# 10 SIMPLE SECRETS TO GETTING INTO THE COLLEGE OF YOUR CHOICE



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### INTRODUCTION

Who says you can't go to college? Each and every day millions of students believe that they simply can't go to college, whether it is because nobody else in their family has never gone before or they don't feel as though their family is wealthy enough. The fact of the matter is that anyone who wants to go to college can if they are willing to follow the necessary steps and to commit themselves to the process. Even if you're family doesn't have a lot of money to spend on your education, then chances are you will qualify for financial aid. Additionally, you have several options available to you in terms of government loans and scholarships.

Don't feel as though you're smart enough to go to college? Well, don't, because you don't have to be "smart" to go to college. You're going there to learn and if you are committed to your education, you will learn and you will become smart.

No matter what age or what part of the country you come from, you can go to college and the process is not as difficult as one would think. There are dozens of resources available to you; you just have to know what steps to go through in order to successfully get into the college of your choice.

Throughout this guide, you will find each step that you need to take in order to successfully enroll in college and make your move onto campus. Or, if you're an adult going back to school, you'll learn what to consider when going back to school and how the admissions process may be different for you. Additionally, you'll learn how to fit in after all these years after being out of school.

### WHAT TYPE OF EDUCATION DO YOU WANT?

There are two basic types of colleges that are available, these include:

- Community, Technical and Junior Colleges: These colleges are typically two year
  options and offers programs that allow students to get a license, certificate, an Associate
  of Arts degree, an Associate of Science degree or an Associate of Applied Science
  degree.
- Four-year Colleges and Universities: These schools are four years or longer and offer
  a Bachelor's of Arts or Bachelor's of Science degree. Many four year colleges and
  universities also have graduate and professional degree options for students interested
  in continuing their education.

The types of jobs that are available to you will determine which college you choose to attend. In an effort to save money on college, many students will choose to go to a community or junior college for their basics and then transfer to a college or university. This is due to the fact that many community and junior colleges do not require you to live on campus, which can be expensive at a four-year college, and the tuition is often lower. However, if you do choose this option be sure that you verify whether or not the classes that you take at these colleges will transfer to the four-year college that you choose. Be careful about technical colleges, as their credit often does not transfer to either a community college or a four-year college.

Certificates or degrees that you earn at either type of college can lead to several different professions. If you have a career in mind, be certain to research the exact course requirements that you need to prepare yourself with in high school as well as early in college. You also need to research the type of education that your chosen career will require so that you select the appropriate type of college to attend. In addition, many professions will require graduate school beyond a bachelor's degree.

### Types Degrees Available

# Associate of Arts (A.A.), Associate of Science (A.S.) & Associate of Applied Science (A.A.S.)

These degrees are obtained at the community or junior college level. These degrees typically require two years to complete.

### Bachelor of Arts (B.A.) or Bachelor of Science (B.S.)

These degrees are available at four year colleges and universities. They typically require four years to complete, although many committed students have completed them more quickly. Realistically, however, don't be concerned if it takes you 5 years or longer to complete your Bachelor's degree.

### Master's Degree and Ph.D.

These are professional degrees that are offered at colleges and universities. Four year colleges may have limited options available in the type of graduate degrees they offer. Universities typically have a number of different professional degrees available. These degrees are usually earned through two or more years of additional college after receiving a Bachelor's degree. For instance, you may be able to complete a Master's in Business Administration within 2 years, while a medical degree may take you four or more additional years to complete.

### EXAMPLES OF JOBS OBTAINED WITH SPECIFIC DEGREES

Associate's Degree	Bachelor's Degree	Graduate Degrees
Administrative Assistant	Accountant	Architect
Automotive Mechanic	Dietician	Biologist
Computer Technician	Editor	Dentist
Dental Hygienist	Engineer	Doctor

Drafter	Journalist	Economist
Funeral Director	Investment Banker	Geologist
Heating, Air-Conditioning and Refrigeration Technician	Pharmacist	Lawyer
Medical Laboratory Technician	Public Relations Specialist	Librarian
Medical Record Technician	Teacher	Psychologist
Insurance Agent	Social Worker	Chiropractor
Hotel or Restaurant Manager	Writer	Veterinarian
Graphic Designer	Recreational Therapist	Priest
Visual Artist	Research Assistant	Zoologist

### Preparing for College Academically

While you are still in junior high and high school, it's time to begin thinking about college and how you can prepare academically. There are numerous ways you can begin preparing early in your high school career and these include taking college-level courses and standardized tests as early as possible.

It is best to begin planning for college in the seventh or eighth grade. There are also several courses that you will want to begin taking as early as possible in your high school career including algebra and geometry. Algebra and geometry play a large role in many state standardized tests required by students as well as standardized tests required for college entrance, including the SAT and ACT. By taking these courses early, you will also be more prepared for more difficult courses including trigonometry, calculus and science courses. Many of the most selective colleges that have the highest admissions requirements prefer students who have already taken these courses.

Basic computer knowledge is essential, which is not a problem for the majority of today's students. Additionally, colleges like to see students who have taken three to four years of a foreign language. Spanish is highly valuable in the workforce today and if you are thinking of a career that deals with people internationally, other languages such as French and German can also be useful. Students who are considering a medical degree or science degree may also benefit from a good knowledge of Latin.

### ADVANCED PLACEMENT COURSES

If Advanced Placement courses are available at your high school, it is highly recommended that you take advantage of these courses. These are college-level courses that use college-level textbooks and prepare you for the academic challenges you will face in college. You also have the opportunity to take a test at the end of the course that could provide you with college credit depending on your score. You do have to pay for the test, but it is well worth your money. If you make a score of 3 or higher on the test, you are likely to obtain college credit for that course

and will not have to take it in college. This can result in significant savings in tuition and fees when you register for college. If you have a specific college or a few colleges in mind, be sure that you research their AP course score requirements. These requirements are typically different depending on the course. There are 37 AP courses currently available. You can learn more about these courses by asking your high school counselors or visiting the College Board online at www.collegeboard.com.

### **AP COURSES AVAILABLE**

- Art history
- Biology
- Calculus AB and BC
- Chemistry
- Chinese Language and Culture
- Computer Science A and AB
- Macroeconomics
- Microeconomics
- English Language
- English Literature
- Environmental Science
- European History
- French Language
- French Literature
- German Language
- Comp Government and Politics

- U.S. Government and Politics
- Human Geography
- Italian Language and Culture
- Japanese Language and Culture
- Latin Literature
- Latin: Vergil
- Music Theory
- · Physics B and C
- Psychology
- Spanish Language
- Spanish Literature
- Statistics
- Studio Art
- U.S. History
- World History

### STANDARDIZED TESTS

Standardized tests are also very important for college entrance. If you begin taking these as early as you can, you will often have several additional opportunities to take the test and improve your scores on these tests. The SAT is generally required by East and West coast colleges, while the ACT is generally required by Midwest and Southern colleges.

Depending on the college that you choose to attend, you may also be asked to take SATII tests. These are subject tests that are designed to measure your knowledge in certain areas of study. The college of your choice will let you know if you need to take these additional subject tests. These tests are generally offered in English, math, history, foreign languages and many of the sciences.

Early in your high school career you will also have the opportunity to take the PSAT. This test is usually offered to sophomores and juniors. Students who perform well on this test and meets other academic requirements may qualify for the National Merit Scholarship Program. This program can provide you with substantial scholarship opportunities.

### **CLEP TESTS**

The CLEP stands for the College-Level Examination Program and provides you the ability to receive college credit for what you already know. There are 34 examinations that you can take to earn credit for the knowledge that you may have earned through prior course work, independent study or on the job training. A satisfactory score on your CLEP exam may earn you 3 to 12 college credits. The cost of the exam is \$70, which is a fraction of your tuition and fees you would have to pay for the corresponding course. These can also help you to skip the more general introductory courses so you can get on to those courses that are of more interest to you and part of your degree plan.

Before taking a CLEP test, you must first find out if your college accepts CLEP tests. You can do this by searching on CollegeBoard.com through their <u>CLEP college search</u>. There are also CLEP tests available for military personnel and veterans.

The following are available as CLEP exams:

American Literature

- English Composition
- Analyzing and Interpreting Literature
- English Literature

- Freshman College Composition
- Humanities
- French Language 1 and 2
- German Language 1 and 2
- Spanish Language 1 and 2
- American Government
- Human Growth and Development
- Introduction to Psychology
- Introduction to Sociology
- Principles of Macroeconomics
- Principles of Microeconomics
- Social Sciences and History
- U.S. History I: Early Colonization's to 1877
- U.S. History II: 1865 to Present

- Western Civilization I: Ancient Near East to 1648
- Western Civilization II: 1648 to the Present
- Biology
- Calculus
- Chemistry
- College Algebra
- College Mathematics
- Natural Sciences
- Pre-calculus
- Financial Accounting
- Introductory Business Law
- Information Systems and Computer Applications
- Principles of Management

### SELECTING COLLEGES

Colleges are located throughout the country and in all types of communities from small rural towns to large cities. Some colleges have tens of thousands of students enroll each year while others only have a few hundred. There are also private and public schools. Many private colleges are also affiliated with religious institutions, but not all are. There are also gender specific schools for men or women only.

The type of college you choose is a personal decision that is based on your individual needs and talents. When selecting colleges, consider the following questions:

- Why do you want to go to college?
- What do you hope to achieve by going to college?
- Do you have an idea of a career you would like to prepare for?
- Do you want to stay near home, in the same state or move to a different state?
- Do you have a preference of environment, such as urban, suburban or rural?
- Would you be happier in a small college or large university?

When making college selections, you also want to consider the nature of the education that is offered. Many schools have a philosophy or specific educational program that they offer. Consider what your career goals are and what the school's specialty areas are. You also want to determine how long it will take you to complete your chosen program.

Another important factor is to consider the quality of the college. Does the college have a high drop-out rate and what percentage of students actually graduate. A school with a high drop-out rate often suggests that students are not satisfied with the college for one reason or another. It's also good to consider if the school's facilities will meet your needs as well.

Finally, what admission requirements does the college have? Schools may require specific courses and standardized tests. They may also require you to submit certain items with your applications. Be sure you know what each college you are interested in requires. You also need to determine if the college is accredited and eligible to participate in federal student aid programs.

### TAKE CAMPUS TOURS

Once you have narrowed down your college choices, you'll want to visit the campus of your top selections. For many students, this may be one or two, but for others, you may want to visit three or more. Visiting the campus and meeting the people at the campus can really help you to narrow down your options even further. Once you visit, you may decide the college doesn't really meet your needs or you might just decide you don't like it at all.

While visiting a campus, there are several things you should be sure to do.

- Tour the campus. This one is pretty obvious, but be sure to call ahead of time and set
  up a guide. Many students provide tours of the campus and will show you all of the
  buildings and offices that you will need to be able to find should you choose to go to
  school there.
- Have an interview with an admissions officer. They will provide you with the
  necessary guidance you will need for applying. They will most likely provide you with
  applications and information on the documents you need to gather for them when you
  apply.
- **Pick up financial aid forms**. This is a great opportunity to meet the financial aid officers and pick up any brochures on financial aid you may be interested in applying for.
- Talk to a student or counselor in the career center. They will be able to tell you a little bit about their services and jobs that are available for degree programs that may be of interest to you. They will also tell you how you can get a job on campus or locally.
- Talk to a professor in a major that you are interested in. They will be able to provide you with detailed information on what classes you will take and what extracurricular activities are available for you in that major as well.
- Pick up a student newspaper. This is a great way to read a little bit about what's going
  on around the campus as well as local news and information. Many local businesses
  also advertise in school newspapers and you can find information on what services or
  discounts are available to students in the area.

- **Spend the night in a dorm**. If you're going for the full college experience, spending the night in a dorm can help give it to you. Talk to the residential office about spending the night in a dorm for the full college experience.
- Eat in the cafeteria. You're most likely going to be required to buy a meal ticket with your residence, so this is a great way to get an idea of what the food is like at the school. Don't worry, it might be better than you expect.
- Browse the college bookstore. The college bookstore doesn't just sell textbooks, but
  also a lot of other necessities and items you may need while in college. You'll also find
  fan apparel for the sports teams and other college related items. The bookstore always
  has a wide selection of school supplies as well as novelty items.
- Imagine yourself attending this college for at least four years. After you've done your exploring, imagine yourself living in that community and going to school there for four years of your life.

### Preparing for College Financially

Many parents tend to overestimate the cost of college or simply assume that all colleges are very expensive. While this may be true for Ivy League schools and other highly rated colleges, this is not necessarily the case for all colleges. In fact, the average tuition rate for most colleges is in the range of \$3,000 to \$4,000. At the same time, many expensive colleges can be made affordable through financial aid.

There are several costs that are combined to create the final cost of college for a semester. These include:

- Tuition
- Fees
- Other course expenses

Most students do not realize that tuition is just a portion of what you pay for college. The fees that are associated with registration, access to certain campus facilities (such as a gym or swimming pool) and fees for taking specific courses all add up in the long-run. Because you're paying for access to many facilities, it's highly recommended that you take advantage of them because you're paying for them anyway! Certain courses may also require additional fees, such as a computer use fee or supplies fee that helps the professor pay for the supplies required for the course. Finally, you'll pay for your room and board, food, supplies, books and transportation.

There are several ways that you can prepare for college and the first one begins by saving money as early as possible. There are several savings accounts that offer tax benefits that parents can begin early in a child's life. These include 529 College Savings Plans and many states have these available. You can also invest privately, but you often do not receive a tax benefit on private savings.

It is also a necessity that you begin searching for scholarships that you can apply for as soon as possible. Many scholarships can be applied for during your junior and senior year of high school. Colleges also offer scholarships, but often have very early deadlines for scholarship applications. Be certain that you prepare ahead of time to apply for those scholarships.

The FAFSA is a very important part of preparing financially for college. The FAFSA or Free Application for Federal Student Aid can be filed online at <a href="www.FAFSA.ed.gov">www.FAFSA.ed.gov</a>. The FAFSA requires that you and your parents have your taxes prepared as early as possible. You can begin submitting your FAFSA January 1<sup>st</sup> and the deadline is June 30<sup>th</sup>. Do not wait until June to file! The earlier you file the better, as aid begins to dissipate as you near the deadline. The earlier you apply, the better your chances are for receiving assistance. Also, you will be required to file a FAFSA to apply for student loans, so fill it out even if you do not think you will qualify for federal aid.

The FAFSA also determines how much your family expected contribution is or EFC. This is a very important number, as it is how much your family is expected to contribute to your education based on your tax information and annual income. It will also be a determining factor in how much you are qualified to receive in federal student loans.

Although a student should avoid taking out student loans at all costs, many students will need to apply for a loan. Be certain that you understand the types of loans that are available to you from the government. These loans are better than private loans from a bank as they have better interest rates and deferral periods. You typically have 6 months after you graduate or go to a half-time course load before you are required to begin making payments on student loans. This is often essential, as it can take you at least that amount of time, if not more, before you receive a job after graduating from college. You can learn more about the loans and grants that are available to students by visiting <a href="https://www.studentaid.ed.gov">www.studentaid.ed.gov</a>.

Finally, another option you have for paying for college is a work study program. Many colleges offer summer and part-time work study programs for students to help pay for their education. A work-study job is part of your financial aid package and the money that you earn at that job goes towards paying your tuition and fees for college.

EXAMPLES OF THE COST OF COLLEGE POPULAR COLLEGES\*

Harvard College	University of Southern California
Tuition: \$32,557	<b>Tuition:</b> \$37,096

Health Services Fee: \$1,426 Mandatory Fees: \$598

Student Services Fee: \$2,190 Room and Board: \$11,298

**Room: \$6,060 Books & Supplies: \$796** 

**Board: \$4,982** Personal & Misc.: \$1,600

Billed Total: \$47,215 Transportation: \$580

Billed Total: \$51,968

University of Texas at Austin University of Florida

**Tuition & Fees: \$8,090 - \$9,354 Tuition & Fees: \$3,790** 

Housing Costs: \$7,585 Books & Supplies: \$960

Billed Total: \$21,470 - \$25,284 Computer Minimum: \$1,100

Housing & Meals: \$7,150

Billed Total: \$13,000

### OTHER COSTS ASSOCIATED WITH COLLEGE

Tuition and fees are not the only costs you'll encounter when going to college. You'll also have to buy books, supplies, transportation and pay for a host of other miscellaneous costs. Depending on whether or not you live on campus, you may have to consider the cost of gas significantly into your budget. However, do keep in mind that most freshmen entering college will be required to live on campus unless they are able to show a need to live off campus to the residential office. You will also have personal expenses while in college including entertainment, shopping for clothes and other necessities, etc.

<sup>\*</sup>Costs are estimated by the listed colleges and may vary if you are an in-state or out of state student. Costs may also vary if you live off campus.

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