-awareness, exploration, communication, increasing responsibilities and exciting opportunities, one of which is the opportunity to regularly talk about and plan for the future.

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