



FROM STRESSED OUT 2 STAND OUT

SPECIFIC CIRCUMSTANCES & IDENTITIES

As You Are

*A College Application Guide
for LGBTQ+ Students*

Dr. Heather Case, LMHC,
and Dr. Carlton Underwood

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By Dr. Heather Case, LMHC, and Dr. Carlton Underwood

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The lead author is a master's-level mental health professional licensed in the state of Indiana and has spent decades working one-on-one with high school students as they transition to college, drawing on both her clinical training and her doctoral work in education; however, no psychological, counseling, consulting, advisory, financial, legal, or other professional services are being provided in this book or the accompanying workbook, nor is any form of client relationship being established between the authors and the reader. This publication is intended for informational purposes only, and no school admissions results, scholarship awards, or other outcomes are implied or guaranteed.

The stories included in this publication are composites of various students and families the author has worked with over the years. Names and circumstances have been changed to protect their privacy and maintain confidentiality.

This publication discusses federal privacy law, financial aid rules, and health insurance in general terms for educational purposes. It is not legal advice. Rules change and vary by state and by college; for your own situation, check with the office involved or a qualified attorney.

From the Stressed Out 2 Stand Out™ series
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Before you begin

A quick word about what this book is, and what it is not.

This is not a book about hiding, and it is not a book about coming out. It is a book about choice. Figuring out who you are, and deciding who gets to know that and when, is a normal part of growing up. Every teenager does some version of it. You get to do it on your own timeline, in your own way. This book will never tell you that you have to announce anything, or that you have to keep anything quiet. Those are your decisions. What this book does is make sure the practical parts of applying to college work with your choices instead of against them: the forms, the deadlines, and the records.

One more thing. If any part of this process feels heavy, you are not doing it wrong, and you are not alone. There is a short list of people and places that exist to help, in Appendix A at the back of this book. You can turn there any time.

Who we are

We want you to know who is talking to you, because for a book like this, that matters.

Carlton. I paid for college on my own, start to finish. I started at my local community college, but when it came time to pick where I would finish my degree, the choice was not about fit or whether I could be myself there. It was about money, so I went to the only in-state four-year school. That was 1997. I was a broke Native American kid who was still in the closet, and I did not know a campus was something you could check. I made the decision on finances alone and hoped the rest would work out. Reading this book, I kept thinking about that kid. He did not have a method. You do.

Heather. I am a licensed mental health counselor, and I have spent most of my working life with teenagers and young adults: in schools, in clinics, and in the college process. Over and over, I watched LGBTQ+ students carry questions the rest of their classmates never had to think about, and most of the time they carried them alone. I am not LGBTQ+ myself, but some of the people I love most are, and I have done the work of learning, alongside them, what real support looks like from the inside of a family. That is the experience I bring to this book, beyond my years as a counselor. You will notice I am not naming anyone. That is on purpose. Everyone gets to tell their own story, when and how they want to, and that rule applies to my family the same way it applies to you.

Between us, we have lived it and we have counseled it. Take what fits.

INTRODUCTION

You decide who knows what, and when

Most college guides never say this out loud, because most students never have to think about it. For you, applying to college has an extra layer. Other students ask whether a school has their major or whether they can afford it. You get to ask one more question: can I be myself there, safely?

That is not a burden you invented. It is a fair question with answers, and the whole point of this book is to help you find them without the search itself costing you anything.

You are not alone in carrying it, either. Researchers surveyed thousands of first-year college students. Incoming LGBTQ+ students arrived far more concerned than their peers about equity, health care, and their own well-being (Cole and colleagues, 2025). The question is common. It is just not often said out loud.

Start with the idea that carries the rest of the book. **Being out is not one switch that is either on or off.** You can be out to a couple of close friends and a counselor, and not out at home, and not out on an application, all at the same time. That is not being dishonest. That is being a person who shares different parts of themselves in different places, which is something

every human being does. You might tell a teammate something you would never post online. You might talk to one friend about things you keep from everyone else. Deciding what to share, and where, is not deception. It is ordinary, and it is yours to manage.

So this book treats disclosure as a series of small, separate choices rather than one giant announcement. In each chapter, when a form or a person or a decision asks something of you, we will slow down and look at your options. That way you are choosing on purpose instead of being caught off guard.

There is reason for hope here, and it belongs up front. Every year, the Trevor Project surveys tens of thousands of LGBTQ+ young people across the country, and every year the finding is the same (The Trevor Project, 2024). Those who have access to affirming spaces, and to people who respect who they are, report far better mental health than those who do not. Being somewhere you are accepted is not a small comfort. It is protective. That is exactly why the fit question you get to ask, “Can I be myself here?”, is not a distraction from your college search. It is one of the most important parts of it.

You will meet a few students in these pages. Wren, who is nonbinary and has learned to name what they need. Ethan, a swimmer who is bisexual and figuring out what he wants college athletics to feel like. Nell, who is gay, out to her family, and focused on getting into a strong school. Alex, who is transgender, out to a few people at school but not at home, and building her whole college search around getting somewhere she can live openly and safely. And Mato, who is Two-Spirit and Lakota, from a reservation community he loves. He is looking for a college where both his Native community and his queerness get to be fully present, not one at the price of the other. Their situations are different on purpose, because

yours might look like any of them, or none of them. Take what fits.

A last note on how to read this. A lot of what may matter to you can change fast. State laws, what health care a campus offers, what a college will and will not put on a form, to name a few. So instead of printing lists that go stale, this book teaches you a method: how to find what is true at the moment you need it, from sources that are reliable. When something is likely to shift, you will see a short reminder to check it fresh. We are not being vague. We are refusing to hand you an answer that might not be true anymore.

You are not behind, and you are not too much. You are a student applying to college, with one extra and completely reasonable question to answer. Let's work through it together.

CHAPTER 1

The weight is real, and it is not yours to fix alone

The college process may have felt heavier for you than it seems to feel for some of your classmates. If so, you are not imagining it, and it is not a sign that something is wrong with you. There is a name for what you may be carrying, and understanding it changes how you carry it.

Researchers call it minority stress. The idea comes from a psychologist named Ilan Meyer (2003). More than twenty years ago, he described why people who belong to a stigmatized group tend to face more stress than people who do not. His point was not that there is anything fragile about the people themselves. His point was the opposite. The extra stress comes from the outside: from prejudice, from bias, from having to stay alert to how a given place will treat you. And from the ongoing work of deciding what to share and what to hold back. Managing all of that takes energy, quietly, all the time, on top of everything a teenager is already managing.

This is not only history. Recent national campus surveys still find that queer and transgender students report more discrimination, bias, and harassment than their peers, and that the rates differ from one group to another within the

community (Yang & Stolzenberg, 2025). The weight has a source, and it can be measured.

Read that again, because it matters: the weight is coming from the environment, not from you. Feeling more tired, more watchful, or more anxious in the college process, or just in general, is a completely understandable response. You are doing extra work that your peers are not asked to do. It is not a character flaw or a weakness. It is the predictable result of moving through a world that is not always built with you in mind.

Naming it this way does two things. First, it takes the blame off you, where it never belonged. When you can see that the stress has an external source, you stop treating it as evidence that you are somehow not handling things well enough. You are handling a heavier load. Those are two different things.

Second, and this is the hopeful part, if the environment is the source, then the environment is also part of the answer. This is where the research points somewhere encouraging. The same national surveys mentioned in the introduction, run by the Trevor Project, find the same thing year after year (The Trevor Project, 2024). LGBTQ+ young people in affirming environments do markedly better than those in hostile ones. The setting around you is not background noise. It shapes how you feel and how you do.

That single fact reshapes your entire college search. For a lot of students, choosing a college is about the major, the price, and the vibe. For you, one more thing belongs on that list, and it belongs near the top: how affirming is this place? Not as a nice bonus, but as something that will affect your health and your ability to do everything else you came to college to do. When you treat "can I be myself here" as a core part of fit rather than an afterthought, you are not being picky. You are

using the best evidence we have to protect yourself and set yourself up to thrive.

The rest of this book is built on that reframe. Because the weight is real and comes from outside you, every chapter is about giving you tools instead of asking you to push through. How to decide what to share and where. How to find colleges that are affirming, and how to check. How to keep your records and your safety intact while you do it. You do not have to carry this alone, and you do not have to power through it by force of will. You get to be strategic, supported, and, wherever possible, safe.

STAND OUT WITHOUT STRESSING OUT

- If the process feels heavier for you, that is minority stress, and it comes from the environment around you, not from any flaw in you.
- Naming the source takes the blame off you and puts the extra weight where it actually belongs.
- Because the environment is the source, an affirming environment is protective. Finding one is not a luxury, it is part of taking care of yourself.
- "Can I be myself here, safely?" belongs near the top of your college fit list, not at the bottom.

CHAPTER 2

Deciding what to share, and with whom

Coming out is often described as a single moment, one big conversation after which everyone knows. For a lot of students, that is not how it works, and it does not have to be. In real life, you tell different people different things at different times, and you get to be the one who decides the order.

Think of it less like flipping a switch and more like handing out keys. You might give one person a key to everything. You might give someone else a key to one room. Some people get no key at all, at least not yet. None of that is dishonesty. It is you deciding who has earned access to which part of your life, which is a thing you are allowed to do.

Wren, who is nonbinary and uses they/them, has gotten good at this. With close friends and one trusted teacher, Wren is fully out. In a big family gathering where an older relative would turn it into an argument, Wren lets it go for the afternoon. Wren is not being fake. Wren is choosing peace in one room and openness in another, and knows the difference.

Disclosure can also look different depending on who you are. Ethan, who is bisexual, ran into a version of this that caught him off guard. People kept deciding his identity for him based

on whoever he was dating. They read him as straight when he was with a girl and as gay when he was with a guy, and neither guess was the whole truth. For him, being out is less of a single announcement and more of an ongoing, low-key habit. He corrects an assumption when it matters and lets it go when it does not. That is its own kind of choosing, and it is just as valid as any other. If people keep misreading you, you get to decide, moment by moment, whether this is one worth the correction.

Some students use more than one name or set of pronouns depending on where they are. Maybe you go by one name with friends and a counselor, and another at home. That takes energy, and it deserves to be named plainly: keeping track of who calls you what, and where, is work. It is also, for many students, a completely reasonable way to stay safe and steady while the rest of the picture sorts itself out.

If you do move between different contexts, the people who support you can make it easier, but only if you tell them how. This is where briefing a trusted adult comes in. A counselor, a teacher, or a coach who is on your side still cannot read your mind. They do not automatically know that the name you use with them is not the name to use if your parent calls the office. So tell them. You might say something as simple as, "At school I go by Wren and they/them. If my family is around, please use the name on my records. I will let you know if that changes." You are not asking them to lie for you. You are asking them to follow your lead, in your life, which is exactly their job.

It can help to have a quiet, private sense of your own map: who knows, what they know, and which name and pronouns belong in which setting. You do not need to write it down anywhere someone could find it. You only need to hold it

clearly enough that you are never caught off guard, and that you can hand a trusted adult the piece they need to help.

One reminder as you do this. The goal is not to keep track of a web of secrets. The goal is to stay in the driver's seat of your own story, sharing what you choose, when you choose, with people who have earned it. Everyone does some version of this. Yours is a more deliberate one.

STAND OUT WITHOUT STRESSING OUT

- Coming out is not one moment. You get to tell different people different things at different times, in the order you choose.
- Using different names or pronouns in different settings is a valid, often smart way to stay safe. It is work, and naming that is fair.
- Trusted adults can only help if you brief them: tell them which name and pronouns to use where. You are asking them to follow your lead, not to lie.
- Keep a clear, private sense of who knows what, so you are never caught off guard.

CHAPTER 3

Your identity in the essay is a choice, not an obligation

Somewhere along the way, a myth took hold that LGBTQ+ students are supposed to write their college essay about being LGBTQ+. You are not. Your identity is real and it is important, and it is also yours to share or not share on your own terms. The essay is a place to show a college who you are and how you think. Your identity can be part of that, if you want it to be. Or it can sit quietly in the background while you write about something else entirely. Both are strong choices. Neither is more honest than the other.

Nell, who is gay and out to her family, decided her identity belonged in her essay, but not as a headline. She wrote about running the lighting board for her school theater: the quiet power of shaping what an audience notices, and the way she learned to lead a crew from the back of the room. Her being gay is present in the piece the way it is present in her life, woven in, not performed. She used it because it was true to the story she wanted to tell, not because she felt she owed anyone a coming-out narrative.

Alex made the opposite choice, and it was just as right for her. Alex is transgender and not out at home, and she decided

early that her essay would be about how her mind works, not about her identity. She wrote about chasing a strange result in a water-quality dataset until she found the source, and what that taught her about trusting evidence over assumptions. There is nothing about being trans in it. That was deliberate. Her identity is real and central to her life, and it is not the story she chose to hand to a stranger reading her file. The essay still shows exactly who she is: curious, careful, relentless. It does it her way.

The line to hold onto is this. Write the essay that shows you at your best, in the way you want to be seen. If your identity is part of that story, tell it with pride and specificity. If it is not, do not let anyone convince you that you have to turn a private or painful part of your life into material for an admissions office. You are not a diversity data point, and your worth as an applicant does not depend on performing your identity for strangers. Colleges are reading for a real person with a real mind. Show them that, on your terms.

One caution, gently. If a well-meaning teacher or counselor pushes you to write about your identity or a hardship when you do not want to, it is okay to say no. Their intentions may be good, and the choice is still yours.

STAND OUT WITHOUT STRESSING OUT

- You are never required to write your essay about being LGBTQ+. It is one valid option among many.
- Writing about your identity is a strong choice if it is the story you want to tell, like Nell's.
- Writing about something else entirely is an equally strong choice, like Alex's. The essay still shows who you are.
- You do not owe anyone a coming-out or hardship story. Do not let anyone talk you into performing your identity for admissions.

CHAPTER 4

Application fields, legal names, and the optional questions

The application itself will ask you about your name and your gender, and it will do so in two very different ways. Knowing the difference ahead of time lets you answer each on purpose.

The first way is the required identity fields: your legal name and, on many forms, your legal sex. These exist so your application matches your transcript, your test scores, and your financial aid file. Maybe your legal name and gender marker still reflect what is on your birth certificate, and there is a chance a parent will see your application. If so, completing these fields under your legal name and birth-assigned sex is a completely legitimate safety choice. It is not you being closeted or dishonest. It is you keeping your identity off a document that someone at home might read, while the paperwork stays clean and consistent. Alex does exactly this. Everything official goes under her legal name, on purpose, so nothing flags a mismatch and nothing outs her before she is ready.

The second way is the optional questions. A growing number of applications include voluntary questions about sexual

orientation and gender identity, separate from the legal fields. The professional association of college LGBTQ+ center directors, the Consortium of Higher Education LGBT Resource Professionals, published guidance on how colleges should handle these (Consortium of Higher Education LGBT Resource Professionals, 2015). It helps to know what good practice looks like so you can recognize it. These questions are supposed to be optional, asked separately from one another, and clear about how the information will be used. They should be kept private and secure, and never shown in any public directory. In other words, you can answer them, or you can skip them, and skipping them costs you nothing. If you are out and want your identity counted, answering can help a college connect you with community. If you are not out, or you are not sure, leaving them blank is completely fine.

Now the part that takes the pressure off, because it is easy to feel like the application locks you in forever. It does not. Colleges understand that many students are not out when they apply. The same professional guidance makes clear (Consortium of Higher Education LGBT Resource Professionals, 2024) that you can update and affirm your identity on your campus records later, once you are enrolled and it is safe to do so. The version of your name and gender that goes on the application is not a permanent verdict on who you are. It is one document, filled out at one moment, under the conditions you were in at the time. You will have chances to change it when you are ready.

Because forms and their options change from year to year, this is one of those places to check the current version rather than assume. When you sit down with an application, read how it asks these questions that cycle. Then answer based on what is in front of you and what is safe for you right now.

STAND OUT WITHOUT STRESSING OUT

- Applications ask about name and gender in two ways: required legal fields, and optional identity questions. Treat them differently.
- Completing the required legal fields under your legal name and birth-assigned sex is a valid safety choice if a parent may see your application. It is not dishonesty.
- The optional orientation and gender questions are voluntary, private, and separate. Answer them or skip them, with no penalty either way.
- You are not locked in. Colleges expect that many students affirm their identity on campus records later, once they are safe to do so.

CHAPTER 5

Finding an affirming college, and what “affirming” means

“Affirming” can sound like a vibe, something you either feel on a tour or you do not. It is not. Affirming is made of specific, concrete things a school either has or does not have, and almost all of them are things you can check or ask about directly. This chapter turns a fuzzy feeling into a checklist.

Start with a strategy that makes the whole search easier. You do not have to build your list around your identity in a way that announces itself. Small, highly selective colleges are academically every bit as strong as the famous names, and many of them are more openly affirming. So you can build a list that stands on its academic and fit merits, a list any counselor or parent would nod at, while quietly choosing schools that also pass your own tests. The fit reasons are true, and they are yours to keep. Nobody has to know that “great environmental program” and “gender-inclusive housing” are both on your list of reasons.

This is what to look for, drawn from the practices the Consortium of Higher Education LGBT Resource Professionals (2014, 2024) recommends to colleges. Think of it as the

difference between a school that put up a rainbow flag once and a school that built a lasting network.

Can you use your real name everywhere it counts? At an affirming school, your lived name shows up on class rosters, your email, video platforms, the campus directory, your student ID, and even your diploma, with no legal name change. Your pronouns can live in the student system so they appear on rosters. If a college makes this easy, it has thought about you.

Can you change your gender marker on your records without jumping through medical hoops? Strong schools let you update it on request, without a letter from a doctor or therapist, and some even help cover the fees for legal name and document changes.

Is the housing built for you? Look for gender-inclusive housing that lets you room with students of any gender. It should be open to first-years and transfers, and it should exist across all the housing options, not just one basement hall. Rooms should be assigned based on your gender identity rather than your legal sex.

Are there all-gender restrooms, and can you find them? Many affirming campuses post a map of their all-gender restrooms right on the "visiting campus" page. That map is a quiet, powerful tell. A school that helps a stranger find the nearest all-gender restroom before they even arrive has already decided you matter.

Beyond those, look for a few more signals. A student health center that provides gender-affirming care. A nondiscrimination policy that names gender identity and expression. An LGBTQ+ or gender and sexuality center with at least one full-time staff member whose job is supporting

students like you. Trans-inclusive athletics and rec policies, with lockable single-user changing rooms. And, on some campuses, a gender-affirming clothing closet, which offers donated clothing and support for students exploring or affirming their gender.

If you want the single fastest way to gauge a school, look for one thing: a dedicated web page that lays out all of its trans-inclusive policies in one place. Schools like American University, the University of Michigan, and UMass Amherst have exactly this. A college that has bothered to write it all down, publicly, has done the work. A college where you cannot find any of it may still be fine. But it has not made it easy, and that itself is information.

One pattern to keep in mind as you scan. Affirming resources tend to cluster where they are legally protected. Right now, that means more of them on the coasts and fewer in the interior of the country. That is a starting filter, not a verdict. Some warm, affirming campuses sit in states you would not expect, and some chilly ones sit in states you would assume are safe. So use the pattern to orient yourself, then check each specific school on its own.

One more layer, for anyone whose college life will center on a specific community inside the campus, like a team, a studio, or a lab. The broad campus climate matters, and so does the climate of your particular corner of it. Ethan, a recruited swimmer who is bisexual, learned this the practical way. Two schools can look equally affirming on paper and still have very different swim teams. On one, an out athlete is just another teammate. On the other, the locker room runs on the kind of jokes that tell you to keep your head down. So Ethan added a question a non-athlete would not need: what is the culture of the team I would spend twenty hours a week with? He asked

current athletes rather than reading the coach's page, and he watched for whether being out was a non-event or a risk. For him, affirming was never going to be only the campus. It had to include the pool.

A word on why the checklist matters more than the tour. Researchers who study LGBTQ+ students find that a student's sense of the campus climate comes through everyday interactions, the way professors and classmates treat them (BrckaLorenz & Chamis, 2025). It comes far less through a glossy statement. The same study found that students at campuses with a more positive climate were more engaged in their classes and in campus life. The checklist above is how you find the schools that have built the everyday supports, not just the statement. Alex uses exactly this approach. Before a school makes her list, it has to clear the checklist, not just feel nice in a brochure.

STAND OUT WITHOUT STRESSING OUT

- “Affirming” is not a vibe. It is a set of concrete things you can check: names on records, gender-inclusive housing, all-gender restrooms, health-center care, a staffed center, clear policies.
- Build a list that stands on academics and fit, so it never has to announce why. Your affirming reasons are true, and they are yours to keep.
- The fastest single tell is a dedicated web page listing a school’s trans-inclusive policies. If a college wrote it all down publicly, it did the work.
- Affirming resources cluster where they are legally protected. Use that to orient yourself, then check each school on its own.
- If your college life will center on a specific community, like a team, a studio, or a lab, check that corner’s climate too, by asking the people in it.

CHAPTER 6

Researching climate, state, and care without setting off alarms

Now the harder question: how do you find all of that out? Especially if you are doing your research on a shared computer, or from a home where the search itself would not be safe? Carefully, and smartly. This is the method.

First, trust students over the official page. Right now, colleges in some states are removing information about LGBTQ+ resources from their websites to comply with new laws. That means a service can still exist even when the webpage about it is gone. Absence from a website is not proof of absence. The people who know are current and former students. What they post, and what they will tell you if you ask, is worth more than any admissions page.

That said, two things are still worth checking on the public website, because they cost you nothing and tip nobody off: the trans-inclusive-policy page from the last chapter, and the all-gender-restroom map. Both are things any prospective student might look at, and neither reveals anything about you.

Second, check the state, not just the school. An affirming campus inside a state that has rolled back rights for transgender people can still be a hard place to live. It has to clear two bars: the campus and the state. Because these laws change quickly, do not rely on any printed list, including a list in a book like this one. Check a live tracker at the moment you need it. The Movement Advancement Project keeps up-to-date equality maps at mapresearch.org. The ACLU and the news organization The 19th both track legislation as it moves. Learn the method, not a snapshot.

Third, find the health care by asking, not just by searching. Maybe gender-affirming care matters to you and you cannot tell from a school's website whether they provide it. Contact the student health center, the counseling center, or the LGBTQ+ center directly and ask plainly. You can say, "I know this may not be listed on your website. Do you provide gender-affirming care, or refer students out for it?" A conversation with a health provider is protected by privacy law. It is one of the safest channels you have, and the absence of something from a website tells you nothing about the answer.

Do all of this from a safe place. If home is not private, use a school computer, a library, or another trusted location, and an email account your family does not monitor. A counselor's office can hold physical materials for you. None of this is paranoia. It is the same care you would take with anything personal that is not ready to be shared.

Now, one specific warning, because it can hurt someone who does not see it coming. For years, the go-to tool for checking a campus was the Campus Pride Index. As of this writing, it is gone. The organization behind it is no longer running it, and the website no longer works. That matters for a reason beyond

inconvenience. When a trusted name disappears but people keep searching for it, something else can move into that empty space. Right now, a student who searches for the old Campus Pride Index may land on a very different site called Campus Reform. It is not an ally. It is run by a political organization. It has been used to publicly target the very kinds of programs and people you are looking for, in ways that have led to real harassment. Campus Reform is one example, and others like it can appear over time, so the specific name matters less than the pattern. If you land on Campus Reform, or on any other site that turns out to be targeting LGBTQ+ people rather than supporting them, close the tab.

Because this will keep happening with other tools and other topics, learn to tell the difference for yourself. Ask who runs a site, and look for a plain answer. Notice whether it is talking to you, offering help and resources, or talking about people like you as a problem to expose. Watch the verbs: “find,” “support,” and “belong” point one way, while “exposed,” “caught,” and “agenda” point the other. And confirm the thing is alive and recently updated, not a shell wearing an old name. When you are not sure, trust your instinct, and keep looking until you find a source that is clearly on your side.

Where should you look instead? The professional association of campus LGBTQ+ center directors keeps a live, searchable map of colleges with staffed LGBTQ+ centers at lgbtcampus.org. It even tracks which centers have recently closed, so you get the honest, current picture. Pair that with the live state trackers above and the direct-contact method. You can learn what you need to know from sources that exist to help you, not to hurt you.

Because all of this is the fastest-moving part of your whole search, treat it as a check-it-fresh item every time. What is true this month may not be true next fall, in either direction.

STAND OUT WITHOUT STRESSING OUT

- Trust current students over the official page. A scrubbed website does not mean a service is gone.
- Check the state and the campus. Use live trackers like MAP, the ACLU, and The 19th, not a printed list.
- Find health care by asking directly. A conversation with a provider is privacy-protected and safe.
- The Campus Pride Index is gone, and searching it can lead to a hostile site called Campus Reform. Learn to spot an unsafe site, and use lgbtcampus.org instead. Do your research from a private, non-home account.

CHAPTER 7

Belonging is not a bonus

It would be easy to treat “will I belong there” as a soft question, the kind you get to worry about only after the big ones about rankings and cost. It is not soft. Researchers who study why students stay in college and do well, like Terrell Strayhorn (2012), have found something consistent. A sense of belonging is one of the strongest predictors of whether a student thrives. A 2025 study of nearly 78,000 undergraduates at 49 colleges found the same pattern for LGBTQ and gender-expansive students. It also found that students who hold both identities were more likely to have seriously considered leaving their school (Weber and colleagues, 2025). Feeling like you are a true part of a place, not a guest who might be asked to leave, changes how you learn, how you cope, and whether you stay. That is true for every student. It is doubly true when the world outside has already made you work harder to feel safe.

The good news is that belonging, like affirming, is not a mystery you have to guess at. It is findable, and a lot of the checklist from Chapter 5 is a belonging checklist in disguise. A staffed LGBTQ+ center is a room where you are expected and welcome. Affinity groups and clubs are ready-made places to meet people who share a piece of your experience. An affirming professor, a good roommate, one friend who gets it:

belonging is often built out of a few real connections, not a giant crowd. When you researched whether a campus has these things, you were asking whether the raw materials for belonging are there.

There is something else to hear, especially if you feel like a lot of this book has been about safety and caution. You do not have to organize your whole life around your identity in order to belong, and you do not have to hide it either. Wren found their people not at an activism meeting but at the campus radio station, where being nonbinary was one fact about a person everyone liked and worked with. You get to belong as your whole self: the scientist, the athlete, the artist, the friend, who also happens to be LGBTQ+. The goal is not to find the one place that is about your identity. It is to find a place where your identity is welcome and the rest of you gets to grow.

For some students, belonging has more than one layer to it. Mato is Lakota and Two-Spirit. When he pictured his people on a campus, he was picturing two communities at once: other Native students, and a place where being Two-Spirit was understood rather than something he had to explain. His worry was that he would be asked to choose. An affirming school with almost no Native presence, or a strong Native community that treated his queerness as up for debate. So he looked for the overlap on purpose. He searched for colleges that had both. A true Indigenous community, meaning a Native student program with staff and a house behind it rather than a line on a diversity page. And the affirming signals from Chapter 5. Dartmouth, one of his reach schools, made his list partly for that reason. It pairs one of the largest Native student communities in the Ivy League with an established LGBTQ+ center. That is the kind of place where he would not have to leave half of himself at the door. Belonging as your whole self

sometimes means holding more than one whole at the same time.

So as you weigh your options, give belonging true weight. A slightly less prestigious school where you can picture your people is not a compromise. For your health and your success, it may be the smarter choice.

STAND OUT WITHOUT STRESSING OUT

- Belonging is not a soft extra. It is one of the strongest predictors of whether students thrive.
- Belonging is findable. A staffed center, affinity groups, a few real connections: the Chapter 5 checklist is a belonging checklist in disguise.
- You get to belong as your whole self. The goal is a place where your identity is welcome and the rest of you can grow.
- A school where you can picture your people is not a compromise. It may be the smarter choice.

CHAPTER 8

Family, safety, and money

This is the chapter that carries the most weight for some readers, so let's be honest and practical about it, without fear.

Families respond to a young person's identity in a wide range of ways. Some are fully supportive. Some come around slowly. Some are supportive as long as certain lines are not crossed. And some are not supportive at all. Research by Caitlin Ryan and her colleagues (2010) has shown clearly that family acceptance protects young people's health, and that rejection does real harm. If your family's response has been hard, please hear this. That is a fact about them and the pressures on them, not a verdict on you, and it is not your fault. Whatever your situation, there are practical paths through the parts of this process where family and money and safety overlap. Let's walk through the main ones.

Start with financial aid, because it surprises people. To fill out the FAFSA, the federal aid form, most students have to include a parent's financial information. You count as a dependent for this purpose until you turn 24, no matter how independent your life is. There are specific exceptions before 24, such as being an unaccompanied homeless youth, a former foster youth, a ward of the court, legally emancipated, or under legal guardianship. There is also a process called a dependency

override. A financial aid officer uses professional judgment to waive the parent requirement in cases of documented abandonment or abuse. It is a real option, but it is not automatic and it is hard to get. A parent refusing to pay or to share information does not, by itself, qualify. Because these rules get updated, this is a check-it-fresh item: confirm the current requirements when you apply.

If getting to a safer or more affordable place matters, know that in-state tuition and independence often come down to residency. Residency rules vary a lot by state. In some places you can establish it by living and working there for a year; in others it takes more. For some students, a deliberate gap year spent living in an affirming state, working and putting down roots, becomes both a money strategy and a safety strategy. It can add a year, and for the right person it may be worth it. Again, the specifics are state by state, so learn the method and check the state you have in mind.

There is one more gate that is easy to miss: paying for care. If being disowned or leaving home means losing a spot on a parent's health insurance, then gender-affirming care has a third hurdle. Beyond finding a provider and finding an affirming place, you have to afford it. Many colleges offer a student health insurance plan, and some will automatically enroll and charge you if you cannot show other coverage. What these plans cover for gender-affirming care varies widely, from a lot to almost nothing. So ask exactly what is included, whether that is mental health support, hormones, or surgery, and what the limits are. Care existing on a campus is not the same as care you can access and pay for. Other routes, like Medicaid or the health insurance marketplace, exist and are also state-dependent, so add them to your check-it-fresh list.

There is also a federal law to understand, because it quietly shifts the balance of power the day you start college. It is called FERPA, the Family Educational Rights and Privacy Act (U.S. Department of Education, n.d.). Through high school, your parents generally have the right to see your school records. The moment you begin college, that right transfers to you, regardless of your age and regardless of who is paying the bill. From then on, your college cannot release your education records, including your grades, to your parents without your written permission. You do not have to go find a loophole. This is the default, and it is federal law.

Two honest notes about how this plays out in real life. First, some parents make their financial help conditional on access. A parent might say they will not pay unless you sign a FERPA release that lets them see certain things. That is real pressure, and it is also negotiable, because a release does not have to be all or nothing. You might choose to share your grades while keeping other records private. You decide what a release does and does not cover.

Second, your campus health and counseling records get an added layer of protection and are kept separate from your general education record. Medical records also have their own protection. Depending on how a campus clinic is set up, that is either HIPAA, a separate federal privacy law for health information, or FERPA's own stricter rule for treatment records. Either way, they are not part of the file a grade release opens. A release that lets a parent see your grades does not automatically open your medical or mental health records. The exact rules here are complicated, so the safe move is to ask your campus health center directly what is protected, and how, rather than assuming.

There is one important exception to know, because it catches people off guard. A category called directory information, which can include basic things like your name, sits outside FERPA's protection unless you specifically opt out. That is part of why the records steps in the next chapter matter. For now, the headline is simple and worth holding onto: once you are a college student, your information is yours. A professor, an RA, or a campus office should not be confirming or denying anything about you to anyone without your written consent on file. Not every school gets every detail of this right in practice, but the law is on your side, and you are allowed to name it.

Beyond that legal baseline, a few concrete safeguards are worth asking a school about. Affirming campuses have thought about exactly the situation of a student who is not out at home. Good schools make housing assignments without outing you to a roommate or an RA. They let you choose which name is used in any letter that goes to a parent or guardian. They send confirmation and decision emails directly to you, knowing that forms sometimes get shared with families. And they train staff not to deadname or reveal a student's gender identity in a medical emergency. You are allowed to ask whether a school does these things. How they answer tells you a great deal.

Alex plans around all of this on purpose. She is a dependent now, so her parents' information is on her aid forms this year. She frames her college choices to them around academics and scholarships, which are true reasons. The rest of the plan, the residency timeline and the questions about care and coverage, she works quietly in the background. That way her options widen as she gets older without her having to disclose anything before she is ready.

STAND OUT WITHOUT STRESSING OUT

- Families respond in a wide range of ways. If yours is hard, that is not your fault, and there are still practical paths forward.
- The FAFSA usually needs a parent's information until you are 24. Overrides exist for documented abandonment or abuse, but they are hard to get. Check the current rules.
- Residency for in-state tuition, and insurance coverage for gender-affirming care, both vary by state and school. Ask exactly what is covered, and treat these as check-it-fresh items.
- Once you start college, FERPA makes your records yours. Your college cannot share them with a parent without your written consent, no matter who is paying. A release can be partial, and campus health records get added protection.
- Affirming schools have not-outing safeguards: private housing assignments, your choice of name in letters home, emails sent directly to you. You are allowed to ask.

CHAPTER 9

Records, letters, and a private channel you may not know you have

Two parts of the application involve other people writing about you: your records and your recommendation letters. Both have quiet features that are worth understanding.

Start with letters, because there is a tool here that most students never learn about. When you apply, you are asked whether you waive your right to see your recommendation letters. Waiving is standard, and it makes your letters more credible to admissions, because it signals the writer could be candid. Here is the part that matters for you. Because a waived letter is private between the writer and the college, it can serve as a safe channel. If, and only if, you want this, you can ask a counselor who knows your situation to include a short paragraph explaining a home circumstance. Start it with a conversation. Most counselors do not show students any part of a letter, which is the whole point of waiving. Some will make an exception for a paragraph like this and let you review the wording, because they believe you should be in charge of your own story. Others will not, and that is their call to make. Either way, you decide whether to ask, and you can say no at any

point. You are never required to use this. But it exists, and it may give you one more option.

Now records, and a nuance almost no one knows until it burns them. You might assume a federal privacy law called FERPA protects your name. Mostly, it does not. Names are usually treated as "directory information," which is the category schools are allowed to share more freely. That means a previous name, a deadname, can sometimes surface in a directory or a system. The exception is a school that has specifically excluded previous names from directory information. The move here is simple and worth making: ask your registrar, in plain terms, to exclude your previous name from directory information. While you are at it, know two more things. Your legal sex is supposed to be viewable only by staff with a real business reason to see it. And on many campuses, the staff in the LGBTQ+ center can be designated as confidential resources, people you can talk to without it going any further. Knowing these things turns you from someone the system happens to into someone who manages the system.

Alex uses both of these. She briefs the one counselor who knows, asking that the recommendation use the name on her application and stay consistent with it, so nothing creates a mismatch. She does not ask the counselor to explain her situation to colleges, because for now that is not a story she is choosing to tell. And once she is enrolled, asking the registrar to protect her previous name is near the top of her list.

STAND OUT WITHOUT STRESSING OUT

- Waiving your right to see recommendation letters is standard and makes them stronger. It can also open a private channel a counselor may be willing to use, if you ask, and only with your say-so.
- Your name is usually not protected by FERPA. Ask your registrar to exclude your previous name from directory information.
- Your legal sex should be seen only by staff with a real need, and LGBTQ+ center staff can often be confidential resources.
- The point of knowing all this is control. You get to manage your records instead of being managed by them.

A few specific situations

Some paths come with their own questions. This chapter is shorter on purpose, because the honest answer to each of these is the same. The specifics matter, they vary by school, and they change. So check the ones that apply to you directly rather than trusting a general rule.

If you are considering a women's college, know that many have adopted admissions policies that welcome transgender and nonbinary applicants. But the policies differ from one school to the next, and they have been evolving. Read each school's actual admissions policy rather than assuming.

If you are considering a faith-based college, the range is wide. Some faith-based schools are affirming. Others hold policies that could affect LGBTQ+ students directly, and some hold legal exemptions that change how certain protections apply on their campus. This is not a reason to rule out every faith-based school, and it is a strong reason to research each one carefully and specifically.

If you are an athlete, eligibility rules for transgender students in college sports are among the fastest-moving policies in this entire book. They shift at the level of individual sports, athletic associations, and states. Anything printed today may be different by the time you compete. If this affects you, treat it as

a live question to confirm at the moment it matters, ideally with someone who tracks it closely.

The theme is steady across all three: these are areas where a general statement will fail you, and a specific, current check will serve you.

STAND OUT WITHOUT STRESSING OUT

- Women's college admissions policies for trans and nonbinary students vary and are evolving. Read each school's actual policy.
- Faith-based colleges range from affirming to not, and some hold legal exemptions. Research each one specifically.
- Trans athletics eligibility is one of the fastest-changing areas anywhere. Confirm it fresh, close to when it matters.

CHAPTER 11

Your plan

You have covered a lot of ground, so let's gather it into something you can carry. A plan does not have to be complicated. It has to be yours, and it has to hold the pieces in the right order.

Your list comes first. Build it on true academic and fit reasons, strong enough to stand on its own. Then quietly filter it through your two extra tests: does the state protect you, and does the campus clear the affirming checklist. A list built this way never has to explain itself, and it points you only at places where you could thrive.

Your application choices come next, made on purpose rather than by default. You know now that the essay is yours to write your way. The required fields can be completed as a safety choice. The optional questions are yours to answer or skip. And nothing you put down now locks in who you are forever.

Then the quiet infrastructure. Your records and letters, managed so they work for you and protect your privacy. Your money and care plan, mapped out with the FAFSA, residency, and insurance questions checked against current rules. None of this has to be solved in a day. It has to be seen clearly and worked in order.

And underneath all of it, your safety and your timeline, which belong to you. You decide who knows what, and when. You do your research from places that are safe for you. You lean on the people and resources that exist to help, and there is a list of them at the back of this book for the moments you want them.

The last thing is the most important. You are not a problem to be managed or a risk to be minimized. You are a student building a life, doing it with more care and more strategy than most of your classmates will ever need, which is its own kind of strength. The extra questions you have had to answer did not make you less of an applicant. They made you a more deliberate one. Wherever you land, you get to arrive as yourself, on your own terms, exactly as you are.

STAND OUT WITHOUT STRESSING OUT

- Your plan has four parts: your list, your application choices, your records and money and care, and your safety and timeline.
- Build the list on true academic reasons, filtered through your state test and your campus checklist. It never has to explain itself.
- Nothing you decide now is permanent. You can affirm and update who you are as you go.
- You are not a problem to manage. You are a student building a life, with more care than most, which is a strength. Arrive as yourself.

About the Authors

Dr. Heather Case, LMHC is a licensed mental health counselor and the creator of From Stressed Out 2 Stand Out, a well-being-centered approach to the college application process. She has worked with adolescents and young adults for more than twenty-five years as a clinician, a school counselor, a college administrator, and a graduate instructor, and she was a first-generation college student herself. She is the author of the Stressed Out 2 Stand Out series of college application guides.

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Appendix A

Well-Being Resources

This book explains and teaches. It does not replace a person. If something in these pages touched on something heavy for you, or if you are worried about a friend, these are good places to turn. Every one of them is free. None of them requires you to be in a crisis before you reach out, and none of them requires you to be out.

A note on privacy. If your phone or computer is shared or monitored, think about what leaves a trail. Calls and texts can show up on a shared phone bill. A browser keeps history unless you use a private window or clear it. A counselor's office, a library, or a trusted friend's phone can be a safer place to reach out from, and you can use any of these lines without giving your name.

If You Need Help Right Now

- **In an emergency:** If you or someone else is in immediate danger, call 911 or go to the nearest emergency room.
- **988 Suicide & Crisis Lifeline:** Call or text 988, or chat at chat.988lifeline.org. It is open 24 hours a day, every day, and you can reach out for yourself or for someone you are worried about. Text and chat are also available in Spanish.
- **Crisis Text Line:** Text HOME to 741741 any time to reach a trained volunteer crisis counselor. For Spanish, text HOLA to 741741.

Lines Run For and By LGBTQ+ People

- **The Trevor Project:** Call 1-866-488-7386, text START to 678-678, or chat at thetrevorproject.org/get-help. Free and

confidential, open 24 hours a day, every day, for LGBTQ+ young people.

- **Trans Lifeline:** Call 877-565-8860 (in Canada, 877-330-6366). A peer support line run by trans people for trans and questioning callers; your call is answered by a trans person. Open Monday through Friday, 10 a.m. to 6 p.m. Pacific (1 to 9 p.m. Eastern). Trans Lifeline does not call emergency services or break your confidentiality without your explicit request.
- **LGBT National Youth Talkline:** Call 800-246-7743 for free, confidential peer support for callers 25 and younger. Every volunteer is a member of the LGBTQ+ community. Callers of any age can use the LGBT National Hotline at 888-843-4564. Hours for both: Monday through Friday, 11 a.m. to 8 p.m. Pacific (2 to 11 p.m. Eastern), and Saturday, 9 a.m. to 2 p.m. Pacific (noon to 5 p.m. Eastern). Hours can change, so check lgbthotline.org first.

If You Would Rather Talk to Another Teen

- **Teen Line:** Call 800-852-8336 or text TEEN to 839863. Trained teen listeners answer in the evening, Pacific time: 6 to 10 p.m. by phone and 6 to 9 p.m. by text. Hours can change, so check their website before you reach out.

If You Want to Find Ongoing Support

- **A person you already know:** Your school counselor, your doctor, or a trusted adult is often the best first step. You do not need the right words. Saying "I have not been feeling like myself" is enough to start. You do not have to explain why.
- **Your future campus:** Once you are enrolled, the counseling center and the LGBTQ+ center (if your school has one) are

built for exactly this, and your conversations with a health provider are protected. Chapter 6 shows how to find them.

- **SAMHSA National Helpline:** Call 1-800-662-4357 (1-800-662-HELP) for free, confidential information and referrals, 24 hours a day, in English and Spanish. You can also search for care near you at [FindTreatment.gov](https://www.findtreatment.gov).
- **NAMI HelpLine:** Call 1-800-950-6264 or text NAMI to 62640, Monday through Friday, 10 a.m. to 10 p.m. Eastern. This is not a crisis line. It offers information, support, and referrals, for students and for families.

If You Live Outside the United States

- **Find A Helpline:** Visit findahelpline.com to find free, confidential helplines in more than 175 countries.

If You Are Worried About a Friend

Take it seriously, and do not carry it alone. Tell a trusted adult, even if your friend asked you to keep it quiet. You can call or text 988 on someone else's behalf, and they will help you figure out what to do next. If your friend is LGBTQ+ and you are not sure how to help, the Trevor Project will talk with you too. Your job is to be a good friend, not to be their counselor.

These numbers and hours were checked in October 2026. Services sometimes change. If one does not work, try another on this list, or call or text 988.

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