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Dream Big



Think BIGGER!

It's Your Future...

Dream Big

- Research careers and salaries; choose a career based on what you want your future to be.
- Look for suitable colleges. (And don't worry—SchoolConnection.com can help!)
- Fill out the [FAFSA](#) (free application for federal student aid) to determine your eligibility for financial aid.

Think Bigger

- Don't settle for the status quo – a degree could be the first step to a better career, a better life, and a better you!
- Going to college doesn't have to mean ignoring your current responsibilities.
- It also doesn't have to break the bank; learn more about paying for college in this guide!

Why is a degree so valuable?

According to the U.S. Census Bureau, college graduates earn an average of \$1 million more during their careers than high school graduates. A degree may allow for more career opportunities and open doors that would otherwise remain closed.

Average annual earnings for full-time, full-year workers above the age of 18 were:

- \$21,023 for high school drop outs
- \$31,283 for high school graduates
- \$34,808 for Associate's degree recipients
- \$58,613 for Bachelor's degree recipients
- \$83,144 for Advanced degree recipients

Source: U.S. Census Bureau, American Community Survey, 2008. To see historical tables, visit the [U.S. Bureau Educational Attainment web page](#).

Education and Unemployment

In the past few years, the U.S. government has also released reports that show that those that have higher education are much less likely to be unemployed. Here are unemployment rates for 2010 based on education level:

- High school drop outs 14.9%
- High school graduates 10.3%

- Associate's degree recipients 7.0%
- Bachelor's degree recipients 4.7%

Source: U.S. Bureau of Labor Statistics. To see detailed information, visit

<http://www.bls.gov/cps/cpsaat7.pdf>.

Personal Benefits of Higher Education

Not only do those with at least some college education often have higher salaries and lower unemployment rates, according to a College Board study these individuals may be likely to happier at work and healthier in general. Check out these really interesting stats from the [College Board 2010 Education Pays](#) report:

- 58 % of people with some college reported being very satisfied with the jobs, compared to 40% of high school dropouts
- 18 % more people with a four year degree than those with just a high school diploma reported getting health insurance through their jobs
- People with education have lower obesity rates throughout their lives; e.g. in the 25-34 age group, the rate for Bachelor degree holders is 14% lower than high school graduates
- In 2008, the rate of poverty among degree holders was much lower than that of people with just a high school diploma by at least 5%

Benefits of Higher Education on Children

According to the College Board report, these benefits are also passed along to future generations.

- Children of Bachelor degree holders were 20% more likely to be able to write their first name by age 5 than children of parents with just a high school diploma
- 18% of children (aged 3 to5) of high school grads were reported to recognize all the letters of the alphabet, compared to 31% of associate degree holders
- Parents who have more education were much more likely to take their children to community events, libraries, and museums

Turning Dreams into Reality

Thinking big and dreaming big is a great first step, but how do these visions of the future actually become reality. Researching your options for schools, programs and possible financial aid can help motivate you and help you on your way. Read on for useful tips and resources to begin your research. Good luck!

Researching Careers and College Options

Big dreaming and big planning should have equal weight in your college search process. Facts and figures are important, but so is enthusiasm. Here are some inspiring ways to gear up for your college adventure...

Dream Big

- Research factors like potential earnings and overall job outlook.
- Understand professional requirements (e.g. formal training or licenses you may need).
- Look for suitable colleges. (And don't worry—SchoolConnection.com can help!)

Think Bigger

- Explore your true interests—invite friends and family to help!
- Shop for a career field that you love. Pinterest, YouTube...some of your favorite movies may even count as research. Learn why...
- Envision yourself working at your dream job. Your future office, your wardrobe, your business cards—we all need visual inspiration!

Your Interests, Your Career

For many people, high school doesn't do a great job of helping to identify career goals. So when you're thinking about career dreams, don't worry about what you liked to do in school. Instead, start with what you like to do—period. What do you like to do every day?

Below are some examples of favorite activities, interests, and relevant careers. Ask your friends and family to help you come up with other examples of projects or habits you enjoy. You might invite them over for dinner, and have a group discussion about your career options. Your parents, your pals—even your kids—are often surprisingly attuned to your best qualities.

The Stuff You Love	Your True Interests	Career Fields with Similar Features
Holiday Decorating	<ul style="list-style-type: none"> • Conveying a message through art • Illustrating concepts with symbols and color • Creating a comfortable, welcoming environment • Getting recognition for creativity 	<ul style="list-style-type: none"> • Graphic Design • Web Development • Interior Decorating • Real Estate • Marketing • Residential Healthcare Administration
Girls' Night Out	<ul style="list-style-type: none"> • Talking about shared interests and problems • Sampling new food, music, or entertainment • Spending time with adults in social settings 	<ul style="list-style-type: none"> • Adult Education • Communications • Hospitality Management • Wedding Planning
Day Trips to New Places	<ul style="list-style-type: none"> • Planning calendars and activities • Identifying learning opportunities • Getting people excited • Sharing and documenting events (photos, journals, posts) 	<ul style="list-style-type: none"> • Teaching • Early Childhood Education • Human Resource Management • Office Management • Journalism • Social Media
Book Club or Movie Night	<ul style="list-style-type: none"> • Analyzing conflict and recurring themes • Exploring human motivation • Finding life lessons in small moments 	<ul style="list-style-type: none"> • Writing • Psychology • Social Work • Criminal Justice
Poker, Online Games, Fantasy Sports	<ul style="list-style-type: none"> • Competitive challenge • Research and analysis • Performance tracking • Trying to beat your best score 	<ul style="list-style-type: none"> • Business Administration • Project Management • Finance • Accounting • Public Safety
Going to Yard Sales	<ul style="list-style-type: none"> • Uncovering a great "find" • Repurposing old items • Saving money 	<ul style="list-style-type: none"> • Environmental Studies • Sustainability • Financial Advising • E-Commerce

Shopping for Careers

Still unsure about your professional goals? Don't start grabbing at straws...

Your career should be a conscious choice—and a fun one, at that. If you're stuck in a rut, but you can't picture yourself doing anything different, then maybe it's time to go shopping. Use some of the sources below to visualize your new professional dream:

Stuff to Look At	Stuff to Watch	Stuff to Browse
<p>Pinterest Many of us love Pinterest for its beautiful home decorating ideas, but have you checked out career-related pins, including super-cute business cards or desk accessories?</p>	<p>YouTube Does your career have any instructional videos or tutorials available? See what you can find!</p>	<p>Books & Magazines Amazon.com has a book about everything. Find a guidebook or even a fictional best-seller that pertains to your career plan. (And then get it for free at the library.)</p>
<p>Flickr Use Flickr like a search engine, and browse images of your target career. Some results will be totally irrelevant; others will offer perspectives you hadn't considered—including stereotypes and parodies.</p>	<p>TweetDeck Get career input from hundreds of Twitter users by choosing a relevant hashtag (e.g. #education) and watching the conversation unfold. Start following the folks who seem to be tweeting really useful info. Offer "re-tweets" and they may follow you back!</p>	<p>Your Favorite Clothing Store Professionals are often advised to dress for the job they want. While you're still thinking about careers and colleges, you probably don't need to be revamping your wardrobe just yet, but you might start adding versatile, polished pieces to your holiday wish list...</p>
<p>TripAdvisor Enter the name of some nearby cities. Explore the attractions and resources there. This doesn't mean every day of your working life will be like a vacation, but eyeing the downtown vibe may inspire you to get moving toward something bigger.</p>	<p>Movies & TV Shows Use IMDB.com like a search engine, and you'll find dozens of movies/TV shows that profile characters or plotlines in your desired career field. IMDB's keyword results are especially useful if the career title is not likely to be used in a movie title or in the cast list.</p>	<p>Job Boards Sites like LinkedIn, Craigslist, and Monster offers hundreds of job posts, all searchable by career sector. It's fun to browse posts when you're not actually looking for work. You can learn more about employers' expectations before you make important study choices.</p>

Put Some Thought into Your Career Plan

After you've spent some time shopping for career options, you should have one or two specific possibilities in mind. Hopefully by now you're ready to ask some serious questions about how and why your target goal makes sense. There are plenty of factors that could support or discourage your career choice. Here's a graph to help you explore influencing factors:

Influencing Factors	Where to Find the Info	Other Questions to Ask
Nature of the Work Understand what people in your targeted job actually do every day.	<ul style="list-style-type: none"> • Interviews with working professionals • Trade magazines or industry journals • Online job boards 	<ul style="list-style-type: none"> • Do you care if your job is stressful, dangerous, unpredictable, or monotonous? • Do you expect to find fulfillment and purpose in your career? • Do you want more or less responsibility?
Potential Earnings Get a general idea of what average workers in your desired job earn each year.	<ul style="list-style-type: none"> • The Bureau of Labor Statistics' <i>Occupational Outlook Handbook</i> • Interviews with working professionals. • Online job boards 	<ul style="list-style-type: none"> • Are starting salaries significantly lower than wages for more experienced workers? • Are workers in certain states or cities paid significantly more (or less) than the national average? • Do earnings depend on performance or your ability to build a client base?
College Study or Training Required Understand how much education or preparation is required.	<ul style="list-style-type: none"> • The Bureau of Labor Statistics' <i>Occupational Outlook Handbook</i> • The Dept. of Labor's CareerInfoNet site • Online job boards 	<ul style="list-style-type: none"> • Will you need a professional license or state certification? • Will you need to attend a specially accredited school or college? • Will you need to complete advanced degrees in the future, in order to advance?
Job Outlook Is your chosen field growing/in-demand?	<ul style="list-style-type: none"> • The Bureau of Labor Statistics' <i>Occupational Outlook Handbook</i> 	<ul style="list-style-type: none"> • Are some states/cities hiring more than others? • Is there any opportunity to specialize in a niche area that's seeing higher demand?
Perks and Benefits Besides salary, what are the advantages of working in the field?	<ul style="list-style-type: none"> • Interviews with working professionals. 	<ul style="list-style-type: none"> • Flexible working hours? • Frequent travel? • Expense accounts or company cars?
Advancement Potential With practice and experience, is there room for you to move up the ladder?	<ul style="list-style-type: none"> • The Bureau of Labor Statistics' <i>Occupational Outlook Handbook</i> • Interviews with working professionals. 	<ul style="list-style-type: none"> • Do you expect to keep the same job title forever? • Do you expect to earn pay raises and promotions? • Are you willing to complete more education later on?

More Help for Finding Career Information

The chart above lists resources that provide free career information. If you're unsure how to find these resources or access available data, we'll explain more below. And remember: your future is worth the time it takes to ask and answer important career questions. So get started!

Interviews with Working Professionals

When you're ready to get the inside scoop from someone who already has your desired job, plan for a meeting known as an "informational interview." Informational interviews are formal meetings with employed professionals who are willing to share their experiences, challenges, tips, and opinions. In an ideal world, we'd all schedule one of these meetings before starting a long-term job path.

How do you get one? Start by asking friends and family if they know anyone who fits the bill. If you don't have any first-hand connections, try looking for contacts on social networks—like Twitter or LinkedIn. Call your former high school and ask about alumni who volunteer for the school's Career Day. You could even put a notice in your church or religious group's bulletin.

When you find a contact, be sure you are very specific (and courteous) about what you are hoping to gain. Busy people prefer activities that have a concrete start and end. They may also be leery that you are looking for favors, recommendations, a job offer, etc. Be clear that you are a prospective college student, only interested in information.

Informational interviews are not really about you, so it doesn't matter if you don't have any experience in the field yet. But you should still treat the meeting as though it were a job interview. Dress professionally and arrive prepared with a list of relevant questions. You may want to send questions to your advisor in advance. This will give him or her time to prepare complete answers. Here are some subjects you will want to address:

- How long have you worked in this industry/role?
- Why did you choose this field?
- What and where did you study? How long did it take?
- What certifications or licenses have you earned? Were any of them required?
- What kinds of jobs or internships may be good stepping stones into this role?
- Is the local job market competitive?
- What kinds of technology skills are needed in the field?
- In hindsight, what would you do differently?

Keep a notepad handy as these questions are answered. Periodically, try to stop and summarize the points being made. If your professional interviewee recommends another contact, always follow up. (Talking to more than one person may round out your picture of the industry.) More important, remember to send a thank you note promptly after the meeting.

The U.S. Bureau of Labor Statistics' *Occupational Outlook Handbook*

Even if you're lucky enough to enjoy a sit-down meeting with one or two working pros, you'll still need to establish some basic facts about your desired job. The Bureau of Labor Statistics (part of the U.S. Department of Labor) provides unbiased, up-to-date information about the economy and the workforce. Specifically, BLS publishes the ***Occupational Outlook Handbook***, which outlines hundreds of popular career titles and lists average salaries, educational requirements, job outlook predictions, and more.

In less than five minutes, you could have a clear sense of what average Americans are earning in your chosen industry. BLS also provides more detailed information about states and cities with highest average salaries and largest percentages of employed professionals for specific career titles. As you approach your college planning, be sure you visit the agency's site—www.bls.gov—at least once.

Online Job Site Research

Looking for jobs when you're already out of work can be a stressful, intimidating experience. But visiting job sites and online job boards *before* you need a new job... That can actually be a lot of fun. In fact, smart students and professionals spend time previewing job listings, just to learn more about industry trends in employment and education.

So how does "job site research" work? Visit sites like Monster, LinkedIn, or even Craigslist. Search for career titles you wish you had. If you can't find exact matches, try plugging in some broad keywords, like "teacher," "counselor," "administrator," "designer," etc.

The results that appear are loaded with actionable information. You can see which companies are hiring, and sometimes even starting salaries. You can learn how much education or experience you will be expected to have. And you may see specific technology skills or technical abilities listed as "must haves." Armed with this information, you are much better prepared to contact colleges or enrollment counselors, and ask specific questions about their programs. Here's a sample list to get you started:

- How does your program prepare graduates for a career in XYZ?
- How many of your students actually go on to work in XYZ industry? Are any of them available for questions from prospective students?
- How many courses or credit hours are devoted to topics in XYZ?

- What kinds of elective courses or academic minors are available to supplement my studies in XYZ?
- Do you offer classes in XYZ (technology) or ABC (technical training)?
- Do you offer help finding internships, practicum experiences, or post-graduate job placement?
- Does your program hold the specialized, programmatic accreditation that is required by my state or by XYZ industry's professional board, allowing graduates to pursue any necessary licenses/certifications? (This question may not apply to all career routes.)

Trade Magazines or Journals

If you have more time to spend on career research, you may want to start reading some industry publications. Magazines, newsletters, blogs, and online journals are all included under this heading. These resources aren't always great for answering specific questions, but they'll often present new information you hadn't yet considered. You might learn more about the demographics within your chosen field—who's leaving, who's joining, who's in favor of the latest policy change, etc.

Just remember that the Internet is full of questionable advice and biased opinions. Don't latch on to any job-related news sites unless they are endorsed by a major, nonprofit, professional organization; or unless they are recommended by working professionals that you trust. One way to track down quality publications is to contact academic departments at several major universities. Ask which magazines, newspapers, or journals they subscribe to.

SchoolConnection.com

Finally, when you're ready to start comparing schools and colleges, SchoolConnection.com can help you find a broad selection of options, based on specific parameters that *you* define. Browse online schools and campus college offerings that match your targeted degree subject and level. Depending on your preferences, you might focus on programs with hybrid designs (partially online, partially on-campus), accelerated semesters, or credit for prior learning. Or you may be seeking other specific elements...

When you visit SchoolConnection.com, you'll also find opportunities to connect with enrollment advisors and live chat counselors. Take advantage of these conversations by drafting a list of key questions. In addition to the career-related questions noted above, you might wish to ask things like:

- What's the average class size?
- What's the average cost per credit?
- How many credits (courses) does my program require?
- What are the transfer credit policies?
- What academic credentials are required for instructors?

- What kinds of student support are available (technology, research, career, writing, math, etc.)?
- What is uniquely valuable about this college?

If you haven't already, now is a great time to visit [SchoolConnection.com](https://www.schoolconnection.com). Then return to the site when you're finished exploring this success kit. Taken together, these resources could help you pin down a path, and follow it all the way to your professional future.

Navigating the Financial Aid Process

When it comes to paying for higher education, you have numerous options to consider including grants, work study, loans, and scholarships. The key is to not let yourself get overwhelmed by all the options (they're a good thing!). This section provides a simple guide (with numbers and eligibility requirements provided by the [U.S. Department of Education](#)) to help simplify the financial aid process and motivate you to get started!

Dream Big

- Fill out the [FAFSA](#) (Free Application for Federal Student Aid) to determine your eligibility for financial aid
- Read through the U.S. Department of Education's [Federal Student Aid At-A-Glance](#) for full details on all assistance options
- Consider work study programs, which allow you to work for the funds you need for school
- Visit your school's financial aid office for advice and help with your applications

Think Bigger

- Believe in yourself and...
- When in doubt—apply, apply, apply!
- Go after grants...commonly considered "free money" options as they don't require repayment
- Explore scholarships that are in the same field as your dream job

Filling out the FAFSA

The FAFSA's basic function is to figure out your "Expected Family Contribution," or EFC, which is calculated using information that you provide about your income and assets. The amount of aid (grants, student loans, and Federal work-study) you receive depends on this amount, the cost of your attendance and whether you are a full or part-time student. A simplified explanation of how your aid is calculated might look like this:

$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Amount of Aid Given}$$

You can fill out your FAFSA online at www.fafsa.ed.gov, download a PDF version of the form at <http://studentaid.ed.gov>, or call 1-800-4-FED-AID to request a paper form. Completing the form and submitting it online is the fastest way to get it processed, plus you can sign in and get updates on your status. You can also print the PDF form, fill it out, and then use that to answer the questions online.

Gathering the Required Documents

It is a good idea to get everything you need to fill out the FAFSA first. Here is a list to get you started (and help cover your bases):

- Social security number
- Driver's license (if you have one)
- Alien Registration Number (if you are not a U.S. citizen)
- Records of money earned in the previous year including W2s and 1099s. For example, if you are applying for aid in 2013, you will need your 2012 records
- Previous year's tax return. If you have not done your taxes, you still must calculate your adjusted gross income and taxes by following the IRS instructions
- Records of any non-taxable income, such as social security benefits, temporary assistance for needy families, child support received and veteran's benefits
- Records of any Federal Work-Study earnings
- Records of grants, scholarships and fellowship aid
- Stock, bond, and other investment records
- Business records
- Current bank statements
- Any documentation of unusual financial circumstances, such as job loss, high medical bills, death, or divorce

In some cases, tax information for your guardian or spouse is also required. Please call 1-800-4-FED-AID for questions regarding required information or visit www.studentaid.ed.gov.

Some Helpful Hints

When you fill out your FAFSA, remember these important things to make sure that you receive all the aid that you are eligible for.

- For money questions, if you have nothing to report do not leave the answer blank, use a zero
- The Earned Income Credit is considered "untaxed income". Retirement plan contributions and military food and housing allowances are other types of untaxed income
- Answer yes to all types of aid; this does not obligate you to anything and answering no does not qualify you for more of another type of aid.

Go For Grants!

Federal grants are available for undergraduate students with a substantial financial need. The amount of money awarded depends on which grants you qualify for based on your resources. As is the case for other means of financial assistance, your need is determined by the results of your FAFSA application.

Dream Big: Remember, grants are considered “free money...you can’t be awarded if you don’t apply!

Think Bigger: Speak to your school's financial aid office or view the U.S. Department of Education's [Grant Programs Fact Sheet](#) to get the most up-to-date grants info.

Federal Supplemental Educational Opportunity Grants (FSEOG)

FSEOG awards are given to undergraduate students demonstrating exceptional financial need. Federal Pell Grant recipients receive priority for FSEOG awards. You can receive between \$100 and \$4,000 a year, depending on when you apply, your financial need, the funding level of the school you are attending, and the policies of your school's financial aid office.

- Maximum \$4000 annually, but average tends to be \$1000
- School determines eligibility (campus-based aid program)

*Find more information here: <http://studentaid.ed.gov/types/grants-scholarships/FSEOG>

The Iraq and Afghanistan Service Grant

Iraq and Afghanistan Service Grants are a type of federal grant for students who aren't eligible for the Pell Grant based on their EFC. The award amount is equal to the maximum Pell Grant award, or \$5,550. The following special eligibility criteria must apply:

- Student's guardian or parent was killed in connection with service in Iraq or Afghanistan following September 11, 2001
- Student was under 24 years old or enrolled in college at least part-time at the time of the death of the parent or guardian
- Student meets the remaining eligibility needs of the Pell Grant

*Find more information here: <http://studentaid.ed.gov/types/grants-scholarships/iraq-afghanistan-service>

Dream Big: If your goal is to become a teacher, the TEACH Grant may be right for you!

Teacher Education Assistance for College and Higher Education (TEACH) Grant

- Maximum \$4000 annually
- Must meet [basic eligibility requirements for federal student aid](#)
- Be enrolled in a TEACH-Grant eligible program
- Meet certain academic achievement requirements
- Sign a TEACH Grant Agreement to Serve

*Find more information here: <http://studentaid.ed.gov/types/grants-scholarships/teach>

Think Bigger: Study hard and maintain a cumulative GPA of 3.25 to meet the academic achievement requirements for TEACH Grants.

Additional Grant Resources

Student Aid on the Web: <http://studentaid.ed.gov>

This site, which is administered by the U.S. Department of Education offers extensive information on options that are available to help you fund your college education. It also tips on filling your FAFSA.

Grants.gov: <http://www.grants.gov>

Grants.gov allows individuals and organizations to electronically find and apply for federal grants. New grant opportunities are added often.

Work-Study Programs

Dream Big: Get your community service on and feel good by helping others!

The Federal Work-Study Program provides jobs for undergraduate and graduate students with financial need, allowing you to earn money to help pay education expenses. The program encourages community service work and tries to offer work related to your course of study. Each school has work-study programs specific to that particular school. Some may be eligible to begin upon enrollment and others may have to wait until they have obtained a certain amount of credits.

Think Bigger: Gain real-life experience you can use toward your career.

By working through a Federal Work-Study Program you will gain everyday experience that you can draw upon when seeking employment after graduation. Work-Study also gives you the opportunity to show future employers that you are hard-working and can balance the demands of school and work.

For more information on specific programs offered by schools, visit the [Education Resource Organizations Directory](#).

Figuring Out Federal Loans

When borrowing funds to pay for your education, [federal loans](#) are an attractive place to start! Both Direct Subsidized Loans and Direct Unsubsidized Loans offer low-cost alternatives that are available to both undergraduate and graduate students.

Dream Big: Subsidized loans can provide a break on interest payments.

Direct Subsidized Loans

If you demonstrate financial need, you can borrow a Direct Subsidized Loan to cover some or all of that need. For a subsidized loan, the U.S. Department of Education pays the interest while you're in school at least half time, for the first six months after you leave school, and during periods of deferment (when you are eligible to delay payments for qualifying reasons).

Direct Unsubsidized Loan

A Direct Unsubsidized Loan is not based on financial need. With this type of loan, you are responsible for paying interest on the loan from the time it's disbursed until it's paid in full. You can pay the interest as you go or allow the interest to accrue (accumulate) and have it added to the principal amount of your loan later. This means the interest will be "capitalized." Keep in mind that if interest accumulates, the total amount you repay will be higher than if you paid the interest all along.

Think Bigger: Paying interest as you go may save money in the long run.

To apply for a subsidized or unsubsidized Direct Loan, you must submit your [FAFSA](#). While the Unsubsidized Direct Loan is available to all students regardless of financial need, a FAFSA must be submitted for eligibility.

Federal Perkins Loans

A Federal Perkins Loans is another low-interest loan available to undergraduate or graduate students. This campus-based loan uses government funds with a share contributed by the school. Your school will determine your eligibility for and the amount of your Federal Perkins Loan and payment is made back to the school.

Dream Big: Complete a FAFSA so your school's Financial Aid Office can determine your eligibility for a Federal Perkins Loan.

Direct PLUS Loan

For parents of dependent undergraduate students or graduate/professional students, Direct PLUS loans offer an attractive low-interest alternative to help pay for their education. In this case, the U.S. Department of Education is the lender, and the borrower must not have an adverse credit history. The maximum loan amount is the student's cost of attendance minus any other financial aid received.

Think Bigger: If you're a parent of a dependent student, a PLUS loan may help you pay for your child's education.

Federal Student Aid Summary

The following is a summary of the U.S. Department of Education's Federal Student Aid Programs that will help you pay for school. It's a good idea to contact your financial aid department to confirm which programs your school participates in.

Federal Student Aid Program	Types of Aid	Program Details	Annual Award Amounts
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school	\$100 to \$4,000
Federal Work-Study	Money is earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least minimum wage	No annual minimum or maximum award amounts
Federal Perkins Loan	Loan: must be repaid	5% loans for both undergraduate and graduate students; payment is owed to the school that made the loan	\$5,500 maximum for undergraduate students; \$8,000 maximum for graduate students
Direct Subsidized Loan	Loan: must be repaid; you must be at least a half-time student	Subsidized: U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods	Between \$3,500 and \$5,500 depending on year in school
Direct Unsubsidized Loan	Loan: must be repaid; you must be at least a half-time student	Unsubsidized: Borrower is responsible for interest during life of the loan; financial need not a requirement	Between \$5,550 to \$20,500 (minus any subsidized amount) depending on year in school and dependency status
Direct PLUS Loan	Loan: must be repaid	Available to parents of dependent undergraduate or graduate and professional degree students enrolled at least half time	Maximum amount is cost of attendance minus any other financial aid the student receives

Helpful Numbers:

- Federal Student Aid Information Center (FSAIC): 1-800-4-FED-AID (1-800-433-3243)
- TTY users (for the hearing-impaired) can call 1-800-730-8913
- Callers in locations without access to 800 numbers may call 1-319-337-5665 (Not a toll free number)

Scholarships

Dream Big: Scholarships are generally based on factors including academic performance, financial need, religious affiliation, minority status and heritage. So give it a shot!

Scholarships are a great source of funding for school because (like grants) they do not require repayment. Scholarships are also available through a variety of sources including schools, employers, individuals, companies, nonprofits, organizations and clubs – there's no shortage of sponsors! The awards are often based on the factors mentioned above, a unique set of criteria that is important to the organization providing funds, or even community affiliations.

Think Bigger: Take a gander at our list of free sources of scholarship information:

- The financial aid office at your college
- The U.S. Department of Labor's [FREE scholarship search tool](#)
- [Federal agencies](#)
- Your [state grant agency](#)
- Your library's reference section
- Foundations, religious or community organizations, local businesses and organizations related to your field of interest
- Your employer
- Online scholarship databases/websites

When applying for scholarships, keep the following points in mind:

1. Review due dates and apply as early as possible
2. If you miss any due dates, keep a list so you can apply again next time
3. Carefully review the qualifying and activities (whether that be an essay or letter of recommendation) to ensure you complete everything
4. When writing an essay, always remember who your audience is...consider who will be reading your work, and direct your verbiage to that particular organization or institution
5. Double-check your spelling and grammar, and if possible have someone else read it over (that's what friends are for!)
6. When mailing in a scholarship application, be sure to send it certified and request a receipt to ensure whoever is offering the scholarship receives it.

Additional Scholarship Resources

Many websites exist that include a plethora of scholarship options. Bonus: Often you can search using your personal criteria. Here are a few of them.

FastWeb

You must create a profile, but this website is one of the largest lists available on the internet. Also, they will send you notifications of new scholarships as they are added, as well as reminders of due dates of scholarships you are interested in.

www.fastweb.com

Adventures in Education

This website allows you to search over 15,000 scholarships by keyword.

<http://www.aie.org/scholarships/>

College Board

Among other tools, like a search for colleges and financial aid calculators, this site also offers a scholarship search of over 2,300 scholarships. Their search form allows you to enter personal information and academic information to help narrow down your search.

http://apps.collegeboard.com/cbsearch_ss/welcome.jsp

For more scholarship information, visit the following sites:

[Sallie Mae](#)

[College Scholarships](#)

[College Connection Scholarships](#)

Happy hunting!

Admissions Process

You are getting closer to choosing the school where you want to pursue your education! The Admissions process is when your big planning for your big dreams starts coming full circle. If you have used the [School Connection](#) service, you will be contacted in the near future by the schools close to you that offer programs matching what you would like to study. Remember these tips when speaking to the schools:

Dream Big

- Choosing your school is a very exciting time in your life, so have fun doing it!
- When determining your future school, consider the things that matter and then make sure the schools you are looking into can meet the majority of these needs.
- Explore all your options—you can never have too much information when researching schools.

Think Bigger

- Speak to each school you are interested in before making a decision. You set your goals high, so you owe it to yourself to find the one that best fits those dreams!
- Keep your school research organized when speaking with each school. This will help you make the best decision for your education—and your future career.
- Keep your research organized so you can best compare the schools to each other.

Methods of Contact

While each school's Admissions department has a different practice for contacting potential students, here are some common methods you can expect:

- **Phone Call:** When the schools call, don't be afraid to pick up the phone! Typically, you will be contacted by a College Admissions Advisor and not a sales representative. The advisors are there to answer your questions, schedule future appointments with you, help you make informed decisions about going back to school, and ultimately, help make the Admissions process as easy as possible.
- **Email:** Many schools will send out an email to make contact with potential students. Keep an eye out for incoming mail, and make sure to check your SPAM folder periodically to be sure you receive these emails (or turn off your SPAM blocks).
- **Mail:** You may also receive a catalogue and paper application via US Mail from schools.

Admissions Process

Step 1: The First Phone Call

During the first phone call, the Admissions/Enrollment Advisor or Counselor may want to schedule an interview time to speak with you. Otherwise, the advisor may want to discuss the following during the first call and then schedule an interview or a time for you to visit the school:

- Selecting the right program for your career and life goals
- Your schedule and any time or life constraints for going back to school

When you speak with the Admissions Advisor from each school, he should provide you with specific information regarding the school and its offerings. It's a good idea to ask the same questions so you can make accurate comparisons.

The following questions will be helpful to you — you can print these out and write down the answers as you speak to each school:

1. *What type of accreditation do you hold?*

Schools may hold regional or national accreditations from various private accrediting agencies. The two types of accreditation include “institutional” and “specialized,” or “programmic.” An institutional accreditation applies to the entire school and its programs, while a specialized accreditation generally applies to a specific degree program or school of study within the college or university. Accreditations help to ensure that the degree earned matches a certain industry standard for level of knowledge and proficiency obtained. Most employers only hire graduates of accredited programs and most schools will only accept graduate students with undergraduate degrees from accredited universities or colleges. A good place to start a search for an accredited program is provided by the U.S. Department of Education, at <http://ope.ed.gov/accreditation/> .

2. *Do you offer any school scholarships or grants? Title IV funding (government financial aid)? Help with private loans?*

Some schools may offer their own financial aid packages to qualifying students. Most will participate in state and/or federal aid programs. Private loans may be a good alternative if you are not eligible for federal or state aid, or if your federal or state aid doesn't cover the full tuition amount. An excellent starting point for questions on how to pay for your post-secondary schooling is the U.S. Department of Education's “Funding Your Education” page, at <http://studentaid.ed.gov/PORTALSWebApp/students/english/funding.jsp> .

3. *Do you accept transfer credits from _____ school? (if you have any to transfer)*

The rules will vary from school to school — something to think about if you move often because of your or your spouse's work.

4. *Do you offer any credit for life experience?*

Some programs may have the means to assess and convert your life experience, including military experience, professional certifications, and work experience to college credit. This is commonly accomplished through standardized tests or credits from other institutions. The amount of credit allowed will vary by school. Information specifically about how to qualify military experience for college credits may be found at <http://www.military.com/timesaving-programs/college-credit-for-military-experience> *

5. *Do you accept CLEP transfer credits?*

College Level Examination Program (CLEP) credits are offered by the College Board, usually for the types of courses a student would attend in his or her first two years of classes, and can qualify you for anywhere from three to 12 college credits per exam. Exams are offered in a variety of subjects, including Composition and Literature, Foreign Languages, History and Social Sciences, Science and Mathematics, and Business. Exams are 90 minutes in length each, with primarily multiple-choice questions, and generally cover one college course worth of material, as determined by your specific school or program. This means that with a passing grade you may earn college credits you can use toward meeting your program's degree requirements. The College Board recommends that "you consult a textbook for the course at your college that is comparable to the exam you plan to take" in preparation for the test. More information about the CLEP program is available at the College Board website, at <http://www.collegeboard.com/student/testing/clep/about.html>.

6. *How long will it take to complete your program?*

Schools will usually offer information about the expected length of attendance, and some may have policies regarding the total length of attendance allowed before earning a degree or diploma. The total number of credits earned per course will also vary based on whether your school operates on a quarterly or semester system.

7. *Do you have a career services department?*

Many schools now offer job placement services for graduates of their degree programs. Some programs are also affiliated with professional organizations which offer career placement within their field or fields of expertise.

8. *Do you have academic advisors?*

An academic advisor can be one of your greatest assets. They can help you map out your degree path in order to maximize your educational value and earning and job satisfaction potential.

9. *How does your program work?*

Don't be afraid to ask the seemingly simple questions. Getting a good idea of the basics of a college program is essential in choosing the one that is right for you. Ask if there is a guided tour or tutorial of the school's interface available for you to try out.

10. *What is the time investment associated with this program on a weekly basis?*

The time investment will obviously vary by the number of credit hours attempted per semester, but a general rule for post-secondary education institutions is that for every one hour spent in class (in person or online), a student can expect to spend two to three hours outside of class time reading, studying, working on assignments, and participating in chats, discussion boards, etc. For a typical semester, students can expect to spend anywhere from 36 to 48 hours per week on school.

***Note:** Be sure to let the Advisor know if you are Active Military or a Veteran, as there are a wealth of scholarships and aid packages available to qualifying students, and there are thousands of accredited learning institutions offering a variety of degree programs. Some schools waive application fees and may even have lower tuition rates for military personnel. Others may even have school-specific military aid available. Fees for entrance exams such as the LSAT or GRE may also be waived, so be sure to explore all available avenues, both through your school and your military liaison. Active soldiers may want to visit the official eArmyU website, at https://www.goarmyed.com/public/public_earn_degree-earmyu.aspx to find out how to apply for tuition assistance and fill out necessary paperwork and applications. The site is like a virtual guidance counselor as it walks you through the steps necessary to further your education.

Step 2: Visit the Schools



Most schools will offer “open houses” or times where you can visit the school to make sure it is somewhere that you want to attend.

There are a lot of important offices to know at a college or university, all of which can help you in some shape or form! Some offices are more important during the admissions process, while others will be more useful for when you become a student at your selected school.

Admissions Office

- You’ve likely already had conversations with an admissions advisor. Visit the Admissions Office to meet your advisor and to learn more about the admissions process.
- Key information from the Admissions Office includes:
 - Application deadlines
 - Application requirements
 - Helpful school information, such as brochures and guides
 - Assistance on what to expect if admitted
 - Information on orientation, if applicable
 - Information on how to determine if your credits can transfer from another school, if applicable

Financial Aid Office

- The Financial Aid Office can help answer all your money-related questions regarding your education.
- Examples of what the Financial Aid Office can help you with include:
 - How to be awarded with the most financial aid available

- Assistance to determine if you are eligible for federal, state, institutional, and private funding sources
 - Help with filling out your FAFSA and other important financial aid documents and forms
- Information on:
 - Student loans
 - Scholarships
 - Work-study programs
 - Grants

Registrar's Office

- The Registrar's Office handles just about everything relating to your academic record. Once your school journey is over, this is the office to verify everything for you to be able to graduate.
- Once you've selected your school, the Registrar's Office can help you:
 - Register for class
 - Request a changing of a grade
 - Add, drop, or withdraw from a course
 - Get an official transcript
 - Apply for graduation

Bursar's Office

- Once you've chosen your school, you will likely become familiar with the Bursar's Office. Here, they bill you for your student tuition account—which is very important for you to be able to attend class.
- The Bursar's Office sends bills and helps get you to the ultimate goal of having your student account paid off. It's important to note that you could be dropped from courses if your account goes delinquent, so be sure to keep your account paid and in good standing!
- Contact the Bursar's Office for questions on:
 - Tuition payments
 - Payment plans
 - Refunds
 - Miscellaneous charges
 - Anything relating to your student account

Career Services Office

- The ultimate goal of college is to earn a career – and this office helps you do just that. It's a good idea to introduce yourself to this office during your freshman year so you become familiar to them throughout your educational journey. This office could help you with:
 - Choosing a major
 - Exploring career options
 - Developing a resume
 - Securing an internship
 - Searching for a job
 - Assistance on how to network
 - Help on how to interview
- When visiting your potential schools, visit this office to see hear success stories of people who started out just like you. You could even ask for the contact information of a graduate or two who went to school with the major you are interested in. Give them a call, find out what they are doing now, and ask questions. This will help solidify your big dreams – and big goals!

Department of study where you are most leaning toward

- If you already have a pretty good idea on what you'd like to major in, set up a time to meet with that department. Whether it is the school of business or a degree in biology, it's a good idea to:
 - Meet with a couple professors
 - Ask to sit in on a class
 - Talk to students in that major

Step 3: Applications and Forms

After you have spoken with the schools and have chosen the ones that you want to apply for, you may encounter the following scenarios.

- You will probably have to fill out an application. Many schools have strictly enforced deadlines; however, do not be intimidated by this. These deadlines are established to separate serious students from non-serious students.
- You may be asked to pay an application fee, depending upon the school's requirements. Make sure you ask the school if there are any fees associated with filling out the application.
- You may be asked to fill out financial aid paperwork. Some schools will complete your financial aid package prior to your acceptance, while other schools may wait until you are accepted.
- You may be asked to speak with a financial aid representative or a student accounts officer to set up a payment plan.
- Some schools may require you to take a short exam or write an essay.

Always feel free to contact your Admissions/Enrollment Advisor or Counselor with any questions. Most will follow up with you to see what questions or concerns you may have.

Step 4: Enrollment Paperwork

When you have chosen and been accepted by the school you wish to attend, you will be asked to sign an enrollment agreement.

This is typically a three to seven page document that contains your personal information, your program of interest, what the institution is promising you, and what your obligations to the institution are.

Once you sign the document (you may e-sign, or sign manually and fax or mail back), you are enrolled!

Step 5: Course Registration

Most institutions will recommend which classes to register for first. Others may let you select from the course catalog. Keep in mind that if your school recommends that you register for certain classes, it is best to do so according to their guidelines.

In many cases, you can register online or on the phone. Once your registration is complete, many schools offer an orientation course to familiarize you with the school and its instruction style. It is recommended that you complete this course, as it will serve to benefit you.

Helpful Hints

You might become anxious as your start date draws near. Just remember that this is normal, and that the first week of school might feel like culture shock. After a couple of weeks, you'll get used to it. It will become part of your daily schedule and everything will begin to feel normal.

Envision yourself in your dream job, envision yourself achieving your goals, and keep reminding yourself:

- "My education will enable me to make more money over my lifetime."
- "My education will enable me to move up the ladder in my company or get a better job."
- "My education will allow me to do something I enjoy for a living."
- "My accomplishment will inspire my children."
- You may even want to post these inspirational phrases next to your computer or on your desk. They might come in handy if you are ever feeling overwhelmed or discouraged.

Starting College with Clarity and Confidence

After all the time and energy you spend mapping your career (plus choosing your preferred college), you might be a little fatigued when it comes to time to do some actual homework. Don't let yourself lose momentum! There are still plenty ways to get prepared—and excited!—for your life's next chapter.

Dream Big

- Make a list of incentives, a.k.a. motivational “tricks and treats”
- Start envisioning your graduation party... Woo hoo!
- Dream up an amazing, post-graduation resume. Heck, you could even start drafting it now.

Think Bigger

- Plan your school schedule, including time for class, homework, and studying.
- Create a support network. Assign specific roles to family, friends, and ideally to some of your new classmates.
- Manage expectations with your employer.

Ideas to Inspire College Success

Anything worth doing is worth doing well. Before you start your courses, let yourself daydream a little about how it would feel to be your class' valedictorian... or even just the teacher's pet. College is a blank slate—a chance to reinvent yourself in the classroom. It doesn't matter if you were a slacker back in high school. Your college profs only know you by the work and attitude you show them today. So show them someone who is dedicated!

Tricks & Treats

Inevitably, there will be days when you don't feel like studying. Schoolwork isn't always fun and exciting. (This is why elementary school teachers give out gold star stickers and shiny new pencils). It's okay to bribe yourself with some small incentives—or even a giant one, like a fabulous graduation party—if you promise to stick it out and get the work done.

Looking for immediate rewards? Make a list of inexpensive “treats” you might give yourself in exchange for a completed term paper or several hours of assigned reading. Every time you move closer to a semester goal, snag a treat from off your list. Avoid junk food treats or anything that costs more than a few dollars. (You don't want to go broke and gain 50 pounds in the process of earning a degree.)

Good ideas for motivational treats might include a favorite magazine, a fun shade of nail polish, a small house plant, or a bottle of bubble bath. Remember too that it's okay to ask your instructors for the “treat”

of extra feedback. It's their job to give you affirmation and constructive comments. As your classes progress and you grow comfortable with your student role, the more lasting rewards of college (knowledge, curiosity, self-esteem) will hopefully start to emerge. Soon you'll be less reliant on these daily pick-me-ups.

Dream Job Hunting

Dream job hunting is another way to stay motivated throughout college. You might think it's crazy to start planning a job search before you've even started your college program, but it's actually kind of smart. Every job search begins with a tailored resume and a cover letter. These docs tell employers about your experiences and accomplishments. Ideally, they feature more than one or two plus points.

So start drafting a list of impressive-sounding feats right now, for example: a fantastic grade point average, an internship at a great company, an elected college role (class president or yearbook editor), a commitment to volunteering, a personal blog/website with thousands of followers, etc.

If you were graduating tomorrow, there's no way you could run out and make all these things happen in time for a job interview. Luckily, you have months of college ahead of you. Use your imaginary resume to take action, and to actually start earning some major accomplishments. By the time you finish school, your ridiculously impressive resume might be a reality.

Practical Steps to Support College Success

When it comes to college success, brains are useful, but time management is everything. Learning to stay on schedule and prioritize tasks is particularly important for students with kids, jobs, and household responsibilities. Most of today's college students fit this description. Do you? Then keep reading!

Plan Your Schedule

Don't assume you will magically find time to learn. You absolutely must create a schedule. Your schedule should include class time and study time. If you attend a campus college, class time should include some padding for driving and parking. If you enroll at an online college, allow extra time for tech support issues and reviewing your school email inbox/class discussion board.

As soon as you register for classes, contact your instructors to ask how much weekly homework time is recommended. If you want to plan even farther in advance, an academic counselor at the college should be able to give you an estimate of your major's overall workload. Keep in mind, if you are a slow reader or a less-than-confident writer, you may need more time than the average student.

Now decide how you're going to divide up homework hours. (Whenever you are reading, writing, or studying, it is always better to work in small increments than to cram everything into one day.) Enter weekly homework hours in your planner, and create electronic reminders for yourself, using your smart phone or email calendar. Treat these hours like serious appointments. It might even help to "attend" your homework appointments somewhere outside of your house—like at the library, the coffee shop, or the book store. Take a few practice runs before classes begin so you can work out any kinks and begin to form a habit.

Now, let's be realistic. Occasionally you are going to need a break. Between our kids' activities, our household chores, basic errands and miscellaneous explosions, we all know that weekends aren't really "free time" anymore. It's not enough to say you will rest on the weekend. So you should try to plan some free time, too.

It's okay (and even healthy) to take a workday off, here and there. Skipping your college classes is less advisable, since class time is so limited, and you don't want to miss material you are expected to learn. Still, sometimes your head just isn't in the game. Plan on taking one day off every season—not because you are sick or on vacation, but just to regroup.

If you decide to take a mental health day, use it wisely. Identify one or two activities that will help you relax and refocus. For some students, that might mean a manicure and a bike ride. For others, that might mean tracking down the rotten smell in the refrigerator and finally getting your bills in order. Whatever you do, don't waste your free day watching Maury, following ex-boyfriends on Facebook, or sleeping until 2pm. Your time is too precious.

Build a Support System

Most of us look for support from our friends, our families, our spouses and partners. Certainly, these people can be helpful in your college efforts. They may offer to provide childcare, homework help, or even financial support. Earlier, we also outlined college offices that are designed to support different types of student needs—from financial aid questions, to technology questions, to disability services. Still, there are at least two other broad groups you should target when you begin to build a support system for college.

First, you're going to need some classmate support. Making friends with the students in your classes can pay off in big ways, and it means you won't always be leaning on the same person. Classmates are great when you need quick advice, peer editing, class info, study help, or even just a sympathetic listener. Who else could possibly understand how annoyed you are with your college's parking situation? Or the hold music that goes on forever when you call the registrar's office?

Classmates are also perfect carpool buddies. If you attend a campus college, a big part of your day will involve getting to and from school. Even if you study online, you're probably dealing with stress and travel costs from your work commute. Find a classmate (or a coworker) who wants to share the driving. If you'd rather not be stuck to someone else's schedule, at least make plans for an emergency carpool, so there's always someone you can call if your clunker goes kaput on an especially busy day.

You can connect with new classmates in many ways. Find out if your college hosts an online student portal, or visit its social network pages. "Friend" your classmates and start a discussion. If your college has a nearby campus, go to events and join a student group. Ask instructors about a department listserv—listservs may allow you to email an entire department of students regarding school-related questions and opportunities. You might propose a study group or ask for research advice in this forum.

Next, you'll need to build a supportive team of instructors. Yes, theoretically, all of your college instructors are supposed to help you. But depending on your effort and attitude, some of them may not like you very much. It's amazing how much more you can learn and how much extra leeway you might be granted if you've taken the time to really connect with your teachers. Here's how:

- Introduce yourself. Have a conversation. Going to class is not like going to the movies, where all you do is sit back and watch.
- If you attend class in person, sit in the front row. Plopping down somewhere in the back is like saying you don't want to get too involved with what's about to happen. Teachers hate it.
- Ask questions and volunteer opinions. You don't need to dominate every class discussion, but be prepared to offer something every class period.
- Engage with your classmates. Recognize that your instructor is not your private tutor, and make her job easier by involving other people's views in your comments.
- When you have questions outside of class, send intelligent emails (using "please" and "thank you") that demonstrate you have already tried to find answers on your own. Acknowledge that your instructor's time is valuable.
- Don't complain about your grades, but always feel free to make it known that you would like to do better. Ask about extra credit options or tips for the next assignment.
- Attend class regularly and on time. Never, ever, ever use your cell phone during a class session.
- Send a thank-you email when the semester is over. Your next set of classes may involve more difficult concepts, or worse: more difficult instructors. You can always use an academic ally, so don't burn bridges with the teachers who already know you and care about your progress.

Manage Expectation with Your Boss

Despite a certain amount of evidence to the contrary, your boss is not a heartless tyrant. A big part of her job is making sure that you are successful at *your* job. And because college classes will probably impact your schedule, your stress level, and your long-term career goals, you may want to discuss your plans with her.

If you expect to stay at your current company after graduation, your boss will probably be glad to hear that you are investing in yourself. Loop her into a discussion about how college might help you grow with your role. Use your performance reviews or recent business objectives to pinpoint areas where your expertise is lacking. Your college may offer specific courses in software, systems, project management, or career-related topics that are valued at your organization. Your boss might help you make smarter choices about elective courses, too. Above all, be clear about your commitment to do well at work and at school.

If your college plan is completely unrelated to your current job (for example, you are studying massage therapy and you work at Burger Shack), don't pretend that you are totally passionate about where you are now. But do express your appreciation for what the job is allowing you to do (maintain an income while earning a degree). Again, confirm your intent to be a strong contributor, even when classes start.

You are not obligated to tell your boss about plans and activities that occur outside work hours—including college. But you may find that your boss is more accommodating and understanding if he/she has some insight into your full plate of responsibilities. There's no guarantee that you'll be granted more leeway in terms of clocking in late, leaving early, or getting homework done on your work computer. In fact, you may be strictly advised to avoid all three. But when all is said and done, honest communication is a lot less taxing than keeping up a giant secret. And the last thing you need right now is *more* work...