

The Conversation No Parent Wants To Have (and how to avoid it)

1 message

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College Planning News

The Conversation No Parent Wants to Have (And How to Avoid It)



We've been helping families navigate college costs for years now, and there's one scene I've witnessed too many times. It usually happens in April, when acceptance letters arrive.

A student opens the financial aid package from their top-choice school and shares it with their parent(s). They do the math. Their faces fall. And they realize they're about to have one of the hardest conversations of their parenting life: **"Honey, we know you got it, but we just can't afford it."**

I'm sharing this not to scare you, but because this moment is almost entirely preventable.

The April Surprise

Here's what typically happens: Families spend months—sometimes years—visiting campuses, perfecting essays, and sweating over applications. The focus is entirely on getting in. Then spring arrives, and suddenly everyone's scrambling to figure out what each school actually costs.

By then, your child has fallen in love with a particular campus. They've imagined themselves there. Maybe they've already bonded with future classmates on social media. And now you're looking at numbers that don't work, feeling trapped between disappointing your child and taking on debt that keeps you up at night.

Neither option feels good.

It Doesn't Have to Be This Way

What if, instead, you knew the likely cost of each school before your child applied? Or at least during the application process, when there's still time to adjust the college list and/or discuss what you can afford to pay for college?

I'm not talking about just looking at the sticker price—we all know that's not what most families actually pay. I mean the real cost: what you'll likely pay after need-based aid and merit scholarships. The actual number that matters.

When families have this information early, something interesting happens. The college list becomes more realistic. Students can still dream big and apply to reach schools, but they're also including financial safety schools—places they'd genuinely be happy to attend that won't break the bank. When the student knows what their parents can afford early in the process, it softens the blow in the spring if the college offer is too low.

The Borrowing Blind Spot

There's another piece to this puzzle that parents often overlook: what borrowing actually looks like after graduation.

"We'll figure out the loans" sounds reasonable in the abstract. But \$50,000 in student loans means roughly \$555 per month for ten years. Will your child's chosen career field support that? What about if they're considering graduate school?

These aren't questions you want to be researching frantically in April when deposits are due. They're conversations to have now, calmly, with actual numbers in front of you.

What We Can Do

This is exactly why we prepare **net cost reports** for families. We take each college on your child's list and show you:

- The sticker price
- Estimated need-based aid
- Likely merit scholarships (based on your student's profile)
- The estimated net cost per year

We also show anticipated borrowing for each school, with monthly repayment amounts after graduation. Real numbers, not guesswork.

Is it a perfect prediction? No—financial aid offices will make the final call. But it gives you a realistic picture so you can make informed decisions now, not emotional ones later.

The Right Time Is Now

I know it's tempting to put this off. You're busy. Your child is busy. And maybe part of you doesn't want to face the numbers yet.

But here's the thing: waiting doesn't make the numbers better. It just makes your options fewer.

The families we've seen handle this best are the ones who face it head-on during the application process. They have honest conversations with their kids. They make strategic decisions about where to apply. And when April comes? They're choosing between schools that are likely to be affordable.

Your child is working hard on their applications. You can support them by discussing what you can afford and by setting expectations.

A Small Investment in Peace of Mind

The net cost report is a two-hour engagement, and yes, there's a cost—\$300. I know that might give you pause, especially when you're already thinking about college expenses.

Think of it this way—families spend more than that on college visits to schools their child might not even be able to afford. The net cost report helps you visit wisely, apply strategically, and sleep better at night knowing your family is on the same page financially.

The peace of mind alone is worth it. And the money you might save by making informed decisions early? That can dwarf the cost many times

over. It will help you avoid that heartbreaking April conversation.

We know having "The Money Talk" with your kids is not fun. But it's important if you want to avoid financial shock at acceptance time.

To reserve time for your net cost report, [please click here to access our calendar.](#)

Best Regards,

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