



Wealth is the ability to fully experience life.

## Child Entering High School

Freshman year is a big step forward for children as they are now only four years away from graduating high school and starting college. There are steps you can take in the ninth grade to help your child get started on the right track. Follow this checklist as you start thinking about the college planning process.

### COLLEGE PREPARATION

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- Taking the right classes in high school (*meet with school counselor*)
- NCAA required classes (*if interested in playing college sports*)
- Extracurricular activities and volunteer efforts
- Strengths and career interests
- College and career fairs
- College selection
- Affordability/cost
- College consulting services
- ACT/SAT
- FAFSA preparation

### COLLEGE FUNDING

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- Payment plans
- Local and national scholarships
- Education IRA
- Contributions from parents and grandparents
- Custodial accounts (UGMA/UTMA)
- Financial aid

### MONEY MATTERS

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- Basic budgeting
- Establishing checking/savings accounts
- Establishing good credit
- Start custodial Roth IRA (*if applicable*)
- Asset titling affects on FAFSA

### RESOURCES

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- [SchoolTraq](#)
- [myHomework App](#)
- [Google calendar](#)
- [Scholarship guide](#)
- [Greenlightcard.com](#)
- [Any.do](#)
- [College Inside Track](#)
- [Life360 App](#)
- Local Bank App

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