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# Getting your kid through college after divorce - AvvoStories

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# Getting your kid through college after divorce

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"Divorce ends a marriage. It does not end a family," says Jeff Zimmerman, Ph.D., psychologist and co-author of *The Co-Parenting Survival Guide*. "When a married couple has children, they have two overlapping relationships as spouses and parents. One of those ends in divorce, but parenting, the most important and difficult job of their life, continues beyond divorce, and it doesn't end when a child turns eighteen, either."

Whether their parents have been <u>divorced</u> for years or only weeks, teenagers preparing to launch into the adult world need all the support they can get. The move from high school to college is especially important.

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rifere are a nanuful of times your offild really freeds you to work together as a team, and one of those is the transition to college," says Karen Bonnell, co-parenting coach and mediator, and co-author of *The Co-Parents' Handbook*. "It has nothing to do with friendship. It's about problem-solving and communication,"

### College choice

Co-parenting a child through the college application process can be managed several ways. College visits might be divided between parents by region, for instance, or one parent can take the first round while the other parent visits short-listed schools for the child's second visit. If parents get along and can both afford it, the whole family can visit schools together.

Similarly, assisting the child with college applications can be divided according to parents' skills—maybe one helps with essays, the other with forms—or handled the same way as any other homework. The specific arrangement is less important than parents' maintaining focus on what benefits their child, both materially and emotionally. Hopefully, by the time parents have gotten around to the college years, they've figured out how to work together already.

Regardless, when it comes to the decision about what school to attend, parents should leave the final call to the student, even if they can't (or won't) pay for any college they choose. "Tell your student, 'Here's what we can do. You are responsible for finding a way to pay for the rest.' But choosing a college is a really valuable, important step for the student. It should not be about your dreams, or your alma mater," says Bonnell.

### College costs

No state requires parents to pay for college, so parents who want to help their children to go to college should make it part of the divorce agreement—set aside money for college at the time of divorce if possible, otherwise, make college savings a part of the <u>parenting plan</u>.

While saving for college needs to start early, parents may choose to delay specific decisions about college until high school, especially if children are young at the time of <u>divorce</u>. Reserving the decision makes sense because parents' financial circumstances can change dramatically between the time of divorce and a child's teen years, as can tuition rates and the types of aid available.

Another thing that can change? By the time children become teens, families have often expanded to include <u>step-parents</u> and siblings. In co-parenting situations, step-parents are not usually decision-makers for the child, but their income can impact financial aid awards.

## Timing matters

Bonnell suggests opening college-related discussions the summer before high school begins. Waiting until junior year is too late because students need to be making decisions by then, not finding out what their options are.

Basic financial aid opportunities vary widely among schools, and custody arrangements, step-parent incomes, and other questions relevant to children of divorce can quickly <u>complicate</u> matters. Parents should contact schools directly to understand tuition costs and how students' financial need is calculated.

Parents also need to be upfront with each other about their finances. Two-home families may benefit from the services of a financial <u>mediator</u> to help them make the best decisions about paying for college.

# Keep working together

Parenting plans typically end upon a child's graduation from high school, or their eighteenth birthday, whichever comes

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later. Bonnell suggests that a better termination date is the child's enrollment in college, to provide stability through the summer of transition.

Bonnell says many parents try to postpone divorce until a child leaves for college. "The research does not support that," she says. If divorce is inevitable, it is better to complete that transition while the child is still at home. They can better focus on their college transition when they are not worried about what kind of situation they will find next time they return home.

Many colleges no longer have "Parents Weekend," instead holding separate weekends for mothers and fathers. This makes things easier for divorced heterosexual parents, but complicates matters for divorced same-sex couples. It's just one of many circumstances that can arise that are not anticipated in a parenting plan, highlighting the importance of couples learning to work together for their child's benefit.

### Make it as easy as possible (not for you, for the kid)

Kids may alternate holidays at home, but not everything in life can be divided, and children shouldn't have to always choose. Learning to be a whole family even after divorce helps your child throughout their life. Zimmerman says, "Kids tell me, 'I'm always missing somebody.' No matter whose house they are at, they miss the other parent."

As kids become teens, they can start to resent that. Zimmerman tells the story of one teen whose parents would each say, "I can't wait for my weekend." The teen's response was, "It's not their weekend, it's my weekend."

Bonnell says, "Sometimes young adults refuse to come home for the holidays or they bring a pack of friends with them. That's developmentally appropriate and unrelated to divorce." Once again, it's important for parents to remember that parenting is not about them. As kids get older and have less time to spend with parents, it's healthier for everybody if parents can share their time with their child.

"Put your own issues aside, and help your child move into the dorms together," says Zimmerman. Working as a unit for the good of your kids can help model behavior they'll take forward in life long after they graduate.

Tagged children, divorce, education, marriage, prenup

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