



Considering the Options: A Guidebook for Investigating Early College Entrance

Parent Version

By

Nancy M. Robinson, Ph.D.
Professor Emerita of Psychiatry and Behavioral Sciences,
University of Washington

and

The Davidson Institute Team

Revised and edited by Colleen Harsin, Crissa Haynes, Courtney Klein-Welch, Leslie Sei,
Christyn Smith, Nuntiya Smith, and Melanie Stewart (2005)

Table of Contents

Section 1. An Introduction	3
1. Who considers early college entrance?	4
2. Tips for using this guidebook	6
3. Icons	7
• ASSESSMENT 1.1: Questions to discuss	8
Section 2. How I See Things: Parent Exploration	9
1. How do I see my child in comparison to other students?	10
2. Styles of thinking and learning	10
• ASSESSMENT 2.1: Styles of thinking and learning	12
3. Resources on Thinking and Learning Styles	13
4. What are the strengths and struggles my child experiences in academic settings?	14
• ASSESSMENT 2.2: What are the strengths and struggles my child experiences in academic settings	15
• ASSESSMENT 2.3: What are some characteristics of people who have successful academic experiences	17
• ASSESSMENT 2.4: What skills has my child pursued?	18
• ASSESSMENT 2.5: How does my child balance her/his time and interests?	19
5. Resources on time management	22
• ASSESSMENT 2.6: With whom does my child enjoy spending time?	23
• ASSESSMENT 2.7: The big picture: The impact of early college entrance on the family	25
• ASSESSMENT 2.8: What are your questions/concerns at this time?	26
6. Sharing your responses with your child	27
Section 3. Financial Assistance	28
1. Definitions	29
2. Scholarships: Needs-based vs. Merit-based	29
3. Where to find the money	30
4. General Tips	31
5. Resources on scholarship searches and related information	33
Section 4. Resource Appendix	35
1. Alternative Schooling	36
2. College Guides	36
3. Distance Learning and Correspondence Options	36
4. Early Entrance Programs	37
5. Financial Assistance	37
6. Homeschool to College	38
7. Study Abroad	38
8. Study Skills	38
9. Styles of Thinking and Learning	39
10. Talent Searches and Summer Learning Opportunities	39
11. Time Management	40
12. Additional Reading on Early College Entrance	40

SECTION ONE:

An Introduction

1. Who considers early college entrance?
2. Tips for using this guidebook
3. Icons
- ◆ Assessment 1.1: Questions to discuss

For students whose development is markedly more rapid than that of their age-mates, there eventually comes a time when they are academically ready for college-level work at an atypically young age. For some, this may mean one or two semesters early; whereas other students may be ready at a much younger age. As you are reading through the Parent Version of this guidebook, your son or daughter should be working through the Student Version, which is designed to serve as a self-study guide to help students gain perspective in order to:

- Decide whether early college entrance is appropriate and if so, when and where;
- Assess maturity level and readiness for early college entrance;
- Engage in the kinds of preparatory experiences that are basic prerequisites for succeeding *with excellence* in college-level work;
- Select, among the alternatives available, a menu of appropriate choices for college-level work;
- Determine the best fit among educational opportunities.

The Student Version of the guidebook is designed for students to use as an investigative tool while making decisions about early college entrance options. There are many factors to consider in this process.

This Parent Version of this guidebook is designed to help you assess certain aspects of your child's readiness for early college entrance. We encourage you to review the Student Version and work with your son or daughter throughout the process of making a decision regarding the best educational fit.

1. Who considers early college entrance?

Many - indeed, probably most - academically gifted students are ready *intellectually* for college at least one or two years before their age mates. While many of these students can handle the pressures of college life without special support, some of these students may not be ready *personally* for college.

For those who do opt to enter college as 16- or 17-year-olds, special provisions may or may not be necessary. They may be able to handle dorm life, to manage their own affairs with maturity, and to take advantage of the college environment, without special attention or parental support. It is very common these days to find a number of 17-year-olds on campus who have "come in the front door," fulfilling all the ordinary admissions requirements and even achieving advanced status by means of previous college courses they have taken, or the Advanced Placement or International Baccalaureate credits they are awarded at the discretion of the college.

However, for a few exceptionally gifted students, acceleration by a year or two is not enough. It is a very different matter to be a young student on campus than to be a 17-year-old freshman. Consequently, students who enter college more than a couple of years early, often called radical accelerants, have considerably more complex issues to deal with. For example, there may be a significant discrepancy between intellectual and personal readiness for early college entrance.

While both groups of students can profit from using this guidebook, students and parents who are contemplating radical acceleration into full-time college need to take extra care in planning ahead, weighing all alternatives, and making thoughtful decisions.

Each student who considers accelerating through secondary school and/or entering college early has his or her own reasons for doing so. While it is likely that a number of these reasons are similar, individual differences produce a myriad of possibilities. No single text could cover all potential scenarios. We encourage you to recognize the decision process as a work in progress. It is very likely that students and parents will experience unanticipated questions and concerns in this process. In addition, parents and other family members may have different perspectives from one another during the course of this decision making process.

For the benefit of everyone involved, we recommend that parents and students be open-minded and flexible when considering accelerated education and/or early college entrance. Discuss your concerns with one another frequently and thoroughly. All too often, students and parents feel trapped by limited choices. Even when a decision has been made about acceleration, it is important to keep options open. Circumstances change. Students and parents may find that what seemed to be the best option is not what they anticipated. Open dialogue with one another is a key factor in communicating throughout the process of deciding whether or not to pursue early college entrance. By considering all the options, even those that do not initially seem to be desirable, students and parents are more likely to feel comfortable with choices that are made.

2. Tips for using this guidebook

The Student Version of this guidebook introduces ideas and issues that are relevant to making decisions about acceleration into college. These ideas and issues are organized into sections that build upon one another. While we generally recommend that those who are new to this process work through this guidebook from start to finish, the sections can also be used as independent units. Each section provides information to consider and questions to answer that are designed to engage students in critical thinking about their options. We recommend completion of all sections of this guidebook in order to achieve the maximum benefit from the information and questions included.

As mentioned, we also encourage students and parents to work together when using the Parent Version and the Student Version of the guidebook, which can be found listed separately on the Davidson Institute for Talent Development website at http://www.ditdservices.org/Articles.aspx?ArticleID=105&NavID=0_9 (or visit <http://www.ditdservices.org/> and go to Young Scholars, then select Guidebooks).

An interactive decision process is likely to be more thorough and productive than one conducted in isolation. For this reason, we have included icons throughout the text to indicate opportunities to express your thoughts with others.

We welcome your feedback on your experience of working through this guidebook. Please feel free to contact us at info@ditd.org.

3. Icons

The following key provides information about the icons in this guidebook:



The Parent/Student icon is placed in the text at different points where we feel it is particularly important for you to discuss the decision-making process within your family.



This icon indicates an assessment tool to help you with the decision about early college entrance.



This icon indicates that you can find more information on a particular topic by accessing our searchable database, GT-CyberSource at www.gtcybersource.org. We welcome submissions of new resources as well as comments on existing resources listed on GT-CyberSource.



This icon indicates additional resources or more information on a particular topic. Please see the Resource Appendix at the end of this guidebook for full citations.



ASSESSMENT 1.1 Getting started: Questions to discuss

We encourage students and parents to be actively engaged in the process of investigating accelerative options. We recommend students and parents think about and discuss the questions in this section before moving on through the remainder of this text.

1. What do you hope to learn about your son or daughter in the process of working through this guide?
2. What do you hope to learn about early college options?
3. How would you like each other to be involved in making decisions about accelerating through secondary school and/or entering college early?
4. How do you plan to deal with different perspectives in this process?
5. Have you set ground rules for discussions with one another?
6. How do your answers to these questions compare? Are any of them the same? Different? Are you surprised by the other's answers?

SECTION TWO:

How I See Things: Parent Self-Exploration

1. How do I see my child in comparison to other students?
2. Styles of thinking and learning
 - ◆ Assessment 2.1: Styles of thinking and learning
3. Resources on thinking and learning styles
4. What are the strengths and struggles my child experiences in academic settings?
 - ◆ Assessment 2.2: What are the strengths and struggles my child experiences in academic settings?
 - ◆ Assessment 2.3: What are some characteristics of people who have successful academic experiences?
 - ◆ Assessment 2.4: What skills has my child pursued?
 - ◆ Assessment 2.5: How does my child balance her/his time and interests?
5. Resources on Time Management
 - ◆ Assessment 2.6: With whom does my child enjoy spending time?
 - ◆ Assessment 2.7: The big picture: The impact of early college entrance on the family
 - ◆ Assessment 2.8: What are your questions/concerns at this time?
6. Sharing your responses with your child

1. How do I see my child in comparison to other students?

There are many factors involved in this decision process. As such, there is no single list that can be used to determine whether early college entrance will be the best option for your child. However, this section and the remainder of this guidebook will help you gain a better understanding of what your child's early college entrance would mean for your family.

This section provides you the opportunity to think about and write down important things to know about you and your child. The information gathered in this section is important in the process of increasing your awareness of your child's interests and needs, as well as issues to consider in the process of deciding whether early college entrance is an attractive option for your family. This section is divided into a number of different areas for you to explore. Each area includes questions designed to facilitate further discussion of factors involved in decisions about whether early college entrance is an optimal match for your child. Some of the questions ask that you write a short passage and others ask you to circle the response that seems to fit best for you or your child. Still others are in the form of a checklist. We encourage you to answer these questions independently before sharing your answers with your child. Your child can be working on his or her own section of this guidebook, Section 2, while you are working on this one.

Remember, this is an exploration, not a test! It is okay to be unsure of some of the answers. The questions you find difficult to answer might indicate areas you would like to further explore with your child. Take as much time as you need to answer these questions. Mark those you particularly wish to address with your child and/or other family members. You may also want to revisit particular items or amend your responses after spending more time thinking about what is involved in your child entering college early.

2. Styles of thinking and learning

Everyone sees things at least a little bit differently. Some of the differences in how people think are related to where they are in their development. For example, many young people tend to think in a concrete manner. This involves seeing things in such a way that there appears to be a clear right or wrong answer to a question based on the information presented in the here and now. People who think in a more abstract manner tend to engage in active reasoning and draw conclusions based on more than just the information presented to them. Abstract thinkers are capable of formulating hypotheses and drawing conclusions based on possibilities and probabilities rather than strictly concrete information. In addition to different developmental levels, there are many stylistic variations in how people think. Differences in how people think are not always recognized or valued. This can present a challenge for those who are thinking in a way that is different from their age peers. However, it is useful information to consider in the process of deciding whether early college entrance is an appropriate option for your child.

Critical thinking skills are instrumental to getting the most out of an educational environment. Critical thinkers ask questions. In this sense, “critical” is not meant in a negative manner, but refers more to the idea of critiquing information in a constructive way. Rather than accepting facts as presented, a critical thinker seeks to understand the underlying principles or how something came to be accepted as factual. Critical thinking involves being open to possibilities and further inquiries. Many great accomplishments have resulted from people who have thought critically about existing information and come up with new ideas and solutions.

In addition to thinking differently, people also learn differently. Some people do very well in some learning situations but not so well in others. For example, some people feel they learn and retain more information if they have a chance to see, hear, and write about aspects of the information that is presented. The structure of any particular class is not likely to promote optimal learning for all students. This is often the case when there are strict guidelines about how information is presented and how assignments are to be completed. Knowing your child’s strengths and struggles associated with how she/he thinks and learns can be beneficial in determining an optimal match between your child and an academic setting.



ASSESSMENT 2.1
Styles of thinking and learning

Please circle the most correct answer to the following questions.

- | | | | |
|--|-----|----|-----------|
| 1. Does your child see things in a different way than her/his regular classmates do? | Yes | No | Sometimes |
| 2. Does your child appear to learn much more quickly than other students of the same age? | Yes | No | Sometimes |
| 3. Does your child think more abstractly than other students of the same age? | Yes | No | Sometimes |
| 4. Does your child question facts and other information in a more constructive manner than his/her classmates? | Yes | No | Sometimes |

If you answered "Yes" or "Sometimes" to any of the questions listed above, please provide a brief explanation or example of how you feel your child has been affected by these differences.

How have you been affected by these differences?



3. Resources on thinking and learning styles

While understanding your child's thinking and learning styles is not absolutely necessary to enter college early, such knowledge can be beneficial in the creation of a positive educational environment for your child. There are a number of books and resources available about thinking and learning styles, as well as developmental levels, if you or your child have more questions about thinking and learning styles.

Text resources:

- *Asking the right questions: a guide to critical thinking, 7th edition* by M. Neil Browne, Stuart M. Keeley
- *Six thinking hats* by Edward de Bono
- *Becoming a critical thinker: a user-friendly manual, 4th edition* by Sherry Diestler
- *Becoming a master student, 10th edition* by David B. Ellis (Chapter 8 specifically addresses thinking)
- *Thinking Styles* by Robert J. Sternberg
- *Piaget's theory of cognitive and affective development* by Barry J. Wadsworth

Internet resources:

- Study Guides and Strategies at http://www.stthomas.edu/academicsupport/helpful_study_skills_links.htm provides an organized and thorough list of tips and skills, including information for specific subject areas.
- Critical thinking websites, such as those published by San Jose State University <http://www.sjsu.edu/depts/itl/graphics/main.html> and Sonoma State University <http://www.criticalthinking.org>, have information and exercises designed to further develop critical thinking skills.

4. What are the strengths and struggles my child experiences in academic settings?

Ideally, an academic setting provides students with challenges to work through and incorporate into the process of their intellectual development. With challenges come opportunities for you and your child to understand his/her strengths, as well as to recognize areas where he/she struggles. Many bright students have not often had the experience of really struggling in an academic environment. It's easy to mistakenly assume that if intellectual endeavors usually come easily, there is a problem if they become more difficult or require unprecedented effort. Actually, a challenging academic environment is much more than one that provides more difficult work that is still relatively easy for a bright student.

A true challenge involves growth, which is often accompanied by some frustration. This frustration may stem from realizing that problem-solving techniques or processes that have worked in other situations need to be modified. Some tasks require more effort than your child is used to applying to an intellectual task. Learning to recognize that strengths and struggles are both important components in intellectual growth and development will assist your child in successfully navigating the challenges he/she will face along the academic paths he/she chooses.



ASSESSMENT 2.2

What are the strengths and struggles my child experiences in academic settings?

Please take a moment to consider the following items on this topic...

1. In academic settings, my child's greatest strengths are:

2. My child has worked to improve upon her/his strengths by:

3. My child's greatest struggles in academic settings are:

4. My child has worked to overcome these struggles by:



ASSESSMENT 2.3

What are some characteristics of people who have successful academic experiences?

Please provide a brief list of characteristics you think describe each of the following:

...an effective learner:

...an excellent student:

1. How do the characteristics you identified relate to one another?
2. Do some of the characteristics you identified apply to both effective learners and excellent students? If so, what characteristics were they?
3. What characteristics do you feel that your child exhibits?
4. Has anyone told you that your child has particular characteristics that match any of those you listed? If so, which ones?
5. Are there characteristics you listed that you would like your child to develop? If so, which ones?



ASSESSMENT 2.4

What skills has my child pursued?

Developing skills takes practice. Even if your child has a great talent in a particular area, it's likely that it will take some time and effort to further develop the skills involved in making the most of his or her talent.

Please create a list of the activities your child has been involved in. This list can include anything of interest to your child that involves the development of skills. For example, if your child has played an instrument, please list the instrument(s) your child has played and the length of time she or he has played.

Activity	Number of Years

Which of these activities have involved practicing, even if your child didn't always feel like it?

How do you feel about your child's progress in developing these skills?

Has your child been able to seek out assistance when he or she felt stuck? How?



ASSESSMENT 2.5

How does my child balance her/his time and interests?

Effective time management skills are absolutely essential for success and satisfaction in school, both before and after your child enters college. Such skills will not only keep him or her on schedule with plenty of time allotted for all tasks, but will also give your child the empowering feeling of being efficient and on track. Furthermore, your child will be able to make time for social activities, personal interests, and physical activities that will keep him or her healthy. Here are some things to think about...

Please circle the most accurate response to the following statements.

- | | | | |
|--|-----|----|-----------|
| 1. My child effectively prioritizes tasks. | Yes | No | Sometimes |
| 2. My child feels her/his life is comfortably "full." | Yes | No | Sometimes |
| 3. My child feels his/her life is too full, to the point of being out of control. | Yes | No | Sometimes |
| 4. My child gets his/her homework done promptly and independently. | Yes | No | Sometimes |
| 5. My child consistently turns in homework. | Yes | No | Sometimes |
| 6. My child waits until the last minute to finish an assignment or project. | Yes | No | Sometimes |
| 7. My child is comfortable taking tests. | Yes | No | Sometimes |
| 8. My child studies for tests in a systematic way. | Yes | No | Sometimes |
| 9. In her/his academic work, my child does her/his best. | Yes | No | Sometimes |
| 10. My child seems to feel OK just getting by with the minimum in his/her academic work. | Yes | No | Sometimes |
| 11. My child pushes herself/himself. | Yes | No | Sometimes |
| 12. My child often needs others to push him/her. | Yes | No | Sometimes |

ASSESSMENT 2.5 (CON'T)

- | | | | |
|---|-----|----|-----------|
| 13. My child can take suggestions from others. | Yes | No | Sometimes |
| 14. My child asks for help when she/he needs it. | Yes | No | Sometimes |
| 15. My child enjoys feeling challenged. | Yes | No | Sometimes |
| 16. My child is able to manage at least a couple of extracurricular activities without much help from me. | Yes | No | Sometimes |
| 17. My child spends a lot of time playing computer and/or video games. | Yes | No | Sometimes |
| 18. My child spends a lot of time investigating many topics on the Internet. | Yes | No | Sometimes |
| 19. My child spends a lot of time researching areas of interest on the Internet. | Yes | No | Sometimes |
| They are: _____ | | | |
| 20. My child spends a lot of time watching TV. | Yes | No | Sometimes |
| 21. My child spends a lot of time reading in just one or two genres. | Yes | No | Sometimes |
| They are: _____ | | | |
| 22. My child spends a lot of time reading in areas of her/his special interests. | Yes | No | Sometimes |
| They are: _____ | | | |
| 23. My child spends a lot of time reading, and his/her reading interests are broad. | Yes | No | Sometimes |
| 24. My child spends a lot of time hanging out with friends. | Yes | No | Sometimes |
| 25. My child spends a lot of time doing _____ | | | |

ASSESSMENT 2.5 (CON'T)

Review your responses to the statements listed above and consider the following questions.

1. Are you surprised by any of your responses? If so, which ones?
2. Which statement(s) address behaviors you would most like your child to change?
3. Who or what might assist your child in changing these behaviors?

Place a check mark next to all that apply.

- | | |
|---|--|
| <input type="checkbox"/> Parent(s) | <input type="checkbox"/> Daily planner |
| <input type="checkbox"/> Other family member(s) | <input type="checkbox"/> Assignment planner/calendar |
| <input type="checkbox"/> Teacher(s) | <input type="checkbox"/> Clock/watch, alarm |
| <input type="checkbox"/> Tutor(s) | <input type="checkbox"/> Schedule |
| <input type="checkbox"/> Friend(s) | <input type="checkbox"/> Study skills guide(s) |
| <input type="checkbox"/> Classmates(s) | <input type="checkbox"/> Priority list(s) |
| <input type="checkbox"/> Peer mentor | |

Other ideas to help your child work on these behaviors you and/or your child want to change:



5. Resources on time management

There are an amazing number of resources available to assist your child in effectively managing her or his time. Here are a few we recommend for starters:

Text resource:

- *Becoming a master student, 10th edition* by David B. Ellis (Chapter 2 specifically addresses time)

Internet resources:

- Center for Advancement of Learning, Learning Strategies Database
<http://www.muskingum.edu/%7Ecal/database/>
- Time Management for University Students
<http://www.yorku.ca/cdc/lsp/tmonline/time.htm>
- University of Minnesota Duluth Student Handbook
http://www.d.umn.edu/student/loon/acad/strat/time_manage.html



You can also find links and information on a growing number of programs and resources by accessing our searchable database, GT-CyberSource. We welcome submissions of new resources as well as comments on existing resources listed on GT-CyberSource at www.gt-cybersource.org.



ASSESSMENT 2.6

With whom does my child enjoy spending time?

In thinking about the social situations your child may encounter if she or he goes to college early, it's a good idea to think about the friends your child has and whether college entrance would help or hinder her/his ability to find compatible friends. For some students, a lack of friends with whom they share a deep connection is one of the reasons to seek the company of older peers. For other students, the lack of age-peers would be felt as a serious loss. If your child has been successful at making friends before, she/he is likely to be successful at making new friends; if she/he hasn't made many friends, it may be that she/he hasn't found others who share her/his interests and more mature ways of looking at the world.

Which of these statements best describes your child's social situation?

- My child doesn't have enough friends.
- My child has a circle of friends who like her/him.
- My child has about the right number of friends, but he/she does not share a deep connection with any of them.
- My child has at least one good friend with whom she/he has a truly satisfying relationship.
- My child is lonely much of the time.
- My child hardly ever feels lonely.
- My child is very shy in social situations.
- My child feels reasonably confident in social situations.
- My child feels comfortable with people who are very different.

ASSESSMENT 2.6 (CON'T)

Please circle the most accurate response to the following statements.

My child most enjoys spending time with:

- | | | | |
|---|-----|----|-----------|
| 1. People her/his own age | Yes | No | Sometimes |
| 2. People who are older than he/she is | Yes | No | Sometimes |
| 3. People who are younger than she/he is | Yes | No | Sometimes |
| 4. Bright students | Yes | No | Sometimes |
| 5. Students who share academic interests with him/her | Yes | No | Sometimes |
| 6. Students who share non-academic interests with her/him | Yes | No | Sometimes |
| 7. Members of our family | Yes | No | Sometimes |
| 8. People of the same gender | Yes | No | Sometimes |
| 9. People of the opposite gender | Yes | No | Sometimes |
| 10. Popular students | Yes | No | Sometimes |
| 11. Unpopular students | Yes | No | Sometimes |
| 12. A group of friends or acquaintances | Yes | No | Sometimes |
| 13. One friend at a time | Yes | No | Sometimes |
| 14. Other (please describe) | Yes | No | Sometimes |



ASSESSMENT 2.7

The big picture: The impact of early college entrance on the family

Investigating options for accelerating into college can be overwhelming. A student's early entrance into college impacts the entire family system. Not only is there a potentially dramatic change in a child's academic environment, but this change affects family relations as well. Early entrance to college may significantly alter the long-term plans for your family. There are a number of issues to consider in the process of deciding whether early college entrance is the best of all possible options for your child.

This section was designed to orient you to common concerns and consequences related to early college entrance. Please take some time to consider the following questions. As previously mentioned, deciding whether to accelerate is an ongoing decision process. As you and your child work through the remainder of this guidebook, we recommend referring back to this section to continually think about and possibly revise your answers.

List what you perceive to be the greatest potential rewards and challenges of early college entrance for your child.

Potential Rewards	Potential Challenges



ASSESSMENT 2.8

What are your questions/concerns at this time?

Additional questions to think about as you engage in this process of investigating early college entrance options include:

1. How will early entrance to college impact me as a parent?
2. How might it affect relationships among family members?
3. How will early entrance to college impact my family's financial situation?
4. How might this influence any preconceived notions about the future of my family?
5. How will I involve other family members in this decision process?



6. Sharing your responses with your child

At this point, we recommend that you spend some time discussing this section with your child. Your child has answered essentially the same questions about himself/herself.

Questions to consider include:

1. How will we handle situations in which we have different perspectives about answers we provided?
2. How might we use this information in the process of deciding if and how we pursue academic acceleration options?

SECTION THREE:

Financial Assistance

1. Definitions
2. Scholarships: Needs-based vs. Merit-based
3. Where to find the money
4. General Tips
5. Resources on scholarship searches and related information

Financial aid is a question for all students, and younger students will find that most colleges treat them just like other students with a few important exceptions. The student financial aid offices at the colleges your child is considering will be one of the key sources for information. It's important to keep in mind that assistance is usually available only to students who are enrolled full-time. Also, some scholarships specify that recipients must be a high-school senior or high school graduate. Unfortunately, unless these qualifications apply to your son or daughter, he or she may simply be ineligible for such scholarships.

Applying for financial aid may not be a straightforward process, especially for students who are younger than traditional college age. However, we hope to provide some information here that can help you in navigating your way. We encourage you to do some reading on your own to learn about helpful hints and tactics for financial assistance.

1. Definitions

First, let's tackle the common financial aid lingo you will repeatedly come across. *Scholarships, grants, and loans* are just a few of the terms of which you need to know the definitions. One main difference is whether you will be responsible for paying back the money you receive: the recipient of a scholarship or grant does not have to pay for the awarded money, whereas a loan recipient *does* have to pay the money back, with interest. Yes, there are different ways that loans accumulate interest (subsidized or unsubsidized), but at the very least, all the money you initially borrowed has to be refunded. The main point of this section of the guidebook is to encourage you and your child to find opportunities for scholarships and grants, rather than relying on loans.

2. Scholarships: Needs-based vs. Merit-based

Now that you have the main difference between scholarships and loans down, let's take a look at need-based scholarships versus merit-based scholarships.

- Need-based awards:
 - Awarded on the basis of *demonstrated* financial need.
 - Interested parties don't take your word for it. Your child must submit personal family financial information to prove your need.
- Merit-based awards:
 - Awarded on varied measures of ability, potential, and achievement.
 - Merit-based awards are seemingly targeted at every kind of student:
 - All different ages, races, experiences, backgrounds, etc.
 - Because younger students have likely had fewer opportunities to participate in extracurricular activities or volunteering, these types of awards may be more difficult to compete for. Remember, your child's application will be

considered next to traditionally aged candidates who may have more experience in these areas.

- Unlike need-based awards, there is no set formula for merit-based awards. They usually include an ever-changing list of criteria.

3. Where to find the money

There are numerous sources for finding scholarships, grants, and other financial aid. The U.S. Department of Education administers a number of federal student aid programs including both grants and loans. You may have heard of some of these programs before: Federal Pell Grants, Federal Stafford Loans, Federal PLUS Loans, Campus-Based Programs, Federal Supplemental Educational Opportunity Grants, Federal Work Study, and Perkins Loans. Definitions of each of these programs can be found on the FAFSA website at <http://www.fafsa.ed.gov/what010.htm>. Pell Grants are the largest need-based grant program.

- Tip: Colleges are often not aware that young students can be given federal grants like those given to older students. You can suggest that they call the federal office for clarification.

If you are interested in applying for federal aid, your first step is to complete the FAFSA form, which is available online at <http://www.fafsa.ed.gov/complete001.htm> or through the financial aid office at any college or university.

Awards are offered not only by the government, but also by individual schools, nonprofit groups, foundations, clubs, associations, corporations, and organizations. In addition to the resources we list later in this section, you and your child may want to check out the free information available in your local library's reference section, research online, look into organizations in your field of interest, and even check with your own employers to find out about scholarship programs or tuition payment plans.

As this is a guidebook for *early* college entrance, the obvious questions need to be addressed. For instance, you might be asking if your son or daughter can qualify as a student who is much younger than the traditional college student, or if they can qualify for scholarships as a homeschooler. The answer is yes to both questions, but there are some important guidelines to keep in mind:

- While your child might simply be ineligible for some scholarships due to age, it might be possible to tweak a lot of application requirements to your child's advantage – it's pretty impressive when a 15-year-old is applying to college!
- If you homeschool, you might have to *make* some transcripts. Different schools have different ways of making these, so you don't have to subscribe to a specific layout or look. Just try to make them look official, and be sure to include all curriculum and grade-specific academics that your child has completed. If you want

outside assistance, some umbrella homeschool programs will create a transcript for you.

- If some applications require certified high school transcripts (no exceptions!), be sure to call the agency offering the scholarship and ask about their policy for homeschoolers.

4. General Tips

- For students less than 18 years of age, there may need to be special provisions for loans to parents, rather than to the child, because minors cannot legally sign contracts.
- Depending on your son or daughter's age, they may have to get special permission to participate in work-study programs. Some universities may distinguish between federally subsidized work-study programs (often more need-based) and non work-study jobs (not federally funded and more merit-based).
- Your child will need to take the Preliminary Scholastic Aptitude Test (PSAT) in early October the year before going to college to be considered for a National Merit Scholarship (see <http://www.nationalmerit.org/>). Even if he or she is not enrolled in a high school, arrangements can be made to take it at the local school. Information on this test can be accessed at <http://www.collegeboard.com/>.
- Remember – if your child goes to college early, they will be financially dependent on you for fewer years in the long run!
- On the other hand, there may be more opportunities for financial assistance if your child waits a few years. But the trade-off of holding off on college may not be worth it.
- Speak with financial aid officers at the school throughout the decision process.
- Consult The National Research Center on the Gifted and Talented publication, *Helping Gifted Children and Their Families Prepare for College: A Handbook Designed to Assist Economically Disadvantaged and First Generation College Attendees* at www.ucc.uconn.edu/~wwwgqt. Despite the unwieldy title, this book is a little like having a high school guidance counselor in your back pocket, and should be very helpful to the family.
- Read "Tips for parents: Help with federal aid for early college entrants" located in GT CyberSource at http://www.gt-cybersource.org/Record.aspx?NavID=2_0&rid=12826

- You may wish to check out assistance through College Funding Coaches at <http://collegefundingcoaches.com/>. This organization works with families throughout the country to provide individualized assistance in identifying colleges that are a good fit academically, socially, and financially and help to locate financial assistance.
- Also consult *The Financial Aid Book* compiled by Student Financial Services. The most recent edition was published in 1999 by Perpetual Press (ISBN 1-881199-01-0). This comprehensive text includes a detailed guide to applying for grants, scholarships, fellowships, internships, competitions, and loans. By completing the personal data form provided, you can search the text for funding opportunities based on a broad range of interest and eligibility requirements.



5. Resources on scholarship searches and related information

There are many other places to locate information on financial assistance for college via the Internet. Be wary of any scholarships or related services that request a fee, and be sure to check out the company with the Better Business Bureau before proceeding: <http://www.bbb.org>.

- College Confidential <http://www.collegeconfidential.com/>
- College Board <http://www.collegeboard.com/pay>
- CollegeNET at <http://www.collegenet.com/mach25>, FUND FINDER at <http://www.collegeboard.org/fundfinder/html/ssrchtop.html>, and SRN Express at <http://www.srnexpress.com> allow users to search for scholarships with filters for age, grade level and other relevant information.
- College Funding Coaches <http://collegefundingcoaches.com/>
- Davidson Fellows Award http://www.ditdservices.org/Articles.aspx?ArticleID=36&NavID=1_0
- FinAid at <http://www.finaid.org/> - a comprehensive website that includes information on scholarships and provides the opportunity to contact an "Aid Advisors," as well as access additional services and information.
 - FinAid! Parents Guide at <http://www.finaid.com/parents/> is an on-line resource to assist with financial planning for college
- FastWeb at <http://www.fastweb.com/> - another option for a personalized scholarship search that can include search results by state.
- A Hodgepodge of scholarships: <http://www.bamit.org/102scholarships.htm>
- The National Association of Student Financial Aid Administrators (NASFAA) at <http://www.nasfaa.org/DoItAffordIt/publicfront.html> includes financial aid applications information and additional links.
 - http://www.nasfaa.org/Categories/Category_CampusNews.asp
- ScholarSite is a website that features a small, bilingual search database (English and Spanish) that has a high concentration of scholarships for minorities: <http://www.scholarsite.com>

- The U.S. Government has made information on early college planning available at http://www.ed.gov/thinkcollege/early/tce_home.htm and <http://www.ed.gov/pubs/GettingReadyCollegeEarly/>.

Text resource

- *The Financial Aid Book* by Student Financial Services
- *How to go to College Almost for Free* by Ben Kaplan

SECTION FOUR:

Resource Appendix

1. Alternative Schooling
2. College Guides
3. Distance Learning and Correspondence Options
4. Early Entrance Programs
5. Financial Assistance
6. Homeschool to College
7. Study Abroad
8. Study Skills
9. Styles of Thinking and Learning
10. Talent Searches and Summer Learning Opportunities
11. Time Management
12. Additional Reading on Early College Entrance

1. Alternative Schooling

- International Baccalaureate (IB) program: www.ibo.org

2. College Guides

- Asher, D. (2000). *Cool colleges for the hyper-intelligent, self-directed, late blooming, and just plain different*. Berkeley, CA: Ten Speed Press.
- Berger, S. (1990). "College Planning for Gifted and Talented Youth". ERIC EC Digest #E490, ED321495 1990 <http://www.ericdigests.org/pre-9216/college.htm>
- College Confidential <http://www.collegeconfidential.com/>
- Fiske, E.B. (2001). *The Fiske guide to colleges, 18th ed.* Naperville, IL: Sourcebooks.
- Franek, R., Meltzer, T., Opochnski, R., Owens, E., & Bray, T. (2001). *The best 331 colleges*. New York: Princeton Review Publishing.
- Greene, H., & Greene, M. (2000). *Making it into a top college*. New York: HarperCollins
- Greene, H., & Greene, M. (2000). *The hidden ivies: Thirty colleges of excellence*. New York: HarperCollins.
- Harvard Student Agencies. (2002). *The guide to getting in: Winning the college admissions game without losing your mind*. New York: St. Martin's Griffin.
- U.S. News & World Report "America's Best Colleges"
http://www.usnews.com/usnews/edu/college/rankings/rankindex_brief.php
- Wright, A. & Olszewski-Kubilius, P. (1993) *Helping gifted children and their families prepare for college: A handbook designed to assist economically disadvantaged and first-generation college attendees*. Storrs, CT: University of Connecticut, The National Research Center on the Gifted and Talented.
<http://www.gifted.uconn.edu/nrcgt/reports/rm93201/rm93201.html>

3. Distance Learning and Correspondence Options

- Apex Learning <http://www.apexlearning.com/>
- Christa McAuliffe Academy <http://www.cmacademy.org/>
- High-school correspondence classes through CTY: <http://www.jhu.edu/~gifted/>
- Independent study courses: <http://www.petersons.com>
- James Madison High School <http://www.jmhs.com/?code=9941>
- Keystone National High School <http://www.keystonehighschool.com>
- On-line AP classes: www.apexlearning.com

- University of Nebraska Independent Study High School
<http://eeohawk.unl.edu/ishs/index.html>

4. Early Entrance Programs

- EarlyEntrance.org: <http://www.earlyentrance.org/>
- John Hopkins University Center for Talented Youth list of Early Entrance Programs
<http://www.jhu.edu/gifted/imagine/linkE.htm>
- Hoagies' Gifted Education Page list of Early Entrance College Programs
http://www.hoagiesgifted.org/early_college.htm

5. Financial Assistance

- College Confidential <http://www.collegeconfidential.com/>
- College Board <http://www.collegeboard.com/pay>
- CollegenET at <http://www.collegenet.com/mach25>, FUND FINDER at <http://www.collegeboard.org/fundfinder/html/ssrchtop.html>, and SRN Express at <http://www.srnexpress.com>
- College Funding Coaches <http://collegefundingcoaches.com/>
- Davidson Fellows Award
http://www.ditdservices.org/Articles.aspx?ArticleID=36&NavID=1_0
- FinAid at <http://www.finaid.org/>
 - FinAid! Parents Guide at <http://www.finaid.com/parents/>
- FastWeb at <http://www.fastweb.com/>
- A Hodgepodge of scholarships: <http://www.bamit.org/102scholarships.htm>
- Kaplan, Ben. (2002). *How to go to College Almost for Free*. New York: HarperCollins
- The National Association of Student Financial Aid Administrators (NASFAA)
<http://www.nasfaa.org/DoltAffordlt/publicfront.html>
 - http://www.nasfaa.org/Categories/Category_CampusNews.asp
- ScholarSite <http://www.scholarsite.com>

- Student Financial Services (1999). *The Financial Aid Book*. Okemos, MI: Perpetual Press.
- The U.S. Government http://www.ed.gov/thinkcollege/early/tce_home.htm and <http://www.ed.gov/pubs/GettingReadyCollegeEarly/>

6. Homeschool to College

- Cohen, C. (2000). *And What About College? How Homeschooling Leads To Admissions to The Best Colleges and Universities*. Cambridge, MA: Holt Associates. ISBN 0913677116
- McKee, A. (1998). *From Homeschool to College and Work*. Madison: Bittersweet House. ISBN 0965780619 http://www.gt-cybersource.org/SearchRecord.aspx?NavID=1_0&rid=13022&stext=%22homeschool+to+college%22&sid=1&rccode=102&rtcode=138
- The National Association of College Admission Counseling (NACAC): <http://www.nacac.com/index.html>
- Cafi Cohen's website: <http://www.homeschoolteenscollege.com/>

7. Study Abroad

- <http://www.petersons.com>
- <http://www.studyabroad.com>
- Better Business Bureau: <http://www.bbb.org/>

8. Study Skills

- Ellis, D. (2002). *Becoming a master student, 10th edition*. Boston: Houghton Mifflin Company. ISBN 0618206787.
- On-line resources associated with *Becoming a Master Student* <http://college.hmco.com/collegesurvival/index.html>
- Study Guides and Strategies: http://www.stthomas.edu/academicsupport/helpful_study_skills_links.htm
- Learning Skills Program: <http://www.yorku.ca/cdc/lsp/index.htm>
- Study Skills Package: <http://www.adm.uwaterloo.ca/infocs/study/>

9. Styles of Thinking and Learning

- Browne, M.N., & Keeley, S.M. (2003). *Asking the right questions: a guide to critical thinking, 7th edition*. Upper Saddle River, NJ: Prentice Hall. ISBN 0131829939
- DeBono, E. (1999 revised and updated). *Six thinking hats*. Boston: First Bay Back Books ISBN 031617831
- Dietsler, S. (2004). *Becoming a critical thinker: a user-friendly manual, 4th edition*. Upper Saddle River, NJ: Prentice Hall. ISBN 0131779982
- Ellis, D. (2002). *Becoming a master student, 10th edition*. Boston: Houghton Mifflin Company. ISBN 0618206787 (Chapter 8 specifically addresses thinking)
- Sternberg, R.J. (1999). *Thinking Styles*. New York: Cambridge University Press. ISBN 052165713X
- Wadsworth, B.J. (1996). *Piaget's theory of cognitive and affective development, 5th edition*. White Plains, NY: Allyn & Bacon. ISBN 0-8013-0773-2
- Study Guides and Strategies website
http://www.stthomas.edu/academicsupport/helpful_study_skills_links.htm
- Critical thinking websites, such as those published by
San Jose State University <http://www.sjsu.edu/depts/itl/graphics/main.html>
Sonoma State University <http://www.criticalthinking.org>

10. Talent Searches and Summer Learning Opportunities

- Duke University Talent Identification Program
<http://www.tip.duke.edu/index.html>
- Johns Hopkins Center For Talented Youth
<http://www.jhu.edu/gifted/imagine/links.html>
- Northwestern University Center for Talent Development
<http://www.ctd.northwestern.edu/>
- Rocky Mountain Talent Search, University of Denver
<http://www.du.edu/education/ces/rmts.html>
- DeLong, M.R. (1994). University based talent searches for the gifted. *Understanding our gifted*. Retrieved May 1, 2002, from http://www.gt-cybersource.org/Record.aspx?NavID=2_0&rid=11174
- GT-CyberSource www.gt-cybersource.org

- Hoagie's Gifted Education Page www.hoagiesgifted.org
- The National Association for Gifted Children: <http://www.nagc.org>

11. Time Management

- Ellis, D. (2002). *Becoming a master student, 10th edition*. Boston: Houghton Mifflin Company. ISBN 0618206787 (Chapter 2 specifically addresses time)
- Center for Advancement of Learning, Learning Strategies Database <http://www.muskingum.edu/%7Ecal/database/>
- Time Management for University Students <http://www.yorku.ca/cdc/lsp/tmonline/time.htm>
- University of Minnesota Duluth Student Handbook http://www.d.umn.edu/student/loon/acad/strat/time_manage.html

12. Additional Reading on Early College Entrance

- Assouline, S. G., & Lupkowski-Shoplik, A. (1997). Talent searches: A model for the discovery and development of academic talent. In N. Colangelo & G. A. Davis (Eds.). *Handbook of gifted education, 2nd ed.* (pp. 170-179). Boston: Allyn & Bacon.
- Brody, L. E. (1998, Nov/Dec). Planning ahead for college: Early college entrance. *Imagine, 6*, p. 25.
- Brody, L. E., & Stanley, J. C. (1991). Young college students: Assessing factors that contribute to success. In W. T. Southern & E. D. Jones (Eds.). *The academic acceleration of gifted children.* (102-132). New York: Teachers College Press.
- Charlton, J.C., Marolf, D. M., Stanley, J. C., & Ng, L. Follow-up insights on rapid educational acceleration. *Roeper Review, 17*, 123-130.
- Coleman, L. J. (2001). A "rag quilt": Social relationships among students in a special high school. *Gifted Child Quarterly, 45*, 164-173.
- Featherstone, B. D., & Reilly, J. M. (1991). *College comes sooner than you think! The essential college planning guide 2nd ed.* Scottsdale, AZ: Great Potential Press.
- Giddan, N., & Vallongo, S. (1988). *Parenting through the college years*. Charlotte, VT: Williamson Publishing.
- Greene, R. (2000). *The teenagers' guide to school outside the box*. Minneapolis: Free Spirit.
- Janos, P. M., Robinson, N. M., et al. (1988). A cross-sectional developmental study of the social relations of students who enter college early. *Gifted Child Quarterly, 32*, 211-215.

- McCarthy, C. R. (1999). Dual-enrollment programs: Legislation helps high school students enroll in college courses. *Journal of Secondary Gifted Education*, 11, 24-32.
- Mills, C. J., & Ablard, K. E. (1993). Credit and placement for academically talented students following special summer courses in math and science. *Journal for the Education of the Gifted*, 17, 4-25.
- Noble, K. D., & Drummond, J. E. (1992). But what about the prom? Students' perceptions of early college entrance. *Gifted Child Quarterly*, 36,106-111.
- Noble, K. D., Arndt, T., Nicholson, T., Sletten, T., & Zamora, A. (1998-99). Different strokes: Perceptions of social and emotional development among early college entrants. *Journal of Secondary Gifted Education*, 10, 77-84.
- Noble, K.D., Robinson, N. M., & Gunderson, S. A. (1993). All rivers lead to the sea. *Roeper Review*, 15,124-130.
- Olszewski-Kubilius, P. (1994). Early entrance to college: A summary of research regarding early entrance to college. *Roeper Review*, 18, 121-126. http://www.gt-cybersource.org/Record.aspx?NavID=2_0&rid=11406
- Olszewski-Kubilius, P. (1995). Thinking through early entrance. *American Association for Gifted Children Newsletter*, 2 (2), 1, 4-7.
- Robinson, N. M. (1997). The role of universities and colleges in educating gifted undergraduates. *Peabody Journal of Education*, 72, 217-236.
- Robinson, N. M. (1999). Necessity is the mother of invention: The roots of our "system" of providing educational alternatives for gifted students. *Journal of Secondary Gifted Education*, 10, 120-128.
- Rogers, K. B., & Kimpston, R. D. (1992). Acceleration: What we do vs. what we know. *Educational Leadership*, October, 58-61.
- Rogers, K. B. (2001). *Re-forming gifted education: Matching the program to the child*. Scottsdale, AZ: Great Potential Press.
- Stanley, J. C. (with A. Plotink & M. J. Cargain). (1996). Educational trajectories: Radical accelerates provide insights. *Gifted Child Today*, 19 (2), 1821, 38-39.