



From Cradle to College

A parent's guide to successful college planning from early childhood through grade school



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A Smart Start for Your Future Graduate

All your days filled with changing diapers will soon be spent bandaging scraped knees. Those little bundles of joy grow up fast, and everyone has a theory about what's best for your baby. Whom do you trust to get them from A to Z? We've compiled information from early childhood experts to help you navigate through the developmental years and beyond as your child moves from the cradle to college.

Bringing up a college-ready child means making sure their social, emotional and educational experiences are positive. Your time, attention and love assures him he is safe and ready to succeed. Experts say you can improve your baby's development by:

- Reading to your baby to help develop language and sound skills.
- Spending quality cuddling time, which helps your baby feel safe.
- Playing gently with your baby when she's alert and rested.
- Taking care of yourself. Your baby needs you at your best.

Children's early development is vital to their achievement later in life. Research shows that the tools your child needs to succeed in college start right from the beginning. Consider the following facts:

- From birth to five years old, 90% of your baby's brain develops.
- Children who aren't exposed to quality learning experiences by kindergarten find it challenging to close that achievement gap.
- High quality early childhood care and education programs can improve children's chances for success in later life.



The First Steps: From Cradle to Classroom

SCHOOL READINESS

School readiness means arriving at school with the knowledge, skills and physical and emotional health needed to successfully participate. Children need to be focused on learning. It's essential they come to school with their basic human needs met, such as food, shelter and loving, nurturing relationships.

DEVELOPMENT

Every child develops at a different pace. Standards for measuring a child's readiness for school vary. Experts agree that children are born ready to learn and what they learn depends on their experiences. Make sure you give your child as many positive learning experiences as possible.

SCREENING

Children who have trouble seeing or hearing or have dental problems may find it difficult to concentrate on classroom activities or homework. Check with your doctor to learn when you should have your child's vision, hearing and teeth checked. A child's ability to participate in the classroom is also affected by social and emotional health, including getting along, following instructions and regulating emotions and behaviors. It's never too early for your child to learn to play well with others.

Developmental Milestones:

Skills such as taking a first step, smiling for the first time, and waving "bye bye" are called developmental milestones. Children reach milestones in how they play, learn, speak, behave and move (crawling, walking, etc.). You can learn more about each milestone by visiting the Centers for Disease Control and Prevention website at www.cdc.gov and searching for "Child Development."

P.A.S.T.E.

PLAYING WITH GAMES AND TOYS

Playing peek-a-boo with your baby teaches that things are still there even if the child can't see them, how to take turns and other important lessons. Get on the floor with your child and make a pretend house out of a box. Use your imagination and have fun!

AWARENESS

Encourage your baby to explore new surroundings. Baby-proof your house so your baby can explore safely. Take your baby on walks to see buildings, trees, birds and butterflies.

SINGING SONGS AND RHYMES

Babies learn by moving and listening, so sing rhymes or songs that involve movement. For example, clapping teaches rhythm and coordination.

TALKING

Actively talking to your baby is the best way to promote learning. Talk even though your baby can't talk back. When your baby makes sounds, answer by repeating and adding words; your baby will respond with actions.

ENCOURAGE

Boost your baby's confidence by offering plenty of praise, giving lots of loving attention and celebrating the new things learned. This creates a secure environment where your baby is happy and able to develop.



Baby Steps to Learning



Raising a child who's prepared to learn and grow is a lifelong effort and a rewarding journey for both you and your child. A great deal of development occurs from birth to the age of three. Beginning from day one, your baby will discover the importance of learning and being a success right from home!

INTERACTING

By interacting with babies, we teach them how to learn. Children copy the behavior of the people around them, which means you have a powerful influence on your child's learning. Here are a few tips for interacting with infants:

- Hold them, cuddle them and let them see your face.
- Change your baby's position in the room to give them new things to look at.
- Talk to them, listen to music and sing to them.

READING

Reading is fundamental because you're teaching your child how to hear, speak and recognize sounds and words. Most importantly, you're letting your baby learn from the experience and, as she hears your voice, feel safe and loved.

- Point out colors, shapes and animals.
- Describe the actions of characters in a book.
- Above all, make this a routine time of fun and bonding.

Setting Goals, Setting an Example

As early as preschool, children can begin learning to set goals. The key to making college an expectation is helping your child develop goal-setting skills. Goal setting allows children to experiment throughout their youth to develop interests, learn how to dream and achieve those dreams.

STEP ONE

Help your child write down or draw a picture that represents a goal. The younger your child, the more simple and immediate that goal should be. For example, a goal may be to help make macaroni and cheese for dinner or to make an art project for a friend or relative.

STEP TWO

Talk about how your child plans to achieve this goal. What materials are needed? Who should be asked for help or permission? Write down these steps with your child.

STEP THREE

Ask your child to consider the potential obstacles ahead and how to overcome them. For example, if making macaroni and cheese is the goal, what happens if there isn't any cheese in the refrigerator?

STEP FOUR

Set deadlines with your child to show how to estimate how long a task might take. Place the written or drawn plan in a visible location and check in with your child to monitor the steps taken toward achieving the goal.



A study by the National Institute for Early Education Research showed that students enrolled in full-day pre-K programs do better on math and literacy tests than their peers who attend only partial day preschool. In addition, those who attend pre-K programs have been shown to have less risk of future crime than those who do not.

Making School a Priority

Children learn from their parents' example, and when it comes to learning about the world of educators, homework and classrooms, they look to you for guidance.

You set the standard for how your child will view school by acting, speaking and behaving in a way that demonstrates to your child that school is important.

Beginning with preschool, there are a few things you can do to make school an institution your child respects.

- **Maintain regular attendance** so your child sees that school is more important than other activities.
- **Focus on homework**, because how you deal with homework now will set a standard for your child's entire school career. Good habits now will pay off later.
- **Show respect for school officials**, even if you don't agree with them. Solve disputes when your child isn't present.

College Conversations

It's never too early to start talking about college in the home, even if you weren't able to go. Talking about college as a natural part of the education process will help make education after high school an expectation. Remember, children learn by example, so if you pursued education after high school, share that with your child. Even if your experiences weren't always positive, talking about it can help your child learn from you.

Below are a few do's and don'ts for talking about college.



DO

- ✓ talk about the future and expect college to be a part of that future.
- ✓ start saving early and involve your child in the process.
- ✓ use the words, "**When** you go to college," making it an aspiration and an expectation.
- ✓ make sure your child is reaching developmental milestones and receiving health screenings to ensure there are no physical barriers to success.
- ✓ visit local college campuses throughout childhood for sporting events and activities to make a campus a familiar setting for your child.
- ✓ encourage your child to set goals and discuss what she wants to be when she grows up and how to make that goal a reality.
- ✓ make homework a priority in your home.

DON'T

- ✗ allow money to be a barrier to college. With all the higher education options and financial aid available, almost any student can go to college.
- ✗ talk about college as an option only for certain people with certain academic abilities. Everyone is college material, and there is an option that matches everyone's goals, needs and abilities.
- ✗ doubt your child's abilities. He'll sense your doubts and make them his own.
- ✗ discourage their dreams. Though being a professional athlete or rock star may seem impractical or unobtainable now, these goals help children either learn how to achieve the impossible or learn how to set realistic goals.

Savvy Saving Starts Now

If your baby is still in diapers, congratulations! This is the best time to start saving for a college education. You have years before your child begins college, so there's a seemingly magical component on your side: compound interest.

As demonstrated in the chart below, if you save only \$30 a month starting the month your child is born, you'll have \$10,476 in 18 years. That's an impressive amount of money for a monthly deposit you won't likely miss from your bank account. Remember, even if your child needs more than \$10,000 for college, saving now will put you ahead of the game. Don't forget that there are scholarships, financial aid programs, part-time jobs and federal student loans to help your child pay for her education. If the thought of eventually paying for your child's college education seems daunting, take action. Start now by putting a modest monthly amount into an account and adding more as your finances allow. Remember, you have time (and compound interest) on your side.

THE 529 COLLEGE SAVINGS PLAN

Parents have options for maximizing their education savings. A 529 college savings plan offers a simple way to save money for your child's college education. Each state is different; however, one of the key elements to a 529 plan is that you pay no taxes on the account's earnings.

The Oklahoma 529 College Savings Plan offers several advantages, including:

- an Oklahoma tax deduction.
- a choice of investment options.
- funds that can be used at thousands of higher education institutions in the U.S. and abroad.
- a lifetime limit of \$10,000 can be used without any penalties or tax consequences to repay the beneficiary's student loans, including federal and most private loans.

For more information about Oklahoma's 529 College Savings Plan, call 1.877.OK4SAVING (1.877.654.7284) (toll free) or visit www.ok4saving.org.

Q: If my child doesn't go to college, what happens to the money in my 529 plan?

A: You can transfer the account to another beneficiary within the same family or you can withdraw the funds. If you withdraw the funds, be prepared to pay a hefty tax penalty. Consult your tax adviser for more information.

COLLEGE SAVINGS FORECAST

| Age you begin saving | \$20 per month to age 18 | \$30 per month to age 18 | \$50 per month to age 18 | \$100 per month to age 18 |
|----------------------|--------------------------|--------------------------|--------------------------|---------------------------|
| Birth | \$6,984 | \$10,476 | \$17,460 | \$34,920 |
| 5 Years Old | \$4,382 | \$6,573 | \$10,955 | \$21,911 |
| 10 Years Old | \$2,355 | \$3,532 | \$5,887 | \$11,774 |
| 15 Years Old | \$785 | \$1,163 | \$1,938 | \$3,875 |

Amounts are calculated using 5% compounded monthly. Consider the investment objectives, risks, charges and expenses before investing in the plan. Call the toll free number listed above to request a Disclosure Booklet containing this and other information.

What to Expect from Financial Aid

Saving for college is the best way to guarantee your student will be able to afford it. But when your savings aren't enough, financial aid can help fill the gap. These guidelines can help your student pay for college when it's time.

FREE MONEY FIRST! Grants and scholarships are best for the student, because they don't have to be repaid.

LET THE SAVINGS PAY OFF. Use the money you saved for college to pay costs that grants and scholarships don't cover.

USE FEDERAL ASSISTANCE FOR THE REST. Work-Study programs and federal student loans can help cover college expenses. All student loans will need to be repaid, but federal student loans generally have lower interest rates and offer flexible repayment options.

To learn more about federal financial aid and scholarships, visit UCanGo2.org.



Discover the promise of FREE college tuition!

Oklahomans want to see deserving students succeed – students who study and work hard, but whose families find it difficult to afford college. If your child dreams of going to college and works to achieve it, then Oklahoma's Promise can help make it a reality!

Students must apply in the 8th, 9th, 10th or 11th grade. Be sure to review the qualifications at www.okpromise.org.

Project Idea:

My Dreambook

Do you remember the person you dreamed of becoming when you were a child? Did you dream of being a firefighter, teacher or president of the United States? Imagine if you could go back and revisit all your dream jobs when you first chose your career path. That's what a dreambook can do for your child.

Any time your child expresses curiosity about a job, hobby or field of interest, sit down with him and cut out pictures or words that represent that dream. Paste those pictures into a scrapbook.

By the time your child is ready to pick a career, he'll have a lifetime of dreams to look back on. It may help him choose a career path that leads to true fulfillment.

Resources

Early Childhood Resources

Oklahoma Department of Human Services

www.okdhs.org
877.751.2972

Oklahoma Child Care

www.oklahomachildcare.org
888.962.2772

Child Guidance, Oklahoma State Department of Health

www.ok.gov/health/Family_Health/Child_Guidance_Program/index.html
405.271.4477

Oklahoma Family Network

oklahomafamilynetwork.org
877.871.5072

Family and Community Engagement, Oklahoma State Department of Education

www.sde.ok.gov/sde/parent-community-engagement

Kids Health

www.kidshealth.org

College Planning Resources

UCanGo2

www.UCanGo2.org
866.443.7420

Oklahoma College Assistance Program

www.OCAP.org
405.234.4300

Oklahoma College Savings Plan

www.ok4saving.org
877.654.7284

Federal Student Aid

www.studentaid.gov
800.4.FED.AID (433.3243)

Oklahoma Money Matters

www.oklahomamoneymatters.org
800.970.OKMM (6566)

Oklahoma's Promise

www.okpromise.org
800.858.1840

OKcollegestart

www.OKcollegestart.org
866.443.7420

Mapping Your Future

www.mappingyourfuture.org
800.374.4072

Ready Set Repay

www.ReadySetRepay.org
800.635.3786

Oklahoma State Regents for Higher Education

www.okhighered.org
800.858.1840

Did You Know?

A person with a bachelor's degree will earn about 62% more on average over a career lifetime than someone with only a high school diploma.

It's estimated that fewer than 20,000 students per year will get full-ride scholarships—that's less than 1% of students attending college.

About 67% of Oklahoma's resident bachelor's degree recipients remain in the state after graduation.



From Cradle to College is a publication of UCanGo2, the college outreach initiative of the Oklahoma College Assistance Program, a division of the Oklahoma State Regents for Higher Education.

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