

Parent Checklist



As a parent, you have a front row seat to your child's personality and skills. You can help them successfully launch after high school, whether they decide to go straight to a career, the military or continue their education. Bank of North Dakota (BND) has resources to help your child **Be Confident** with the career and financial decisions they make.

Reassure your child that they don't need to worry about selecting a career for life and think more in terms of the next five to 10 years instead. One of the most important things you can do is help your child realize their career will evolve. They can pivot successfully from their original choice to other options as doors open for them.

Research

- Help your child explore careers and offer to connect them to people who work in their fields of interest. If you do not know someone in a career they're interested in, ask their school counselors, friends or relatives.
- Introduce your child to **RUReady.nd.gov**, a website that provides excellent information on career choices, high school coursework, practice tests and career preparation.
- Educate yourself about in-demand career fields of the future and what educational programs or experiences are needed for those fields.
- Visit with parents of juniors and seniors and those of children who graduated last year about their lessons learned.



Point your phone or tablet camera at the QR Code to access more helpful information



Classes and Grades

- Ask your child if they have a high school class plan that meets technical school or college entrance requirements if that is their goal.
- Help your child foster good study habits and consider a tutor to get them on the right track if needed.
- Research dual credit and Advanced Placement (AP) courses so your child can take college courses, earn college credit during high school and reduce the amount of time in college later. If needed, they can apply for a student loan or, if eligible, dual credit assistance offered by BND.

Outside-of-School Activities

- Recommend your child document extracurricular activities, volunteer work, honors and awards in their North Dakota Dollars for Scholars profile.
- Encourage your child to work and volunteer in the community.
- Teach your child how to manage money and live on a budget as well as other life skills like cooking, laundry and basic car maintenance.
- Create a free account for both you and your child at **SmartWithMyMoney.nd.gov** to access tools and resources on financial topics.
- Discuss the financial needs that have to be covered after high school graduation: health care, transportation, cellphone bills and other budget items.
- Remind your child to register with Selective Service by age 18 if required. This can be done online.
- Talk with your child about using social media responsibly. A misguided post could affect their ability to qualify for a job or be accepted into a future professional program.



Trade School or College Bound After High School?

Consider the following tips:

Choosing a School

- Have your child create an email account for college correspondence. The new address should be suitable and reflect professionalism.
- Visit two or three colleges with your child. If you aren't able to go in person, see if there is a virtual option.

Paying for Education

- Have a family discussion about paying for education. Will you help with expenses, or will your child be responsible for all costs? Set realistic expectations.
- Start a College SAVE account if you have not already. If your child has not yet turned 16 years of age, you may qualify for a \$300 income-based BND Match.
- Help them research how much college costs. Visit BND's website to compare the costs of attending regional colleges.
- Have your child start looking at scholarship options early and often. Encourage them to consult with their school counselor to see if they are on pace for the North Dakota Scholarship.
- Research student loan options if needed. Start with federal Direct Student Loans, and if they need more, visit BND's website at **bnd.nd.gov/confident** to learn about its student loan program and use the salary-to-debt calculator to estimate how much is reasonable to repay based on their future anticipated salary.

Senior Year Tasks

- Complete the FAFSA. Some financial aid opportunities are first-come, first-served so it is best to complete it early. Attend school-sponsored FAFSA and career events and consider watching the videos on BND's YouTube channel for assistance.
- Have your child participate in College Application Month in the fall to assist with paying the application fee for one North Dakota school.
- Encourage your child to apply for at least two scholarships per month.
- Complete the enrollment process at the college your child wants to attend.
 - Review financial aid offers from colleges.
 - Have your child inform the colleges they're declining that they won't be attending.
 - Submit the required paperwork for college enrollment and housing.
- Suggest your child take CLEP and DSST exams to test out of introductory college courses.
- Help your child submit the North Dakota Dollars for Scholars scholarship application at **northdakota.dollarsforscholars.org** by April 1.