

Lesson 4

College Preparation



Key Terms

academic
admissions
aptitude test
college
distance education
financial aid
grants
registration
scholarships
tuition
university

What You Will Learn to Do

- Create a College Preparation Action Plan

Linked Core Abilities

- Take responsibility for your actions and choices

Skills and Knowledge You Will Gain Along the Way

- Discuss different types of colleges
- Describe the admissions process
- Explore ways to finance college
- Identify educational institutions and majors that fit personal needs
- Define the key words contained in this lesson

Chapter 9

Key Note Terms

college – an independent institution of higher learning offering a course of general studies leading to a bachelor’s degree; a part of a university offering a specialized group of courses; an institution offering instruction, usually in a professional, vocational, or technical field

university – an institution of higher learning providing facilities for teaching and research, and authorized to grant academic degrees; specifically, one made up of an undergraduate division that confers bachelor’s degrees, and a graduate division that comprises a graduate school and professional schools, each of which may confer master’s degrees and doctorates

distance education – learning that takes place via electronic media linking instructors and students who are not together in a classroom

tuition – the price of or payment for instruction

Introduction

This lesson helps you prepare for college. It tells you what you need to know about the different types of colleges, the admission process and requirements, and ways to finance college.

Deciding Whether College Is Right for You

Before you can begin preparing for college, you have to ask yourself a few questions. “What are my reasons for attending college?” “What are my reasons for not attending college?”

Attending college is not the only way to attain your career goals. It is possible that certain careers can be pursued without a traditional four-year college program. Take nursing for example. You must earn either a two-year associate degree or a four-year baccalaureate degree to qualify for a job as a registered nurse. However, in a two-year program at a community college, you would not take the courses in management and public health found in the four-year counterpart, but you would get more clinical experience.

If a traditional **college** or **university**, as shown in Figure 9.4.1, does not cover your career choice, you might explore the opportunities that a business, trade, or technical school has to offer. The length of study at these schools varies from a few weeks to a few years. You can learn a particular skill or trade and earn a diploma, certificate of completion, or a license following program completion. Some examples of occupations for which these schools can provide instruction are court reporting, hairstyling, computer repair, and cooking.

Another alternative to a four-year college program is e-learning, or **distance education**. Distance education has its advantages. The reduced need for buildings, housing, and personnel costs may make **tuition** more affordable.

Online classes through distance education institutions or universities are often more convenient and can be taken at different times and places. Other distance education programs may make use of other technologies, including video, audio, audio graphics, text-based correspondence, radio, broadcast TV, and so on. Additionally, many employers offer distance education classes on the job.

If your career choice does not require going to college, you need to first identify the workplace skills and experiences needed to pursue your career goals and then find the resources that help you reach them.

The Admissions Process

The process of applying to college should begin in the fall of your high school senior year. If you are applying to more than one college, the process can become overwhelming. It is important that you are organized and have your career development portfolio up to date.



Figure 9.4.1: Arriving on a traditional college campus at the beginning of a new school year.

Courtesy of Brian Smith.

The following steps outline the major tasks involved in the **admissions** process.

1. **Gather applications from the colleges you are considering.**
2. **Know the application deadlines for each college.**
3. **Complete and mail each admission application.**
4. **Apply for financial aid (keep in mind application deadlines).**
5. **Apply for scholarships (keep in mind application deadlines).**
6. **Apply for campus housing if you are not living at home while you attend college.**
7. **Make your college choice, enroll, and register for classes.**

General Admission or Entrance Requirements

Admission or entrance requirements can differ from one college to another; however, there are basic criteria that are required for the majority of colleges.

One of the basic admission requirements is that you must have graduated from an accredited high school or have earned a GED (General Equivalency Diploma). Many colleges require specific coursework or curricula from high school. For example, a college could require that you have four years of English, three years of math, two years of history and science, as well as a required number of course electives. Some colleges look at your grade point average, your rank in class (this is usually found on your school transcripts), and/or standardized test scores such as ACT (American College Test) or SAT (Scholastic **Aptitude Test**.)

Ways to Finance College

You have your list of colleges that you would like to attend. Everything is perfect, from the exact major you want, to the size of the campus, to a picture perfect location. Your next step is to look at the costs and figure out which ones you can afford. For most students, the tuition and other higher education expenses require seeking funding from someplace other than parents. There are two forms of **financial aid**

Key Note Term

admissions – the act or process of admitting

Key Note Terms

aptitude test – a standardized test designed to predict an individual's ability to learn certain skills

financial aid – a grant or subsidy to a school or individual for an educational or artistic project

Key Note Terms

grants – monetary awards based on financial need that do not need to be paid back to the grantor

scholarships – grants-in-aid to a student, as by a college or university

academic – belonging or pertaining to higher education

funding for college: gift aid and self-help aid. Ask your instructor about the JROTC Financing College CD that provides an outlined plan to help you learn about all available college financial options.

Gift Aid

Gift aid does not have to be paid back. It can come from a variety of sources: businesses and foundations, community groups, and the colleges and universities to which you apply. There are two forms of gift aid:

- **Grants that are awarded based on your financial need**
- **Scholarships that are awarded based on your academic merit**

Self-Help Aid

You or your parents may need to borrow money for your college education. Loans are normally repaid with interest. Some loans do not need to be repaid until you have graduated or left college for some other reason.

Student employment is another form of self-help aid. There are three common forms of student employment:

- **Federal and state work-study programs**
- **Teaching assistantships and research assistantships**
- **Regular part-time employment during the academic year or the summer months**

Finding college funding can be a complicated and confusing process. Following a few ground rules will give you an advantage in navigating the process.

- **Make contact with your college's financial aid office early.**
- **Have all of the verification information you need by submittal deadlines.**
- **Organize your information and keep your portfolio files updated.**

Choosing an Educational Institution That Fits Your Needs

Choosing a college is probably one of the first major decisions you will make in your life. This is where the work that you put into your career development strategy begins to pay off. You have a plan and it will help you make the best possible decision as to which college to attend.

The following tips will help you choose the right college:

- **You will most likely receive brochures from colleges through the mail. Read them and if you are interested, request more information.**
- **Request information from other colleges in which you are interested.**
- **Talk to your parents, friends, and other family members about college, the colleges they attended, and their personal experience with college.**

- **Write down what you are looking for in a college.**
- **Make a “wish list” of colleges you would like to attend.**
- **Complete the process by narrowing down the list to three to six schools.**
- **Apply to each of these colleges.**

Degree Programs

Clearly, a student should select a college that is going to serve his or her needs in the best way possible. One of the first options you should research is whether a college you are considering offers majors in your area of interest. Not all colleges offer all types of majors; that would be redundant and impossible. Often, state institutions offer programs that emphasize majors that are different from those of other institutions in the state. For example, one state college may emphasize medicine, another may emphasize engineering, while yet another college may emphasize education. If you are not yet sure what you want to major in, you should select a college that most closely emphasizes your interests. Remember that two- and four-year degree programs have general education requirements, and students take those classes in their first two years. During this time period, you will have the opportunity to more thoroughly explore majors, and if it is necessary, you can transfer to a different college that offers the degree you desire.

Transfer Options

Students sometimes choose to attend a two-year community college the first two years. This is a viable option to consider when selecting a college. If you do plan to attend a two-year college and then transfer to a four-year college, you need to be very careful in selecting classes. Two-year colleges generally have articulation agreements, which mean that the four-year colleges will automatically accept credit for specific classes taken at two-year schools. It is your responsibility to get in writing a list of classes that can be easily transferred. After you have this list, don't stray from it; otherwise, you will find yourself repeating classes, incurring additional costs, and delaying your graduation. Graduating from a four-year college or university in four years needs to be one of your college career goals. Note the student in Figure 9.4.2 that graduated in four years, all smiles.

Faculty Reputation and Research

Depending on your major area of study and the type of degree you are pursuing, faculty reputation and research may be a concern for you. If you are interested in knowing about the faculty, the best way to get some answers is to visit them! Make appointments to see them and talk to them about their work; this will let them know that you are a prospective student who is serious about your future!

If, however, you are not able to visit faculty in person, you should visit through the college home pages on the Web. Many instructors post not only office information but also course syllabi, schedules, and specific assignments. These sites will at least give you a general idea of what to expect if you should enroll in one of those classes.

Figure 9.4.2: Graduating from a four-year college in four years is a desirable goal.

Courtesy of Frozen Images/The Image Works.



Accreditation

All legitimate colleges go through an accreditation process. They are evaluated by independent accrediting agencies that periodically review the school's curriculum, standards, and results.

Additionally, programs within the college should be accredited in their specific discipline. Specific professional programs should be accredited by the appropriate accrediting agency in their field. For example, a nursing program should be accredited by the National League for Nursing, or an Emergency Medical Technician (EMT)/paramedic program should be accredited by the Joint Review Committee on Educational Programs for the EMT/paramedic. If you can't find information about the accreditation, you should ask. Making sure you are in a top-notch program is ultimately your responsibility.

If the college you are considering is not accredited by a regional accrediting association or the programs within the college are not accredited, you should probably consider a different college.

Scholarship, Work-Study, Internship, Co-op, and Job Placement Opportunities

Because college is a costly venture, you should find out what types of financial aid and employment opportunities each college provides and how to apply.

Scholarships can help a great deal when you are faced with college expenses because they provide financial assistance that does not need to be repaid. Some scholarships are based on financial need; other scholarships may be based on special talents or academic performance. Generally, you must submit financial aid applications to apply for any type of financial aid. After you've received the required paperwork, apply for as many scholarships as possible. Even small scholarships can help pay for books and supplies that you will need.

Work-study jobs are another way to help with college expenses; in addition, you may get lucky enough to land a job that will look good on your résumé when you graduate. These jobs are located on the college campus, and the supervisors often attempt to work around students' class schedules. Work-study jobs may range from 5 to 20 hours a week. When you visit a campus, check out the campus job board and see if you might qualify for any. These jobs go quickly, so the sooner you apply, the better chance you will have.

Academic Considerations

Does each college provide the following academic considerations?

- The academic degree that I want.
- Faculty who focus on students and who are current in their professional field.
- Appropriate accreditations.
- Scholarships, work-study opportunities, internships, co-ops, and job placement programs.

Intern and co-op positions give students an opportunity to work in the career field in which they are studying. Although internships and co-ops are all different, the point of these programs is to give students an opportunity to apply the knowledge they have gained in the classroom while gaining on-the-job experience. Intern and co-op programs place students in jobs in the community and in work with professionals in their field. Many positions pay very well, and students are sometimes offered full-time positions when they graduate. A college with a healthy intern or co-op program is worth serious consideration; it demonstrates that the college has a realistic view of employer expectations and employment opportunities.

Finally, in terms of academics, you should research the school's job placement rate. Find out how many graduates are employed after graduation. If there is a high job placement rate, it indicates that the school is well-respected from an employer's point of view.

Student Services and Activities

The quality and quantity of student services and activities can tell a prospective student a great deal about the college. Student services that cater to special needs and populations should be obvious, and a variety of activities that build a sense of community should appear on a campus calendar.

Student Services

Some student services are basic to every college campus—advising centers, financial aid offices, tutorial services, career development and placement services, counseling centers, and libraries. These are key offices to visit when making your college selection. Personnel in these services who are clearly student-friendly, professional, knowledgeable, and up-to-date reflect a campus with the same qualities.

A thorough investigation also includes researching auxiliary student services and organizations. Auxiliary services might include a student health center, eating facilities, technological laboratories, and cultural programs. Certainly if you are interested in pursuing a degree in computer science, you want to attend a college that is committed to technology and provides up-to-date computer labs and software. Likewise, if you want to major in Latin American studies, you should attend a campus that clearly reflects a commitment to cultural studies and programs.

Student Organizations

Student organizations can be a key factor in your college experience. Becoming involved in student organizations is one way to connect with your campus and make you feel a part of that community. Because there is such a wide variety of student organizations you should be able to find one that interests you. For example, you may want to join a fashion merchandising club, a technology club, a drama club, or an intramural sports team. Your involvement in student organizations demonstrates your commitment to an idea and allows you the opportunity to work with other individuals with similar beliefs and values. Furthermore, student organizations provide key opportunities to strengthen your leadership skills, and future employers may be very interested to hear about your involvement.

Student Athletics

For some students, athletic programs have no weight in making a decision about which college to attend; for others, however, athletics are a major factor. If you are basing your decision on athletics, you should consider the following.

Graduation Rates for Athletes

How many athletes in the college have graduated during the last five years? If there is a low graduation rate, that school probably isn't the best choice. After all, what good is going to college if you don't get a college degree? A few athletes have the ability to turn professional, but most don't; in the long run, you would be better off to be on a team that has a sound reputation and record for stressing academics and graduation. There is a more physical and mental stress on student athletes (see Figure 9.4.3).



Figure 9.4.3: Student athletes have more physical and mental stress than other students.

Courtesy of Mike Valeri/
FPG International.

Program Completion Time

How long does it take most athletes to complete a program of study? Although it is common for athletes to take longer than regular full-time students to complete a program of study, that time shouldn't be excessive. If student athletes are taking longer than five or six years, it's a good bet that academics aren't stressed until after eligibility has expired.

Scholarships

What kinds of scholarships are available for student athletes? If you truly have a talent to offer the university and are capable of successfully completing your academic commitment, you should expect that university to offer some scholarship or financial assistance. An athletic recruiter should be able to answer your questions about financial assistance clearly. Be sure to get any offers of assistance in writing before you sign any letters of intent.

NCAA Probationary Status

What is the National Collegiate Athletic Association probationary status of the team you are considering? If you find yourself being recruited by a team that is serving probation because of violations, find out the cause of the probation. If this team has broken rules under the current coaching staff, you should probably not spend a great deal of time considering this team. If, however, the violations occurred under a different staff, you may be okay. Perhaps they are in the process of rebuilding a program, and you could be instrumental to the team.

Athletic Status

What will your athletic status be as a first-year student? Will you be red shirted? Or will you be an active team member? These are questions that may affect financial aid and scholarships, so you should have a clear idea about your status before you commit to a team.

Special Student Athletic Services

What types of special services are given to student athletes? Because of demanding practice and traveling schedules, student athletes can have difficulties keeping up with academic demands. It is important to find out if your team offers services such as tutorial programs designed especially for athletes.

Practice and Traveling Schedules

How long will you be expected to practice each day, and how extensive are the travel schedules? If you discover that your schedule will be difficult, you may need to make a tough decision about whether you want to participate in collegiate athletics. After all, your goal is to get a solid education and degree, so decide where you are willing to concentrate your efforts.

Student Activities

In addition to student organizations, a college should sponsor student activities that provide a sense of campus community. Perhaps there are homecoming celebrations, holiday events, special concerts, or movie nights. Although these activities might not be the deciding factor in your college decision, they do play an important role in campus living and provide not only entertainment but a sense of campus pride.

Tuition

Cost is a fundamental concern when selecting a college or university. One of the two major expenses is tuition, the price your courses will cost you per credit hour. A few things to keep in mind when looking at tuition costs include full- or part-time tuition and in-state or out-of-state tuition.

Tuition expenses can range from very low to tens of thousands of dollars and are usually presented in two different ways: the total cost of tuition for full-time students and the cost of tuition per credit hour for other students.

Full-Time Status

College classes are presented by credit hours, depending on the amount of time spent in class, and a full-time student takes at least twelve credit hours per semester, which is usually four classes. If a full-time student chooses to enroll in more than twelve credit hours, there is usually no extra charge for the extra credit hours unless a student takes eighteen or more credit hours—not something a first-year student should even consider. Additionally, health and activity fees are also included in the cost of full-time tuition. Depending on the college, these fees may cover the cost of such privileges as using the campus health center; attending sports, music, and theater events; and using special campus facilities such as computer labs. Meal plans may be available, but the price of the meal plan is not included in the tuition fee, nor is the price of textbooks.

Part-Time Status

If you will not be able to attend classes on a full-time basis, you will pay your tuition fees by a credit-hour rate. For example, if you take two classes that are each three credit hours, you will pay for six hours of tuition. If the tuition costs \$150 per credit hour, you will pay \$900 to take those two classes. Health and activity fees are not included in the credit-hour rate but may be available at an additional fee.

In-State Tuition

In-state tuition simply means that you will be attending a college located in the state in which you reside. These fees are substantially lower than out-of-state tuition. For example, one college lists its in-state tuition as \$1,200, but out-of-state tuition at the same college is \$4,100.

Out-of-State Tuition

Out-of-state tuition is sometimes referred to as nonresident tuition. Residential requirements vary from state to state. For example, colleges located on state borders may have special agreements to accept students from neighboring cities in the adjoining state, so if you are considering attending a college in a different state, be sure to find out these requirements. Out-of-state tuition may be four or five times more expensive than in-state tuition, so it may be financially beneficial to attend an out-of-state college on a part-time basis until residency has been established. Additionally, some colleges offer special scholarships to be used specifically to cover this added expense.

Does Tuition Reflect the Quality of Education I Will Receive?

Although a \$30,000-a-year school is likely to be viewed as more prestigious than a \$10,000-a-year school, does a degree from a prestigious school really give a graduate a substantial competitive edge in the job market? Opinions differ, but you should remember that employers are looking for well-educated applicants, not applicants with expensive degrees. What you choose to do with your educational opportunities is more important than the price tag of your tuition. Many successful individuals have started their college careers at less expensive community colleges and then transferred to a four-year college.

Housing Options and Expenses

Tuition may seem as though it should be the largest expense you pay, but the biggest expense is often housing if you choose a campus in a different city or state than where you live. As an in-coming first-year college student, your housing options may be limited. Some campuses require that first-year students live on campus and in specific dorms; however, other campuses may not have these types of requirements. Before deciding where you want to live, you should consider the pros and cons of all options.

Residential Halls

Although some students groan at the thought of living in the residential halls, or dorms, the reality is that residential life offers many advantages for first-year students. Living in the residential halls allows you to meet and make new friends (see Figure 9.4.4), participate in residential team-building activities, and live in a protected and safe environment that is close to all your collegiate activities.

Figure 9.4.4: Living in the dorm provides an excellent opportunity to make friends and network.

Courtesy of Jacques Chenet/Woodfin Camp & Associates.



Residential regulations vary from campus to campus, but generally there are several options from which students can choose. For example, you may be able to live in a room that you share with only one roommate, or you may choose to live in a suite with several other students. Additionally, residential halls are sometimes reserved solely for certain groups of students, such as athletes, women, or honor students.

If you are a person who needs a great deal of privacy and solitude, the residential halls may not be the best choice for you. But for many students the residential halls give them the opportunity to make lasting friendships, to connect with student tutors and mentors, and to sharpen people skills.

Fraternity and Sorority Houses

Although images from the movie *Animal House* may come to mind when you think of living in a fraternity or sorority house, fraternities and sororities do offer a viable housing option that rarely reflects the movie. This option, however, may not be available until your sophomore year or even later, depending on the fraternity or sorority. And there are varying eligibility requirements for joining fraternities and sororities that should be taken into consideration before considering this an option.

The living arrangements in fraternity and sorority houses are often similar to residential halls in which you have two or more roommates. In some instances, the members reside in “sleeping porches,” very large rooms that house all members.

The cost of living in a fraternity or sorority is sometimes comparable to living in residential halls but can sometimes be much more expensive, depending on the organization. Be sure to thoroughly research this expense if you do decide to pledge.

Apartments

Most students are excited at the prospect of living in an apartment for the first time, and with careful shopping and planning, apartment living may be the least expensive housing option. Apartments can offer privacy and independence that

residential halls and fraternity or sorority houses can't, but that privacy and independence can come with a higher price tag than is expected. For example, you may have to pay utilities, security deposits, and transportation costs to get to and from school. You may also have to pay extra for a furnished apartment.

Apartments can cost you in other ways, as well. For example, if you are a first-year student in a new city, you may not know any other students. Living alone in an apartment does not offer you the opportunity that you would have in a residential hall to easily meet other students. And, by living in an apartment, you may have to sacrifice some of the safety that comes with living on campus. If you share the apartment with one or more roommates, however, these financial and social expenses may seem reasonable, and apartment living might be your best choice.

Parents' or Relatives' Homes

The very least expensive housing option is to continue to live at home with your parents or to live with a relative. Often, you can live free and have the added bonus of having meals with your family and access to conveniences such as laundry facilities. Even if you are required to pay rent, it is usually much less than you would have to pay elsewhere.

One disadvantage of living at home or with relatives may be the lack of the degree of independence that other students have. For example, if your friends are living in the residential halls and have freedom to stay out as long as they want, you may be tempted to do the same. Sometimes parents aren't willing to give college students that much independence.

If you choose to live at home or with a relative, it is imperative that you sit down and discuss expectations before problems arise. Parents may be more willing to compromise and bend their rules if you discuss this with them prior to following through with your plans.

Because housing is one of the greatest expenses you'll encounter as a college student, it is important to research the options carefully for each college you consider. Your choice needs to be livable, both financially and socially. For example, if you are a person who is extremely shy and it is difficult for you to meet others, living in an apartment could further isolate you and make your college experience unbearable. Weigh your options carefully and be fair to yourself.

Table 9.4.1 shows some important questions you should ask yourself before making a decision about housing.

Resources for Making an Informed Decision

Collecting the information you need to make an informed decision may seem like an overwhelming task; however, most of the information can be found in a few key places.

Much of the initial information can be found in college catalogs, which list detailed information about degree programs, classes, tuition and housing expenses, and some student services. This type of information can also usually be found online by clicking on the colleges' home pages.

Table 9.4.1: University Housing Choices

Options	Questions to consider
Residential Hall	Will I live with someone I know or someone I haven't met before? How will I manage distractions from other residents?
Fraternity or Sorority House	Will I be able to manage my schoolwork, time, money, and fraternity activities effectively? Will I be able to say no to fun activities when I have tests to study for and papers to write?
Apartment	Will I share the apartment with a roommate? How will I meet friends and get involved in campus life?
Home	Will I have the same freedoms that I would have if I were living elsewhere? Will I be expected to pay rent or have other household responsibilities?

Many online services exist for the sole purpose of helping you compare institutions. These services are free and provide a wealth of information. If you use an online service, carefully check its sources of information, data collection methods, and sponsors. The following sites can help you make informed decisions:

- **Petersons:** www.petersons.com
- **College Board:** www.cbweb1.collegeboard.org/cohome.htm
- **CollegeNET:** www.collegenet.com
- **U.S. News & World Report's College Ranking:** www.usnews.com/usnews/edu/college/corank.htm
- **The Princeton Review Online:** [www.review.com/college/templates/temp2.cfm?topic\(rank&body\(rank/index.cfm&Link\(rank.cfm&special\(College.cfm](http://www.review.com/college/templates/temp2.cfm?topic(rank&body(rank/index.cfm&Link(rank.cfm&special(College.cfm)
- **Money Online: Value Rankings for Colleges:** www.pathfinder.com/money/colleges98/article/rankindx.html
- www.fastweb.com
- **University of Illinois Library Collection:** www.library.uiuc.edu/edx/rankings.htm

After you have narrowed your choices, it is imperative that you visit the college campuses and meet with individuals who can answer specific questions for you. Before arriving, you should make appointments to see representatives in the offices such as financial aid, student advising, housing, and your major area of study. These individuals can help answer your questions and provide you with key information that will help you make the most informed choice.

After you've selected the college of your choice, you will have to complete a series of steps before you can actually attend. This process may seem like a giant maze with one hurdle after another, but getting organized and understanding the steps will help you accomplish your goal.

In this section, you explore answers to the following questions:

- **What are the common admission requirements?**
- **How do I complete the admission process in an organized manner?**
- **What does early admission mean, and what are its advantages?**
- **What do I need to know about financial aid?**
- **How will I register for classes?**

Common Admission Requirements

One of the first steps you need to take is to apply for admission. Most colleges require similar information before admitting you, but it is important to find out exactly what your college requires so that your admission process is smooth and expedient.

Admission Definitions

Colleges offer one of two types of admission: open and competitive. Open admission means that the college will accept any incoming freshman who has earned a high school diploma or GED and who has placed within the required range of scores for tests such as the American College Testing Program (ACT) or the Scholastic Assessment Test (SAT). Students with low test scores or GPAs may be admitted on a provisional status until they successfully complete developmental courses that will increase their skill level, or they may be directed to attend a community college to take developmental courses there. Competitive admission means that the college demands specific requirements before admitting a student. Those requirements might mean a higher-than-average GPA, a high class ranking, or recommendations from professionals in the field.

Commonly, colleges have open admission but competitive admission within specific programs. For example, a college may have open admission for freshmen, but when a student completes the sophomore year, that student may have to apply to enter a particular program such as social work or education.

Minimum Required Information for Admission

Even colleges with open admission policies require a record of your past academic performance. You should begin a permanent file that contains the following documents:

- **High school transcripts and documentation of grade point average**
- **College transcripts if you've taken courses while still in high school**
- **Documentation of class ranking (usually found on transcript)**
- **Documentation of ACT or SAT scores**

Keep this file current and in a convenient place so that your documents are easily accessible if you want to apply to more than one college.

Transcripts

Transcripts are a permanent list of classes and the grades you've earned in those classes. High school transcripts may also contain information about overall grade point average, attendance, and class ranking. College transcripts will list all classes you enroll in and the grades you earn. It will list classes you withdraw from and audit, as well. Grade point averages, earned degrees, and graduation honors will also be listed on college transcripts.

High School Grade Point Averages

Even colleges with open admission policies demand that students have completed a precollege curriculum and have earned a GPA that meets their minimum standards. This baseline varies from college to college, so research your college's admission standards to see if you qualify.

A somewhat common GPA minimum standard is 2.5; however, if students don't have a 2.5 GPA or if they've earned a GED, a college may accept that if the student has earned a higher-than-minimum score on ACT or SAT composite scores.

Precollege Curriculum

Preparatory curriculum varies from state to state, but, in general, colleges with open admission policies insist that incoming college students have completed specific requirements in the core academic areas. Commonly, those requirements include completing four units of English, three units of math, three units of social science, three units of natural science, and two units of foreign language. If you are nearing graduation and haven't completed a precollege core of classes, you might want to consider summer school.

Tests

As part of their admission process, colleges generally require the scores of a standardized test. The two tests that are most common are the American College Testing (ACT) Program and the Scholastic Assessment Test (SAT). The scores of these tests are used differently by colleges that have competitive admission than by colleges with open admission.

Colleges with competitive admission use these scores as one means of selecting students. Students with high ACT or SAT scores may be accepted to a number of colleges while students with average to low ACT or SAT scores may have difficulty getting accepted to schools with competitive admission.

Colleges with open admission use ACT and SAT scores to determine if students meet basic academic competency. If a student scores low in specific areas, that student may be admitted on a provisional basis until the deficiency can be corrected by taking basic developmental courses.

Occasionally community colleges will not require that you submit ACT or SAT scores; however, these colleges will require that you take a placement test at the college. These scores are used to place students in courses that are best suited for their academic abilities. If the college you are considering requires that you complete a placement test, make sure you know when and where you take the test because these tests are required before you can enroll in classes.

Students who have completed precollege curriculum, earned high GPAs, and scored in the above-average to high range on the ACT or SAT may want to consider taking the College Level Examination Program (CLEP) test. CLEP tests will determine whether a student has college-level knowledge about a particular subject. When a student “CLEPs” out of a class, this means the student will get credit and will pay for the class but will not have to actually take the course.

Although tests are an important part of the admission process, admissions counselors understand that test scores are only one indicator of how well a student may do. If you have lower-than-expected test scores, you should emphasize other strengths you have as a student.

Completing the Admission Process in an Organized Manner

Even though colleges require the same general information for admission applications, there is a great deal of information to keep organized. Starting a filing system early will help you through the process. We suggest you keep separate files for copies of all the general information we’ve discussed.

In each file, keep three or four copies of each document and label the original so you don’t accidentally mail it. Most colleges only require photocopies of documents until admission has been approved. At that time, colleges can request that you send official transcripts. Sending copies will save you a great deal of money if you are applying to several colleges.

Also, keep a file that contains a copy of your admission application for each college you apply to. Attach to each application a list of all documents you have submitted. When you have received notice of your admission status, place that notice in your file until you have made your decision.

When you apply for admission to a college, do so in an organized manner, as shown in “Applying for Admission,” to make a good first impression:

- **Write a cover letter that discusses required information for competitive admission colleges.**
- **Complete every question on the application.**
- **Attach all required documents in order.**

Some colleges provide online admission applications on their Web pages. If you choose to apply electronically, don’t forget to follow up with the appropriate documents.

Applying for Admission

- Obtain an admission application through your counselor, directly from the college, or from its online resource.
- Obtain copies of high school transcripts.
- Obtain copies of test scores, such as ACT or SAT.
- Complete and mail application and required documents.

Advantages to Early Admission

Early admission has two different meanings. In some cases, high school students can apply for early admission to a college and take classes while still in high school. There are often specific requirements for this type of early admission that may include a specific grade point average, an interview process, and referrals from high school officials. Clearly this type of early admission is advantageous because it allows students to get a feel for college to see if they would like to attend there after high school. It is also a way to complete general education requirements and take time to explore personal interests.

The other definition of early admission is simply completing the admission process early in the year prior to attending. For example, students planning to attend college in the fall may complete an early admission process in the spring or early summer. This type of early admission also has its advantages. Besides having a larger selection of classes from which to choose, a student who applies early may also be able to take advantage of special orientations or introductory sessions. These orientations may give students one-to-one mentoring, a stay in campus housing, special advising sessions, and social time to meet other new students.

Financial Aid

While you are in the process of applying for admission to the colleges that you are considering, you should also apply for financial aid. Seeking help from various sources of financial aid has become a way of life for much of the student population. Education is an important but often expensive investment. The cost for a year's full-time tuition only (not including room and board) in 1995–1996 ranged from \$900 to \$15,000, with the national average hovering around \$2,100 for public institutions and over \$11,000 for private ones.

Not many people can pay for tuition in full without aid. In fact, almost half of students enrolled receive some kind of aid.

Most sources of financial aid don't seek out recipients. Take the initiative to learn how you (or you and your parents, if they currently help to support you) can finance your education. Find the people on campus who can help you with your finances. Do some research to find out what's available, weigh the pros and cons of each option, and decide what would work best for you. Try to apply as early as you can. The types of financial aid available to you are loans, grants, and scholarships.

Loans

A loan is given to you by a person, bank, or other lending agency, usually to put toward a specific purchase. You, as the recipient of the loan, must pay back the amount of the loan, plus interest, in regular payments that stretch over a particular period of time. Interest is the fee that you pay for the privilege of using money that belongs to someone else.

Loan Applications

What happens when you apply for a loan?

- 1. The loaning agency must approve you. You (and your parents) may be asked about what you (and any other family members) earn, how much savings you have, your credit history, anything you own that is of substantial value (such as a car), and your history of payment on any previous loans.**
- 2. An interest charge will be set. Interest can range from 5 percent to over 20 percent, depending on the loan and the economy. Variable-interest loans shift charges as the economy strengthens or weakens. Fixed-rate loans have one interest rate that remains constant.**
- 3. The loaning agency will establish a payment plan. Most loan payments are made monthly or quarterly (four times per year). The payment amount depends on the total amount of the loan, how much you can comfortably pay per month, and the length of the repayment period.**

Types of Student Loans

The federal government administers or oversees most student loans. To receive aid from any federal program, you must be a citizen or eligible noncitizen and be enrolled in a program of study that the government has determined is eligible. Individual states may differ in their aid programs. Check with the financial aid office of the colleges you apply to find out details about your state and those colleges in particular.

Following are the main student loan programs to which you can apply if you are eligible. Amounts vary according to individual circumstances. Contact your school or federal student aid office for further information. In most cases, the amount is limited to the cost of your education minus any other financial aid you are receiving.

Perkins Loans

Carrying a low, fixed-rate of interest, Perkins loans are available to those with exceptional financial need (need is determined by a government formula that indicates how large a contribution toward your education your family should be able to make). Schools issue these loans from their own allotment of federal education funds. After you graduate, you have a grace period (up to nine months, depending on whether you were a part-time or full-time student) before you have to begin repaying your loan in monthly installments.

Stafford Loans

Students enrolled in school at least half-time may apply for a Stafford loan. Exceptional need is not required. However, students who can prove exceptional need may qualify for a subsidized Stafford loan, for which the government pays your interest until you begin repayment. There are two types of Stafford loans. A direct Stafford loan comes from government funds, and an FFEL (Federal Family Education Loan) Stafford loan comes from a bank or credit union participating in the FFEL program. The type available to you depends on your school's financial aid program. You begin to repay a Stafford loan six months after you graduate, leave school, or drop below half-time enrollment.

Plus Loans

Your parents can apply for a Plus loan if they currently claim you as a dependent and if you are enrolled at least half-time. They must also undergo a credit check to be eligible, although the loans are not based on income. If they do not pass the credit check, they may be able to sponsor the loan through a relative or friend who does pass. Interest is variable; the loans are available from either the government or banks and credit unions. Your parents will have to begin repayment sixty days after they receive the last loan payment; there is no grace period.

For a few students, a loan from a relative is possible. If you have a close relationship with a relative who has some money put away, you might be able to talk to that person about helping you with your education. Discuss the terms of the loan as you would with any financial institution, detailing how and when you will receive the loan as well as how and when you will repay it. It may help to put the loan in writing. You may want to show your gratitude by offering to pay interest.

Grants and Scholarships

Both grants and scholarships require no repayment and therefore give your finances a terrific boost. Grants, funded by the government, are awarded to students who show financial need. Scholarships are awarded to students who show talent or ability in the area specified by the scholarship. They may be financed by government or private organizations, schools, or individuals.

Federal Grant Programs

There are a number of federal grant programs available to part- and full-time students, depending on their needs. These grants include the Pell grant and Federal Supplemental Educational Opportunity Grant.

Pell Grants

These grants are need based. The Department of Education uses a standard formula to evaluate the financial information you report on your application and determines your eligibility from that score (called an EFC, or expected family contribution, number). You must also be an undergraduate student who has earned no other degrees to be eligible. The Pell grant serves as a foundation of aid to which you may add other aid sources, and the amount of the grant varies according to the cost of your education and your EFC. Pell grants require no repayment.

Federal Supplemental Educational Opportunity Grants (FSEOG)

Administered by the financial aid administrator at participating schools, FSEOG eligibility depends on need. Whereas the government guarantees that every student eligible for a Pell grant will receive one, each school receives a limited amount of federal funds for FSEOGs, and after it's gone, it's gone. Schools set their own application deadlines. Apply early. No repayment is required.

Work-Study

Although you work in exchange for the aid, work-study is considered a grant because a limited number of positions are available. This program is need-based

and encourages community service work or work related in some way to your course of study. You will earn at least the federal minimum wage and will be paid hourly. Jobs can be on campus (usually for your school) or off campus (often with a nonprofit organization or a local, state, or federal public agency). Find out who is in charge of the work-study program at the colleges where you apply. Many students today have to find part-time work (see Figure 9.4.5) to help finance their college education.

Make Financial Arrangements

- Obtain financial aid forms from your high school counselor or directly from the college you are applying.
- Completely fill out forms, sign the forms, and mail to the appropriate address.
- Determine how to apply for scholarships, and follow through on the instructions.
- Apply for part-time on-campus jobs, if necessary.
- Apply for bank loans, if necessary.
- Apply for and put down appropriate deposit or down payment for residential halls or apartments.
- Check on fees for other expenses such as meal plans, parking, activities, and insurance.

There is much more to say about these financial aid opportunities than can be discussed here. Many other important details about federal grants and loans are available in the *2005–2006 Student Guide to Financial Aid*. You can check out this guide at http://studentaid.ed.gov/students/publications/student_guide/2005_2006/english/index.htm. You might also find this information at a college financial aid office, or you can request it by mail, phone, or online service:



Figure 9.4.5: Many college students work part-time to finance their education.
Courtesy of Ken Karp.

Address:	Federal Student Aid Information Center P.O. Box 84 Washington, D.C. 20044
Phone:	1-800-4-FED-AID (1-800-433-3243) TDD for the hearing-impaired: 1-800-730-8913
Web site:	www.ed.gov/prog_info/SFA/StudentGuide

Scholarships

Scholarships are given for different kinds of abilities and talents. Some reward academic achievement, some reward exceptional abilities in sports or the arts, and some reward citizenship or leadership. Certain scholarships are sponsored by federal agencies. If you display exceptional ability and are disabled, are female, have an ethnic background classified as a minority (such as African American or Native American), or are a child of someone who draws benefits from a state agency (such as a POW or MIA), you might find scholarship opportunities geared toward you.

All kinds of organizations offer scholarships. You may receive scholarships from individual departments at your school or your school's independent scholarship funds, local organizations such as the Rotary Club, or privately operated aid foundations. Labor unions and companies may offer scholarship opportunities for children of their employees. Membership groups such as scouting organizations or the YMCA might offer scholarships, and religious organizations such as the Knights of Columbus or the Council of Jewish Federations might be another source.

Sources for Grants and Scholarships

It can take work to locate grants, scholarships, and work-study programs because many of them aren't widely advertised. Ask at your school's guidance office or a college's financial aid office. Visit your library or bookstore and look in the section on college or financial aid. Guides to funding sources, such as Richard Black's *The Complete Family Guide to College Financial Aid* and others, catalog thousands of organizations and help you find what fits you. Check out online scholarship search services. Use common sense and time management when applying for aid. Fill out the application as neatly as possible, and send it in on time or even early. In addition, be wary of scholarship scam artists who ask you to pay a fee up front for them to find aid for you.

After you have completed the financial aid process and have decided which college to attend, you will register for classes.

Registering for Classes

After you have been accepted to the college you will attend, you will need to go through the **registration** process for classes. Even though many colleges allow students to register for classes online, you should set up an appointment with an

Key Note Term

registration – the act of registering

adviser the first time so that you have a clear understanding of the classes you will need to complete in order to earn a degree. In fact, the safest move is to meet with your adviser every semester so that your progress will be monitored.

When you meet with your adviser, you will receive a degree plan. This is a list of courses you will be required to successfully complete in order to graduate with a specific degree. Keep this list. A degree plan acts as a legal document between you and the college. Should the college decide to change the degree plan before you graduate, you probably will not be required to take additional classes if you are clearly progressing on an approved degree plan.

Register for Classes

- Meet with an adviser (this may be a faculty member or a staff member who works in student services) to determine which classes you will enroll in.
- Create a class schedule that will be based on your academic needs, as well as your personal needs. Take into consideration extracurricular activities or jobs you might be involved with.
- Take registration documents to the appropriate office.
- Pay registration fees or a down payment to hold your classes.

After you have registered for classes, you will be on your way. There may be other decisions you will need to make, including housing, meals, and transportation. These, too, are important decisions and will have an impact on your college experience, so work through these decisions carefully.

When you begin your college experience, continue to evaluate and refine your personal mission statement and your long- and short-term goals, as well as your personal skills and study skills. These are skills you can take with you on your journey of lifelong learning.

Keep Track of Information

In your search for the right school, you will be visiting several campuses and checking out many options. With all the information you have to gather, it would be easy to get confused or forget what one college offers as compared with another. Use Table 9.4.2 to help compare and contrast different schools, what they offer, what they cost, what they require for admission, and what activities interest you.

Table 9.4.2: College Comparison Worksheet

	College 1	College 2	College 3
Location <ul style="list-style-type: none"> • distance from home 			
Size <ul style="list-style-type: none"> • enrollment • physical size of campus 			
Environment <ul style="list-style-type: none"> • type of school (2 yr, 4 yr) • school setting (urban, rural) • location and size of nearest city • co-ed, male, female • religious affiliation 			
Admission Requirements <ul style="list-style-type: none"> • deadline • tests required • average test scores, GPA, rank • notification 			
Academics <ul style="list-style-type: none"> • your major offered • special requirements • accreditation • student-faculty ratio • typical class size 			

(continued)

Table 9.4.2: College Comparison Worksheet *(continued)*

	College 1	College 2	College 3
College Expenses <ul style="list-style-type: none"> • tuition, room and board • estimated total budget • application fee, deposits 			
Financial Aid <ul style="list-style-type: none"> • deadline • required forms • percent receiving aid • scholarships 			
Housing <ul style="list-style-type: none"> • residence hall requirement • meal plan 			
Facilities <ul style="list-style-type: none"> • academic • recreational • other 			
Activities <ul style="list-style-type: none"> • clubs, organizations • fraternity/sorority • athletics, intramurals • other 			
Campus Visits <ul style="list-style-type: none"> • when • social opportunities 			

Conclusion

After you have gone through the process of picking a major, applying for financial aid, choosing and applying to a college, you now wait to get accepted. After you are accepted, you will need to contact your chosen school to find out its registration procedures. There are no guarantees in this process, but you can be assured that if you followed the suggestions in this and the other lessons in this chapter and are committed to the process, and motivated to succeed, you will reach your career goals.

This concludes the career planning chapter. In Chapter 10, “Planning Skills and Social Responsibility,” you will learn how to set goals, how to manage your time, how to make good choices, and about cadet etiquette.

Lesson Review

1. How will you determine if college is right for you? What are your options?
2. What options are available to you to pay for your education?
3. What are the differences between a loan, a grant, and a scholarship?
4. Define the term *distance education*.