

Preparing for College Early

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Who Me? Why Now?

Why are we handing you a booklet about college during 7th grade? This time in your life is complicated enough without having to deal with something that is still years away, right? During this critical time, you are bombarded with information from numerous sources. And you are absorbing and processing that information, whether you know it or not. That is why it's important to learn about college now, and to realize that it's not all that far away.

The truth is, you can go to college if you work hard, take challenging classes and have the desire to further your education. But the choices you make now will impact your college options, so you need to weigh them carefully.

So yes, this information is intended for YOU, and for NOW. Even though you probably have no idea what you want to do or be in the future, you want to have as many options open to you as possible. The purpose of this booklet is to explain how you can do that.

A Note to Parents

This booklet was given to your student, but is written for you as well. A college education is an investment that will pay back for life in terms of better job opportunities, earning power and enhanced skills for your child. Students and parents alike need to plan for college now - together. Financially, it's still not too late to save and to seek financial aid opportunities. Academically, your child needs to stay on track and take courses that maximize his or her potential. Preparing for college truly begins well before high school.

Sadly, some students have already limited themselves in terms of college and career aspirations by the time they finish middle school or junior high. They fail to see a connection between what they have learned so far and their future, nor do they see a connection between college and their ultimate career. It is hard for students to see how their class choices now can limit them later.

Here are some specific things you can also do:

- *Talk to your children about your job and the jobs of other adults you know. Explain to them what you do and how it contributes to society.*
- *Help your children discuss what they like to do and help them see that their interests can relate to career choices.*
- *Stress the value of a college education as opposed to the value of going to a particular school for its prestige.*
- *Help your children understand the material in this booklet. Pay special attention to the information relating to classes and what colleges will expect.*

You are the most important part of your child's support system and they are your most valuable investment. Read through this booklet and help guide them, while allowing them to take some ownership of their college planning process.

Choosing a Career

Did you know that 90% of the jobs being created today require skills beyond high school in both writing and math? Jobs that require education beyond high school also pay more, so college pays off by increasing your earning power. When you earn more, you have more

choices available to you. However, when thinking about a career, money is only one consideration. You will want to enjoy what you're doing, and find a career that uses your unique skills. College enables you to develop those skills and increases the number of jobs that you will eventually qualify for. Employers say that the job market you will be entering will demand skills that you will develop in college. Without them, you may find yourself earning minimum wage (\$5 - \$8 per hour) at a job that isn't very satisfying. Is flipping hamburgers or cleaning offices something you would want to do eight hours a day for thirty to forty years? Probably not. The good news is, if you decide that college is for you, you will find that there is plenty of support and financial assistance to help get you there.

Some Sample Jobs

The following chart is not intended to be a complete list of careers, and some careers may have more than one education option. But it gives a sample snapshot of what is often required to obtain these particular jobs. The left column shows some jobs that you may be able to acquire with a two year college, sometimes at a specialty trade school. The center column shows the types of jobs that generally require a four year college education. The right-hand column is reserved for positions that generally require education beyond a four year college or university, such as medical school or a graduate degree.

Two-year College	Four-Year College	Four + Years of College
lab technician	computer analyst	doctor
dental hygienist	sportscaster	lawyer
hotel manager	journalist	architect
surveyor	teacher	dentist
water treatment operator	FBI agent	veterinarian
physical therapy assistant	insurance agent	marine biologist
mechanic	social worker	college professor
computer technician	engineer	geologist
repair technician	accountant	psychiatrist
commercial artist	business manager	scientist
registered nurse	public relations specialist	pharmacist

Career Fields and Jobs

A career field is an entire category containing lots of jobs. For example, the medical field and the aerospace field each contain dozens, if not hundreds, of different jobs. Some of these jobs will definitely require not only college, but education beyond that such as medical school or a graduate degree. But other jobs within these fields will have less stringent requirements and a two year degree might be sufficient. Clearly more education is your safest bet. Here are some useful websites that help you explore different careers:

- www.mapping-your-future.org/MHSS - thinking about college and careers in middle school
- www.kids.gov/k_careers.htm - career information for kids
- www.bls.gov/k12/ - career information by area of interest
- www.ed.gov/thinkcollege/early - lots of good information from the U.S. Department of Education
- www.fcps.edu/ss/CareerConnections/ - career connections
- www.uncwil.edu/stuaff/career/Majors/ - browse careers

What Real Difference Does College Make?

Money isn't everything. But estimates as to how much more a college graduate will earn over their career compared to a non-graduate range anywhere from \$250,000 to \$1,000,000. (Yes, that's a million dollars!) Every circumstance is different, but it is safe to say that a college education pays for itself in real dollars over your lifetime.

And there's more. College represents an additional journey in terms of finding out who you are and what is important to you. You will be exposed to a wide variety of people and ideas, and will be given many opportunities to solve problems and make decisions. You will have more resources at your disposal, such as computers, libraries, laboratories, and highly qualified professors. You will learn to communicate effectively both verbally and in writing. These are essential skills that will stay with you forever, in all your jobs and in all aspects of your life.

Different Types of Colleges

There are over 3,500 colleges in the United States alone, so it's probably safe to say that there is a place for almost everyone. Today there are more than 14 million students enrolled in public and private colleges. About 78% are in public schools, and 22% in private.

Four-Year Colleges or Universities

These schools usually offer a bachelor-of-arts (B.A.) or bachelor-of-science (B.S.) degree. Some also offer graduate and professional degrees. Generally, a university is bigger than a college and offers more majors and research facilities. Class size often reflects that large size and some classes may even be taught by graduate students or teaching assistants. Universities can be public or private. A public school obtains some of its funding from the state, whereas a private school does not. Tuition and expenses are therefore higher at private schools. If you attend a state or public college in the state where you live, you will generally pay less than a student from another state. In a private school, that is probably not the case.

Liberal arts colleges are a specific type of four year college. They offer a broad base of courses in the humanities, social sciences, and sciences. Most are private and focus mainly on undergraduate students. Classes tend to be small and personal attention is available.

Two year community colleges

Community colleges offer a degree after the completion of two years of full-time study. They often offer technical programs that prepare you for immediate entry into the job market. The programs often lead to a license, a certificate, an associate of arts (A.A.) degree, an associate of science (A.S.) degree, or an associate of applied science (A.A.S.) degree.

Vocational Training Schools

Vocational training schools are privately owned and operated schools that offer a wide variety of options, such as computer technology, arts, cosmetology, mechanical repair, court reporting, paralegal services, office administration, and medical assistance. Vocational courses take from five to 12 months to as much as three years to complete. Vocational training schools usually have open admission, which means they will admit all students interested in attending.

Making Your Decision

You probably don't have any idea what you want to do with your life right now, so it's hard to make important decisions about your future. The fact is, you will probably change your mind many times and that is normal. But what if you don't plan for college, and later change your mind and wish you had? That is the situation you want to avoid. Planning for college simply

gives you the most options. Meanwhile, you can start to learn about different careers by talking to your teachers, counselors, parents and adult friends. Talk to anyone whose job you find interesting or appealing. As you explore possible careers, you will begin to see where college might fit in.

Strongly consider attending a four-year college. Since four-year colleges are generally more difficult to get into than two-year colleges or trade schools, preparing for a four-year college now will automatically prepare you for the other less rigorous colleges as well. So what have you got to lose?

If you want to pursue graduate school, you'll need a bachelor's degree from a four-year college. In addition, grad schools want to see that you've earned great grades as an undergraduate. That's another reason for focusing on four-year colleges. Many of the careers that you might be interested in will require advanced degrees such as a masters, Ph.D., or an M.B.A.

What Are Colleges Looking For?

It sometimes seems like a mystery, and every college is somewhat different. But it will almost certainly be some mix of the following weighted a bit differently at each:

Academic Record – GPA (grade point average), class rank, consistency, improvement, difficulty of classes, and even the reputation of your high school all count.

Testing – Standardized test results will be a part of the application for most colleges.

Extracurricular Activities – These are the non-academic things that you will list on your applications, such as sports, clubs, community service etc.

Letters of Recommendation – You may need to ask high school teachers or other adults to write letters of recommendation for some of your college applications.

Honors and Awards - It's always advantageous to have received recognition for some talent.

Essays – Most applications will have an essay section, and this is becoming increasingly important as more and more students look alike in other ways.

Interviews – While not always offered, an in-person interview is another way for the college to learn more about you, and you will want to obtain them whenever possible.

The College Admission Process

While the admission process itself can appear to be intimidating, with careful planning you can make it smooth and stress free. Familiarize yourself with the process by taking a look at some college websites. Click on the Admissions section and read through what it says. Visit our own resource website at www.getin2college.com/websource.htm, which contains over 600 college and career related sites.

In addition, the next page shows you a four-year snapshot of what generally occurs in high school as relates to college admissions:

Freshman Year (and before)

Think about careers and college majors. What interests you?
Set goals for yourself. Will you be trying for a top tier (most selective) college?
Participate in activities (sports, clubs, hobbies) that interest you with an eye toward leadership.
Keep up your grades and take the most challenging schedule you can and still get A's and B's.
Plan a challenging curriculum for next year. Can you take one or more honors or AP/IB classes?
Don't waste your summer. Do something that will enhance your future college applications.

Sophomore Year

Take challenging classes and keep your grades up. This is one of the most important years.
Try the PSAT test early for practice and to see how you do. Use it to project your SAT scores.
Take a career assessment test if one is offered. Are you getting some career ideas?
Keep up the activities. Add some community service and volunteer work, and/or a paid job.
Start to develop a preliminary list of target schools that you might consider.
Plan a challenging junior curriculum. Can you take one or more honors or AP/IB classes?
Should you take any SAT Subject tests this year? (Are you completing/peaking in any subject?)
Begin to develop a resume so you can identify where there might be some weaknesses.
Plan a productive summer that will shore up some aspect of your future applications.

Junior Year

Take challenging classes and keep your grades up. This is the other most important year.
Take the PSAT test and see how you do. Use it to project your SAT scores.
Develop a plan for your standardized testing and how you will prepare.
Keep up the activities. Add some community service and volunteer work, or a paid job.
Think about what type of college feels right to you. What are your requirements?
Have you thought about what you might major in? This can help you select colleges.
Plan some college visits, at least to nearby ones. Do additional research on the internet.
Refine your list of target schools and be sure they span the range of "sure" to "reach".
Discuss with your parents whether there will be financial considerations and aid required.
Organize a folder of any awards, honors, articles, experiences, etc. that you've had or received.
Refine your resume and think about bolstering weak areas. Keep your activities going.
What SAT's, ACTs, SAT Subject tests and AP tests are appropriate for this year and when?
Plan a productive summer that will shore up some aspect of your future applications.

Senior Year

Take challenging classes and keep your grades up. You can't afford to get Senioritis!
Finalize your list of colleges and be sure you are in their database.
Demonstrate interest. Attend open houses, request information, and ask for an interview.
Finish up any remaining standardized testing. This is your last chance to improve your scores.
Ask teachers for letters of recommendations as needed. Not all schools take them.
Finalize your resume. It will help you with your applications.
Download copies of your colleges' applications or write to request them. Practice filling them out.
Have your transcript sent to those schools that want it. Some do not want it until you're accepted.
Work on your college essays and try some drafts. Have others critique them.
Get your college applications in as early as you can. Consider early decision/action etc.
Preferably set up on-campus interviews, but interview somehow if they are offered at all.
Prepare for interviews by looking at common questions and doing mock interviews with others.
Write thank you notes to anyone who has helped you. (people who wrote letters, interviewers etc.)
Have mid-year reports sent to any colleges that require them. Make sure all materials are in.
Fill out financial aid forms such as FAFSA, PROFILE etc. as needed.
Respond to all colleges that admitted you, either accepting or declining their offers.
Pay attention to housing, meal plan and other important information and deadlines.
If waitlisted at your first choice, accept somewhere else but write them an enthusiastic letter.
If rejected at your first choice, appeal if you have something new and compelling to send them.
Have your final transcript sent to your school of choice.
Take the last of the AP exams and/or your finals, then enjoy a fabulous graduation!
Consider a summer job to help offset college expenses.
Attend all college orientation meetings. Congratulations on a job well done!

What Can I Do Now?

Believe it or not, there is quite a bit that you can be doing now to prepare yourself early for the college admission process. Here are some specifics:

Make Good Class Choices

While it is true that colleges won't see your grades from middle school or junior high, the classes you choose are important. Classes you take now will impact what you are able to take in high school which, in turn, significantly impacts your college applications. For example, it is ideal to begin a language (other than English) at least in 7th or 8th grade, and to complete a class in algebra as well - before high school. Students that end up applying to the most competitive colleges will almost certainly have done this so that they can be at advanced levels, such as calculus, by the time they graduate from high school. Studies have shown that students who take algebra and geometry early, starting in 8th or 9th grade, are more likely to go on to college. Getting a jump on math will also enable you to take more advanced sciences such as chemistry and physics. These classes, like them or not, are what the more competitive colleges expect. So you hate math and science? Well, you don't have to major in math or science in college, but you need to stick with them now in order to maximize your options. And besides, you might change your mind in high school. So for now, hang in there. Here's the bottom line again: Try to take algebra in or before 8th grade and geometry in or before 9th. These two classes are fundamental to all advanced math and science classes, so take them seriously. Also try to take a language other than English in or before 8th grade if you can.

Keep up Your Grades

Let's start with the basics. A good rule of thumb is to take the most difficult courses you can handle, with a goal of obtaining A's, or at least B's. Getting good grades, even now, helps you learn to manage your time and to juggle multiple, competing activities. These are skills that become increasingly critical in high school and beyond. Use a daily planner and stay organized.

Improve your grade potential by taking easy steps such as minimizing absences, sitting near the front of the class, doing all homework, participating, taking good notes and getting to know your teachers. Be sure teachers know that you care about your grades.

Read

Hopefully you already enjoy reading, as we can't emphasize enough what a valuable habit this is. Reading has a significant impact on your vocabulary and writing ability among other things. Your vocabulary, in turn, affects your standardized testing in high school. It is far better to read as much as possible now, rather than to find yourself memorizing 500 vocabulary words to improve your SAT score during your junior year! Read, read, read. Chances are you will enjoy it more as you do more of it.

Participate in Extracurricular Activities

Other things count besides academics. Colleges are looking for students that will make a contribution to their campus in some unique way, in addition to being able to handle the academic load. Activities such as sports, clubs, student government, the arts, community service and volunteer work all end up on your college applications. Involvement in these sorts of activities pays off in numerous ways, sometimes demonstrating teamwork as well as talent. Now is the perfect time to start thinking about what you're good at, or what you'd like to be better at, and developing some skills that you can continue to enhance in high school.

Work on Leadership

Now is an ideal time to experiment with many sorts of activities if you need to. Try things and see what you're best at. See what you are passionate about. By the time you get to high school, it is better to have honed in on a few activities that are important to you, and strive for a leadership role in one or more of them. In other words, in high school it's more about quality than quantity. Colleges are interested in seeing that you were able to "shine" at something and make a difference. Leadership counts a great deal. So use your middle school or junior high years to determine what you'll put your extra energy into during high school.

Take Standardized Testing Seriously

You have almost certainly experienced some standardized testing by now, and will continue to all throughout middle school and high school. Standardized tests, in the form of the SAT or ACT, are likely to be an important part of college applications for some time to come. Although there are some efforts to reduce their role in the admissions process, it is almost certain that they'll be around when you are applying. So take the opportunities you have in 7th and 8th grade to sharpen your test taking skills. Take these tests seriously. Use any techniques you have been taught to improve your scores. Get in the habit of sleeping well the night before, eating a healthy breakfast, and focusing hard during the tests. Assume that they matter, because indirectly they DO count. Every one you take is a chance to improve your test taking ability.

Plan Useful Summers

Summers are another perfect opportunity to try different things and determine what you love to do. There are camps of every possible type relating to every possible sport or skill. There are computer camps, astronomy camps, and sports camps. You can find excellent resources on the internet - all of which, of course, need to be thoroughly checked out by your parents. Other summer ideas include volunteer work, community service, or a unique travel experience. Your summers become especially critical in high school, but even now they can serve a valuable purpose in helping you sort out the myriad of available activities that you have to choose from.

Here are some resources for volunteer and community service opportunities:

www.fcps.k12.va.us/DSSSE/CareerConnections/student/volunteer.htm - volunteer opportunities
www.specialolympics.org/Special+Olympics+Public+Website/English/Volunteer/default.htm - Special Olympics
www.pointsoflight.org/ - Points of Light volunteer organization

Here are some other summer opportunities. Be sure to thoroughly check these opportunities out by asking for references and visiting when possible. Also pay attention to the ages covered, as these programs span a variety of ages. Look for something that "clicks" in terms of your developing interests and skills. Parents, check references and research programs extensively before committing.

- **Amherst College – ASA Academic Study Pathways** – Four week residential program for entering grades 7-9; academic courses, SAT Prep courses, sports, visual and performing arts classes; \$4,295. Call (800) 752-2250 or www.asaprograms.com.
- **Choates Rosemary Hall – (CT)** – Residential middle and high school offers four-week summer programs for entering 6th – 8th graders, classes in the arts, sciences, humanities, etc., \$4,000. (203) 697-2365 or www.choate.edu/summer.
- **CYBERCAMPS** – One, two or three week residential and day programs are various universities around the country; in Calif., UCLA, UCSD, Berkeley, Stanford, UC Irvine ages 7 – 16; 3-D

animation, web design, digital media, game design, digital video. Call (888) 904-2267 or www.cybercamps.com

- **ID Tech Camps** – For ages 7-17; day and residential camps at various colleges including UCLA, Pepperdine, UC Irvine, Cal Lutheran, Stanford, Berkeley. Classes in multi-media, video game creation, web design, video/movie production, music editing, robotics. Surf and tech at Pepperdine. (888) 709-8324 or www.internalDrive.com
- **Johns Hopkins Center for Talented Youth** – Three week residential programs for 7th graders and above. For students who have qualified in the top 2% on standardized test scores. \$2,260. (310) 754-4100 or www.jhu.edu/gifted/summer/index.html
- **North Carolina School of the Arts** – Two to five week residential programs for students grades 7 – 12. Dance, drama, film, music, visual arts. (336) 770-3290 or www.ncarts.edu/ncsaprod/summersession/default.asp
- **The Oxford Prep Experience** – For entering 9th and 10th graders programs at Oxford and Cambridge. Call (800) 828-8349 or www.oxbridgeprograms.com/site/index.html
- **UCLA – Junior Discovery** – 4-week summer enrichment experiences for entering 8th and 9th graders; live in residence halls, trips, excursions, skills for mind, skills for body, recreation, etc. (888) 878-6637 or www.summerfun.com
- **Young Filmmakers Academy Workshops** – One week film workshops for ages 9 – 18 at Loyola Marymount, Brentwood High School School, \$750. Call (310) 374-2447 or www.youngfilmmakers.org

And still some more for teens:

- Action Quest summer adventures for teens: www.actionquest.com
- Odyssey Expeditions - www.OdysseyExpeditions.org
- Broadreach Adventures - www.gobroadreach.com
- Petersons summer opportunity resource page: www.petersons.com/summerop/code/ssector.asp

If the cost of these programs seems prohibitive, be aware that some offer scholarships based on need. It is certainly worth inquiring.

Visit Some Local Colleges

It might be very useful to visit some local campuses in order to see the exciting and independent atmosphere at a college or university. Perhaps seeing a college in session will serve to motivate you and add some reality to all this future talk. Also visit with friends and neighbors about their college experiences.

Staying Healthy Through it All

Kids today have a wonderful selection of activities available to them at almost any time – during school, after school, weekends, and summers. Deciding which activities are worth pursuing, then dealing with them, can be stressful and hectic for both parent and child. Amidst it all, it is important that parents and kids talk openly about which activities make the most sense, and when perhaps it's all getting to be a bit too much. It is easy to become overwhelmed with too many activities, especially when they take time away from family togetherness. The pressure to build an impressive “resume” can overshadow the need for some unstructured down time. Believe it or not, that down time is important for your health.

Parents, to determine if perhaps your child is over-scheduled, watch for signs and changes in his or her behavior. Has your child withdrawn from his/her normal circle of friends? Is he/she behaving differently toward you? Has he/she had trouble sleeping? Have grades slipped? Has your child complained of headaches, stomach aches or other atypical physical symptoms? Has he/she resisted going to school? While these behaviors may be nothing at all, they could be warning signs. Seek professional help if you aren't sure.

Extracurricular activities are great for children, and they enable growth outside the classroom that can be wonderfully rewarding. The key is balance and moderation. Don't allow family time and free time to get lost in the shuffle. Middle School/Junior High is too early for your child to deal with unnecessary stress and pressure. Here are some helpful websites relating to teen health:

www.kidshealth.org/kid/stay_healthy/index.html - Health advice for kids on a variety of topics

www.med.umich.edu/1libr/aha/aha_stressmg_crs.htm - Stress Management

www.kidshealth.org/parent/emotions/feelings/stress.html - Childhood Stress

www.med.umich.edu/depression/caph.htm - Depression in adolescents

www.kidshealth.org/parent/positive/family/child_too_busy.html - Is your child too busy?

www.bam.gov/ - Body and Mind - Healthy tips for kids

Classes to Take in High School

Yes, it's still a couple of years away, but let's look ahead for just a minute. If you look at a college or university website, you will usually be able to find their specific requirements. So if you have some colleges in mind or at least some idea as to your type of school, it pays to do research up front. Many four year colleges and universities require a total of 15 to 18 college preparatory units. As a general example, you will often see requirements by subject, such as:

- *History/Social Science – 2 years required/3 preferred*
- *English – 4 years required*
- *Math – 3 years required/4 preferred*
- *Laboratory Sciences – 2 years required/3 preferred*
- *Language (other than English) – 2 years required/3 recommended (of same language)*
- *Visual and Performing Arts – 1 year required*
- *Electives – 1 year required (extra classes in the above categories also fulfill the elective category unless otherwise specified)*

A student heading for an Ivy League or top tier (most selective) school would likely have taken a language other than English and first year Algebra class in 8th grade, then would have taken four more years of Math, Language and Lab Sciences. In addition, many of those would be honors or advanced placement (AP or IB college level) classes.

A Special Note for Athletes

Athletics can be a huge advantage both in gaining admissions to schools that might otherwise be out of reach, and in obtaining funding for college. However, there are minimum requirements for consideration for an athletic scholarship, and they are becoming more stringent over time. If you're a star athlete already, by all means continue if you want to. But even more importantly, keep up your grades. Gone are the days when athletic ability alone will get you accepted to the college of your choice. Visit the NCAA website at www.ncaa.org for more information.

Students with Disabilities

More and more students are being diagnosed with some sort of disability that affects them at school. There are a number of excellent internet resources that enable you to research these situations and find assistance if appropriate. If this applies to you or someone you know, it is worth learning more.

www.act.org - special ACT assessment testing

www.collegeboard.com - SAT services for students with disabilities

www.ahead.org - Association of Higher Education and Disability (AHEAD)

www.add.org - Attention Deficit Disorder Association

www.chadd.org - Children and Adults with Attention Deficit Disorders

www.idanatl.org - Learning Disabilities Association of America (LDA)

www.nclld.org - National Center for Learning Disabilities

College Costs

College is expensive and is becoming more so every day. According to the College Board, the average cost for tuition and fees as of 2005 at private four-year colleges are \$21,235, up 5.9% over last year. Although the \$5,491 average cost of tuition and fees at a four-year public college are a lot less, these costs are up 7.1% from last year. In the past 10 years, the average cost of tuition and fees has risen by 42% at private four-year colleges and 47% at four-year public colleges. If college costs were to increase at just 5% per year, in 10 years the average cost of tuition and fees at a four-year private college would be \$30,742 each year, and the average cost at a four-year public college would be \$7,283. And this is just tuition and fees! Room and board charges average \$7,791 at four-year private colleges and \$6,636 at four-year public colleges.

Don't let this discourage you, however, because the amount of available financial aid is increasing as well. (A record \$120 billion in aid was available in 2006.) There is also a wide variety in terms of what you'll have to pay to attend different colleges. In general, college costs are made up of several components:

- *Tuition and fees - the basic cost of attending classes there*
- *Room - your housing unless you can live at home*
- *Board - your meal plan*
- *Books and Supplies*
- *Transportation - car and parking, or transportation to and from home*

Aid is Available

More than half of college students currently enrolled receive some sort of financial aid for college. In fact, about 60% pay less than \$6,000 for tuition and fees per year. Funding is often available from the colleges themselves, from your state, and also from the federal government through the U.S. Department of Education. The greater your financial need, the more likely it is that aid is there for you. However, don't assume that aid is only there for top students, minorities or students from very poor families. Those are common misconceptions. For now, assume that you CAN afford college. Most of the time it won't be the cost of college that holds you back. It will be academics or lack of planning. If you truly want to attend college, and you work hard, you can most likely find the money to get you there.

Types of Aid

Grants

Grants represent money that doesn't have to be paid back. For example, a Federal Pell Grant can be thousands of dollars, based on need.

Scholarships

Scholarships may be offered to students directly from the college that they attend. These may be based on financial need, academic merit or some other criteria.

Beware of Scams

Some services claim they will search out scholarships for you for a fee of anywhere from \$40 - \$200. They may make other promises as well, such as a refund if no scholarships are found. You can do these searches very effectively on your own, so the safest path is to never pay anything for searches. While some may be legitimate, it's not worth the risk in our opinion.

Visit www.finaid.org/finaid/scams.html for more information on scams.

Local Community Awards

Churches, businesses, foundations, civic groups and local community organizations will often offer scholarships to students either generally or to those who meet a specific criteria that relates somehow to their organization or cause.

Income-tax credits

There are some tax credits that may be available for low and even moderate income families. These reduce the amount of federal income tax these qualifying families pay.

The new student loan interest deduction (since 1997) is another example of this type of benefit. Visit www.ed.gov/updates/97918tax.html for more information.

Additional information can be obtained by calling 1-800-4FED-AID.

Work-study programs

Work-study programs provide college students with jobs that help offset college costs.

Loans

Loans are money made available to students and/or parents, but which must be paid back.

Serving our Country

There are options available to students who are willing to commit to military service during or after college in order to offset some or all of their college expenses. Here are some examples:

- *Military Academies* - these schools offer no-cost education in exchange for a commitment of service for a particular time period.
- *ROTC (Reserve Officer Training Corps)* - offers different scholarships to students who may be interested in military service after college.
- *Americorps* - a community service program that enables students to repay loans or earn grant money.

Saving for College

There is some good news with regard to college expenses. It's not too late to save. Ideally, a family with a new baby should start putting away between \$100 and \$200 a month NOW to ensure that their child can afford a college education wherever he or she chooses. Most families probably haven't done that. But even getting a late start is better than none at all. The more you and your family save, the easier it will be and the more choices you'll have.

Parents, saving money for your child's college education is a long-term process that requires careful planning. Before you invest, define your savings goals. How much will it take to send your child to college? Have in mind a specific dollar amount, such as the projected cost of public or private college tuition when your child enters college. Look up some colleges on the internet that you believe might be appropriate for your child. The total estimated costs to attend are almost always posted there. That way you have a "reality check" and can set realistic goals. You may decide to set aside a fixed amount of your income or choose an investment plan. First define what your goal is and then determine the best path to reach it. Parents should ideally begin preparing for their children's' college education very early. Seek help from a qualified financial professional in order to make the best possible choices.

Section 529 Plans

These plans are an excellent vehicle for maximizing the benefits of saving early. They allow parents, grandparents or anyone to put away large sums of money that will grow tax free. You can use these plans regardless of where you live. There are two types of Section 529 plans: 529 Prepaid Tuition Plans and 529 College Savings Plans. Every state, including Washington, DC, now offers either a 529 Prepaid Tuition Plan or the 529 College Savings Plan or both.

529 Prepaid Tuition Plans

Below are some of the features of the 529 Prepaid Tuition Plans:

- *Prepaid Tuition Plans have a high impact on financial aid eligibility because they are treated by financial aid offices as a resource and they reduce need-based financial aid funds dollar for dollar.*
- *Prepaid Tuition Plans do not guarantee admission to college.*
- *Prepaid Tuition Plans are operated by state governments and are guaranteed to increase in value at the same rate as state college tuition, thus locking in tuition costs at their current rate.*
- *Most plans require that the account owner or the beneficiary be a state resident at the time the account is opened.*
- *The investment is controlled by the account owner, not the child.*
- *The return on a prepaid tuition plan is usually higher than a bank savings account or certificate of deposit.*
- *It is a low risk investment.*
- *If the child dies or decides not to go to college, the plans can be transferred to another family member.*
- *Anyone can contribute to the prepaid tuition plan, including relatives and friends.*
- *Prepaid Tuition Plans are exempt from federal income tax and are often exempt from state and local income taxes.*
- *Details of the plans may vary from state to state.*

There are two main types of 529 Prepaid Tuition Plans:

1. **Prepaid Unit:** *Prepaid unit plans represent a fixed percentage of tuition with one unit typically equaling 1% of a year's tuition. The price of each unit is the same for everyone and parents, family, and friends may buy as many units as they wish each year.*
2. **Contracts:** *These are contracts where the parent agrees to purchase a specified number of years of tuition. The purchase price depends upon the age of the child and on the type of payment (lump sum or installment).*

529 College Savings Plans

Below are some of the features of the 529 College Savings Plans:

- *College Savings Plans have a varying impact on financial aid eligibility depending on whether the asset is owned by the student or the parent. If it is owned by the parent, it will be assessed on a bracketed scale with a maximum rate of 5.64%. If it is in the student's name, it will be assessed at a flat rate of 35%. This differs from the Prepaid Tuition Plan which reduces need-based financial aid eligibility dollar for dollar.*
- *Unlike the Prepaid Tuition Plan, College Savings Plans do not lock in tuition rates and do not guarantee a return. They are investments which are subject to market conditions.*
- *The investment plans usually start off aggressively when the child is younger and gradually shift to more conservative investments as college approaches.*
- *College Savings Plans are similar in many ways to retirement plans, such as 401(k) and IRAs. Although with much higher contribution limits and more favorable tax status.*

- *The investment is controlled by the account owner.*
- *If the child decides not to go to college, the child does not have access to the funds as they would with a Uniform Gift to Minors Account (UGMA). If the beneficiary does not go to college, the account owner can get his or her money back (with income taxes and a 10% penalty owed on earnings.) If the owner of the account wishes, he or she may change the beneficiary to another family member.*
- *Anyone can contribute to a College Savings Plan, including relatives and friends.*
- *College Savings Plans are exempt from federal income tax and are often exempt from state and local income taxes.*
- *Contributions to a section 529 plan may be tax deductible on your state income tax.*
- *Details of the plans may vary from state to state.*

Other Savings Methods

There are also Education IRAs and Custodial accounts that may suit your family's needs. Here are some useful websites to assist your research.

www.401kid.com/ - ways to save for your child's college education

www.scholarshare.com/ - 529 Plans for College savings

www.collegesavings.org/ - college savings network

www.franklintempleton.com/retail/jsp_cm/prog_serv/529/529_pub_main.jsp

www.learningquestsavings.com/learningquest/index.jsp?source=redirect/googleadw/saving_for_college
- 529 plans

www.tiaa-cref.org/college/ - saving for college, calculator, comparison of plans etc.

www.sayplanning.com/mynetinvest/college/ - planning for college expenses

Save While you Shop

There is a program called **Upromise** that rebates a portion of your purchases at certain grocery stores, drug stores, retailers, and other companies. These funds go into a college saving account. However, exercise caution as Upromise advertises credit cards and encourages you to purchase certain products, so pay attention to what you are clicking on. Visit www.upromise.com to learn more.

Financial Aid Estimator

To obtain a free estimate of your eligibility for federal aid, fill out the estimator form on ACT's home page at www.act.org

Financial Aid Links

Here are some helpful links relating specifically to financial aid:

www.fafsa.ed.gov - online FAFSA application

www.pin.ed.gov - get your PIN for electronic signing of the FAFSA form

www.finaid.org Financial Aid Information Page

www.salliemae.com Includes CASHE scholarship search and predicts "estimated family contribution"

www.fastweb.com - Financial Aid and Scholarship Search

www.collegeboard.com - College, Career, Scholarship Search

www.petersons.com/resources/finance.html - Petersons Education Center Financing Education

www.ed.gov - Title IV codes needed for aid application

www.ed.gov/updates/97918tax.html - tax breaks for college

Why Parents Don't Save

There are many myths that prevent parents from taking the right steps toward saving for college. Here are a few:

- **Myth #1:** *We don't have any extra money to save. That is certainly true in some cases. However, have you truly taken a hard look at the family budget? Can you rearrange expenses and find \$100 a month?*
- **Myth #2:** *My child will get a scholarship so I don't need to save. We certainly hope your child receives many scholarships, but colleges have never been more competitive. The class of 2009 may be the largest in our nation's history. Even if your child receives a scholarship, it will seldom cover all the costs of attending.*
- **Myth #3:** *Saving now will hurt my child's chances for getting aid later. Wrong! Having money in the bank is treated very favorably in the financial aid formula. The "pros" far outweigh the "cons" in this regard.*

Don't fall for these ill-conceived excuses. It is always better to have money in the bank for college. And remember, the clock is ticking!

Why Parents Don't Apply for Aid

There are many myths that prevent parents from applying for financial aid. Here are a few:

- **Myth #1:** *My child is not a straight "A" student so he/she won't get any aid. While it is true that some scholarships are merit-based, most federal aid is based on need and grades are not even considered.*
- **Myth #2:** *Our income is too high to qualify for aid. Many factors influence aid decisions, not just income. Aid is awarded to many families that assumed they wouldn't qualify. And if you qualify for a loan, you are not required to take it. There's no harm in applying for aid.*
- **Myth #3:** *There is less aid available now than there used to be. Wrong! A record \$120 billion was available for the current incoming class.*

The U.S. Department of Education

The Department of Education provides over \$40 billion in aid for college students every single year. At any point in time, more than half of all students enrolled in colleges are obtaining some sort of aid. We said it before and we'll say it again: Don't ever assume that you can't afford college. During your senior year in high school, you will fill out an application for financial aid. It is called a FAFSA form (Free Application for Federal Student Aid) and can be obtained on the internet at www.fafsa.ed.gov. Your parents can download a copy and become familiar with it. It asks for information from their tax returns as a means of establishing income and need. Once you complete, sign, and submit the form, you will receive back a SAR (Student Aid Report) which provides an EFC (Expected Family Contribution). This is the amount that your family will be expected to contribute *per year* to your college education (absent other aid from elsewhere that might be granted).

Here is the Department of Education's website, where you will find lots of valuable advice: www.ed.gov/thinkcollege/early

Your Adventure Starts Now

College is a wonderful experience that helps you grow in many important ways. Don't make decisions now that prevent you from having that opportunity. Plan for college now, and give yourself as many options as possible. You won't regret it. We hope this information will be helpful to you as you plan. If you have any suggestions or comments about the booklet, we'd like to hear from you at info@getin2college.com.

Best of luck preparing for college early!