

WITHIN [MY] *Reach*

your future is now. | 2012-2013 EDITION

5 **students**
tell their story

**Find Out What
Makes *You* Tick**

Test Your
College
Knowledge



Table of Contents

Why College 2
Discover Your Secret Identity..... 5
Preparing for College..... 8
Exploring Careers 14
College Knowledge..... 20
Paying for College..... 26



Right Now...

Everyone tells you what to do, but things are going to change.

Pretty soon you'll be free to make decisions on your own. You will decide how to spend your time and how to earn and spend your money. Going to college is also your choice. It's something you do for yourself to get a job you enjoy and to help you achieve your dreams.

Consider *your* Options



Before you make those choices, make sure you have all the information. Sometimes what looks like a short cut can turn out to be a dead end.

Along with your new freedom come some important decisions:



- What's important to you?
- What do you like to do?
- What do you dream about when you think about the future?
- What kind of person do you want to be?
- How will you get there?

You don't have to have all the answers yet, but now is a good time to begin thinking about them. The single most important thing you can do today is to focus on school. You don't have to have a career plan or get perfect grades. You just need to stay with it and do your best so you have options after high school.

It's All

What you're learning now will help you succeed in high school. And those skills help you excel in college. The path **below** shows some important things to learn on your journey.

CONNECTED

Middle School... Prepares You for High School

- * Set short- and long-term goals
- * Develop time management skills
- * Learn how to study and take notes

High School... Prepares You for College

- * Discover how interests, careers and college are related
- * Stay focused and on task
- * Learn how to work with others

College... Prepares You for Life

- * Learn how to think critically
- * Research to find answers
- * Learn skills for a specific career or field

College gives you choices & options

There are many jobs that don't require a college education, but a college education is the difference between getting what you want and just getting by. Compared to those with only a high school diploma:

College graduates typically...

- * earn more money
- * have better health care coverage
- * have safer working conditions

College graduates are **MORE** likely to...

- * own a home
- * have children who go to college
- * help in their community
- * save for retirement

College graduates are **LESS** likely to...

- * be unemployed
- * be in prison
- * be on welfare

The Future Belongs to YOU!

At some point, you and your friends will be in the driver's seat. But before that happens, you need to develop 10 key abilities:

1. **Reading** to understand information
2. **Writing** to express ideas
3. **Critical thinking** to identify problems and explore solutions
4. **Researching** to find answers to questions
5. **Technology** literacy to create and promote information, products and services
6. **Creativity** and curiosity to explore possibilities and diverse perspectives
7. **Cooperation** to work with others
8. **Independence** to fulfill responsibilities
9. **Initiative** to begin and follow through on commitments
10. **Lifelong learning** to expand and update knowledge and existing skills



4 Reasons to go to COLLEGE



1.

Knowledge

A college education teaches you to think critically and abstractly, to express your thoughts and opinions, and to weigh options and make informed decisions.

2.

Potential

College brings you a world of information as you explore your interests, and helps you understand the issues that connect communities, the nation and the world.

3.

Opportunity

Critical thinking and new technology skills are vital for success and advancement in today's workforce and provide you with more career and job options.

4.

Income

A person with a college degree typically has a higher income and is less likely to be unemployed or underemployed than someone with less education.

it's about you
What's in
it for me?

Pick your reasons for going to college:

- Meet new people
- Work toward an interesting career
- Earn more money in the future
- Improve my status in the community
- Become smarter
- Make new friends
- Learn new skills
- Be on my own
- Become a role model
- Travel to new places
- Participate in sports and clubs
- Help my community
- Make my family proud

anything else?

True
False

Test your Knowledge
OR

- T F 1. It's difficult to get into most colleges today.
- T F 2. Only rich people can afford to go to college.
- T F 3. Going to college will help you earn more money.
- T F 4. You can learn the same things on the job that you learn in college.
- T F 5. Financial need matters more than grades when it comes to receiving financial aid from the government.
- T F 6. You can't go to college if you don't know what you want to study.
- T F 7. Saving for college will only hurt me in the long run.
- T F 8. You have to get straight As to go to college.
- T F 9. Going to college will not guarantee me a good job.
- T F 10. You need perfect test scores to get into college.
- T F 11. It's harder to get into college if your parents didn't go to college.
- T F 12. Only smart students get scholarships.

(Answer key is on page 22.)

Discover your SECRET IDENTITY



Knowing what you **value** and what your **strengths** are will help you set goals for yourself. A goal is like a finish line. It's something you work toward. It helps you know where you're going, and you'll work hard to get there. Having goals sets you on the path to *make your dreams happen*.

What do you value?

There are things you like to do, and there are things you value. You might enjoy rollerblading or drawing, but you might value things like traveling or friends. Write five things that you value right now.

5 Things I value now:

Examples: family, the outdoors, health, sports, helping others, making a lot of money, living in different areas of the country, meeting all kinds of people, relationships, home, adventure, art, friends, spirituality, working in the community, education

1. _____
2. _____
3. _____
4. _____
5. _____

How might your values change as an adult?

What are your goals?

Setting goals helps you imagine the type of person you want to be, what you want to do and the things you want to have. You can set personal goals, academic goals and career goals. Finish the following statements.

In 10 years...

I want to **be**:

I want to **do**:

I want to **have**:



What are your strengths?

List three positive qualities about yourself in each of the areas listed below. If you're having a hard time coming up with anything, ask a friend, a teacher or a coach for help. They might be better at seeing your strengths than you are.



Your Character

Example: Good sense of humor

1. _____
2. _____
3. _____

Your School Performance

Example: Good grades

1. _____
2. _____
3. _____



*It's okay!
Be honest.*



Your Work Habits

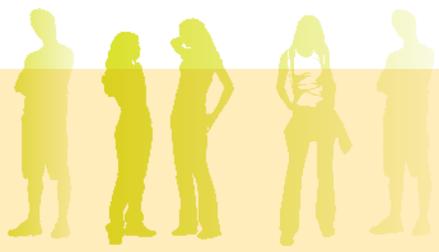
Example: Responsible

1. _____
2. _____
3. _____

*next
step...*

Where can you grow?

List three areas in which you think you need improvement. Ask a friend, teacher or coach for help, if needed.



Area to Improve

1. _____
2. _____
3. _____

What You Can Do to Improve

- _____
- _____
- _____



Patricia “Shay” Mitchell

College: Hamline University, St. Paul

Year: Sophomore

Major: Elementary Education

Goal: Work with elementary or middle school children

Patricia “Shay” Mitchell was tired of being in high school her senior year and would rather have spent time with her new baby sister. “I just wanted to be done with high school,” said Shay. “And my grades suffered.”

But her mother, who got pregnant at 15 and dropped out of high school, knew the importance of finishing school and wanted her daughter to succeed. “She always made sure I did my homework and would look it over,” said Shay. “My mother would say ‘You have to go to college. You will go.’ Because of her aspirations for me, it helped me grow.”

Shay also participated in a pre-college program where she learned about preparing, paying and applying for college. “I might have fallen through the cracks and ended up somewhere else,” she said, “but my

college access coach knew all the ins and outs and showed a lot of dedication in keeping me on track.”

During high school, Shay learned how to set priorities and manage her time since she needed to balance school and work. But she regrets not being more involved in extracurricular activities. “I tried cheerleading and track, but it was too hard to juggle those with work,” she said. “Plus, there was also a lot of pressure to socialize within those groups, and I just wasn’t into that.”

Shay enjoys studying a wide range of topics in college, and the time management skills she learned in high school have come in handy. “Even though it looks like you have a lot of free time, you need to set aside specific times to study,” said Shay. “There is no one leaning over your

shoulder making you do anything. The responsibility is all yours. You need to stay focused.”

Shay is the oldest of four children in her family. While her mother encouraged her kids to achieve, she was not able to save money for college. Instead, Shay pays for college with a Hamline scholarship, private scholarships to which she applied, grants, work study and federal loans.

With two years of college completed, Shay is looking forward to the future. She is also proud that her mother pushed her and is now going to college herself after earning her GED. “Learning only propels you,” emphasized Shay. “It doesn’t hurt to learn. It definitely hurts not to learn.”

Recommended HIGH SCHOOL COURSES

Once you reach high school, you have choices about the courses you take. While it's tempting to take only those you need to graduate, you will be more prepared for college by taking more challenging courses. Completing classes like those described below will help you meet the basic admission requirements at most colleges, but your high school graduation requirements may differ.

HIGH SCHOOL COURSES



Language Arts (4 credits)

People who succeed are people who can read and write. Everyone must be able to speak clearly and write well. You should prepare by taking as many courses in reading, writing and speaking as you can fit into your schedule.



Mathematics (4 credits)

Everyone uses numbers in the real world to solve problems. Two years of algebra and one year of geometry are recommended for high school students, but it is always good to take additional classes like statistics, trigonometry or calculus.



Science (3 credits)

Learning how things work and understanding the world around you is exciting. It also helps you understand how science affects you, your community and the world. Biology, chemistry and physics are good subjects to prepare students for college.



Social Studies (3.5 credits)

Social studies helps you understand what is happening in the world. Courses in geography, civics, history and economics will help make you a smart citizen and prepare you for college-level courses.



World Languages (2 credits)

Studying different languages helps you understand how other people live and think. Make sure you take at least two years of the same language.



The Arts (1 credit)

Art helps you explore and appreciate your creative side. Take at least one year of fine arts in high school. This might include music, drama, dance and the visual arts like drawing and painting.



Elective Classes (7 credits)

High school allows you to explore your interests through optional courses called **electives**. Your school may offer courses like those to the right. Also make sure you take at least one computer course. It may not be required for graduation, but all students need to know how to use computers.

My High School Class Plan

In the chart below, list your school district's graduation requirements, and then the classes you would take to be college ready.



Your High School Graduation Requirements

Your College-Ready High School Plan

	9 th _____ 10 th _____ 11 th _____ 12 th _____
	9 th _____ 10 th _____ 11 th _____ 12 th _____
	9 th _____ 10 th _____ 11 th _____ 12 th _____
	9 th _____ 10 th _____ 11 th _____ 12 th _____
	9 th _____ 10 th _____ 11 th _____ 12 th _____
	9 th _____ 10 th _____ 11 th _____ 12 th _____

Circle those you think you might like.

- | | | |
|-----------------------|---------------------------|--------------------|
| Accounting | Electronics | Marketing |
| Agriculture | Family/Consumer Science | Media/Film Studies |
| Automotive Technology | Graphic Design | Photography |
| Band/Choir | Health/Physical Education | Web Design |
| Computer Programming | Journalism | Welding |
| Creative Writing | Keyboarding | Woodshop |

R U Ready?

Your Journey to COLLEGE

start



Here's the plan:

Follow these guidelines to stay on track & prepare for college.



7th & 8th Grade

- * Develop good study habits.
- * Take the most difficult classes you can handle.
- * Practice setting and reaching goals.
- * Take interest and skills assessments to explore career options.
- * Create a tentative high school class plan.
- * Enroll in a summer enrichment program.



- * Take interest and skills assessments to explore career options.
- * Talk with your school counselor about career and education options.
- * Talk with your family about paying for college.
- * Talk with friends, teachers, counselors and your parents about college.
- * Take the most difficult classes you can handle.
- * In the spring of your 10th grade year, sign up for classes that may earn you college credit during your junior year.
- * Stay focused on your schoolwork.
- * Participate in extracurricular activities.
- * Enroll in a summer enrichment program.
- * In 10th grade, take the PLAN to prepare for the ACT.



9th & 10th Grade

COLLEGE!

R.U Ready?



11th Grade

- * Attend college and financial aid fairs.
- * Take the PSAT in the fall to prepare for the SAT.
- * Consider possible career options and investigate the type of education that is needed.
- * Request materials from colleges.
- * Arrange campus visits to those colleges that interest you.
- * Review your high school class plan to make sure you are on track to graduate.
- * Sign up for classes that may earn you college credit during your senior year.
- * Register for and take the ACT and/or SAT in the spring.
- * Research your scholarship options.
- * Participate in extracurricular activities.
- * Get a summer job to earn money for college.

- * Visit the colleges that interest you. It's okay to go more than once.
- * Take or retake the ACT and/or SAT in the fall.
- * Review your high school class plan to make sure you are on track to graduate.
- * Select the schools to which you will apply. Make a list of deadlines for each school.
- * Apply to four to six colleges that interest you.
- * Attend a financial aid event.
- * Participate in extracurricular activities.
- * Prepare a portfolio if you're interested in the arts.
- * Search and apply for scholarships.
- * Complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.gov.
- * Have your high school transcript sent to those colleges to which you've applied.
- * Choose a college and send in any required forms or deposits.
- * Get a summer job to earn money for college.

12th Grade



5 Ways to Earn COLLEGE CREDIT in High School



High school juniors and seniors may be able to earn college credit while in high school. Most of these programs are free, but not all programs are available in all schools. Participation may also require a certain academic standing. Check with your school counselor.

1. Advanced Placement (AP) offers college-level courses in English, history, humanities, languages, math, psychology and science. Classes are taught at your high school. You can earn college credit if you score high enough on a fee-based exam.

2. College in the Schools (CIS) (Concurrent Enrollment) offers college-level courses at your high school through partnerships between high schools and local colleges and universities.

3. International Baccalaureate (IB) is a two-year pre-college diploma program offered at some high schools. You must pass an exam in each of six subject areas (your primary language, a second language, mathematics, experimental sciences, the arts and humanities).

4. Postsecondary Enrollment Options (PSEO) allow students to take college courses at a local college or university. Students attend class and complete the same assignments required of regular college students.

5. Summer Programming offered by some colleges allows eligible high school students to earn college credit through summer camp instruction.

Don't be afraid to ask...
Have Questions?

Waiting for the answer to fall from the sky? You'll have a long wait. A better option is to ask someone you trust, like a parent, relative, mentor or friend. Ask your favorite teacher. Find your way to the school counselor's office. Talk with someone who's in college now. Most of the people you meet will be glad to help you.

Teachers: Ask them about their experiences in college, what they enjoyed most (or least) and how they decided on a career. Your teacher can also help point out where you are strong academically and places where you might need to improve.

Counselors: Your school counselor can help you explore interests and career options and may arrange college campus visits and schedule financial aid events at your school.

Family and Friends: Ask your parents, brothers, sisters, aunts, uncles, second cousins or even a friend's family about their job, how they chose it, the type of education they needed, what they like or don't like, or what they wish they had done differently.

Seek out MENTORS

A mentor is someone you trust to support you and offer advice. A mentor can be almost anyone: a family member, a person in your neighborhood, a teacher at school or a person who leads an after-school program.

Why have a mentor?

A mentor can help you deal with difficult things in your life and work through decisions. For example, if you want to become a doctor, maybe you will find a doctor or a college

student who is studying medicine to become your mentor. This person can tell you what it's like, what you need to do and encourage you when you run into obstacles.



Juventino Meza Rodriguez

College: Augsburg College, Minneapolis

Year: Junior

Major: Sociology and Justice and Peace Studies

Goal: A job helping students prepare for college and to become a legislator



At 15, Juventino (Juve) Meza Rodriguez's world was turned upside down when he and his older siblings moved from Jalisco, Mexico, to St. Paul to be reunited with their parents and two sisters, whom they had not seen in years. "Once I got used to living in what seemed like a freezer, I began to like Minnesota," he said.

The fifth of seven children, Juve was placed in the ESL program at Arlington High School, where he learned English. "I was so privileged to have my family here with me, which allowed me to focus on school and stay after school for tutoring," he said. "I just kept asking questions and asking for help. Sometimes I was so frustrated and humiliated, because I didn't understand the language. But most people around me were committed to helping me."

As Juve learned English, he stayed focused on school, got involved in school activities, joined the swim team and worked with his Admission Possible

group to learn the steps to getting into college. But when he started talking about his own dream of attending college, people around him, including his family, told him college would be an impossible dream for him. "It was heartbreaking to have everyone tell me to forget about college," he said. "But now I understand they were trying to protect me from disappointment and failure. They thought college was only for the very wealthy or people born here."

Still, Juve did not give up on his plan to attend college. Though he scored below average on the college entrance ACT exam, Augsburg College recognized his potential and awarded him a private scholarship. That scholarship, he said, gave him more confidence, inspiration and hope than he had ever had.

Now in his third year at Augsburg College, Juve says moving the 10 miles across town to live in a residence hall on campus was a transformational

experience that helped him become a stronger, more independent person and make friends. "My older siblings only left home when they got married, so this was something new for my family," he said. "My family had not heard positive things about college campuses, so it was a challenge for all of us."

But today Juve's family is proud of him for being the first in the family to graduate from high school and for achieving the dream of a college education. "We still get together often," said Juve. "I'm not helping my family financially now while I'm in school, but I support them in other ways."

Once he completes his bachelor's degree, Juve hopes to work to help students and families understand and participate in education. "Students need to take advantage of what is available to them," he says emphatically. "You have the ability to choose your future."

Connect Your Education to Careers

Use the information below to think of at least three careers you could have with the types of college major or specialty listed.

High School Subject	Examples of College Major* or Specialty	Related Careers
 <p>Language Arts</p>	Advertising, business, communications, comparative literature, English, journalism, marketing, media studies, public relations, technical writing	
 <p>Math</p>	Accounting, agricultural sciences, architecture, biology, building trades, business, chemistry, economics, electrical maintenance, engineering	
 <p>Science</p>	Animal science, astronomy, biology, botany, chemistry, environment science, food science, forensic science, neuroscience, nursing, pharmacy, physics, physiology	
 <p>Social Studies</p>	Anthropology, business, economics, history, international relations, library science, philosophy, religious studies, social work	
 <p>World Languages</p>	Advertising, business, economics, hospitality management, international relations, journalism, marketing, social work	
 <p>Art</p>	Advertising, animation, architecture, art, fashion design, graphic design, interior design, landscape architecture, photography, theater, web design	

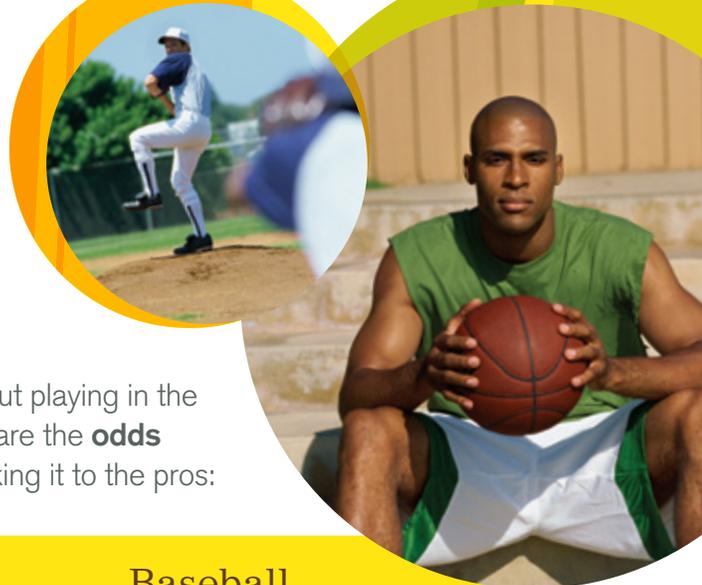
* A major is an area of study that you focus on while in college because you might want to work in that field someday.

Adding it all Together

Example:	What I like to do <i>work on computers</i>	+	What I'm good at <i>drawing</i>	=	<i>Possible Careers</i> <i>Advertising, Animator, Artist, Architect, Illustrator, Graphic Artist, Web Designer</i>
	_____	+	_____	=	_____
	_____	+	_____	=	_____

SO... you want to be a Professional Athlete?

If you dream about playing in the big league, here are the **odds** each year of making it to the pros:



Men's Basketball

Total number of high school players: 545,844
 Number who make it to the pros: 48
 Odds of making it to the pros: **11,372 to 1**

Women's Basketball

Total number of high school players: 438,933
 Number who make it to the pros: 32
 Odds of making it to the pros: **13,717 to 1**

Football

Total number of high school players: 1,108,441
 Number who make it to the pros: 255
 Odds of making it to the pros: **4,347 to 1**

Baseball

Total number of high school players: 471,025
 Number who make it to the pros: 806
 Odds of making it to the pros: **584 to 1**

Hockey

Total number of high school players: 36,912
 Number who make it to the pros: 11
 Odds of making it to the pros: **3,356 to 1**

Men's Soccer

Total number of high school players: 398,351
 Number who make it to the pros: 49
 Odds of making it to the pros: **8,130 to 1**

Source: National Collegiate Athletic Association, www.ncaa.org

Becoming a College Athlete

If you have your heart set on a career as a professional athlete, remember that most pros go to college. And when they're playing in college, they are also taking classes and learning other skills. The National Collegiate Athletic Association has high school academic standards you must follow to be a college athlete. For more information, visit www.ncaa.org.

Have a Back-up Plan

You can play sports for the rest of your life. But you'll also want to pay the rent. Even if something like injuries prevents you from making it to the pros, there are many sports-related careers out there including: coach, director of ticket sales, physical education teacher, team accountant, general manager, team owner, athletic trainer, fitness instructor, gym manager and public relations. Plus, many college athletes go pro in non-sports careers!

Lifes a game and it pays to be good at it.

What you learn from Sports

Even if you don't go pro, participating in sports can teach you other valuable life and career skills, such as:

- * confidence
- * how to accept criticism
- * how to accept loss
- * independence
- * leadership
- * responsibility
- * self-discipline
- * self-esteem
- * strategy
- * teamwork/cooperation
- * time management

R

Realistic people are good at mechanical or athletic jobs. They like to work with things, like machines, tools or plants, and they like to work with their hands. They are practical and good at solving problems.

Careers Like...	Median Wage	Education
Computer Engineer	\$42.90 / hr	4-year bachelor's degree
Electrician	\$30.10 / hr	2-year associate degree or 3- to 5-year apprenticeship + license
Radiologic Technologist	\$23.00 / hr	2-year associate degree + license
Surveying or Mapping Technician	\$20.90 / hr	2-year associate degree, 1- to 12-month apprenticeship

I

Investigative people like to watch, learn, analyze and solve problems. They like to work independently, enjoy analyzing data and tend to be good at math and science.

Careers Like...	Median Wage	Education
Biomedical Engineer	\$45.50 / hr	4-year bachelor's degree + 2-year master's degree + license
Computer Security Specialist	\$32.90 / hr	4-year bachelor's degree, but may also require certification
Medical Scientist	\$30.90 / hr	4-year bachelor's degree + 4-year doctorate
Respiratory Therapist	\$29.70 / hr	2-year associate degree or 4-year bachelor's degree + license

A

Artistic people like to work in unstructured situations where they can use their creativity and come up with new ideas. They enjoy performing (theater or music) and the visual arts.

Careers Like...	Median Wage	Education
Animator or Multimedia Artist	\$24.60 / hr	2-year associate degree or 4-year bachelor's degree
Architect	\$35.80 / hr	4-year bachelor's degree or 2-year master's degree + license
Interior Designer	\$22.80 / hr	4-year bachelor's degree
Writer	\$26.10 / hr	4-year bachelor's degree

S

Social people like to work directly with people rather than things. They enjoy training, instructing, counseling or curing others. They are good public speakers with helpful, empathetic personalities.

Careers Like...	Median Wage	Education
Dental Hygienist	\$35.10 / hr	2-year associate degree or 4-year bachelor's degree + license
Social Worker	\$27.40 / hr	4-year bachelor's degree + license
Registered Nurse	\$35.40 / hr	2-year associate degree or 4-year bachelor's degree + license
University or College Teacher	\$33.70 / hr	4-year bachelor's degree + 2-year master's degree or 4-year doctorate

E

Enterprising people like to work with other people. They particularly enjoy influencing, persuading and performing. They like to lead and tend to be assertive and enthusiastic.

Careers Like...	Median Wage	Education
Health Services Administrator	\$43.10 / hr	4-year bachelor's degree
Loan Officer	\$28.00 / hr	4-year bachelor's degree
Paralegal	\$24.50 / hr	2-year associate degree or 4-year bachelor's degree + certification
Public Relations Specialist	\$27.10 / hr	4-year bachelor's degree

C

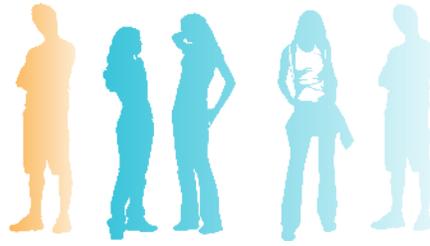
Conventional people are detail-oriented who like structured situations. They like to work with data and have good organizational and numerical abilities. They are good at following instructions.

Careers Like...	Median Wage	Education
Accountant or Auditor	\$28.70 / hr	4-year bachelor's degree + license to be a CPA
Bill or Account Collector	\$16.40 / hr	Short-term on-the-job training
Customer Service Representative	\$17.20 / hr	1-12 months on-the-job training
Pharmacy Technician	\$14.70 / hr	1-12 months on-the-job training, but many have a 2-year degree

For more career options, visit www.iseek.org.

How Far Will Your Money Go?

Use the dollar amounts at the bottom of the page to figure out how far your money will go based on the average income a person makes (before taxes) at each education level.



Education Level

High school diploma

Associate degree

Bachelor's degree

Median yearly income*	⋮ \$33,176	⋮ \$39,936	⋮ \$54,756
Median monthly income	⋮ \$2,765	⋮ \$3,328	⋮ \$4,563

*Source: U.S. Dept. of Labor, Bureau of Labor Statistics, 2011

Your Monthly Expenses

Housing	\$ _____	\$ _____	\$ _____
Food/Supplies (1 person)	⋮ \$450	⋮ \$450	⋮ \$450
Electricity/Gas	\$ _____	\$ _____	\$ _____
Telephone	\$ _____	\$ _____	\$ _____
Internet	\$ _____	\$ _____	\$ _____
Cable	\$ _____	\$ _____	\$ _____
Transportation	\$ _____	\$ _____	\$ _____
Medical expenses	\$ _____	\$ _____	\$ _____
Clothing/Accessories	\$ _____	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____	\$ _____
Savings (5% of monthly income)	⋮ \$138	⋮ \$166	⋮ \$228
Total Monthly Expenses	\$ _____	\$ _____	\$ _____

Monthly Expenses

HOUSING

- \$600 1-bedroom apartment
- \$900 2-bedroom apartment
- \$1,100 Townhome
- \$1,800 Single family home

ELECTRICITY/GAS

- \$30 Apartment
- \$70 Townhome
- \$120 Single family home

TELEPHONE

- \$45 landline with long distance
- \$60 regular cell phone
- \$100 smart phone

INTERNET

- \$20 dial-up
- \$40 broadband 1 (DSL)
- \$65 broadband 1 (cable)

TELEVISION

- \$0 digital antenna
- \$40 satellite
- \$65 cable

TRANSPORTATION

- \$0 walking
- \$10 bicycle
- \$75 public transportation
- \$275 car

MEDICAL EXPENSES

- \$30 medication
- \$50 doctor visit
- \$150 insurance

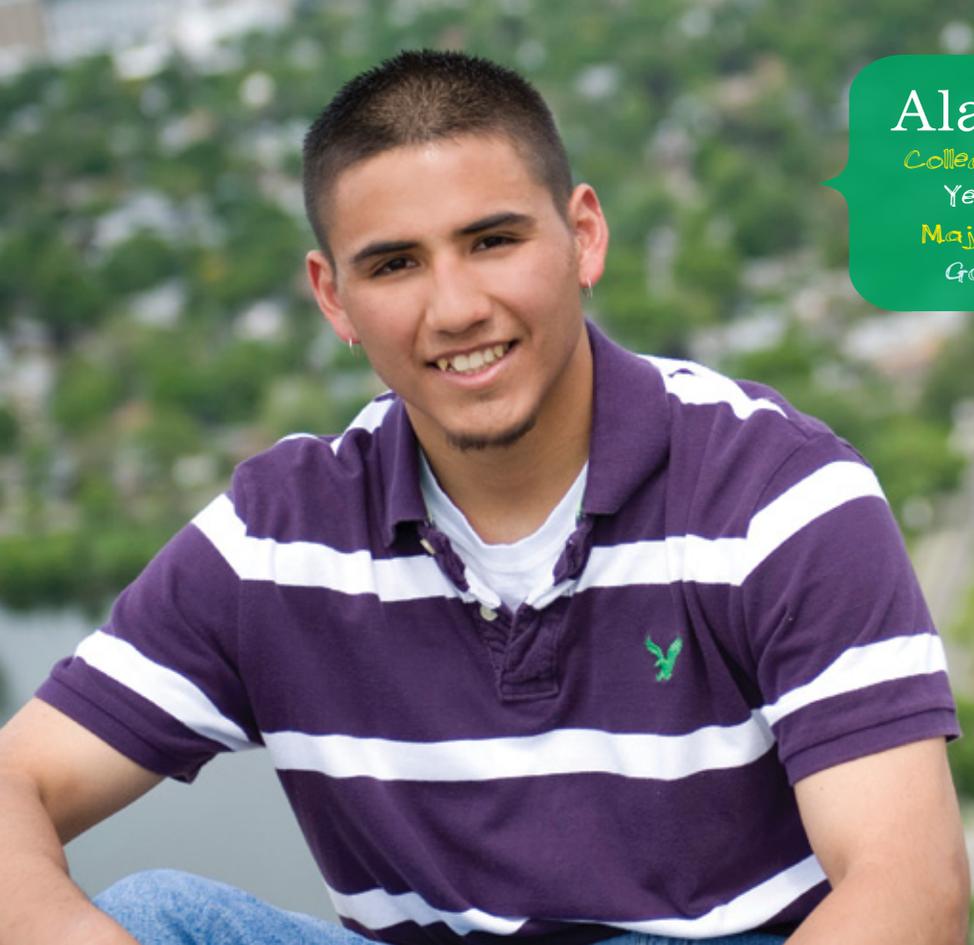
CLOTHING/ACCESSORIES

- \$20 bargain shopper
- \$45 average shopper
- \$120 shop-a-holic

ENTERTAINMENT (music, movies, etc.)

- \$12 movie ticket
- \$35 eating out
- \$60 concert ticket

How does your **education level** affect your lifestyle choices?



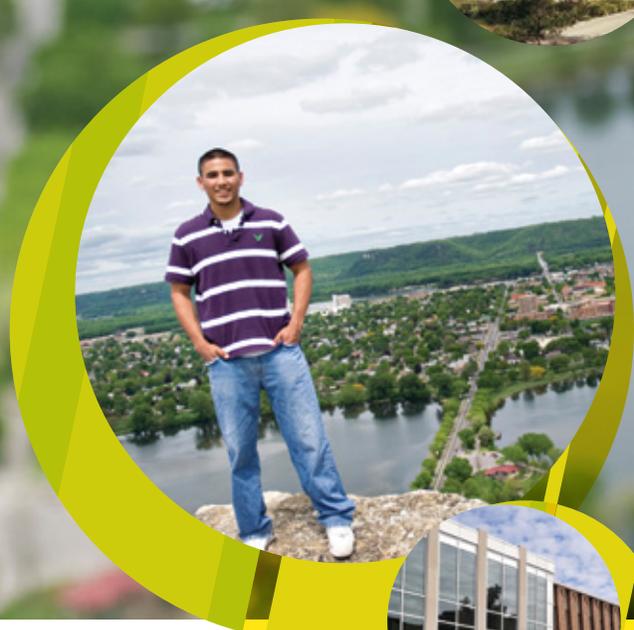
Alan Tomow

College: Winona State University, Winona

Year: Senior

Major: Exercise science

Goal: Help people lead healthier lives



Alan Tomow says he and his cousins may be the reason the pre-school on his Menomonie Indian Reservation in Wisconsin closed. "We were terrible," he said. "We made it so hard for the teachers."

Preschool and early elementary school were difficult years for Alan because he was developmentally behind his classmates, his parents divorced, his mother remarried and he could not always control his temper.

But a change of schools in second grade and involvement in sports gave Alan a chance to turn things around. "Sports provided a place to channel my aggression in a good way," he said. "We were intense about our sports on the playground. We used sports as a place to let off some steam."

His toughest transition came later, with another school change. At age 14, Alan transferred from his small tribal school to the public high school in the nearby town of Shawano. His classes were difficult and the school's sports teams were competitive. He also

worried about being one of only a few American Indian students in a large and predominantly white school.

There were times in ninth grade when he felt like giving up. But then he decided to see how well he could do, and took advantage of having a fresh start. He tried to surround himself with friends who didn't get into trouble. "I've never liked being around alcohol, cigarettes and drugs," said Alan. "I've seen what those things do to people. So I found a group of friends who didn't expect that from me." Alan played football, basketball, golf and later joined the track and wrestling teams – all while working and serving as class president for three years.

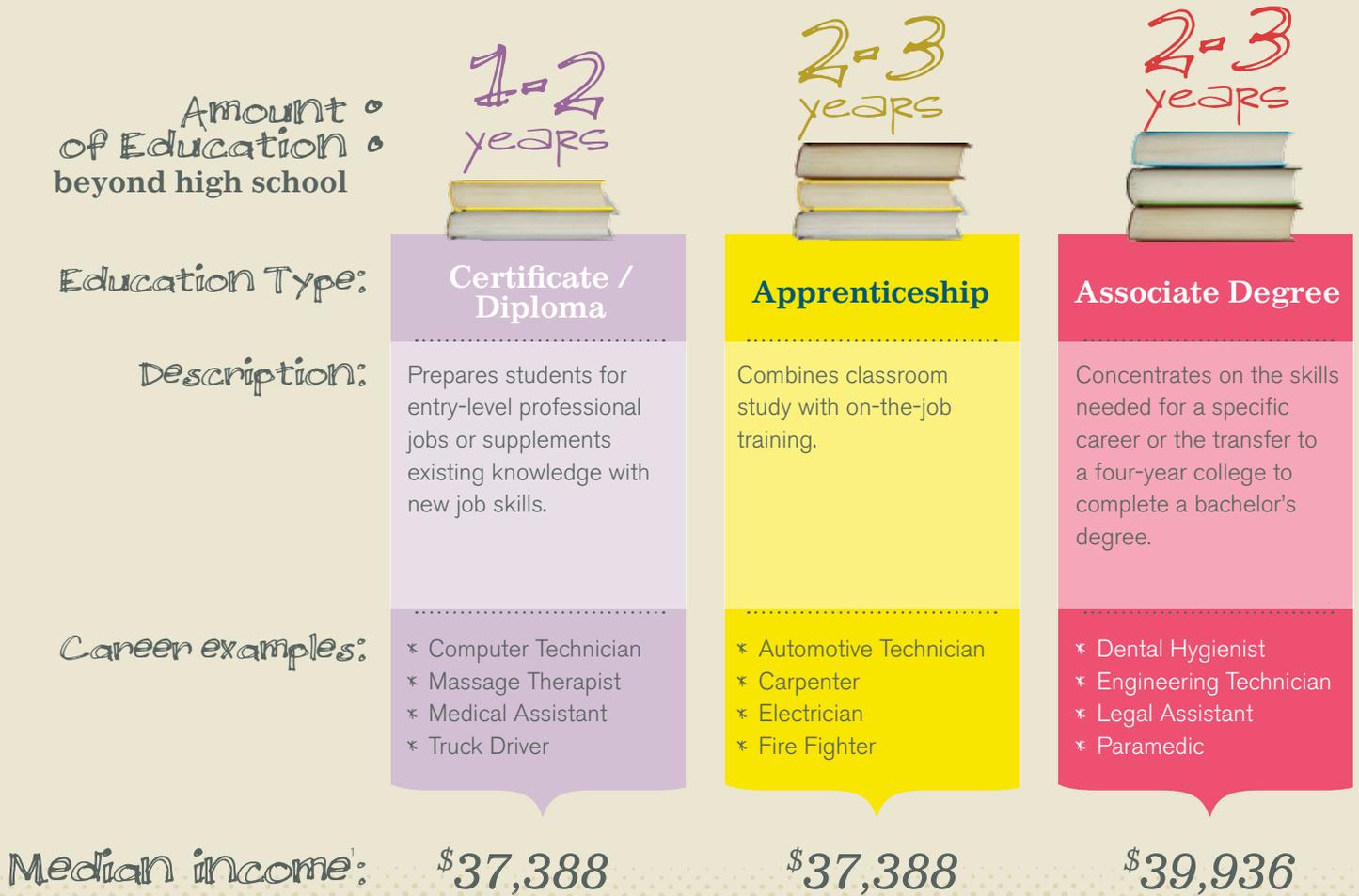
When he graduated, Alan was awarded a \$32,000 college scholarship from his high school. He chose to attend Winona State University for its exercise science program. A bonus, he says, is that he got to play wide receiver for the university's Division II football team.

Alan says growing up on the reservation was good for him in many ways. Families are close. The community celebrates its common heritage together. But he said the community is also insulated. "The struggles with alcohol, drugs, obesity and teen pregnancy on the reservation are huge, and there are not enough positive role models to show kids another way."

Alan was the speaker at his younger brother's eighth-grade graduation. He decided to attend graduate school at the University of Wisconsin in LaCrosse to earn a master's degree in recreation management.

Alan looks forward to helping people lead healthier lives, whether it's through coaching athletic and recreation programs or educating people about the impact of their choices. "We all have choices," he says.

College KNOWLEDGE



¹ Source: U.S. Dept. of Labor, Bureau of Labor Statistics, 2011

2-year Colleges

Getting In: High school diploma or GED (Students should take the recommended high school classes to avoid having to take non-credit remedial classes in college which do not count toward graduation.)

Technical colleges or **career schools** offer programs that emphasize hands-on knowledge and skills that lead to specific jobs in technical and industrial occupations. Instructors have solid experience in the occupations they teach. Local employers work closely with the colleges to ensure students are taught skills demanded in the job market.

What you can earn:

- * Certificate (1 year or less)
- * Diploma (2 years or less)
- * Associate in Applied Science (2 years)
- * Associate in Arts (2 years, some schools)

Community and **tribal colleges** provide the first two years of a four-year degree. Graduates can transfer to a college or university to complete a bachelor's degree. They also offer career-specific training and classes for students who need to brush up on basic skills. Some offer a chance to participate in athletics, clubs and activities in theater, music or the arts.

What you can earn:

- * Certificates (1 year or less)
- * Diplomas (2 years or less)
- * Associate in Applied Science (2 years, some schools)
- * Associate in Arts (2 years)

4-6
years



Bachelor's Degree

Requires general and specific coursework in one or two subjects for in-depth study.

- * Accountant
- * Architect
- * Computer Engineer
- * Teacher

\$54,756

6-8
years



Master's Degree

Builds on information the student learned for the bachelor's degree, but is more focused.

- * Librarian
- * Physician Assistant
- * School Counselor
- * School Principal

\$65,676

6-8
years



Professional Degree

Concentrates on advanced study of specific careers and often requires the student to pass a state or national exam.

- * Dentist
- * Lawyer
- * Pharmacist
- * Veterinarian

\$86,580

8-10
years



Doctoral Degree

Awarded for advanced study of specific subjects and is the highest degree offered. The student researches and writes a lengthy paper, which must be defended in front of a panel of experts.

- * College Professor
- * Physical Therapist
- * Psychologist
- * School Superintendent

\$80,652

4-year Colleges & Universities

These colleges and universities offer a variety of undergraduate programs. Some offer graduate and professional degree programs. Most offer a wide range of athletics as well as programs in theater, music and the arts. On-campus housing is also available on most campuses. Private liberal arts colleges often emphasize broad knowledge in the arts, sciences, social sciences and humanities. Admissions requirements vary by school, but the recommended courses (see page 8) will allow you to apply to many of them.

What you can earn:

- * Bachelor's degree
- * Master's degree (some schools)
- * Doctorate degree (some schools)
- * Professional degree (some schools)



College Board: www.collegeboard.org
 College Navigator: www.collegenavigator.gov
 CollegeView: www.collegeview.com
 ISEEK: www.iseek.org

Or to take a tour of a virtual campus:
www.knowhow2go.org/campustour/

IMAGINE... YOURSELF @ COLLEGE

If you could create a college that was just perfect for you, what would it be like?

1. Where is it located?

2. Where do you live?

3. What does it look like?

4. Who else goes there?

5. What classes are you taking?

6. Are you participating in any extracurricular activities? If so, which ones?

Advice for Students w/Disabilities

Disability Resources:

Minnesota Vocational Rehabilitation Services:

www.positivelyminnesota.com/vrs

HEATH Resource Center: www.heath.gwu.edu

National Center for Learning Disabilities: www.nclid.org

If you're a student with a learning or physical disability, it's important that you know what you need, and to make sure that the colleges you are interested in can meet those needs. In college, it is the student's responsibility to request accommodation and provide documentation of the disability.

Below are a few tips to help you with your college search:

- * Make a list of questions to ask a college's disability services office.
- * Make a list of modifications and accommodations you need.
- * Talk with other students.
- * Call the college disability services office and visit the college to find answers to your questions.
- * Tell the disability services office which modifications you can provide for yourself and which you need the college to provide. (Note: Colleges are not required to provide the same level of accommodation as high schools, even if requested.)



Eric Bell

College: Rochester Community & Technical College, Rochester

Year: First-year student

Major: Liberal Arts

Goal: Transfer to Winona State University to become a special education teacher



From a young age, Eric Bell had to learn how to work around his hearing disability. Even with hearing aids, he hears less than what other people hear so he taught himself to lip read. School still posed something of a challenge. "I can't lip read and take notes at the same time so I have to borrow notes or need someone to take notes for me," said Eric. "I often would just memorize what the teacher said and read the textbooks."

Eric didn't let his disability prevent him from participating in sports in middle or high school. "I did track, basketball, baseball and football," said Eric. "Basketball was my favorite, but I chronically dislocated my knees and ruined the cartilage. I knew sports wouldn't take me anywhere later in life."

Although his parents didn't talk to him much about college, Eric knew they wanted him to go. And he had heard many times in high school that you need a college education

to get a good job. Still, he worried about social situations since it's hard for him to hear when people talk at the same time. "I knew I was going to go," he said, "and that my hearing was a barrier, but I also knew I would overcome it."

Because of his parent's income, Eric did not qualify for federal or state grants to help pay for college. But he was eligible for the state vocational rehabilitation program that helps people with disabilities afford education. The program covers almost half of his college tuition and book expenses. "I also received a scholarship from the college's foundation for a year," said Eric, "and a distant relative volunteered to pay what's left."

A two-year college didn't seem much harder than high school for Eric. Still, it required a good work ethic. "If you do the work, it's not that much harder," he said. "You just need to study every single day."

Eric continues to set high expectations for himself and hopes to graduate from college early because he earned college credit by taking Advanced Placement courses in high school. He is determined not to let his hearing problem prevent him from achieving his goals.

"High school was hard because of my disability; I had to worry more about that than enjoy it," said Eric. "My advice is to enjoy high school, but also work toward college. Have fun and work at the same time."

What path will **you** take?

Review your values and goals on page 5 and interests on page 16. Select three possible career options that fit your goals and values, and then identify a college for each that offers a program in those careers. Try to choose institutions that have some of the qualities of your “perfect” college on page 22. Research your college options at www.iseek.org.

Example: I would like to explore this career: Chef
 School and location: Saint Paul College
 Program: Chef training
 *Cost: about \$5,651 in tuition and fees each year PLUS class supplies and living expenses
 *cost varies by program chosen

I'd like to explore this career:	School Name / Location	Program	Cost

Can I transfer from one school to another?

yes, but be sure your destination college will accept your course credits. Otherwise, you may end up spending more money to re-earn those credits.

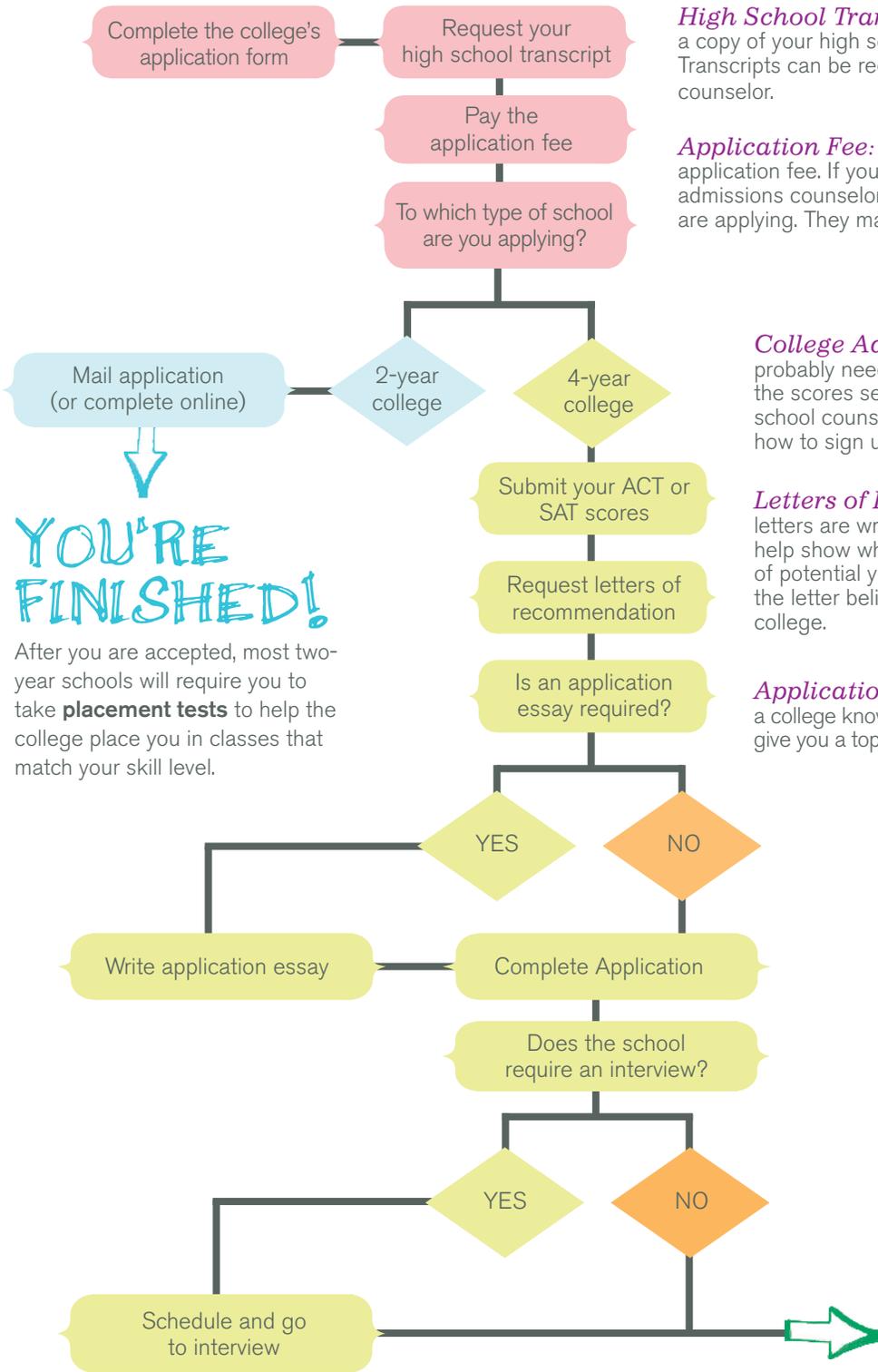
Get there.



Applying to

COLLEGE *R.U Ready?*

When you apply for admission to a college, you may need to pull a lot of pieces together:



High School Transcript: You will need to send a copy of your high school transcript to each college. Transcripts can be requested through your high school counselor.

Application Fee: You may have to pay an application fee. If you can't afford it, talk with the admissions counselor at the college to which you are applying. They may be able to waive the fee.

College Admissions Tests: You will probably need to take the ACT or SAT and have the scores sent to each school. Talk with your school counselor to learn about test dates and how to sign up for the test.

Letters of Recommendation: These letters are written by adults who know you and help show what you've accomplished, what kind of potential you have and why the person writing the letter believes you should be admitted to the college.

Application Essay: This essay is a way to let a college know the real you. If the college doesn't give you a topic, you get to choose your own.

Mail application
(or complete online)
↓
YOU'RE FINISHED!

After you are accepted, most two-year schools will require you to take **placement tests** to help the college place you in classes that match your skill level.

YOU'RE FINISHED!

Be sure to review the checklist on page 11.

5 Types of COLLEGE COSTS

The annual cost of college depends on which school you decide to attend. That amount is made up of **five** very different types of costs:

Don't let sticker shock turn you away!

Few students pay the full price to attend college. Most receive financial aid, which reduces the amount you and your family are expected to pay.

Type of Cost

What does that mean?

1.

Tuition & Fees

What it costs to take classes and use certain facilities at the school. The price of attending college varies depending on the type of school you attend.

2-year Colleges

\$5,358 Community & Technical Colleges

\$13,689 Private Career Colleges

4-year Colleges

\$7,658 State Universities

\$13,526 University of Minnesota

\$33,373 – Private Colleges & Universities

Visit www.getreadyforcollege.org/tuition to view current tuition and fees for individual colleges.

2.

Room & Board

What you pay for housing (whether it's a dormitory or an apartment) and meals (whether it's in the college cafeteria or buying food and cooking for yourself)

Average Cost*

\$8,800

3.

Books & Supplies

Items you need to complete your courses, including things like books, pencils, paper and art supplies. This cost depends less on the type of school you attend and more on the classes you take.

Average Cost

\$1,200

4.

Personal Expenses

What you will spend on laundry, clothing, recreation and other personal items.

Average Cost

\$1,900

5.

Transportation Expenses

What it costs to travel to and from school at the beginning and end of the school year, or if you commute each day to class.

Average Cost

\$1,200

*Source: The College Board, 2011

Reducing your College Costs

College isn't free, but there are things you can do to save a little green before and while you're in college.

Expense

Tuition
Room & Board
Books & Supplies
Personal Expenses
Transportation Expenses

You Could Save Money by

Taking college prep classes in high school to earn an academic scholarship.
Making dinner at home instead of eating out.
Buying used textbooks instead of new ones.
Buying generic shampoo instead of brand name shampoo.
Taking the bus rather than paying to park on campus.

Don't forget:

You may also save money by earning college credit while in high school!

See page 12 for details.



Sue Xiong

College: Macalester College, St. Paul

Year: Senior

Major: Psychology

Goal: To become a social worker to help those in her community

Sue Xiong's parents didn't have any education when they came to the United States from Laos, but she knew they wanted her and her six siblings to go to college.

"There was always that expectation to do well so we could get into college and get a good job, to have a life better than them," said Sue. "You need to get a good education to get anywhere."

In high school, Sue took Advanced Placement classes since she didn't find the regular classes challenging enough, and she was glad she took them. "They were hard and required a lot of reading and writing," she said, "but they really prepared me for college."

Paying for college was her biggest fear, but her Admissions Possible coach walked her through the financial aid process. Today, her college costs are covered by a combination of grants, scholarships,

work study and federal loans. "I applied to seven colleges and Macalester was actually my last choice because it was so expensive," she said. "I was planning to go to St. Catherine University, but they didn't give me as much financial aid as Macalester. I learned that you really don't know what college will cost until after you apply."

Sue struggled socially and academically her first year of college. She felt isolated from her Hmong community and failed an entry-level class in computer science, which she had planned to choose as her major. "It was very demoralizing having been an A student in high school and having taken AP classes," she said. "I worried I might lose one of my scholarships, but my friends and the scholarship people encouraged me to stay and do my best and I did."

Now a senior, Sue is glad she didn't give up. She began a Hmong

student club at Macalester to help other students learn about Hmong culture. Through her work-study job, she connects other Macalester students to volunteer opportunities and organizes campus visits for elementary, middle and high school students.

Living on campus while in college has helped her stay focused on her academics and grow as a person. "You realize how different everything is," she said, "and, at the same time, you learn to appreciate your family more."

Sue is passionate about college access and strongly encourages everyone to go to college even if they don't have the financial resources. "There's a lot of financial support out there to help students. If you tell yourself that you can go to college, you can. You just need to work toward that goal."

7 Ways To Pay for COLLEGE



Attending college isn't free, but you can afford to go. It doesn't matter what your family's income is. It doesn't matter where you live. It doesn't matter how much you have in the bank. There are a variety of ways to pay for it.

1. Savings

Savings allow you to use money you already have. The more you save, the less you'll have to borrow. If you save at a financial institution like a bank or credit union, your savings will earn interest over time. Even saving a small amount each month can help.

2. Your Family

Your family is expected to help pay for your education out of their current income, but financial aid is designed to help families unable to do so.

Types of Financial Aid

To receive financial aid, you must apply for it using the Free Application for Federal Student Aid, or FAFSA (www.fafsa.gov). Applying for admission to a college or university is not the same thing. Colleges use the results of the FAFSA to create a financial aid package, which may include a combination of the following:

3. Grants

Grants don't have to be repaid and are given to the students who have the most financial need. Most grants come from the federal and state government.

4. Scholarships

Scholarships don't have to be repaid and are awarded for good grades, cultural or religious background, sports and special talents. Most scholarships come from organizations and colleges.

5. Work Study

Work study helps you to earn money to pay for your education by working a part-time job offered through the college. Work study is funded by the government.

6. Loans

Loans for students have lower interest rates than most other types of loans. Unlike grants or scholarships, loans must be repaid with interest when you finish college, even if you don't graduate. Student loans are offered through banks, colleges and other institutions.

Another Option

7. Military or Community Service

Military or community service allows you to earn special scholarships and other educational assistance. Serving in the military might also earn you college credit, tuition assistance and help you repay your student loans. You can enlist after high school to earn college assistance for later or go to college under the Reserve Officers' Training Corps (ROTC). To learn more about education benefits, visit:

Community Service: www.americorps.gov/for_individuals/benefits/

Military Service: www.todaysmilitary.com/military-benefits/education-support

Financial Aid Makes college Possible

Below are examples of how three students are paying for college. Each student is from a family that makes around \$40,000 per year (before taxes). Use your math skills to figure out the missing number.



	Student 1	Student 2	Student 3
College type	2-year Community or Technical College	4-year Public State University	4-year Private College or University
Total cost for 1 school year ¹	\$11,500	\$19,500	\$43,500

¹ Includes tuition and fees, room and board (except for 2-year colleges which generally do not have on-campus housing or meal plans), books and supplies, personal expenses and transportation expenses.

Financial Aid

When you go to college, you may be eligible for more or less financial assistance than what is shown here. The amount of financial aid you receive depends on the price of the school you attend and the amount that you and your family are expected to contribute as determined by the FAFSA.

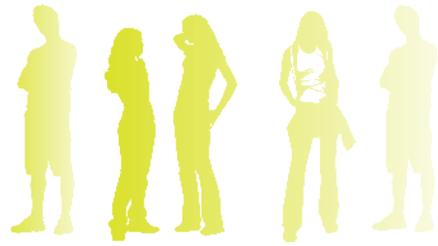
Grants	\$ _____	\$7,700	\$9,400
Scholarships	\$500	\$2,200	\$ _____
Work Study	\$3,500	\$3,500	\$3,500
Loans (must be paid back)	\$1,000	\$ _____	\$8,000
Total Financial Aid	\$11,500	\$19,500	\$33,000
Amount not covered by financial aid	\$0	\$0	\$10,500 ²

² This remaining cost could be met through family support (such as the parent PLUS loan or from existing income or savings) as well as through additional scholarships or student loans.

Learn About Financial Aid: Minnesota Office of Higher Education: www.getreadyforcollege.org
 Federal Student Aid: www.studentaid.ed.gov
 Free Application for Federal Student Aid (FAFSA): www.fafsa.gov

How can I fund my education?

Scholarships



There are millions of dollars in scholarships out there that are awarded for good grades, sports, cultural or religious background, music and other talents. Some are awarded based on financial need. They come from colleges, community organizations and businesses. Some companies award scholarships to their employees and their employees' children. Most scholarship dollars are awarded directly from colleges.

Are there scholarships for me?

Look at each option below and think about whether you could receive a scholarship for each. Check the appropriate column based on how likely you think you are to receive a scholarship. Use the blank lines to list specific interests, skills or hobbies.

Area	Yes	No	Maybe
Art	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Athletics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Computers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Creativity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cultural background	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Drama	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Good grades	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
History	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Leadership	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Music	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Racial/ethnic background	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Religious background	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
_____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
_____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
_____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Applying for Scholarships

Although most scholarships have different application forms or requirements, you may be able to use what you wrote or submitted for one application for another. Make sure you keep copies of any scholarship application you complete. And be patient: You may have to wait several weeks or months before finding out if you'll receive the scholarship.

Is it worth it?

Every little bit helps reduce your out-of-pocket costs.

CONSIDER THIS:

\$1,200 scholarship = your books and supplies for **one** academic year

Scholarship Searches

You can begin researching your scholarship options at any age, but don't wait until your senior year of high school. Most have deadlines in the fall so if you wait too long, you may miss out! Best of all, most online scholarship searches are free!

Try out the ones below:

Adventures in Education: www.aie.org/scholarships/

College Answer: www.collegeanswer.com

Fast Web: www.fastweb.com

Scholarships offered by some Minnesota schools:
www.getreadyforcollege.org/mnscholarships

Search scholarships in the U.S. by state, major, etc.:
www.mycollegeoptions.org



Glossary of TERMS

Advanced Degree: A degree such as a master's, doctorate or professional degree.

Apprenticeship: Hands-on training in a career that allows you to earn money while you learn.

Associate Degree: A degree granted by two-year colleges.

Bachelor's Degree: A degree earned after about four years of college.

Campus: Where your college classes, buildings and teachers are located.

Campus Visit: A trip to a college or university to learn more about the school.

College: A type of school you attend after high school that offers a degree. Universities are often referred to as a "college".

College Admissions Test: A test often required by four-year colleges to help determine which students to admit to their school. The most common tests are the ACT and SAT.

College Fair: An event where people from colleges gather to talk with students and parents.

Community College: Schools that prepare students for certain jobs or to transfer to a four-year college.

Community Service Learning: Helping in your community as part of a college class.

Cost of Attendance: The total amount it will cost a student to go to college. Typically included are such items as tuition and fees, room and board, and estimates of such expenses as books, transportation, medical, day care and dependents' allowances.

Credit: A measure of how much a class is worth. You need a certain number of credits to graduate from high school and college.

Degree: What you get after you graduate from a college, like an associate, bachelor's, master's or doctoral degree.

Dormitory: An on-campus building where students live during the school year. Also called a "dorm" or "residence hall".

Financial Aid: Money to help pay for college.

Financial Aid Event: An event where college financial aid staff help students and parents understand how financial aid works.

Financial Need: The difference between the price of attending a postsecondary institution and the family's ability to pay for those costs.

Free Application for Federal Student Aid (FAFSA): A form used to apply for financial aid.

Grade Point Average (GPA): The average of a student's grades, typically based on a four-point scale.

Grant: Money for college from the government that does not have to be repaid.

Higher Education: Any education after high school. It's also referred to as "postsecondary" or "college".

Internship: Real-world experience related to your major that can give you college credit, mentors, references and might lead to a job.

Loans: Money college students or their parents borrow to help pay for college. It must be repaid with interest, even if the student doesn't graduate.

Major: An area of study that you focus on while in college. Students usually major in an area they might like to work in some day.

Mentor: An older person who gives support and guidance to a younger person.

Military Service: Joining the Army, Navy, Air Force, Marines, National Guard or Coast Guard. This can earn you money to pay for college.

Minor: An area of study that you pursue, but it is not your major focus of study.

Postsecondary: Any education after high school. This is often called "higher education" or "college".

Private College: Funding for the school generally comes from tuition, fees and private sources.

Public College: Funding for the school generally comes from the state government.

Reciprocity: An agreement that allows students to attend participating public universities and colleges in a neighboring state at reduced tuition.

Resumé: A summary of a person's skills, activities and work experience often used when applying for a job.

Room and Board: Housing costs (room) and what it costs for meals (board) during the school year.

Salary: The amount of money a person makes per year.

Saving: Putting money aside for future use.

Scholarships: Money given to college students because of a special achievement, ability or background. It does not have to be repaid.

School Counselor: A person at school who helps students prepare for college and careers.

Technical College: Colleges that offer employment courses and programs which teach specific knowledge and skills leading to certain jobs.

Trade: A hands-on career that requires a high level of training and skills.

Transcript: A record of your academic progress.

Tuition: What it costs to take classes and use certain facilities at college. Tuition does not include room and board, books and other fees.

Tutor: A person who helps students with their school work.

Undergraduate Student: Any college student without a bachelor's degree.

University: A type of school you attend after high school that offers a degree and a wide variety of majors. Universities are often referred to as a "college".

Work Study: Jobs offered through a college and funded by the government to help students pay for college.





My Personal Information

Name: _____

School: _____

Teacher: _____

Grade: _____



MINNESOTA
OFFICE OF
HIGHER
EDUCATION

reach higher

Minnesota Office of Higher Education

1450 Energy Park Drive, Suite 350
Saint Paul, MN 55108-5227

Tel: 651.642.0567 or 800.657.3866

TTY Relay: 800.627.3529

Fax: 651.642.0675

E-mail: info.ohe@state.mn.us

www.getreadyforcollege.org

www.ohe.state.mn.us

©2012 Minnesota Office of Higher Education

ABOUT THE MINNESOTA OFFICE OF HIGHER EDUCATION

The Minnesota Office of Higher Education is a state agency providing students with financial aid programs and information to help them gain access to postsecondary education. The agency also serves as the state's clearinghouse for data, research and analysis on postsecondary enrollment, financial aid, finance and trends.

This document can be made available in alternative formats to persons with disabilities upon request.