

Why Go to College?

As an Upward Bound student, you know that while going to college is important, it takes a lot of hard work to get there.

From time to time, you may find yourself wondering, "Is it really worth it?" The short answer is...yes!



Here are some reasons why going to college is a goal that is definitely worth working toward.

More career opportunities

A college education can open doors and prepare you for a career that is personally satisfying, financially rewarding, and a perfect match for your interests and values. *With a college degree, the sky is the limit!*

More money

Statistics show that four-year college graduates earn almost twice as much as high school graduates. That comes out to \$1,000,000 or more over a lifetime.

Having a higher income provides financial stability and more money for the things that are important to you, like hobbies, travel, and entertainment.

New people and experiences

Going to college will give you the opportunity to study a variety of subjects, try new things, expand your skills, and meet new people. Most importantly, college gives you the opportunity to become the person you aspire to be.

Sense of accomplishment

Getting to college, succeeding in college, and graduating take a lot of hard work, motivation, and persistence. Receiving a college diploma is a testament to your determination and your drive to succeed. It is an accomplishment you can be proud of for the rest of your life—and a reminder that you can do anything you set your mind to!

A better life

A college education will open doors and provide you with more options and opportunities. With a college degree, you will be able to have a career you enjoy—rather than just a job to pay the bills. You are also likely to have a greater income, which will allow you to purchase the things that make life more comfortable and enjoyable. In short, having a college education will help you live your best life.

No matter what your reasons are for going to college, know that college is a worthwhile goal. Also know that Upward Bound is here to help you achieve your career and college goals.

There are many factors that will determine what kinds of opportunities will come your way in life. The biggest factor, however, will be your education. The better your education, the more choices and opportunities you will have. For information on your college options, watch this short video.



College Timeline

There are specific things high school students need to do to plan and prepare for college.

The following information will tell you what you need to do each year to stay on the path to college.



9th Grade

- ▶ Work hard in your classes. All of your freshman grades will become part of your permanent high school record. This record (called a transcript) will be sent to any college you apply to. Your freshman grades will also be used to calculate your high school grade point average (GPA).
- ▶ Develop a four-year high school plan. This plan should list all of the courses you intend to take each year. Make sure your four-year plan includes the recommended college prep courses.
- ▶ Talk to your family, Upward Bound advisor, and school counselor about your plans to attend college, and ask for their support.

10th Grade

- ▶ Continue to work hard in your classes and develop your skills and interests.
- ▶ Make informal visits to colleges to get a feel for what different campuses are like.
- ▶ Start thinking about what you are looking for in a college, such as location and cost.

For tips on how to build an impressive high school record, watch this short video.



VIDEO

11th Grade

- ▶ Research and evaluate your college options.
 - ▶ Visit college websites.
 - ▶ Attend college fairs.
 - ▶ Meet with college representatives.
 - ▶ Search online for colleges that interest you.
- ▶ Take the PSAT/NMSQT in October and the SAT and/or ACT in the spring.
- ▶ Make college visits. Visiting a college is the best way to find out if a college will be a good fit for you. Check college websites for open houses and visitation days.
- ▶ Meet with your counselor to discuss your college options and your senior year schedule. Make sure your courses meet graduation requirements, and that you're taking all of the courses recommended for college.

12th Grade

- ▶ Revisit the colleges you're seriously considering. Go on a tour, ask questions, and take notes.
- ▶ Retake the ACT and/or SAT, if necessary.
- ▶ Complete college applications early in your senior year. Be aware of deadlines.
- ▶ Discuss your college choices and financial aid options with your TRIO advisor and counselor.
- ▶ Complete the FAFSA (available October 1).
This is very important!
- ▶ Consider your college options and compare financial aid packages.
- ▶ Decide where you want to go to college and complete the required forms.

Your High School Record

Your high school record shows colleges what kind of a student you are and what makes you unique.

Here are some tips for building a high school record that will put you on the path to college.



Take the right classes

Choose your high school courses carefully. Take courses that will help you prepare for college, and courses that will help you develop your skills in your areas of interest.

Most four-year colleges recommend that students take the following high school courses:

- ▶ 4 years of English
- ▶ 3–4 years of math (including Algebra I, Geometry, and Algebra II)
- ▶ 3–4 years of science
- ▶ 2–3 years of one foreign language
- ▶ 3 years of social studies
- ▶ 1 year of fine or performing arts

Competitive colleges consider the above to be the minimum requirements. They recommend that students take advanced and honors classes whenever possible. Students who haven't taken several of the above classes may want to start at a two-year college or at a branch campus.

If you have any questions, talk to your school counselor or Upward Bound advisor.

For information on making a four-year high school plan, watch this short video.



VIDEO

Get good grades

Colleges consider the grades earned in college prep courses to be the most important criteria for college admissions. The stronger your courses and the higher your grades, the more college choices you will have. *Work hard in all of your classes and don't let anything get in the way of your schoolwork.*

Take the ACT or SAT

Some four-year colleges require that students submit ACT or SAT scores when they apply. Colleges use these test scores to help them assess a student's readiness for college-level work. Unless you're certain you will not need to submit test scores, you should take the ACT or SAT. *The spring of a your junior year is a good time to take one of these tests.*

Get involved

Colleges and scholarship committees are looking for students who are engaged and active in their school and community. They are also looking for students who have leadership abilities, an interest in community service, and work experience. *Quality is more important than quantity!*

Getting involved in school and community activities also helps you make new friends, expand your horizons, and develop your talents and skills.

Be smart online

Many college admissions officers check the social media of their applicants. This is why it's important to be very careful with what you post. You don't want to ever give a college admissions officer a reason to disqualify you. *Use social media to support others and to highlight your positive activities and accomplishments.*

High School vs. College

While success in high school and college both require strong academic, organization, and time-management skills, there are a number of differences.



Here are some of the differences you can expect.

High School

College

High school is mandatory.

Attending college is your choice.

Public high schools are free.

College is not free, and it can be expensive.

You have classes one right after the other for 6–7 hours a day, Monday–Friday.

You may have big gaps between classes. On some days, you may not have any classes.

Your days are scheduled and organized by others.

You organize your days and manage your own time.

Your classes usually have less than 30 students in them.

Your classes may be very small or have 100 students or more.

Your course selection is limited and your schedule is arranged for you.

You have many courses to choose from and you make your own schedule.

High School

College

You have homework, but most of your learning is done in class.

For each hour in class, you are expected to spend 2–3 hours studying.

Teachers know when you're absent and usually provide you with makeup work.

It's up to you to find out what you missed and get copies of the handouts and notes.

Teachers keep track of your attendance carefully.

Some professors take attendance and some do not.

Teachers will often talk to you about a low grade or concern they have.

Professors usually don't seek you out to ask if you need help. It's up to you to ask for help.

Homework grades are likely a large part of your final grade.

Your final grade depends heavily on papers and exams.

You can talk to your teacher before or after class.

Professors have office hours and request that you talk to them then.

If you have any questions about college, talk to your Upward Bound advisor or your school counselor.

To review, watch this quick video!



VIDEO

Two-Year Colleges

Two-year colleges are an increasingly popular college choice. They provide affordable, career-oriented one- and two-year programs. Students can also start at a two-year college and transfer to a four-year college.



What is a two-year college like?

Career-focused education

Two-year colleges offer programs in high-growth career fields such as healthcare, computer science, and business.

Affordable tuition

Attending a two-year public college for a year costs about half as much as attending a four-year in-state public college for a year.

A good place to start

Many students who don't feel ready to attend a four-year college, or who want to save money, find that starting at a two-year college is a great way to begin their college education.

Small classes

Two-year colleges keep their classes small and hire instructors who have worked in a related career field.

Available services for TRIO students

Many colleges have a TRIO program called Student Support Services. This program helps students like you succeed in college and earn their degree.

All high school graduates are welcome

- ▶ For most two-year college programs, students only need a high school diploma or GED. Some programs, however, have additional requirements. For example, a nursing program may require one year of biology, chemistry, and algebra.
- ▶ Two-year colleges generally don't require the ACT or SAT; however, to ensure that students enroll in courses appropriate for their ability levels, many colleges require that incoming students take a placement test.

Transferring from a two-year college to a four-year college

- ▶ Transferring from a two-year public college to a four-year public college in the same state is typically a rather straightforward process. This is because there are generally agreements between the schools about accepting credits.
- ▶ Four-year colleges are the ones who decide which credits will transfer. While credits in general academic courses such as English, math, and science usually transfer, four-year colleges seldom accept credits in career-oriented courses, such as dental hygiene.
- ▶ Two-year colleges have advisors available to help students choose courses that will transfer. Students who are thinking of transferring should meet with an advisor early and develop an academic plan.

For more on two-year colleges, watch this short video.



Four-Year Colleges

A four-year college education, or bachelor's degree, can open doors and provide students with more career opportunities, greater earning potential, and the pride that comes with earning a college degree.



Here are the answers to some common questions about four-year colleges.

What kinds of courses do you take?

Students at a four-year college choose one subject to study in depth—this is their major. About half of a student's classes are in their major. The rest of their classes are in required general education courses (such as English, science, and math) and electives (courses they choose to take). A student's major should be a subject they enjoy, and one that will help them achieve their career goals.

Lots of students don't know what they want to major in when they start college. These students spend their first year taking their general education courses, learning about the majors offered at their school, and exploring their options.

What do students do in their free time?

College students have the opportunity to participate in student clubs, intramural sports, community service projects, and more. Getting involved in campus activities is a great way for students to meet others with similar interests, and to also have some fun.

For more about four-year colleges, watch this quick video.



Where do students live?

First-year students who live close to campus sometimes live at home and commute (drive to campus for their classes). Most other first-year students live on campus in a residence hall.

Living in a residence hall is a wonderful way to meet new people and make new friends. Everything is new, and everyone is excited about starting college. Many lifelong friendships start in a residence hall.

What if I need to work?

Students can work on-campus or off-campus. On-campus jobs are generally more flexible and convenient, but off-campus jobs often pay more. Students who need help paying for college may be offered a work-study job as part of their financial aid package. Work-study jobs are typically 10-15 hours a week and on-campus.

What services do colleges provide?

College campuses have almost everything a student needs, mostly within walking distance. On a college campus, you'll find dining halls, recreation centers, libraries, counseling services, tutors, health centers, and much more. Most of these services are included in your tuition, but it's up to you to take advantage of them.

Many colleges also have a TRIO program called Student Support Services. This program helps students like you succeed in college.

Where can I get more information?

If you have questions about college, talk to your Upward Bound advisor or school counselor. For additional information go to bigfuture.collegeboard.org, educationplanner.org, and petersons.com.

ACT and SAT

The ACT and SAT are tests that many colleges require as part of the application process.

Here's what you need to know about these important tests.



About the ACT and SAT

What do the tests cover? The ACT consists of four multiple-choice tests: English, reading, math, and science. The SAT has three sections: reading, writing and language, and math.

When are the tests given? The ACT is given in September, October, December, February, April, June, and July. The SAT is given in August, October, November, December, March, May, and June.

When should you take these tests? It's best to take one of these tests in the spring of your junior year. If you want to improve your scores, you can then retake the test in the fall of your senior year.

How are the tests scored? On the ACT, students receive a composite score (1–36) and a score on each of the four sections. On the SAT, students receive a total score (400–1600) and two section scores.

Should you take the ACT, SAT, or both? Many experts recommend that you take a full-length practice test for each, determine which one you're likely to do better on, and then devote all of your time and energy to preparing for that test.

Many colleges now have test-optional policies. However, unless you're certain you will not need to submit test scores, plan to take the ACT and/or SAT.

Preparing for the test

Take a practice test. The best way to prepare for the ACT or SAT is to take a full-length practice test. Time yourself and go over the questions you answered incorrectly. Practice tests give you a picture of what the test will be like—and what areas you might need to brush up on.

- ▶ For practice ACT tests, visit act.org.
- ▶ For practice SAT tests, visit collegeboard.org.

Use test prep materials. ACT offers free digital test prep resources on their website—and you can download their free guide, *Preparing for the ACT Test*. SAT also offers free digital resources on their website and at khanacademy.org/sat.

Following a strong college prep program in high school is the best preparation for the ACT and SAT. Taking college prep classes will help prepare you for these tests, as well as for the classes you will take in college.

For a comparison of the ACT and SAT, watch this short video!



VIDEO

Tips for test day

Be well-rested. Cramming the night before the test won't do any good. Get a good night's sleep.

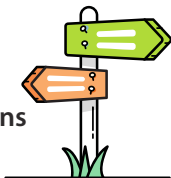
Dress in layers. Testing centers can be too hot or too cold. Dress in layers so that you'll be comfortable, regardless of the temperature of the room.

Arrive early. Give yourself plenty of time to get to the testing center so that you're not rushed. Bring your ticket, a photo ID, two #2 pencils, a watch, a permitted calculator, and a snack for the break.

Relax, be confident, and do your best!

Choosing a College

Choosing a college is about finding a college that's a good fit for you. The following questions and information will help you determine what's important to you in a college so that you can make the best choice.



Type of college

Four-year colleges offer a wide variety of majors and programs. Two-year colleges offer affordable one- and two-year programs that prepare students for a specific career. Students can also start at a two-year college and transfer to a four-year college to earn their bachelor's degree.

What type of college are you interested in?

- four-year college two-year college

Campus size

Larger colleges offer lots of majors, programs, and activities; smaller colleges usually have smaller classes and a more personal feel.

What size college do you want to attend?

- small medium large

Location

Where do you want to attend college?

- close to home out of state
 in my home state close to nature
 near a big city other _____

Major (area of study)

While most colleges offer popular majors, such as business and nursing, not every college will offer the major you may be interested in.

Is there a subject area you want to study?

Programs and activities

Colleges offer a wide variety of sports, clubs, organizations, and programs.

Are you looking for a specific activity/program?

Admission requirements

It's best to look for colleges that accept students with academic records similar to yours.

Are admission requirements a factor for you?

yes no Your GPA _____

Cost of attendance

Cost is a factor everyone must consider when choosing a college. Just remember, there's a great deal of financial aid available and there are many ways to cut college costs.

Once you've determined what's important to you, visit bigfuture.collegeboard.org and search for colleges that meet your criteria. When you have a list of colleges you'd like to consider, visit their websites and learn all you can. Then, if possible, plan a visit. *For college visit tips, watch this short video.*



College Visits

Making a college visit is the best way to find out if a college is going to be a good fit for you.



The following tips will help you get the most out of your college visits.

Plan your visit

Check the college's website or call the admissions office to see when they have student visitation days and/or open houses scheduled. These programs are designed specifically for high school students. If you want to visit on another day, contact the admissions office to set up a visit. The admissions office can schedule appointments for you and arrange for you to take a tour.

Learn all you can

Prepare for your visit ahead of time by learning as much as you can about the college. Explore the website and take a virtual tour. Make a list of everything you want to see and do, and come up with a list of questions you want to ask. You might also ask your Upward Bound advisor and counselor about their thoughts on the college.

Talk to people

Schedule appointments with people who can answer your questions, such as admissions counselors, department chairs, and financial aid counselors. Also talk to students. Ask them what they like and don't like about the college, and what they do on the weekends.

Make note of your impressions

As you explore the campus, write down your impressions of the college and make notes on what you like and don't like about the campus. Visualize yourself as a student there. Do you feel comfortable? Does the college feel like a good fit? Take pictures to help you remember the campus.

Check out the campus

Eat in a dining hall, check out the library, shop in the bookstore, and walk around the rec center. Also check out the surrounding city or town.

Ask questions

The more you know, the better prepared you will be to choose the best college for you. Here are some important questions to ask:

- ▶ What are your strongest majors?
- ▶ What is this college best known for?
- ▶ How much does it cost to attend?
- ▶ What kind of academic support is offered?
- ▶ Which admission criteria are most important?
- ▶ Are there specific requirements for my major?
- ▶ Are there work-study opportunities?
- ▶ Do you have a Student Support Services program?

Most colleges have a virtual tour of their campus on their website. Virtual tours are a great back-up option for those who aren't able to make in-person college visits.

For more on what to look for when choosing a college, watch this video.



Understanding College Admissions

The college application and admissions process generally begins early in your senior year.

The information below will give you a general idea of how it works, and the steps you should follow.



The College Admissions Process

STEP 1 – Submission

All colleges have admissions information and applications on their website. You may also be able to apply using the Common App. Be sure to submit everything that's required before the deadline.

STEP 2 – Review

The college admissions office will put all of the information regarding your application into a file. When all of the required documents have been received, your application will be evaluated by an admissions committee.

STEP 3 – Notification

Once your application has been evaluated, the college will let you know whether you have been accepted, rejected, waitlisted, or deferred.

STEP 4 – Your decision

After comparing all of your college and financial aid offers, you decide which college you want to attend.

For tips on how to complete an impressive college application, watch this short video.



VIDEO

College Admissions Terms

Common Application (Common App)

This online universal college application is accepted at 900+ colleges. If you're applying to two or more schools that accept the Common App, it can save you hours of work. Visit commonapp.org.

Deferred/waitlisted

Sometimes a student isn't accepted or rejected; they are deferred or waitlisted. This means the college is postponing the admission decision (deferred) or may admit the student if enough accepted students do not enroll (waitlisted). Sometimes students can improve their chances for admission by providing additional information, such as evidence of improved grades or test scores.

Early action/early decision

Students who apply early action or early decision submit their applications early in their senior year. These students then receive early notification of the college's decision. Early decision is binding. Students who are applying early decision make a commitment to enroll if they are accepted. Early action is not binding.

Rolling admission

Colleges with rolling admission make decisions on applications as they are received. Applicants are typically notified of the college's admission decision within 4–8 weeks.

Selectivity

Colleges have varying levels of selectivity. Those with open admission generally accept any high school graduate until spaces are filled. Selective colleges are generally looking for students with impressive academic records, and they admit fewer than half of the students who apply.

Applying to College

College applications are a group of documents highlighting your academic achievements, skills, unique characteristics, and goals.



Your college application is a representation of you, and it's important that you present yourself in the best possible light!

Here's what you need to know about applying to college.

College Applications

Colleges generally require that applicants submit some or all of the following as part of the application process:

- ▶ the college's application form
- ▶ your high school transcript—which will include all of your high school courses and grades, and your GPA
- ▶ your ACT and/or SAT test scores
- ▶ a list of the school and community activities you've participated in
- ▶ recommendation letters from teachers, counselors, or other adults who know you well

If you're applying to more than one college that accepts the Common App, completing this online application can save you a lot of time. The Common App is accepted by 900+ colleges.

For more information on the Common App, watch this video or visit commonapp.org.



VIDEO

Tips for Success

Here are some tips to help ensure that your college application is clean, neat, accurate, and complete.

- ▶ Follow the instructions exactly and answer every question honestly.
- ▶ Use correct spelling, grammar, and punctuation.
- ▶ Include all of your school and community activities and awards, highlighting your most impressive achievements first. *Quality is more important than quantity.*
- ▶ If you have a noteworthy achievement, special talent, unique characteristic, or something that will bring diversity to a campus, be sure to include it.
- ▶ If you need to write an essay, think of it as an opportunity to offer insight into who you are and what makes you unique.
- ▶ Proofread, proofread again, and then have someone else look over your application.
- ▶ Be aware of deadlines. Start early, and give others plenty of time to prepare transcripts, complete forms, and/or write recommendations.
- ▶ Before you submit an application, make a copy and note the date it was submitted. If you don't receive confirmation that the college has received your application, contact the college to make sure they have everything they need.

Applying to college can be confusing. Just know that Upward Bound is there to assist you with the application process—and help you get to college. *You can do this!*

Your Support System

Planning and preparing for college takes a lot of time and hard work; however, it's much easier when you have people to help, support, and advise you.



When it comes to succeeding in school and getting to college, know that there are people who can help you every step of the way.

Consider all of the people in your life who care about you and want to help you succeed. Think of these people as members of your support system.

Ways the people in your support system can help you

- ▶ **Goal-setting.** Your network of supporters can help you set academic and personal goals—and also hold you accountable for achieving them.
- ▶ **Advice and guidance.** The people in your support system can offer advice on choosing a college and a major, and help you find the answers to any questions you may have
- ▶ **Emotional support.** Planning and preparing for college can be stressful, and it's important to have people you can share your concerns and problems with.
- ▶ **Networking.** Who you know can often be just as important as what you know. Having people in your corner expands your potential opportunities.

Your support system

Support systems often include family members, Upward Bound advisors, teachers, counselors, spiritual advisors, family friends, and employers.

Think about the people who help, support, and guide you now, and those who might be able to help and support you in the future. These are the people you want to have in your support system.

Who is part of your support system?

Having a mentor

A mentor is someone with life experience who takes a special interest in you, and provides you with support and guidance over an extended period of time.

Someone in your support system may become a mentor, or you may be able to find a mentor by talking to your Upward Bound advisor. You can also visit mentoring.org for information on programs in your area.

Having a mentor isn't about just sitting back and receiving wisdom—mentees need to be engaged and involved. They need to be ready to discuss their ideas, ask for feedback, and take the initiative in scheduling times to meet. Mentees also need to make sure their mentor knows that they appreciate their support.

Choosing a Major

It's never too early to start thinking about what you might like to study in college, and what you would like to major in. *The answers to the following questions will tell you what you need to know about choosing a major.*



What is a major?

A major is the subject that students attending a four-year college study in depth. Almost half of the courses a student takes at a four-year college will be in their major—so it's very important that students choose a subject area they like.

Do two-year college students choose a major?

Instead of choosing a major, two-year college students choose the program they want their degree to be in, such as engineering technology, dental hygiene, or fire science.

Students who want to transfer to a four-year college sign up for a transfer program. They then take courses they know the four-year college they plan to attend will accept.

What if I don't know what to major in?

Many students start college without having decided on a major. These students use their first year of college to take their required general education courses such as English, science, and math. They can also use this time to talk to their advisor, learn about the majors offered at their college, and explore their options.

How do I choose a major?

Your major should be in a subject you enjoy, will succeed in—and one that will help you achieve your career goals. Think about your favorite classes in high school and search online for majors related to those subjects.

Do all colleges have every major?

Most colleges have popular majors like business and education, but if you have something specific you want to study, you need to look for colleges that offer that major.

Are all majors open to anyone?

Students may be accepted directly into a major or they may need to meet specific criteria first (such as having a 3.0 GPA in a certain number of credit hours). Entrance requirements are most common for popular and competitive majors.

Students who want a specific major should find out if the colleges they're considering have entrance requirements for their intended major.

Can you change your major?

Most college students change their major at least once, so changing your major is very common. Switching your major as a junior or senior, however, could add a semester or more to your program and postpone your graduation.

How do I prepare for my major?

Choose your high school courses wisely. For example, students who plan to major in nursing should take a lot of science and math. Also look for volunteer and part-time job opportunities in your fields of interest.

For more on exploring your career interests, watch this short video.



Being a First- Generation College Student

A first-generation college student is someone whose parents have not earned a bachelor's degree.



Being a first-generation college student is something you should be proud of, but it can come with its own set of challenges.

It's ok to have mixed emotions

It's not unusual for first-generation students to have conflicting feelings about going to college. These mixed emotions often include excitement, fear, pride, pressure, and even guilt. If you have any of these emotions, know that they are normal, and that there are many students who share your feelings, fears, and doubts. Just remember that going to college is the best thing you can do for your future—and know that there are people who can help you every step of the way.

Reach out to others

You're not the only student in your high school who will be a first-generation college student, and you won't be the only one on campus. Reach out to others in your situation, and find comfort and kinship in your similar experiences.

Also reach out to your Upward Bound advisor, school counselor, family members, and favorite teacher(s). Ask for their help and support. *They all want to see you succeed!*

Help is always available

Planning and preparing for college

Planning, preparing, and applying to college can be confusing and overwhelming for many students. As an Upward Bound student, you have people who can assist you with this process.

Your Upward Bound advisor and your school counselor are both available to help you with any questions or concerns you may have. Talk to them about your college plans and ask for their guidance and support.

Succeeding in college

Colleges want their students to succeed, and they provide a variety of resources to assist and support their students. These include academic advisors, counseling centers, tutoring and learning centers, minority student offices, work-study programs, and financial aid counseling.

Lots of colleges have First-Year Experience programs, and many have programs specifically for first-generation students. A large number of colleges also have a TRIO program for college students called Student Support Services.

First-generation college students sometimes feel like they are not good enough, or that they've somehow tricked everyone into thinking they deserve to be where they are. If you ever doubt yourself, remember: You've earned your spot, and you deserve to be there as much as anyone else.

For more on being a first-generation college student, watch this short video.



Paying for College

College can be expensive, but there are things you can do to make college affordable. If you need help paying for college, learn about financial aid, fill out a FAFSA, and explore ways to cut college costs.



College costs

When thinking about the cost of attendance (COA) for a particular college, be sure to include tuition, fees, books, room and board, transportation, and personal expenses. Here are the average COA “sticker prices” for 2021–2022.

4-year in-state public college—\$27,500

4-year private college—\$55,800

2-year public college—\$18,800

Most college students receive some form of financial aid (grants, scholarships, work-study, loans) and pay less than the above amounts.

Apply for financial aid

To get money to help you pay for college, do the following your senior year.

- 1. Complete college applications.** Complete admission and financial aid applications in the fall of your senior year.
- 2. Complete the FAFSA.** For information and instructions, go to fafsa.gov.
- 3. Apply for scholarships.** Search for scholarships online at fastweb.com and scholarships.com.

To learn more about financial aid, watch this short video.



VIDEO

Cutting college costs

Whether or not cost is a concern for you, it's a good idea to look for ways to cut college costs. *Here are some ways to make a college education more affordable.*

▶ **Live at home and commute.**

Living on campus can add a significant amount to the cost of a college education. Students can save a great deal of money by living at home and commuting to a local college.

▶ **Start at a public two-year college.**

Attending an in-state public four-year college for a year costs about twice as much as attending a two-year public college. Students who want a bachelor's degree can save a great deal of money by starting at a two-year college and then transferring to a four-year college.

▶ **Earn while you learn.**

Many colleges have co-op and/or work-study programs. These programs are excellent ways to earn money, while also gaining valuable work experience.

▶ **Spend less time in college.**

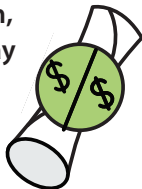
The highly motivated student can finish college in less than four years by taking more than the normal course load and/or taking classes during the summers.

▶ **Earn college credit in high school.**

Many high schools have dual-enrollment programs that make it possible for students to take college courses for both high school and college credit. These classes reduce the number of courses you must pay for in college. If you are interested, talk to your Upward Bound advisor or high school counselor.

Understanding Financial Aid

Financial aid is money that is given, earned, or lent to help students pay for college. Financial aid makes it possible for millions of students to attend college.



There are the four types of financial aid.

Grants are funds given, usually because of financial need. Grants do not have to be paid back. The Pell Grant, for example, provides billions of dollars each year to income-eligible families. *When students and parents submit a Free Application for Federal Student Aid (FAFSA), they automatically apply for a Pell Grant.*

Scholarships are generally awarded for academic achievement or an outstanding talent or skill. Scholarships do not need to be repaid.

Loans are funds borrowed from a lender (such as a bank, college, or the federal government). Loans must be paid back. *Over half of all financial aid awarded is in the form of a loan.*

Work-study programs provide college students who have financial need with part-time jobs to help fund their education.

Any family who needs help paying for college needs to complete a FAFSA. This is very important! Many students who could have gotten free money for college didn't receive it because they didn't complete a FAFSA. Don't be one of those students!

Most financial aid is need-based.

Financial aid is usually awarded on the basis of **financial need**. (Scholarships are the exception.) Financial need is the difference between the cost of attending a college (tuition, fees, books, room and board) and the amount a family can afford.

For example, if a family can afford \$7,000 and the cost of attending a college is \$22,000, the student has a financial need of \$15,000.

When determining eligibility for need-based aid, a family's financial situation is the only thing that's considered; *the student's academic record is not a factor*. Grants, loans, and work-study are all examples of need-based financial aid.

The FAFSA is very important.

Because need-based financial aid is awarded to students whose families need help paying for college, having a fair and objective way to determine how much a family can afford is very important. *The FAFSA is the federal form that's used to determine the amount a family should be able to pay.*

Students and parents must complete a FAFSA in order to be eligible to receive any financial aid provided by the federal government. States and colleges also use information from the FAFSA to determine eligibility for their aid. *For more on the FAFSA, watch this short video.*



Ask for help.

Financial aid can be confusing, but your high school counselor and Upward Bound advisor can help you figure it out. There's also great information at finaid.org and studentaid.gov.

Grants, Loans, & Scholarships

College is expensive, and most students need financial aid to help pay for college. Financial aid packages generally include grants, scholarships, and/or loans.



Grants and scholarships are “free money” for college. Smart students get as much grant and scholarship money as they can!

Grants

Grants are money given to students who have a financial need. Grants do not need to be repaid and are available from several sources.

- ▶ **The federal government** awards Pell Grants, TEACH Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and more.

The Pell Grant is the largest federal college grant program and it provides billions of dollars each year to students who need help paying for college. A Pell Grant is often part of a student's financial aid package.

When parents and students submit a FAFSA, they automatically apply for a Pell Grant.

- ▶ **State governments** offer grants to students who live and attend college in their home state. While application procedures vary, in most states, the FAFSA serves as the application.
- ▶ **Colleges, organizations, and corporations** often award funds to deserving students.

Loans

When grants, scholarships, and work-study don't provide enough money to cover a family's financial need, a student or parent can take out a loan to cover the remaining college costs. Because loans must be paid back, students should do their best to keep loans to a minimum.

Over half the financial aid awarded is in the form of a loan. Because loans have different interest rates and repayment policies, it's important to understand your loan options. *To learn more about student loans, watch this short video.*



Scholarships

It's not easy to obtain scholarships, but qualified students who invest the time and energy often find that their efforts pay off handsomely.

Academic scholarships: Most academic scholarships are awarded by individual colleges to students with outstanding academic records.

Athletic scholarships: To receive an athletic scholarship, athletes must meet NCAA or NAIA eligibility requirements. For information, go to ncaa.org or playnaia.org.

Talent scholarships: Scholarships in music, art, theater, and dance are mostly awarded by individual colleges. Portfolios or auditions are often required.

Local scholarships: Local groups and organizations often offer small scholarships for the students in their communities.

Scholarship Tips: 1) *Start early and be aware of deadlines.* 2) *Promote the things that set you apart from the crowd.* 3) *Tell everyone that you're looking for scholarships.*

The FAFSA

If you need help paying for college, it's important that you fill out a FAFSA (Free Application for Federal Student Aid).



If you have questions about the FAFSA, talk to your Upward Bound advisor or counselor. For more information, visit fafsa.gov.

What is the FAFSA?

The FAFSA is the application you need to fill out in order to receive any financial aid for college from the federal government.

Why is the FAFSA important?

Because most financial aid is given to students with financial need, it's necessary to have a way to determine which students actually need money for college. The information from the FAFSA helps the government and colleges determine who is eligible for financial aid.

How will completing a FAFSA help me?

Students who have financial need and complete a FAFSA become eligible to receive federal grants (free money), low interest loans, and more. Colleges and states also use information from the FAFSA to determine eligibility for their aid.

When do I fill it out?

College bound students should complete a FAFSA in the fall/winter of their senior year.

Many students who could have gotten free money for college didn't receive it because they didn't complete a FAFSA. Don't be one of those students!

More about the FAFSA

- ▶ The FAFSA is available October 1. Because some financial aid is awarded on a first-come, first-served basis, it's best to apply early.
- ▶ You can fill out the FAFSA on a computer or mobile device at fafsa.gov. You can also download a paper FAFSA at studentaid.gov.
- ▶ Filling out the FAFSA is free. Never pay a company or service to process your FAFSA.
- ▶ Don't let the FAFSA intimidate you, and don't assume that you won't be eligible for any aid.

Filling out the FAFSA

The first step is to create an account at studentaid.gov/fsa-id. Then gather the information listed below. If you have all of the following, it takes 30 minutes or less to complete the FAFSA online.

- ▶ **Social security number** (If you aren't a U.S. citizen, use your alien registration number.)
- ▶ **Driver's license number** (if you have one)
- ▶ **Federal income tax return, W-2s, and other records of money earned.** If your taxes have been filed, the IRS Data Retrieval Tool can transfer your tax information into the FAFSA.
- ▶ **Bank statements** (checking and savings) and **records of investments** (stocks, bonds, college savings plans, and real estate other than the home you live in)
- ▶ **Information on untaxed income** (such as child support)
- ▶ **List of colleges being considered**

*If you need money for college,
watch this short video.*

