THE #FKLM FAMILY BLUEPRINT

College Planning, Grade by Grade

Educational & Scholarship Pathways · College Planning

What actually needs to happen in 9th, 10th, 11th, and 12th grade — and what can wait.

IN THIS GUIDE

A free guide from My Fairy GodParents — for youth impacted by parental incarceration, justice-impacted youth, and the caregivers and families who support them.
myfairygodparents.org/resources/family-blueprint
Print, write on it, and share it with the people helping your family.

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THE DIFFERENCE THIS MAKES

Families who have never navigated college often assume the choice is between a four-year university and nothing. In practice there are at least four common routes to a bachelor's degree, and the most affordable one is frequently the least discussed.

The route matters more than the name of the school for most students, and it matters enormously for a family without savings. Two students can finish with the same degree and one owes forty thousand dollars while the other owes almost nothing, entirely because of the path they took through the first two years.

This lesson maps the realistic routes, what each one costs in time and money, and who each one tends to suit. It does not tell you which is right — that depends on the student, the family, and the state you live in.

ROUTE ONE: COMMUNITY COLLEGE, THEN TRANSFER

Two years at a community college followed by transfer to a public university is usually the lowest-cost path to a bachelor's degree. Tuition is a fraction of university tuition, the student can live at home, and many states have transfer agreements that guarantee admission to a public university for students who complete a specified sequence with a specified grade point average.

The critical detail is the transfer agreement. Ask a community college advisor, in the first semester, exactly which courses transfer to which university and what grade point average is required. Students who choose courses without that map often accumulate credits that do not count, which erases the savings.

This route suits students who need to work, students whose high school transcript does not reflect their ability, students who are not certain what they want to study, and students who need to stay close to family. Those are extremely common circumstances in families touched by incarceration.

ROUTE TWO: STRAIGHT TO A PUBLIC UNIVERSITY

In-state public universities are the standard route and generally cost far less than private or out-of-state options. For a student with strong grades who wants the residential experience and can access substantial need-based aid, this is often both the best fit and — after aid — not the most expensive choice.

The number that matters is not the sticker price. It is the net price after grants and scholarships, which appears in the financial-aid offer. A school with a large published tuition figure can end up cheaper than a school with a small one.

Never rule out a university based on the published price before seeing an aid offer, and never accept one based on the published price either.

+ ROUTE THREE: WORK FIRST, SCHOOL ALONGSIDE

Many students, especially transition-age youth carrying family responsibility, enroll part-time while working. It takes longer and it is entirely legitimate. Degrees do not record how long they took.

Two things make this route work. First, employer tuition assistance — a surprising number of employers, including large retail and service employers, contribute to education costs, and many students never ask. Second, evening, weekend, and online course options, which most community colleges and many public universities now offer.

The risk is stalling out. A student taking one course per semester with no plan can spend years accumulating credits that never become a credential. Set a target credential and a rough timeline even if the pace is slow.

+ ROUTE FOUR: CREDENTIAL FIRST, DEGREE LATER

Some students should earn a short-term credential that leads to employment — a certificate, a licensed trade, a healthcare credential — and consider a degree afterward with an income and often an employer contributing.

This is not the lesser path. A student who earns a credential in a year, works at a livable wage, and later completes a degree part-time may end up financially ahead of a peer who borrowed heavily at eighteen.

The Career & Workforce Pathways lessons in this module cover how those programs work and where to find them.

+ CHOOSING AMONG THEM HONESTLY

Four questions usually settle it. What can the family contribute without going into debt — the honest number, including zero. Does the student need to stay near home for family reasons. How strong is the transcript right now. And is the student certain enough about a field to justify committing four years to it.

A student who is uncertain, needs to stay close, and has a mixed transcript is usually best served by a community college with a transfer plan. A student with strong grades, a clear direction, and access to need-based aid at a public university has a good case for going directly.

Whichever route, the student should have a named advisor at the institution and a written plan of which courses count toward what. The plan is what prevents wasted semesters, and wasted semesters are what makes college unaffordable.

+ SAME DEGREE, VERY DIFFERENT COST

Two students from the same graduating class both wanted to become teachers. One enrolled directly at a public university two hours away, living on campus. The other started at the local community college, lived at home, and worked twenty hours a week.

The second student met with a transfer advisor in her first month and got a written list of which courses transferred into the state university's education program. She followed it exactly, transferred after two years, and finished the same bachelor's degree.

Both were teaching four years later. One carried a significantly larger loan balance into a starting teacher's salary. The difference was not ability or ambition. It was two years of tuition and a transfer plan made early.

+ WORDS YOU CAN USE

Asking a community college about transfer

Call the advising office, ideally before enrolling.

“I'm planning to transfer to a four-year university after finishing here. Which universities do you have transfer agreements with, what course sequence do I need to follow, and what GPA is required? Is there a written transfer plan I can get a copy of?”

Asking a university about net price

Call or email the financial-aid office at any school on the list.

“I'm a prospective student trying to compare real costs. Beyond the published tuition, what does a typical first-year student from a low-income household actually pay here after grants and scholarships? Is there a net price calculator you'd recommend I use?”

Asking an employer about tuition help

For a working student; ask a manager or HR.

“I'm planning to take college courses while I keep working here. Does the company offer any tuition assistance or reimbursement, and if so what are the requirements? I'd like to understand it before I register for classes.”

Caregiver and student cost conversation

Have this in tenth or eleventh grade, not twelfth.

“I want to be straight with you about money so you can plan with real numbers. What our family can contribute is _______. That doesn't decide where you go — a lot of aid exists — but it means we should look hard at the routes that don't require us to borrow much. Let's look at what's actually available together.”

+ COMPARE THE ROUTES

- [ ] Write down the honest number your family can contribute, even if it is zero.
- [ ] Identify your closest community college and whether it has transfer agreements.
- [ ] Identify your least expensive in-state public university option.
- [ ] Use a net price calculator before ruling any school in or out.
- [ ] Ask whether a current or future employer offers tuition assistance.
- [ ] Decide whether the student needs to stay near home, and treat that as real.
- [ ] Get any transfer plan or course sequence in writing from an advisor.

+ REFLECT AND WRITE

Which route fits our actual circumstances, not our ideal ones?

What would we need to learn before deciding?

Who is the advisor we can ask, and when will we call them?

+ YOUR NEXT STEP

Write down the single next deadline that applies to your student's current grade.

+ WHERE THIS COMES FROM

Written by My Fairy GodParents — reviewed August 2026.
Official reference: College Navigator (NCES) — linked for the official rules and forms, which MFGP does not set.
https://nces.ed.gov/collegenavigator/
This is general information and practice guidance — not legal advice, mental-health treatment, or a statement of any court, agency, or facility's rules. Policies differ by state, county, facility, school, and program, so always confirm details with the office involved.
For decisions with legal, medical, financial, or clinical consequences, work with a licensed professional or the organizations listed with each resource.

You do not have to do this alone.

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myfairygodparents.org/resources/family-blueprint