



# Start College NOW

A COLLEGE PLANNING GUIDE FOR TEENS (AND THEIR PARENTS!)

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### *Note to Parents/Caregivers:*

*This guidebook was written to help teens discover how education beyond high school can benefit them, how they might best fit into the world of work, and how to find training and education to best prepare them for specific vocations. It also encourages them to start positioning themselves now to qualify for training programs that prepare them for employment in their areas of interest.*

*As a parent or caregiver, you can also benefit from reviewing the guide. Then support and challenge your teen to explore, set goals, and take steps to reach them!*

*Also, it's never too early to start putting money aside to help your child with college funding. Each state offers a section 529 tax-free savings opportunity (tax-free IF the savings are eventually used to pay for college). More info about 529 plans can be found at [http://www.savingforcollege.com/college\\_savings\\_101/](http://www.savingforcollege.com/college_savings_101/).*

## Why College?

*“Education is for improving the lives of others  
and for leaving your community and world better than you found it.”*

Marian Wright Edelman, president and founder of the Children’s Defense Fund

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*“You are braver than you believe, stronger than you seem, and smarter than you think,”  
said Christopher Robin to Winnie-the-Pooh.*

With which of the following statements do you most identify?

1. **“Finally, I’m finishing high school! I’m stoked about college.”**
2. **“I guess I’ll try college. My parents (or other key person) will kill me if I don’t.”**
3. **“School is a major headache. As soon as I graduate, I’m outta here!”**

Some students dream of going to college. They are internally motivated by passions for academics or for athletics, or a dream to become something specific. Maybe it’s mainly the social scene, but whatever the reason, they WANT the college experience.

For others, expectations of key people may pressure them to go to college. (Or in some cases, NOT to go to college). People’s expectations can be strong forces in our lives!

Or, in anticipation of starting a life of independence, other high school students may quickly reject the idea of going back to school for another 2, 4, or 6+ years.

But understanding greater possibilities for your life WITH a college education can be a game-changer!

**So Why College?** Whatever your current post-high-school plans, answer that question: Why College?

**Always first on the list of answers to “Why College?”: Money!**

Per the Bureau of Labor Statics, median earnings increase with each level of education above a high school diploma—just makes sense!

But also important: Unemployment rates decrease with each education level above a high school diploma. (See table at [https://www.bls.gov/emp/ep\\_chart\\_001.htm](https://www.bls.gov/emp/ep_chart_001.htm))

Getting a college education improves your chances for financial and employment success.

Money, while important, is only one of the chief outcomes of higher education.

**College also:**

- Broadens your world with people, places, experiences, cultures, and ideas.
- Fosters your critical thinking skills and teaches you how to make informed decisions.
- Improves your communication, relational skills and other 'soft skills' every employer wants.
- Helps you develop confidence, patience, persistence, and determination.
- Challenges and inspires you to be more than you are.
- Provides you with tools to make the world a better place!

**HOW TO USE THIS GUIDE**

This guidebook outlines the key 'college entrance mysteries.' Whether or not you are completely sold on going to college, this guide is for you!

Short overviews of each topic, plus helpful tips, and links to other quality resources will help de-mystify the process, and provide you with action steps leading to your first day of college!

Chapter 1, "When and How to Prepare for College," explains how to start NOW setting the stage for entrance into the college of your choice.

Chapter 2, "What Should I Be? And Where Will I Go?" guides you through exploring how 'who you are' can fit into the world of work at any level of education. If further training is called for (which it typically will be), this guide shows how to find an institution and program that will help you reach your goals.

Chapter 3, "Making Application: Get Organized, and Stand Out," covers key pieces of college admissions applications, how to stay organized, and how to give your application an edge over the competition!

Chapter 4, "Paying for College," highlights the major sources of college funding, and how to locate scholarships and grants for which you qualify.

Chapter 5, "Put Your Plan On Paper," is a template provided for you to list goals you develop as you research options. Completed, it will show you action steps you can begin to take right now.

Businessman Joel A. Barker said,

*"Vision without action is merely a dream.*

*Action without vision just passes the time.*

*Vision with action changes the world."*

Get your vision. Make your plan. Take action. Change your world!

## Chapter 1

### When and How to Prepare for College

No time is too early to start preparing for college. Maybe your family began planning and saving money for your college education even before you were born.

But now, the ball is mostly in your hands!

Whether you are a high school senior, or a high school freshman, or somewhere in between, now is the time to position yourself to score big when it comes to your college education.

Tryouts are already underway! Strengthening four areas can position you well: Grades, Placement Scores, Experiences, and Dual Enrollment. Are you READY to start college NOW?

#### Challenge #1: Grades Matter

Four-year colleges set grade point average standards to qualify applicants for admission. Standards range from 2.0 (a straight C average) to 3.5 (mostly A's with a smattering of B's). The more competitive or prestigious the institution or program, the higher that standard will be. **NOW is the time to be aware of those standards, and work hard to meet or exceed them!**

A high class ranking at graduation counts on some scholarship opportunities. Some two-year institutions offer a free semester, or free first year to students graduating in the top 10% of their class!

*TIP: Set your GPA goals as early as possible in high school. Strive to maintain them throughout every class, every semester, every year. Consistency is key.*

**FUN FACT:** According to a July 2017 article in USA Today, more A averages are being reported by high schools now than in the past. In 2016, 47% of graduates had an A average, compared to 38.9% in 1998. Good news? Not necessarily. SAT scores are falling! Which leads to Challenge #2---

#### Challenge #2: Placement Testing (ACT or SAT scores, and other accepted placement tests)

Every accredited post-secondary institution requires placement scores. The purpose of placement testing is to determine your academic skill levels in reading, writing, math, and science. Your scores determine if you are "college ready."

Most two-year open-enrollment colleges accept any placement score. Scores determine *either* that you are ready for college-level math or English, *or* that remedial coursework must be successfully completed prior to enrolling in college level courses. Two-year community colleges usually provide free or very low-cost testing through other systems, such as the Accuplacer (also through ACT).

Universities review placement scores (either ACT scores or SAT scores) for acceptance—the more prestigious the school, the higher the standard. Fees for these tests during 17-18 were \$26 for the SAT, and \$46-\$62.50 for the ACT. Students in low-income households may qualify for a fee waiver.

*TIPS:*

- *Attend a prep workshop for the test you plan to take.*
- *Take the Pre-SAT or Pre-ACT practice assessment*
- *Study*
- *Attempt your first exam in your junior year.*
- *Study*
- *Take a second test early in your senior year.*

**FUN FACTS:** 5% of 2017 SAT testers scored above 1400 on the 1600-point max scale. About 3% of 2016 ACT testers scored a 34 or above on a 36-point max scale (Ivy League scores). Perfect scores are extremely rare, but a few have done it! (Sources: ACT and SAT data reports)

**Challenge #3: Valuable Experiences**

Beef up your college application through experiences that: (1) Build Your Resume, (2) Demonstrate Your Character, and (3) Develop Relationships for Future Recommendation Letters!

*TIPS:*

- *Summers are perfect opportunities to gain valuable experiences for your resume and college application. Work a part time job or job shadow, volunteer in your community, or do a summer internship. Don't waste your summers!*
- *During the school year, be friendly and helpful to teachers, counselors, and coaches. Be EXCELLENT. WOW them! Join (and lead) school organizations, teams, and clubs.*

**Challenge #4: Save time and money by taking college credit courses for both high school and college credit (Known as "Dual" or "Concurrent" enrollment)**

Taking concurrent courses can save you thousands on your college expenses, will improve your chances for admission to college, and will also prepare you for the more intense academic rigors of college.

*TIP:*

*Talk to your high school guidance counselor about the criteria for taking classes that will earn you high school credits and college credits AT THE SAME TIME!*

**FUN FACT:** Some students have earned a high school diploma and an Associate's degree in the same year! With lots of advanced planning and hard work over summers, you COULD graduate from high school in May, and start at your 4-year college the next fall-- classified as a junior!

**HELPFUL RESOURCES:**

<https://collegereadiness.collegeboard.org/pdf/understanding-sat-scores.pdf>

<http://www.act.org/>

<http://www.nacep.org/about-nacep/what-is-concurrent-enrollment/>

<https://www.collegetransitions.com/blog/benefits-of-earning-college-credit-during-high-school>

## Chapter 2

### “What Should I Be? Where Will I Go?”

Careerplanner.com lists 12,000 different careers available in the United States. The Bureau of Labor Statistics lists 115 different U.S. industries.

According to worldatlas.com, there are about 4700 degree-granting institutions in the United States. About 3000 are 4-year institutions and about 1700 are 2-year institutions.

With SO many possibilities (more than you can imagine that would be good fits for you), how do you decide what you really want to be and do? And when you focus in on an industry and/or a career, how do you know which of the 4700 schools in the US will get you there?

To make an informed decision, you need answers to the following questions:

- Who are you? How can ‘who you are’ fit into the wide, wonderful, world of work?
- What level of training will you commit to pursue (2-year, 4-year, or more)?
- Where will the money come from to pay for your training? (addressed in chapter 4)
- Which colleges both offer good training in your field, and are also realistically affordable?
- How far are you willing to travel from home for your education?
- Where are jobs available in your field? Are you willing to relocate if necessary?

Answering those questions will greatly narrow the scope to some realistic options. So, how do you find those answers?

#### **START HERE: WHO AM I?**

You’ve probably taken one or more personality assessments that identify your “personality type.”

Similar assessments exist for helping people discover career interests. Sometimes we have tunnel vision on career options; we are exposed to teachers, nurses and doctors, law enforcement officers, and sales associates and managers at local stores. But we are not so familiar with jobs like these: hazardous materials removal workers, aquaculture managers, sound engineering techs, or geodetic surveyors.

***NOTE: Students with clear end-goals are most likely to persist in college (even if they change courses later).*** ([See article: Helping Your Student with Goal Setting](#))

So, first order of business: Develop a realistic and satisfying end-goal by discovering who you are:

- What activities and subjects interest you?
- What skills naturally come to you?
- And what are your values? (For example: Where do you want to live? What kind of work environment would make you happiest? How much money do you want to make? What training are you willing to complete?)

Many career exploration assessments are available online free. One commonly used site operated by the US Department of Labor is [www.mynextmove.org](http://www.mynextmove.org) . This site offers a very short assessment called “Tell us what you like to do.” The results of the assessment lead to a list of careers, ranked in order of

training level required, that match up with how you answered the questions. Some may seem far-fetched to you. But scanning the list will likely turn up a few that make you say, “Hmmm—that would be kinda cool!”

When you see a career that sparks your interest, write it down. Read the job descriptions provided. Notice the training needed. Notice the average pay for that job.

Then, further research each career on the Bureau of Labor Statistics Occupational Outlook Handbook (<https://www.bls.gov/ooh/>), to see if job opportunities in that field are rising, falling, or level. This site will show you national trends as well as state trends for most careers. Heads up: If you enjoy science, technology, engineering, or math (STEM), jobs in your interest areas are in high demand! (Read this 2017 U.S. News article: [Best STEM Jobs](#))

*TIPS:*

- *Job shadow or intern in businesses related to one or more of your possible careers.*
- *Interview people already doing what you think you want to do. How did they get where they are? What do they like? What do they dislike? What are their biggest challenges?*
- *Understand that nothing is in stone. IF Plan ‘A’ will not work for you, go to Plan ‘B’. But goal-setting and clarity are crucial to accomplishment!*

## **NOW, FIND SCHOOLS**

Many students already have schools in mind. Maybe dreams of going to “Tech” or “State” or “Ivy League” schools. But, as noted earlier, lots of questions need answers.

*TIPS:*

- *Google: Colleges with good \_\_\_\_\_ programs in (state). (For example: “Colleges with good engineering programs in Texas.”)*
- *Pick colleges from the search results to research. (And add your favorite college to the list!)*
- *Explore each college’s web site.*
  - *Read about your program of interest (usually under the label of “Academics” or “Departments” or “Programs”). Learn about admissions requirements to the program. Look at the degree plan (the list of courses required to graduate).*
  - *Search for “tuition” to learn about approximate costs.*
- *Compare the colleges and programs:*
  - *Which college/program most interests you? How does tuition compare? Where will you have to live?*
  - *Considering everything you know now, which schools best fit your criteria?*

## **FINALLY, COMPARE TYPES OF SCHOOLS**

Your college years can be exciting! You build memories and relationships that can last a lifetime. So, what elements are important to you for your college experience? Campus life? Athletics? Clubs? Affordability? Convenience? Small class sizes? What are your “must haves”?



The table below is based on national averages, and should not be expected to reflect any individual college. But it should give you an idea of some general differences between types of colleges.

Type of Institution	2-Year College	4- Year Public College- in-state-students	4- Year For-Profit Distance Education Institutions	4-Year Public College, out-of-state students	4-year Private College
Nat. Avg. yearly tuition and fees (sources: collegeboard.org, usnews.com)	\$3,440	\$9,410	\$15,130	\$23,890	\$32, 410
Avg. cost of housing and meals (source: collegedata.com, nces.ed.gov)	If offered, about \$6000	\$10,440	N/A- Online Distance Education	\$10,440	\$11,890
Athletics programs	Some	Most	N/A	Most	Most
Greek Life	Some	Most	N/A	Most	Most
Campus Events	Some	Yes	N/A	Yes	Yes
Teacher/student ratio approximate ranges (source: oedb.org and collegefactual.com)	10:1 to 15:1	10:1 to 30:1	20:1 to 35:1	10.1 to 30:1	10:1 to 30:1
Minimum target high school GPA for admission (generally)	Open admission	3.0	3.0	3.0	3.0 min, 3.75 for Ivy League

**TIPS:**

- *If money is a concern, consider completing your freshman and sophomore years at a local 2-year college— save at least \$6000 per year on tuition alone.*
- *If a low GPA is stopping you, consider taking some classes at an open enrollment 2-year college and make the most of your classes, earning A's and B's to help with your 4-year application!*
- *If convenience is a concern, look at schools with distance education programs.*
- **WARNING:** *Be sure to review accreditation of lesser known organizations you explore—lack of accreditation renders credit hours un-transferable to accredited institutions!*

**RESOURCES:**

**Careers:** [www.mynextmove.org](http://www.mynextmove.org)

[www.careeronestop.org](http://www.careeronestop.org)

**Colleges:** <https://collegescorecard.ed.gov/>

<http://www.collegesimply.com/guides/colleges-by-gpa/>

**Cost averages by institution type:** <https://nces.ed.gov/fastfacts/display.asp?id=76>

**Internships:** <https://bigfuture.collegeboard.org/get-started/outside-the-classroom/how-to-find-an-internship-youll-value>