

Dear High School Seniors: It's Time To Consider A Gap Year Thanks To COVID-19

Eric Brotman Contributor

[Retirement](#)

I reframe retirement as a graduation to Act II of adulthood.

- <https://www.forbes.com/sites/ericbrotman/2020/05/13/dear-high-school-seniors-its-time-to-consider-a-gap-year-thanks-to-covid-19/#ee73b367c767>



Congratulations to the 2020 high school graduates!

GETTY

For the senior class of 2020, finishing high school has been something out of the twilight zone—no prom, no graduation ceremony, distance learning at home and canceled finals.

While a lot of you have gotten your college acceptance letters and are now deciding which school you want to attend, I'd like to present a new question: should you attend this fall?

Consider deferring a year.

Your senior year was not the experience you expected, nor was it the experience you deserved. We don't yet know if the impact of COVID-19 will change campus life or restrict access to campuses starting in September. Social distancing is not the optimal way to start your college career.

Most colleges and universities will allow you to defer for a year, meaning you can roll your admission over to the 2021-2022 school year. Consider doing just that. Waiting a year may be the best move in order to ensure you get the traditional college freshman experience, both academically and socially.

What to do in the meantime.

Taking a gap year may not have been your original plan, but it can present you with a lot of new opportunities. Instead of looking toward college with a cloud of uncertainty overhead, look for ways to better prepare yourself for the future that won't hinder your future college experience.

Build your resume.

Have an idea of what you want to do in the future?

PROMOTED

Find an internship in that field or a professional who will allow you to shadow them. You'll gain hands-on experience and find out whether that job is the right fit for you before you spend thousands of dollars on a degree.

Make some money.

This is a good time to find a part- or full-time job to save money for college expenses. If you can find an opening within the field you're interested in—like assisting at a doctor's office, law practice or engineering firm—you'll get to learn more about the industry while earning some cash and making meaningful connections for the future.

You can even start contributing to a Roth IRA to get a head start on saving for your future.

Start taking classes.

Get started on your degree without the university prices. Using this gap year to knock out some prerequisite classes at your local community college could save you thousands of dollars. You'll walk into your freshman year ready to dig into to your major without having to worry about the basic gen-ed classes.

Stay positive.

This year's high school seniors have had a lot taken away from them, but there is always a way to make the best out of a situation. Remember that we'll get through this and reach a new normal. Even if you don't go off to school this year, an exciting college experience will be waiting for you next year. And next

spring, consider connecting with some of your high school classmates to celebrate your graduation and first reunion together.

The lesson:

Gap years have always been an option but haven't been very popular. This year may be the exception. With all the uncertainty surrounding coronavirus, being patient and deferring a year may be a good way to ensure you get the college experience you've been working for all these years.

Congratulations to the 2020 high school graduates!

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I have been in the financial planning and wealth management industry since 1994, and launched a firm in Maryland in 2003. My passion is helping multi-generational

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