

# Lesson 11

## You and Your Parents

**Materials Needed:**  
pen or pencil



**Vocabulary:** These words will help you understand this lesson.

Word/Term	Definition
<b>personal responsibility</b>	you are responsible for the choices in your life.
<b>self assessment</b>	a process by which you learn more about yourself

### Journal Writing

You think you are prepared for college. What kinds of decisions will you face? What have you heard about campus life? What will be the biggest adjustment? Write in your journal the expectations and concerns you have about your first year in college.

### A Conversation with a Parent

Have you ever interviewed a parent? Perhaps this is the time to find out how your parents feel about your college venture. After all, this will be a change for them too. Select one parent/guardian to interview. Then answer the following questions **before** you conduct your interview.

**Analysis:**

1. Describe your family.

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2. What qualities does your parent/guardian have?

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3. What do you know about your parent's childhood?

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4. How do you *think* they feel about you going to college?

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5. How do you feel about going to college?

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6. What are your parent's academic expectations of you?

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7. If you live on the college campus, do your parents expect you to come home on a regular basis? How do you feel about this?

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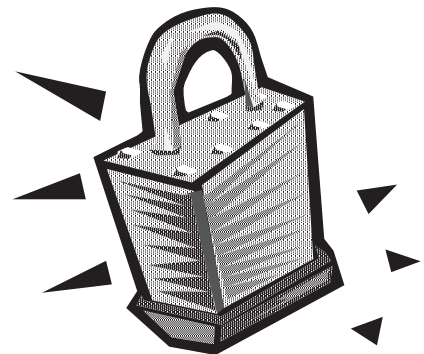
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### **Information to Share with Your Parents**

Most parents have concerns about their children leaving home. You can reassure them about college living by finding out information ahead of time.

### **What Do You Know about Campus Safety?**

What kind of locks are on the doors in the residence halls? Dorms should have a card key system like that used in hotels for outside and inside doors. Unlocked doors and standard keys are not good signs.



Does the college use students as patrol officers or professional security officers whose background has been checked? Recent history shows a college campus needs professional security.

8. Are your parents concerned about recent violence on college campuses? Are you?

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What do you know about the extent and impact of alcohol abuse on college campuses? Recently published data indicates **each year** the consequences of college drinking are more significant, more destructive, and more costly than many Americans realize. These consequences may affect you whether or not you drink. Ask colleges about campus alcohol policies. Do they enforce underage drinking and sponsor alcohol-free social events? Sometimes college drinking is the cause of academic problems, vandalism, drunk driving, injury, assault, health problems/suicide attempts, and even death. About 5 percent of 4-year college students are involved with the police or campus security as a result of their drinking.

9. How much of this information should you share with your parents? Do they have concerns?

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College provides a time of independence from parents. Although the legal age of adulthood varies for such things as voting and drinking, going to college gives independence in many areas. You have to be responsible for your actions. College students can feel nothing can happen and often take risks. But both the opportunities and the consequences can be high.

You will be confronted with pressures related to social situations—sex, drugs, alcohol. Students today feel pressure to know what they want to do, pick a career, and plan for the future. This pressure often causes substance abuse, anxiety, and even depression for some.

**10.** This is a discussion you must have with your parents. Are they ready to let you make your own decisions? Are you ready?

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### **What You Should Know about Credit Cards**

There's a good chance that you will acquire a credit card while at college. More than half of all college students have a credit card in their own name. In selecting a credit card, look for key features, such as:

- Low interest rates or finance charges (also known as APR or "annual percentage rate")
- Low or no annual fee, if possible
- A grace period before finance charges are incurred
- Other benefits, such as free gas or extended warranties on purchases.

When you and your parents discuss the option of a credit card, you must understand that a credit card isn't free money. You should charge only what you can pay back in a timely fashion. Interest on credit cards is very high. It's important to pay bills in full, but if not, at least pay more than the minimum payment due each month. It is important to notify card issuers when you move so that account statements are delivered promptly to the correct address to avoid additional fees and interest payments. If your credit or debit card has been lost or stolen or you suspect unauthorized purchases have been made to your account, you should contact the card issuer immediately. Understand your responsibility to owning a credit card before you get one. Read the fine print!

11. Discuss with your parents how you will manage money in college. How will this happen?

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**Self Assessment Questions**

12. Are you ready to take care of personal responsibilities such as eating and sleeping well, doing laundry, waking up for class on time, and caring for your own health? Which will you have the most difficulty with?

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13. Do you anticipate homesickness and missing friends from home? How will you cope with this?

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14. How will you adjust to a roommate and dorm living? Are you willing to discuss room expectations with your roommate?

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15. Are you ready to manage your freedom and make decisions about the many temptations you will face at college regarding drug and alcohol experimentation, morality, class attendance, and social pressures? What experience have you had in making these kinds of decisions?

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16. Ask your parents what their greatest concern about you going off to college is. Do you feel they should be concerned about you? How can you help them to feel confident that you are ready to go to college?

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### What Rights Do You Have as a Student?

FERPA stands for Family Educational Rights and Privacy Act which is an Act that grants four specific rights to adult students. When you turn 18, or enter a postsecondary institution at any age, the rights under FERPA transfer from your parents to you. Four rights are:

- the right to see the educational records the institution is keeping on you
- the right to seek amendment to those records if inaccurate
- **the right to consent to disclosure of your records**
- the right to file a complaint with the FERPA Office in Washington

You have control over your records. Your parents can gain access to this information **only** with your permission. This is something you should discuss with your parents. Do you want them to have access to your records? If you do you will sign a waiver stating they may receive your grades.

Just about any information provided by you to the college for use in the educational process is considered a student educational record. This includes: personal information, enrollment records, grades, and schedules. Student educational records are considered confidential and may not be released without your written consent. When you apply for a job you will sign a release form so that your college records may be sent to complete your application.

Some information is considered public. This information can be released without the student's written permission and includes information such as: student's name, e-mail address, telephone listing, date and place of birth, classification (Freshman, Sophomore, Junior, Senior, Graduate), and activities during college. You may consider this *Directory Information* confidential as well. If you do not wish your information released or published you must give written notice.



17. Do your parents want access to your records? \_\_\_\_\_ How do you feel about this?

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**18.** Write a note to your parents telling them what you want to accomplish next year. Ask for their support.

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Parents are probably not going to be available on a daily basis when you go to college. Sometimes you may be uncomfortable. Like everything else in life, not everything always goes smoothly at college. Professors expect you to be responsible for your learning, class attendance, and be present for exams. If you have a problem with a course you can make an appointment to see the professor. However, there are many other kinds of problems you could encounter. Find out what counseling services many colleges provide.

**19.** Search some college catalogs and find out what services are available in most colleges.

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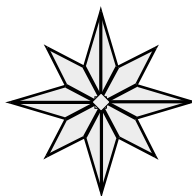
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**NOTES or questions for your mentor / teacher:**



**End of Lesson 11**