



BURN COLLEGE HANDBOOK

SUMMARY: The Burn coaches and staff would like to thank you for participating in our program over the years. We hope you have found the experience to be rewarding and that you will continue to play with MI Burn through high school. At U14 and certainly at U15, you will be thinking about what lies beyond high school and whether your college years will include playing soccer. With that in mind, we would like to offer you some guidance based on the many years of coaching experience by our staff and the experiences gained by some of the parents who have gone through this exciting process. We hope you will have many questions of us which are unique to your situation as we see this “Handbook” very much as a work in progress, just as we do our entire soccer program. **You, the student-athlete, are in charge of this process**

To our players, choosing a college and its soccer program may be the biggest decision of your life so far. Understand that academic success should be the most important factor in your decision. Further, it is critical that you know yourself and your goals. Ask yourself what you want to accomplish from attending college, what major you might pursue and then why you want to play college soccer and what you would do if you are not a starter or even are cut from the team. **Many freshmen will not play in their first and often in their second year.** Would this then be the right school for four years?

Players, with help from parents, prepare a list of schools (10, 20, maybe even more) which you think might be attractive, but be realistic. This list will change many times over the next few years. Start with a comprehensive web site such as CollegeBoard.com to help narrow your interests. Take your personality inventory which asks specific questions about your geographic choices, student interests and life choices. This will save you HOURS of pouring over individual college websites. It is okay to have stretch schools, but also have representation of schools where you know you can be successful with your studies. Remember academics, soccer and financial considerations are all important. Next, research your list of schools by visiting their web sites. Do they offer you the right emotional vibes: possible major, geographic location, size? Ask your parents, relatives, friends of the family about their college selections. Ask your coach or other MI Burn staff for their impressions of the list.

Beginning in your high school freshman year, visit campuses to see what you like and don't like about them. Keep a notebook of impressions. As a sophomore, make appointments through your club coach to meet college coaches for brief interviews. In addition, engage your parents/family to help you with this: visit as a family, talk with college soccer coaches, department heads, take tours and meet admissions counselors. Be prepared by visiting the team/school web site. Have a few insightful questions. Consider attending a summer camp or two at targeted colleges. Juniors need to be proactive and view this process as equivalent to finding a job. Be thorough in your preparation, keep good notes, and remain realistic about schools. Maintain a good GPA and make sure your ACTs keep you in the running, or consider retaking them. Consider taking the SAT when needed to show them a different side- different test! During the entire process, ask your MI Burn coach to work with you on key schools. Be persistent and realistic. If you have not found the right college by the start of your senior year, do not give up. You may need to adjust your expectations. Work closely with the MI Burn coaches.

Your first exposure to college coaches probably will be at tournaments. Play your best, especially when your team is having a hard time. Stand out.

Know the NCAA rules regarding college visits and contacts with coaches. Visit www.ncaa.com. Also, check out NAIA schools at www.naia.org, which has somewhat different rules from those of the NCAA.

FINANCIAL CONSIDERATIONS: College is expensive! Parents should see that last few pages of this handbook for more information, but the basics are:

1. A 529 College Saving Plan or a Coverdell Education Savings Plan are a way to pay for college (different tax considerations).
2. Parents, consider filing the FAFSA for financial assistance as early in your daughter's senior high school year as possible. Many schools use this FAFSA as the first step in "their" hierarchy of financial need...be it need based, awards/merit money, and grants/loans. Depending on circumstances, families with well above average income may still qualify for assistance. Be sure to FILL THIS OUT!
3. For families with extremely limited resources, you may qualify for Calgrants
4. The US Military Academies offer excellent educations at no cost.
5. ROTC programs, including the National Guard offer considerable reductions in college costs, in return for serving our country in the military.
6. There are hundreds of scholarships available to those who devote time and energy to searching the internet.
7. Private colleges are at least twice the cost of public universities, but most offer sizeable academic scholarships. Most school web sites will display an Expected Family Contribution calculator, some far more specific than others, but this will give you an idea of the possible net cost. Some schools may provide far more aid in the freshman year than later years. Ask for the data.
8. Check out college-insight.org and college navigator for cost comparison information.

COLLEGE SELECTION PROCESS SUGGESTIONS

The process of college selection is complicated. This not so brief document definitely will not answer all your questions, but hopefully it will get you started in the right direction. There are probably MI Burn girls or fellow club/high school players in some phase of this process now. It is up to you (parents and players) to access the many sources of information and to initiate communication with MI Burn staff as you develop your strategy.

YOU (THE PLAYER) HAVE A MUST-DO LIST

Academics come first. A high GPA and tests scores will open many doors whereas a mediocre academic record will close many doors. Critically important is a realization that you are going to college to get the best education you can. If you are in the wrong academic environment, you most certainly will be frustrated and may not succeed in your most important goals.

The player must be fully engaged in the process, which means the majority of contact should be between the player and the coaches, NOT between coaches and parents. Coaches want to know their prospects as people AND may lose interest in a player who seems to show no interest in them. This is time consuming, so get started NOW.

You (player, but to a lesser extent parents) must drive this process. Staff can help, but they will be working with many players. If you do not involve Staff in your search, that is your fault. Do not expect Staff to do the work for you.

The college experience is likely to represent four of the most enjoyable and personally rewarding years of your life. We hope that soccer will be a major part of your college life and that you will maintain friendships made through soccer for the rest of adulthood. Yet there are realities that you need to address before making a decision about college that will help to make those four years even more rewarding. That said, the tone of some of this document may seem a bit somber, but the work you do now should provide huge satisfaction in the long run.

KNOW YOURSELF

This may sound obvious, but you need to reflect on some serious realities before you go much further, beginning as a high school freshman and continuing through the entire process. Your understanding of yourself is bound to change several times over the next few years. Plan to revisit this topic at least once a year. Write down your feelings. Why do you want to play college soccer? Is it for the athletic scholarship money? This may be one of the worst reasons to pursue a college soccer "career".

Maybe the best way to answer that question is to honestly state why you played high school soccer. Possibly it was for the pride you had in representing your school (and maybe for the letterman jacket) and for the prestige you felt you had attained and because you wanted to be a part of a team. The same might be true for college play. You might want to represent your college, you are proud to be a part of the school. You are looking forward to the college experience and want to excel in a sport you've loved, and for the next four years to play with and for people you admire and respect. Sure, it would be great to get a full ride at a big name school, but the reality for most is much different.

However, your soccer abilities **will** give you access to a broader spectrum of colleges. At the same time though, thousands of other club soccer players will be thinking the same thing. There are 300+ D1 colleges, which means there are about 2500 spots for freshmen. Have you distinguished yourself to the extent that you can be sure of a place in D 1 or should you also consider the hundreds of D 2, D 3 and NAIA schools? Many D1 college soccer teams are less impressive than D2, D3, NAIA.

Don't make the mistake that D1 represent the highest level of play. One measure of distinction is your participation in ODP or the US Club Soccer PDP efforts. If you have been selected for one of these teams, you will be on many college coach's radars. Your MI Burn team's success will play a role as coaches will tend to focus on State Cup, high level tournament winners, etc.

MORE REALITY QUESTIONS

How would you deal with being a substitute in your college freshman year, maybe as a sophomore or even for four years? Would you prefer to be an impact player at another school? Can you balance the time requirements to play at a top soccer school: 6 AM weight training, twice a day practice, missing classes to travel, pressure to perform or never make mistakes from possibly more competitive and skilled peers and demanding coaches? What if you are cut from the team or injured in your freshman year (which might mean you could lose all of your financial assistance)? Is this the right college for you in the event you can no longer play soccer? Please take the time to think about these issues and write down your answers.

PLAYERS GETTING STARTED: FRESHMAN YEAR

1. Buy a loose-leaf binder. Decorate it in a way that will make you want to use it.
2. This is a huge undertaking. At an early age, and certainly no later than U15, players and parents must do some soul-searching and **begin** the process. There will be many changes along the way. Entering High School is a major life-changing time. For kids who play soccer you have now at least four time and energy demanding dynamics to balance: GRADES, the social aspects of high school, high school soccer and club soccer. GRADES are by far the most important consideration as they will determine access to colleges. **Nothing should stand in the way of a successful academic experience.**
3. Give some thought to your college major. This will probably change, maybe even several times before you even get into college and maybe several times after you are there, but having an idea or goal is important as not all schools will offer the curriculum you may need.
4. Review the ideas in the KNOW YOURSELF and MORE REALITY paragraphs above. You should write down your impressions in your binder.
5. Make sure you involve your counselor at school in the process to ensure you have the eligible credits to Be approved through the NCAA eligibility center.

PARENTS GETTING STARTED: FRESHMAN YEAR

Parents probably will be the initiators at this stage, but be certain to increasingly involve your child as ultimately they will replace you as the point of contact for coaches.

1. Parents, you will be investing perhaps \$200,000 for your child's education. They will be investing four or five years of her valuable time in college. You know how critical getting the right education is. Having your 14 or 15 year old focus on college may be a daunting task, so start slowly. You may need to be the one to do much of the preliminary work. **It is important to remember that there is no single right college, there may be many right colleges.** By age 15, your child should have visited several schools, perhaps after tournaments or on weekends. Tour local colleges, maybe even on the spur of the moment or when you attend college soccer games, just walk through the campus.

2. Encourage your child to do some soul searching. One expert suggests the following extremely broad concepts: aptitude (what does she like or in what does she excel?), achievements (art, music, theater, soccer...of course), interests (possibly things she does just for fun), personality traits (what makes her different? How would her friends define her as a person?), values, goals. Maybe your child has other ideas to add to this list. Work with her, ask questions; share your own college experiences.

3. The right college environment is critical in most cases (big school, little school, dorms, dining facilities, co-ed or not, proximity to a big city, religious affiliation). Soccer may consume only three or four months a year of the college experience, but it may be more. A player who "knows" they want to play soccer as they enter their college freshman year may become disenchanted by the coach, by the team, by her position on the team (I wanted to be a defender, but the coach has me at forward. Why?), numerous complications possibly including academic difficulties, injuries, lack of playing time, changes in coaches, etc. The player must be comfortable with the college. Define what is important about colleges. Are there extracurricular clubs that would be intriguing? Is skiing important, the beach? Museums? Write it down. Parental guidance and understanding are essential.

4. If we were to poll our, we would probably find that most either have no idea of where they would like to play college soccer or would automatically offer a list of the top D1 schools. There might be a few who want to go to the school one of their parents attended. It is essential that parents encourage their daughters to keep an open mind about location.

SOPHOMORE YEAR FOR PLAYERS

1. Prepare an e-mail to send to college coaches; just the basic facts. Make sure you complete a MI Burn player profile. Update your profile on getsoccer, NCAA, CatpainU etc. Keep it current. Send coaches an e-mail about ten days before tournaments, giving them the schedule for your games. Make sure you spell the coach's and the school's name correctly and keep the e-mail brief. Remember that recruiting rules prevent direct contact from a coach at this age, so they cannot respond to your e-mails. You may receive requests to fill out a recruiting form and, undoubtedly, begin to receive soccer camp advertisements.

2. You might want to make a short DVD of your game highlights or upload video to a YouTube page as a marketing tool.

3. Take as many college tours locally as you can, even if you think you will really hate the school. This will get you acquainted with what campuses look like. Be sure you clearly define what it is about a school you love or hate, as this may be important information about future visits. Each college has a unique personality. After a visit, try to define that personality. Was there anything that surprised you? After the visit, was there anything you wish you had seen? Consider an e-mail to the coach or someone in the Admissions Department if you have a specific question. Remember, as a sophomore your contact with college coaches is severely limited by NCAA rules, which you need to have read. In all communication, include your coach's contact information as the best avenue for feedback to you is through your coach.

4. Ask your parents what they thought of the tour. They might surprise you with their answers.
5. MI Burn and their staff has players at numerous colleges either still playing or not. Use them as a resource to gain insight of what their colleges are like and what is good and bad about their college teams and their college experiences.
6. Many colleges have virtual tours on the internet. Before visiting a college, take the virtual tour. See what you like and maybe don't like about the campus, academic curriculum or social life. Is the virtual tour one of substance or just sugar-coating? The tour may include information about the community. Remember what you wanted to be as a freshman? Is that goal still in place?
7. All schools will display a roster of their players. Make a copy of the roster (there may be archived rosters which will give hints at how many players survive four years). Also, pay attention to those schools which may be deep in numbers of players at your position as that will play a role in determining your attractiveness to the coach. Most will show a very brief bio of each player. Read those bios and maybe print them for players who have your position. You may find that those players have extensive high school and club credentials. This may provide you with motivation to work extra hard in the next year or two as you check out colleges. Some web sites will include game stats, which will show who are the starters. That may tell you a lot more than just the bios. Read the coaches' bios. Some may include "mission statements" on the team web site. Streaming video of games is available at many colleges.
8. When you meet a coach for an interview, be ready to answer the question, "Why do you want to play for me?" Show your personality. An interview is a two-way street. You want to find out about the soccer program and school while the coach wants to see if you would be able to make a contribution to her/his track record. If you have done your homework on the school and the program, you will be able to ask good questions. (See Questions-For-College-Coaches document) But, do you have five minutes, or fifteen, or an hour? First impression may determine how much time you have, and maybe whether you will drop right off a coach's radar screen or rise to the top. The coach will have interviewed hundreds of players before, so first impressions will be important. If you appear unprepared, distracted and unengaged, that will be apparent to the coach. **Challenge yourself if you are shy.** Your job is to make him/her want to watch one of your games. There are dozens of questions which you and your parents might like to ask, but here are a few which you might consider. Be sensitive to the amount of time the coach might have, by the depth of answers she/he might give to the initial questions. Some questions like what conference are you in, what is your record, will show you have NOT done your homework. If you can find the answer to a question easily on the web, don't ask it. But maybe make the statement... "I see you had a great season and advanced to the Round of 16 last year". Now that will impress most coaches. This is a great opportunity to impress the coach with your seriousness.
 - a. I play center back for club, but I see a lot of the girls you have recruited in the past two years were mids for their clubs but now play other positions (or similar, but only if true). Do you ever switch around players in positions? How successful has that been?
 - b. Please tell me a bit about your coaching style such as formations, whether you switch formations often during the game, move players around a lot during games?
 - c. Do you have a lot of invited walk-ons? How successful have they been in making the roster?
 - d. What is the graduation rate, transfer rate for freshman in the soccer program? How many freshmen remain on the team for four years? Why do they drop? What are you doing to increase that rate?
 - e. Your parents may wish to know how closely the coaches are involved with the players in the off-season. Team meetings, monitoring of grades, etc. Are there disciplinary problems on the team? How are those handled?
 - f. Financial aid is a huge topic, best left for later conversations, unless the coach wants to discuss it up front.
 - g. What is the college policy toward sport/other scholarship awards for injured players?
9. Give considerable thought to summer camps at target schools, as these camps will offer several days of playing in front of the right coaches. Realize that these camps are to generate income for the coaches and their soccer programs as well as to give visibility to prospects. It is also important to know if the right coaches will actually participate in a substantive way. Communicate with the coach beforehand so the coach is aware of your seriousness. Again, be realistic about your

expectations. Don't forget that you have academic plans, so you need to pick the camps at schools where there is a strong academic program in your prospective major. Also, you may **actually** visit and participate/train at NAIA college team training sessions. The recruiting practices for NAIA schools are completely different from those of the NCAA. The new shorter cheaper option that the bigger schools offer now are the 1 day or weekend 'College ID' or 'College Prospect camps. These are very good options as many coaches invite players they are actively recruiting to attend these camps.

SOPHOMORE YEAR FOR PARENTS

1. Prepare with your child a list of about 20 or more colleges that fit the profile of a school that is attractive. Use CollegeBoard.com or Princeton Review's web site and other similar search tools. You don't have to start with even 20 schools, just keep an open mind as you do research. It might be a good idea to have a loose-leaf page for every school your child and you identify, make sure they write down likes and dislikes, impressions, notes from virtual or in-person tours, etc. It is essential that you be realistic in many of your choices, but there is nothing wrong with including stretch schools, academically, financially and soccer-wise. At some point, copy the list of schools for your child's coach. It would be helpful if they made a statement as to why they picked these schools. The more clearly your MI Burn coaches understand what it is they (and you) seek in a college, the better they will be able to help you. Submitting a list of schools with no explanation as to how they came to be on her list does not reveal her personality, academic goals, financial constraints, etc. Indicate "safe" and "stretch" schools, but be sure they says why they considers them to be such. Expect their coaches to encourage them in some cases and discourage her in others (try not to take it personally), as well as suggest some schools they (and you) have never considered or perhaps have ruled out. Creating this list is a very important homework assignment for you and your child.

2. You need to know that many colleges have soccer clubs, intramural or even inter-college clubs. It may be that the right academic school is the wrong varsity soccer school. Almost every parent would like her/his daughter to attend the University of XYZ and play for that great soccer team. If XYZ is the right college academically, but your child is not going to make the roster, perhaps they will be just as happy to play on an intramural team.

3. When you visit colleges, have your daughter ask her MI Burn coach to arrange a meeting. A sophomore cannot be contacted by an NCAA college coach, so an intermediary is essential. Showing up at the office of a college coach unannounced is risky and could be seen as a sign of lack of respect or seriousness.

4. Do not make any verbal promises to college coaches too early. Do not allow yourself to be pressured by coaches.

5. Start thinking about your financial constraints.

Begin an analysis of student loan options. Interest rates and other terms will vary considerably, with federal loans usually carrying lower interest rates and better repayment terms.

When you visit colleges, you may include meetings with financial aid officers, perhaps at the same time your child is visiting the soccer coach or touring with an admissions representative.

The size of a college's endowment fund may provide guidance to the extent of the grant program. The college's web site may also offer insights.

JUNIOR YEAR FOR PLAYERS: YOU ARE NOW ON STAGE

1. Time to showcase your talent in game situations. If you consider yourself a D1 prospect you need to read the article titled "What it takes to play college soccer" on the college resource page on the MI Burn website. This will give you an idea of what coaches are looking at while they are scouting potential athletes.

2. If you have not had any indications of interest by spring of your junior year, it may be necessary to rethink your target schools. Look through your list for those colleges which need to fill spots where you can play, but within the parameter of being the right academic school. If your favorite colleges do not need a ____ (your position) when you would be a freshman or sophomore, you should find some schools which will be graduating their starters. But do not give up on your favorite schools. Coaches will have developed their wish lists of candidates, but that certainly does not mean they

will get their top choices. You may still be very much in the running. You might have your MI Burn coach find out where you stand on their various wish lists, but in many cases your MI Burn coach may say that is not the right strategy either. Patience and flexibility are probably even more important.

3. Consider camps and ID, Showcase, or Prospect camps at target schools

4. By now, you will have had considerable experience interviewing college coaches. You should have a pretty good idea of how to sell yourself. After your meeting or attendance at a camp, be sure to follow-up with an e-mail or letter of thanks. Your MI Burn coach might be able to provide you feedback about the college visit and how to proceed.

5. Keep in mind that the higher level D1 schools look to commit their athletes first. Then the mid major schools along with the top D2 schools. Then mid major D2's, D3's and NAIA schools. It is not uncommon for D3 and NAIA schools to commit players during their senior year of high school.

6. It might be a good idea to retake the SAT/ACT. A high SAT/ACT and GPA might be enough to tip the scales between you and a somewhat better soccer player with indifferent grades, who may not last more than the first season. A superior academic record may be enough to afford you "invited walkon" status, which means little if any sports-related financial assistance, but at least an opportunity to try out for the team.

7. You must register after your junior year in high school with the NCAA and/or NAIA to confirm your eligibility. Go to http://eligibilitycenter.org/ECWR2/NCAA_EMS/NCAA.html. If you are considering an NAIA school, you need also to register on the NAIA web site (www.playnaia.org).

JUNIOR YEAR FOR PARENTS.

1. Please support your child. They should become fully engaged and committed to securing her college future. Refocusing though may be in order from time to time. This also happens to be a period of INTENSE pressure for your child as they set their sights on college: School and grades take on increased importance: soccer coaches ask, parents ask, tests are being taken/re-taken, friends are talking about their processes and overall, they are immersed in it! Provide a comfortable open environment at home. Know when to NOT ask and when to talk about it...Remind YOURSELF that your child's best interests are where they will be happiest. Keep yourself grounded.

2. There is a lot for you to do this year. Your child's prospective school may come with a intimidating price tag. If she is an average student with pretty good, but not great, soccer skills within the universe of competitive soccer players, you may be facing a \$50,000 per year bill for tuition, fees, rooms and board at a private liberal arts school. If you and them have not had long discussions about financing her education, now would be a good time for it.

3. It is time to review (if you have not done this before) what is affordable, what sources of financial assistance might be available, especially in the form of school or government loans. Discuss this important aspect of college with your child, as they are becoming an adult and the decisions you are making will have a profound effect on all of your lives for years to come.

4. By now, your child has developed a list of candidate colleges. Together, research the costs of those colleges, look at scholarships that students might expect, visit sources like US News and World Report or Princeton Review web sites which mention average funding, such as grants and loans. Some colleges will walk you through estimates of financial aid you might receive based on income and assets. It is definitely worth the time to see what the possibilities might be, given your circumstances.

5. Even if your child is good at evaluating colleges, it will help you if you keep your own records of impressions about colleges. Next year, you will have many IDs, passwords, etc in order to access application status. Good recordkeeping will save you hours in the long run.

SENIOR YEAR FOR PLAYERS

Now is the time for Official Visits to be set up.

What is An Official Visit?

Although you are always welcome to visit college campuses at your own expense, you are limited to five official visits in which the college pays for part of all of your expenses. Completion of the SAT or ACT and a high school transcript are prerequisites to an official visit, and you may only go on an official visit after the first day of your senior classes in high school. Usually an official visit consists of an overnight stay where you will have a member of the soccer team as your host. You will meet the coach and the team, learn more about the program, attend a class and possibly attend a sporting event. You may also meet other recruited athletes there for a visit. While there, talk to people and learn as much as you can.

Here are some things you should do in advance of a visit:

- Decide where to meet the coach.
- Get their number to avoid a mix-up.
- Get the time schedule for your visit.
- Ask for the names of your contacts on campus.
- Find out who is paying for any tickets or meals.
- Ask what to bring.
- Ask to meet with department chair in your area of interest.
- Ask to meet with admissions to understand procedure and ask questions.
- Try to see the campus on a regular school day while class is in session.
- Visit with players. Talk with the freshmen and sophomores to get their perspective on first-year experiences.
- Take notes regarding your visit.
- Always write a thank-you letter(email) to the coach after your visit.

If you have not had the indications you wanted by the fall semester of your senior year, there is still time, but you will need to be very proactive. You should have a very clear idea of your academic goals and where you might achieve that success. Your coach realizes this is a stressful time for you and will encourage you during the process.

SENIOR YEAR FAMILY TACTICAL DECISIONS

It is not unusual for players to not have a soccer commitment early in one's senior year. Hopefully by now, you have visited many colleges, talked to lots of coaches, identified your likes and dislikes about schools, maybe chosen a major, found a few (or more) schools that will meet your academic, soccer and other needs, but you do not have an offer you like. The problem is that it is time to make applications to colleges. Some deadlines are looming. Many schools will require a time-consuming essay (which may carry very considerable weight in the admissions process). Do keep in mind that many schools use a common application, which will save time.

Another serious consideration will be a safety net of sorts. Your child (and you) may be among the many who are excited about an academic and soccer home for the next four years, but there is a lingering apprehension that something may go wrong. In that event, it may be a good decision to buy some added time by applying to several back-up schools. This may sound disingenuous, but college is a huge investment and the security of a Plan B may provide some lessening of the stress level of the senior year. The dilemma that many of our families will face is whether to apply to a school you have been courting, but which seems to have filled its roster with committed players and, of course, the answer is, "It depends". In interviews with target schools you might have asked (and you still may ask), how many committed players change their minds after National Signing Day? There are several factors which can result in last-minute openings at your target schools:

- A player committed to a college in the fall simply changes her mind (may lose eligibility)
 - Family financial considerations
 - Other family issues, such as a move or parental job loss
 - The committed player suffers an injury and cannot play in the fall (becomes a red-shirt)
 - Especially at top-tier academic schools, grades and test scores preclude admission, once thought certain
- The target school soccer program may experience some hiccups:
- A surprise or two around Signing Day may lead the coach to resume her/his search.

- The coach may move (the school is almost certain to honor its commitments previously made)
- Players may transfer schools unexpectedly due to reduced financial assistance
- Satisfaction with one's position on the future team may cause players to rethink another year
- Academic or other pressures may overwhelm the time allocated for sports by an existing player
- Injuries during the spring season drop a player from the active fall roster

FINANCING A COLLEGE EDUCATION

This is an enormously complex discussion. MI Burn does not pretend to understand fully this process, but there are a few suggestions for parents and students to consider. Obviously parents will have far more involvement in this aspect of college selection, but it is a really good idea to include your child in some of the work so she knows that this is a huge investment for you and that hard work in school and on the soccer field by them is likely to make the decision considerably easier and manageable.

Spend a lot of time at <http://collegecost.ed.gov/scorecard/index.aspx>. This will provide you with information about average net cost to attend colleges, the percentage of students who graduate from target colleges within six years. Ask school admissions about four year graduation data and ultimately will include information about employment after graduation. Slightly over 50% of private school students graduate in four years compared to 31% at public colleges. Check out <http://www.ed.gov/fund/grants-college.html> to get a great deal of information about all types of financial assistance.

Many colleges will include on their web sites a "calculator" of Expected Family Contribution based on family income and assets. Child assets count heavily toward EFC. This is a number provided by the US government after filing the FAFSA. This number is an estimate and may vary depending on the source, but it will give you some idea of the cost to you. Especially with the individual college calculators, be sure to factor in the cost of books (likely well over \$1000 a year, unless you can persuade your child to buy used books from students, from Amazon or from hundreds of on-line sellers), transportation (airfare or even car ownership costs plus parking at school), lab, art supplies etc or medical insurance cost.

Also look at finaid.com

FAFSA (Free Application for Federal Student Aid) at <http://www.fafsa.ed.gov/>. File the form as soon as possible after January 1st of the year your child will enter college.

An investment option for saving for college are a 529 Plan or a Coverdell Plan. If not, you might start at http://en.wikipedia.org/wiki/529_plan. Stock brokers can provide considerable information. Colleges may provide federal loans as part of their financial assistance offers. Parents must read the details of these (and private plans) as co-signing with your child places parents in a risky position of being fully responsible for the debt if your child defaults. With very few exceptions, these debts cannot be discharged in bankruptcy court. Some government loans carry better terms than others, but likely lower than private loan rates. Read the fine print VERY carefully.

Once parents have a good idea about freshman year funding, especially grants or assistance from a college, try to determine if grants are likely for all four years and what the important parameters are to their repeatability. Never assume that a grant will be provided for all four years. In fact, grants often are for only the freshman year. Merit assistance, probably based on high school GPA and/or SAT scores may often exceed \$10,000-15,000, possibly substantially reducing the gap between private and public colleges. Ask if merit assistance is based on achieving a freshman and cumulative later year GPA (almost certainly) and if it is indexed to inflation (probably not).

If graduate school is likely, do not forget that financial assistance is far less unless your child has been extremely successful academically or is going into a high demand program, such as the sciences.

SOURCES OF INFORMATION YOU MAY FIND USEFUL

High schools may be a great source of information: guidance counselors, libraries, perhaps even college fairs. Be sure you have taken or will take the right courses.

Good Luck in the process

Below are some website to use as additional resources

NCAA: www.ncaa.com

www.collegeboard.org

www.princetonreview.com (a private company that offers SAT prep courses)

www.collegeview.com/index.jsp

www.collegedata.com

NCAA (Divisions 1, 2, 3) Eligibility Resource Center -- includes helpful guide with eligibility requirements and recruiting timelines and rules -- <http://www.ncaa.org/wps/ncaa?ContentID=263>

NAIA Prospective Student Athlete -- includes guide -- <http://naia.cstv.com/member-services/attend.htm>

Be Recruited website (one of many on line resources to make a profile) -- <http://www.berecruited.com/>

For those interested in D3 colleges and soccer, please register at an excellent site:

<http://d3recruitinghub.wordpress.com/about/?blogsub=confirming#subscribe-blog>