

2017-2018

High School Student Workbook

Scholarships

COLLEGE
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Careers

Plan for College



High School Student Workbook

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Introduction

UCanGo2. Within reach ... within *you*!



That's the message the Oklahoma College Assistance Program (OCAP), an operating division of the Oklahoma State Regents for Higher Education, wants you to know. No matter your circumstances—straight As or all Cs, first generation or third generation college student, rural or urban—if you have determination and drive, you can attend a university, college or technical school and be well on your way to a great career.

The information in this workbook will help you plan, prepare and pay for college. When we talk about college, we mean all types of training after high school: career technology centers, trade/proprietary schools, community colleges, regional and comprehensive universities – basically, any type of education beyond high school.

Don't forget to check with your counselor for up-to-date college prep resources, and visit UCanGo2.org for additional college planning and scholarship information.



Photo provided by Oklahoma State University-OKC

Why Go To College?

Understanding the Value of Higher Education

What comes to mind when you think about college? Some students can't wait for classes to begin, but others may have reservations. Are you excited and looking forward to a new place with new faces? Or do your thoughts sound more like this?

- I don't like high school. Why would I want to go to college?
- I don't know what I want to do with my life, so there's no point going to school.
- College is too expensive. There's no way I can afford it.
- I don't need a degree. I can make more money if I get a job right now.
- No one in my family has ever gone to college so I don't need to go either.
- I'm afraid I won't fit in.

Whatever you're feeling, you're not alone! The thought of college brings up different feelings for different people. Fear, excitement, anticipation—you name it, someone has experienced it.

Use the space provided on the next page to jot down ideas, thoughts and feelings you have about education after high school or getting a degree.

My Thoughts

To Go or Not To Go: There (Really!) Is No Question

Before we check out the benefits of continuing your education, let's tackle your concerns. Feel free to jot down your thoughts and/or concerns in the space above.

I don't like high school. Why would I want to go to college?

So you don't like high school. That's pretty common for a lot of students, but it shouldn't stop you from considering college. College is so different from high school! You have your choice of campuses, classes, professors and extracurricular activities. You're not limited by who you were in high school; college is a whole new opportunity to rediscover yourself.

I don't know what I want to do with my life, so there's no point in going to school.

No career plan? No problem! Most college freshmen haven't decided on a major, let alone a career. Look at college as an opportunity to explore your likes, dislikes and talents. By taking different types of classes and exploring new activities, you might be surprised by what you learn about yourself.

College is too expensive. There's no way I can afford it.

College can be costly in terms of tuition, books and time, but it's a smart investment in your future. Very few people get a full ride to college; that's why there's financial aid. Financial aid comes in many forms, including grants, scholarships, work-study and student loans. If getting an education is your goal, there are financial aid options to help you along the way.

I don't need a degree. I can make more money if I get a job right now.

Can't decide between getting a job and getting a degree? Keep in mind that the majority of today's jobs require some form of degree or certification beyond a high school diploma. Higher education also increases your chances of making more money and having more job perks when you enter the workforce. If you have to work right out of high school, there are ways to balance both work and school.

No one in my family has ever gone to college so I don't need to go either.

Are you the first in your family to go to college? That can be both scary and exciting, but well worth the effort. Colleges are filled with students just like you and have staff to help you handle challenges unique to first generation college students. Going to college will not only prepare you for a brighter future, but it can also be a source of pride for you and your family.

I'm afraid I won't fit in.

No two college students are created alike and no two colleges are identical either. The trick is finding the school that best fits your unique needs. There are plenty of options to consider, like small versus large schools, public versus private, rural versus urban, etc. Do some research to find a campus that's right for you.

Now that some of your concerns have been addressed, let's talk about your future lifestyle and how education can play an important role. Picture your life 10 years from now. Where do you live? What are your hobbies? Now, to afford this lifestyle, how much money do you think you'll need to make each year? Use the worksheet on the next page to write down your answers. Talk with your teacher or a parent to discuss your future lifestyle. Will you need an education to reach your goals? Be sure to weigh your education and career goals against the lifestyle you want to live.

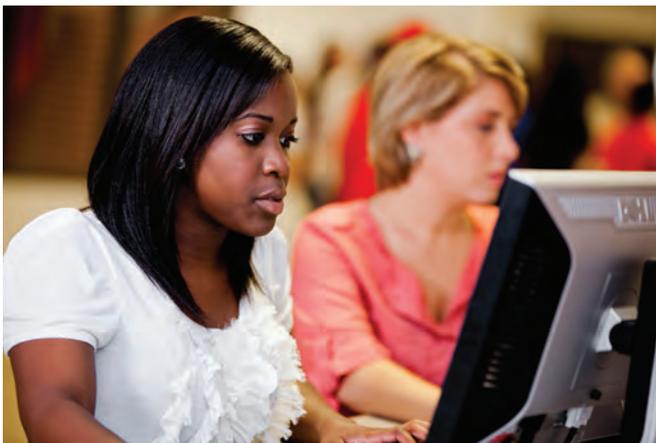


Photo provided by Oklahoma City Community College

Myth: I don't need college to succeed.

Reality: While there are some people who are



successful without a college degree, by 2025 three

out of four Oklahoma jobs will require education or training beyond high school.

If your heart is set on being an actor, but you dream of driving a new SUV and living in a new three-bedroom home, you may not be able to afford the lifestyle you want on an actor's entry-level salary. It's important to keep lifestyle in mind when deciding whether to attend college and when choosing a major or career.

Tools to Use

Check out the next page to complete a worksheet that can help you chart your future plans!



What Do You Want To Be?

In the blanks below, brainstorm three jobs or careers that interest you:

1. _____

2. _____

3. _____

How much money will you make?

Where will you live? (city, country, house, apartment, etc.)

Does your future plan include children?

What will you do apart from work? (sports, hobbies, volunteer work, etc.)

Other than pay, what do you hope to gain from your career?

How Will You Get There?

Brainstorm a list of steps to achieve your goals:



Photo provided by Cameron University

What's In It for Me?

No matter where you want to go or what you want to do, one thing is true. Getting some type of higher education will help you along the way. Here are just a few of the perks:



- **Higher Income** - someone with a college degree earns significantly more money each year than someone with only a high school diploma. In general, a higher level of education means a higher income.

According to the College Board Advocacy & Policy Center, workers with a college education make more money than those with just a high school diploma.

Some college, no degree = 9% higher salary
Associate degree = 23% higher salary
Bachelor's degree = 54% higher salary

- **Better Benefits** - while earning a degree or certification may lead you to a more meaningful career, it can also lead to better insurance coverage, paid vacation time, a retirement package and more.
- **More Job Security** - people with additional training after high school are two to three times more likely to have a job.

Wrap-up

Whether you want to be a plumber, beautician, teacher or lawyer, there's a program designed to help you gain the knowledge and skills to be the best you can be. Education is an important tool – it allows you to live the life you want.

Reflection

Do you want to pursue education after high school? Why or why not?

What excites you most about going to college?

What's your biggest fear about going to college (paying for it, fitting in, etc.)?

Parent Part

Have a discussion with your parent(s) or guardian(s) about going to college. Talk openly and honestly about your plans and ask for their feedback. Ask them how they made their decision to go, or not to go, to college.



Photo provided by the
University of Central Oklahoma

What Do I Want To Be?

Exploring Careers and College Majors

Have you known from second grade that you wanted to be an artist? Or are you panicking because you don't know what you want to do after high school? Some students know early in their childhood what career path they'll follow. For others, the discovery process takes longer.

No matter which category you fit into, this section will help you explore your interests, skills and strengths so you can decide what options fit you best.

Career Versus Job

What's the difference between a career and a job, you ask? Basically, a *job* is a short-term, paid position. A *career* is a long-term profession that typically requires educational training. You may currently have a job, something that helps you and your family pay for school clothes or your cellphone, but once you graduate you'll want to decide on a career, an occupation that allows you to use your unique skills and strengths.

With many career possibilities, how do you make a decision? What career path do you follow? How do you get there from here? Well, the first step is to assess your interests and skills.

Investigate Your Interests

In the spaces provided on the next page, jot down your responses to the following questions. If answered honestly, these questions should give you a fairly accurate snapshot of your interests.

Don't forget to think about your volunteer experience when answering these questions. Volunteering is a great way to try new activities that could lead to a potential career interest. Plus, you're giving back to your community, which makes it a win-win situation. Be sure to keep track of all your volunteer experiences, so you can include that information later on college and scholarship applications.

What do you like to do?

What are your hobbies?

What type of school, church, social or sports activities do you enjoy?

Do you work after school or on weekends? What do you like most about your job?

What are you really good at?

Consider Your Skills

Next, think about the specific skills you've developed through your extracurricular activities, part-time jobs or volunteer work. Track your thoughts in the chart below.

Activities	Skills
Example: Yearbook Staff	Graphic design/layout, Sales, Photography, Writing
Example: Student Council	Communication, Motivation, Delegation, Fund raising, Public speaking

Evaluate your list of interests and skills. Were you able to identify areas you excel in and enjoy? If so, you'll most likely be drawn to careers and occupations that incorporate those interests and skills. Want to dig deeper into your likes and dislikes? Check out the *Career Interest Survey* starting on the next page to determine what's most important to you in your future career. You should also visit the Career Planning tab on OKcollegestart.org for information about careers that fit your interests. You'll find information on salaries, skills needed, career comparisons and building a resume to help you land the perfect job!

Remember to keep copies of all self-assessment tests and quizzes. Consider starting a "My Future" file and stash the results there, along with other college-planning resources (test scores, certificates of achievement, recommendation letters, etc.). Create a free student account at OKcollegestart.org to build an individualized life-long portfolio that contains all your saved information.

Once you've inventoried your interests and skills and taken the survey, you may have a career option in mind. Then you can begin developing a career plan.



Myth: Career assessments will tell me exactly what career is right for me.

Reality: Assessment tests can provide an overview of your skills and interests and suggest career options you might enjoy. However, no test is a crystal ball; it can't tell you what to do with your life or serve up the "perfect" career match. Only you can direct your path as you grow. You don't have to know everything today. Use assessments with a bit of caution, and critically examine test results with a career counselor in terms of your own experience and knowledge.



Photo provided by
Rogers State University

Career Interest Survey

In order to choose a career that will give you personal satisfaction, you must spend some time thinking about what really interests you. This activity helps you match your interests to different types of careers. For each item, circle the letter of the activity you would rather do. It doesn't matter if you like both of them a lot or dislike both of them a lot; just pick the one you would rather do, and circle that letter.

- | | | |
|--|---|--|
| A – Operate a printing press | E – Make three-dimensional items | L – Build kitchen cabinets |
| B – Study the causes of earthquakes | D – Analyze handwriting | N – Refinance a mortgage |
| C – Plant and harvest crops | B – Design indoor sprinkler systems | A – Sing in a concert |
| R – Replace a car window and fender | F – Run a factory sewing machine | R – Direct the takeoff/landing of planes |
| E – Analyze reports and records | G – Develop personnel policies | G – Operate a cash register |
| F – Operate a machine | Q – Train racehorses | B – Collect rocks |
| G – Work in an office | D – Guard an office building | G – Start a business |
| H – Answer customer questions | H – Run a department store | L – Draft a blueprint |
| D – Write reports | A – Write for a newspaper | M – Assess student progress |
| J – Help former prison inmates find work | G – Use a calculator | L – Design an airplane |
| L – Design a freeway | O – Help people at a mental health clinic | O – Wrap a sprained ankle |
| M – Plan educational lessons | L – Remodel old houses | I – Guide an international tour group |
| N – Balance a checkbook | M – Care for young children | P – Solve technical problems |
| O – Take an X-ray | D – Locate a missing person | J – Provide spiritual guidance to others |
| P – Write a computer program | N – Plan estate disbursements/payments | Q – Manage a veterinary clinic |
| Q – Train animals | P – Enter data | K – Lead others |
| C – Be in charge of replanting forests | A – Design a book cover | E – Operate heavy equipment |
| A – Act in a TV show or movie | E – Build toys with written instructions | Q – Manage a fish hatchery |
| D – Solve a burglary | B – Figure out why someone is sick | F – Assemble cars |
| F – Check products for quality | R – Fly an airplane | K – Protect our borders |
| E – Build an airport | C – Learn how things grow and stay alive | A – Play an instrument |
| G – Keep company business records | H – Sell cars | J – Plan activities for adult day care |
| F – Put together small tools | I – Work as a restaurant host or hostess | C – Research soybean use in paint |
| P – Design a website | D – Fight fires | J – Provide consumer information |
| M – Tutor students | G – Keep payroll records for a company | D – Guard money in an armored car |
| Q – Work at a zoo | J – Work in a nursing home | B – Study human behavior |
| J – Take care of children | G – Hire new staff | E – Fix a television set |
| O – Plan special diets | O – Run ventilators/breathing machines | M – Run a school |
| A – Choreograph a dance | R – Drive a taxi | F – Fix a control panel |
| K – Lobby or show support for a cause | A – Broadcast the news | J – Help friends with personal problems |
| H – Sell clothes | K – Audit taxes for the government | C – Oversee a logging crew |
| E – Work with your hands | B – Sort and date dinosaur bones | B – Study weather conditions |
| I – Work at an amusement park | O – Give shots | R – Pack boxes at a warehouse |
| N – Sell insurance | C – Design landscaping | A – Teach dancing |
| I – Learn about ethnic groups | P – Give tech support to computer users | O – Sterilize surgical instruments |
| P – Manage an information system | D – Work in a courtroom | B – Study soil conditions |
| N – Appraise the value of a house | Q – Care for injured animals | N – Play the stock market |
| M – File books at the library | I – Serve meals to customers | C – Protect the environment |

- M – Grade papers
- R – Operate a train
- L – Order building supplies
- E – Paint motors
- P – Develop new computer games
- H – Buy merchandise for a store
- K – Work to get someone elected
- C – Identify plants in a forest
- D – Guard inmates in a prison
- L – Read blueprints
- H – Line up concerts for a band
- K – Ask people survey questions
- E – Manage a factory
- O – Work as a nurse in a hospital
- A – Paint a portrait
- K – Testify before Congress
- B – Work with a microscope
- I – Schedule tee times at a golf course
- C – Classify plants
- O – Transcribe medical records
- F – Install rivets
- Q – Raise worms
- N – Balance accounts
- M – Develop learning games
- J – Read to sick people
- P – Repair computers
- F – Compare sizes and shapes of objects
- Q – Fish
- R – Repair bicycles
- K – Deliver mail
- M – Teach Special Education
- P – Set up a tracking system
- G – Manage a store
- H – Advertise goods and services
- R – Distribute supplies to dentists
- I – Compete in a sports event
- I – Check guests into a hotel
- M – Teach adults to read
- L – Follow step-by-step instructions
- N – Collect past due bills
- R – Inspect cargo containers
- F – Work in a cannery
- I – Coach a school sports team
- P – Update a website
- Q – Hunt
- K – Enlist in a branch of the military
- H – Sell sporting goods
- J – Cut and style hair
- B – Experiment to find new metals
- N – Work in a bank
- G – Work with computer programs
- N – Loan money
- L – Hang wallpaper
- D – Make an arrest
- O – Deliver babies
- H – Persuade people to buy something
- H – Stock shelves
- I – Serve concession stand drinks

Career Evaluation

Count the number of times you circled each letter and record each number in the chart below.

A:	D:	G:	J:	M:	P:
B:	E:	H:	K:	N:	Q:
C:	F:	I:	L:	O:	R:

Now that you have the results from your career interest assessment, it's time to learn about specific career fields that match your interests.

Write down the two letters with the most responses. These are your top two areas of career interest. If you have a tie, list three:

Find and read the description of your top area of career interest on the next page. Then, record your interest area(s) here:

Career Interest Areas

- A. Arts, A/V Technology and Communications:** Interest in creative or performing arts, communication or A/V technology.
- B. Science, Technology, Engineering and Mathematics:** Interest in problem-solving, discovering, collecting and analyzing information and applying findings to problems in science, math and engineering.
- C. Plants, Agriculture and Natural Resources:** Interest in activities involving plants, usually in an outdoor setting.
- D. Law, Public Safety, Corrections and Security:** Interest in judicial, legal and protective services for people and property.
- E. Mechanical Manufacturing:** Interest in applying mechanical principles to practical situations using machines, hand tools or techniques.
- F. Industrial Manufacturing:** Interest in repetitive, organized activities in a factory or industrial setting.
- G. Business, Management and Administration:** Interest in organizing, directing and evaluating business functions.
- H. Marketing, Sales and Service:** Interest in bringing others to a point of view through personal persuasion, using sales or promotional techniques.
- I. Hospitality and Tourism:** Interest in providing services to others in travel planning and hospitality services in hotels, restaurants and recreation.
- J. Human Services:** Interest in helping others with their mental, spiritual, social, physical or career needs.
- K. Government and Public Administration:** Interest in performing government functions at the local, state or federal level.
- L. Architecture, Design and Construction:** Interest in designing, planning, managing, building and maintaining physical structures.
- M. Education and Training:** Interest in planning, managing and providing educational services, including support services, library and information services.
- N. Finance, Banking, Investments and Insurance:** Interest in financial and investment planning and management, and providing banking and insurance services.
- O. Health Sciences, Care and Prevention:** Interest in helping others by providing diagnostic, therapeutic, informational and environmental services, including researching and developing new health care services.
- P. Information Technology (IT):** Interest in the design, development, support and management of hardware, software, multimedia, systems integration services and technical support.
- Q. Animals, Agriculture and Natural Resources:** Interest in activities involving the training, raising, feeding and caring for animals.
- R. Transportation, Distribution and Logistics:** Interest in the movement of people, materials and goods by road, pipeline, air, railroad or water.

Career Evaluation

Now that you know what career areas may interest you, explore some of the careers that fall in those categories below. Do you see any occupations you want to know more about? If so, those are the careers you might want to research as future occupations.

Agriculture, Animals and Natural Resources

Agricultural Engineer
Agricultural Scientist
Animal Trainer
Chef
Conservation Scientist
Farm Equipment Mechanic
Fish and Game Warden
Forester
Veterinarian
Zoologist

Architecture and Construction

Architect
Cabinetmaker
Carpenter
Construction Manager
Electrician
Civil Engineer
General Construction Worker
Highway Maintenance Worker
Interior Designer
Sheet Metal Worker
Surveying and Mapping Technician

Arts, A/V Technology and Communications

Actor
Art Director
Broadcast Technician
Camera Operator
Composer and Music Arranger
Film and Video Editor
Cartographer
News Reporter
Photographer
Producer and Director
Set and Exhibit Designer
Technical Writer
Graphic Designer

Business, Management and Administration

Accountant
Advertising Manager
Computer Operator
Court Reporter
Management Analyst
Meeting and Convention Planner
Payroll Clerk
Property and Real Estate Manager
Shipping and Receiving Clerk
Statistician

Education and Training

Audio/Visual Specialist
Coach and Sports Instructor
College/University Administrator
Teacher/Professor
Librarian
Public Health Educator
Special Education Teacher
Speech Pathologist

Finance

Accounting Clerk
Appraiser
Credit Analyst
Credit Checker
Economist
Financial Counselor
Insurance Adjuster and Examiner
Insurance Agent
Loan Officer
Tax Preparer

Government and Public Administration

City Planning Aide
Construction/Building Inspector
Interpreter and Translator
License Clerk
Occupational Health Specialist
Tax Examiner

Health Sciences

Anesthesiologist
Athletic Trainer
Chiropractor
Dentist
Emergency Medical Technician
Physical Therapist
Occupational Therapist
Pharmacist
Physician
Registered Nurse

Hospitality and Tourism

Baggage Porter and Bellhop
Chef and Dinner Cook
Food Service Worker
Hotel Manager
Janitor/Housekeeper Supervisor
Reservation and Ticket Agent
Restaurant Manager
Tour Guide
Travel Agent
Umpire and Referee

Human Services

Child Care Worker
Clergy
Cosmetologist
Counselor
Funeral Director
Manicurist
Professional Makeup Artist
Financial Adviser
Psychologist
Residential Counselor
Social Worker

Information Technology (IT)

Computer/Information Systems Manager
Computer Engineer
Computer Programmer
Computer Security Specialist

Computer Support Specialist
Computer Systems Analyst
Data Communications Analyst
IT Mechanic

Law, Public Safety, Corrections and Security

Coroner
Corrections Officer
Court Clerk
Detective and Investigator
Firefighter
Judge
Lawyer
Life Guard and Ski Patrolman
Police Patrol Officer

Manufacturing (Mechanical/Industrial)

Chemical Engineer
Forklift Operator
Gas and Oil Plant Operator
Jeweler
Locksmith
Metal/Plastic Processing Worker
Office Machine Repairer
Power Plant Operator
Shoe and Leather Worker
Welder

Marketing, Sales and Services

Advertising Salesperson
Buyer and Purchasing Agent
Customer Service Representative
Floral Designer
Market Research Analyst
Public Relations Specialist
Real Estate Agent
Sales Manager
Telemarketer

Science, Technology, Engineering and Mathematics

Aerospace Engineer
Biologist
Chemist
Electrical and Electronics Engineer
Geographer
Petroleum Engineer
Mechanical Engineer
Meteorologist
Physicist
Safety Engineer

Transportation, Distribution and Logistics

Air Traffic Controller
Airplane Pilot
Automobile Mechanic
Flight Attendant
Motorboat Mechanic
School Bus Driver
Subway and Streetcar Operator
Traffic Technician
Transportation Agent

Develop a Career Plan

By now you may have a few career possibilities in mind. So how do you get from here to there? That's where a career plan comes in handy. A career plan will help you put together a strategy to accomplish your career goal. Let's get started.

- 1 Write down your career goal.** This can be a specific goal, like biomedical engineering, or it can be a general field, like math or science. Don't worry if you don't have a specific career goal in mind. If you find what you're most interested in, there are plenty of degrees and career options for you to choose from. Refer back to the career interests you discovered from the survey on the last few pages.
- 2 Determine your next steps.** What type of training do you need to meet your goal? Is a college degree required to enter the field or would a training program offered by a technology center better fit your needs? Also, think about the extracurricular activities that could help you develop skills needed for a particular field.

For example, if you'd like to become a lawyer, join the debate team to polish your persuasive speech. Dream of becoming a child care professional? Baby-sitting is a great way to get experience. Have a heart for animals? Join 4-H or the National FFA Organization (formerly Future Farmers of America). Have dreams of winning a Pulitzer Prize or being a syndicated columnist? Turn to your school or community newspaper for experience. Also, consider shadowing adults who work in the careers that interest you. Or, work as an intern in the field for hands-on experience.

- 3 Go public.** Jot down your goal and your plan of action and place it somewhere highly visible, like your bathroom mirror, refrigerator or the back of your bedroom door. Seeing your goals everyday will help you stay focused on making them reality. Be sure to share them with your parent(s) and counselor.

Your career plan should include a specific goal, the training you'll need to reach it, a list of skills needed for the job, work and activities you're currently doing to gain experience and a plan of action for accomplishing your goal. Turn to Page 18 to see a sample career plan.

Tools to Use

Check out
Page 18 for
a sample
career plan.

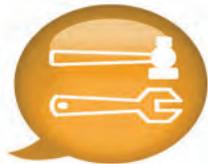


Photo provided by
Rose State College

Most Popular Careers in Oklahoma

Still having a hard time deciding on a career? Check out the chart below to find the fastest growing occupations in Oklahoma.

Ten Fastest Growing Occupations in Oklahoma Requiring a Bachelor's Degree

Occupation	Average Hourly Salary	Average Annual Salary
Operations Research Analysts	\$29.05	\$60,400
Cartographers and Photogrammetrists	\$26.76	\$55,700
Biomedical Engineers	\$32.66	\$67,900
Forensic Science Technicians	\$29.51	\$61,400
Personal Financial Advisors	\$33.15	\$69,000
Interpreters and Translators	\$15.02	\$31,200
Computer Systems Analysts	\$34.75	\$72,300
Film and Video Editors	\$15.68	\$32,600
Software Developers, Systems Software	\$33.89	\$70,500
Market Research Analysts and Marketing Specialists	\$24.65	\$51,300

Ten Fastest Growing Occupations in Oklahoma Requiring Postsecondary Training or an Associate Degree

Occupation	Average Hourly Salary	Average Annual Salary
Occupational Therapy Assistants	\$28.38	\$59,000
Physical Therapists Assistants	\$27.23	\$56,600
Web Developers	\$23.39	\$48,700
Cardiovascular Technologists and Technicians	\$18.18	\$37,800
Diagnostic Medical Sonographers	\$31.28	\$65,100
Environmental Engineering Technicians	\$14.06	\$29,200
Geological and Petroleum Technicians	\$29.00	\$60,300
Medical Engineering Technicians	\$24.71	\$51,400
Medical and Clinical Laboratory Technicians	\$14.84	\$30,900
Radio, Cellular, and Tower Equipment Installers and Repairers	\$19.97	\$41,500

Source: Oklahoma Employment Security Commission Economic Research and Analysis

Wrap-up

Hopefully, you've learned helpful information and tips to assist you in finding career options that best fit you and your lifestyle. Remember to work with your parent(s) and counselor. Tell them about your goals and your planned action steps.

Reflection

Based on your interests and skills, what three careers are you interested in pursuing?

1 _____

2 _____

3 _____

Parent Part

Tell your parent(s) about your career goal and ask if they know someone you could talk to who works in that profession. Ask them to help you research the career in more detail and possibly shadow someone for a day. Job shadowing involves observing someone who is currently employed in a career that interests you. It's a great way to learn more about future career options.

Did You Know?

The average annual salary in Oklahoma for the top 10 fastest-growing occupations requiring a bachelor's degree is \$57,230.



Photo provided by Oklahoma City Community College

Sample Career Plan

Career Goal

To obtain a degree in education and work as a high school teacher

Requirements

A bachelor's degree with a possible major in a particular subject area, student teaching and state certification.

Skills Needed

- Planning
- Classroom management
- Communication
- Creative thinking
- Problem solving
- Public speaking
- Organizational skills
- Motivation
- Confidence

Current Skills and Interests

- Writing club
- Working with children's groups over the summer, i.e. Boy and Girl Scouts, teaching swimming lessons, volunteering at library
- Served as junior class secretary

Plan of Action

- Research "College for Kids" programs at area universities or community colleges and serve as a mentor
- Earn a bachelor's degree in education
- Complete a second major or minor in Science, Math, Technology, etc.
- Take classes to learn how to communicate with students and parents
- Practice planning student activities that will help them focus and engage in class
- Attend meetings or events for current teachers to network and gather ideas



*Photo provided by Southwestern
Oklahoma State University*

Developing My Career Plan

My career goals

My skills and interests

Necessary training to meet my goals

My plan of action

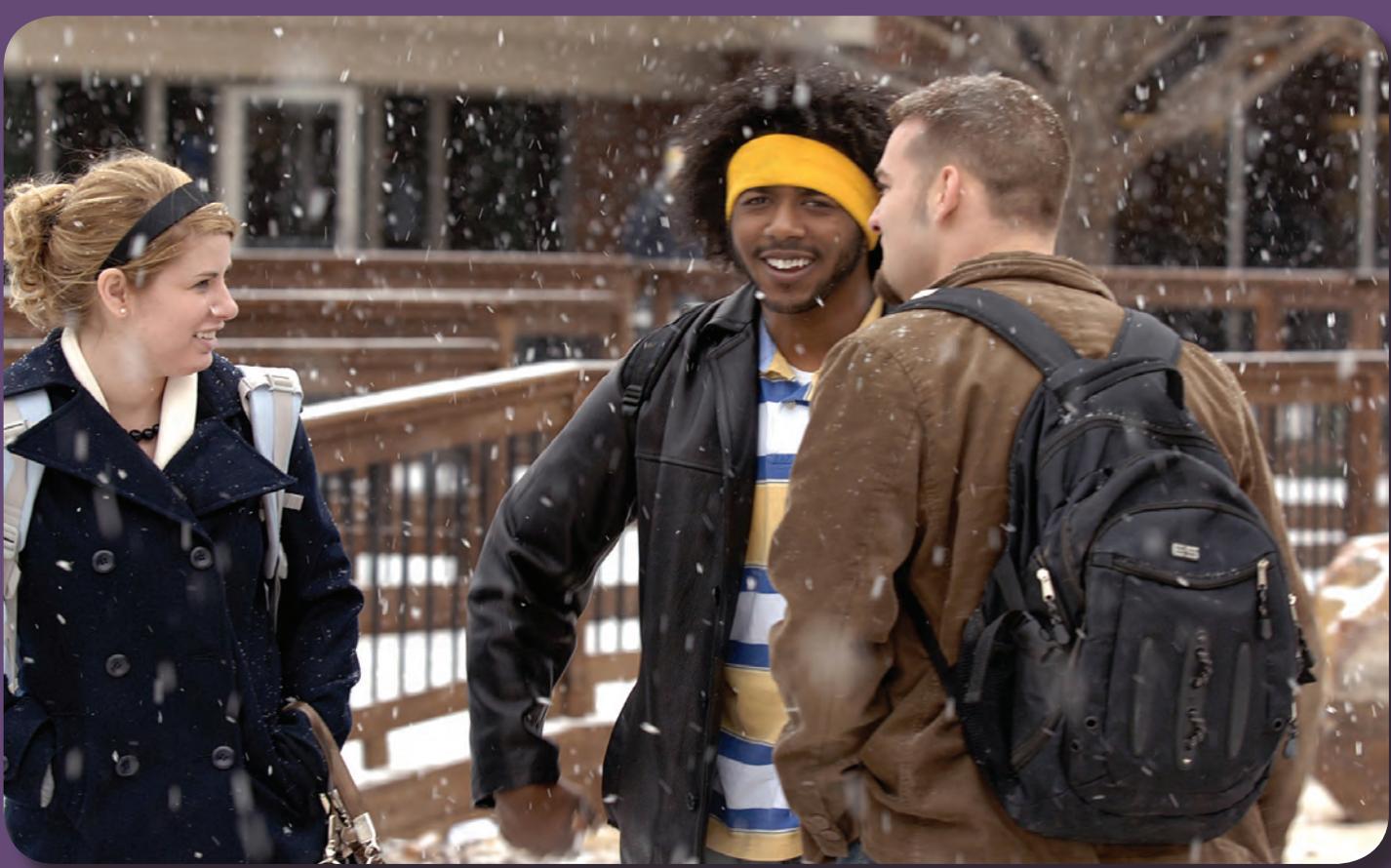


Photo provided by the University of Central Oklahoma

How Do I Get There?

Preparing and Planning for My Next Step

Have you ever traveled somewhere new without a road map or GPS? It's hard to navigate the twists and turns without a plan in place, isn't it? Preparing for college is no different. You'll need to develop a strategy to make sure you reach your destination ... a college education!

Help make your road to college a smooth journey by putting into practice the suggestions in this section. Be sure to visit with your counselor about attending college or a technical school. Your counselor can provide information about nearby schools, classes offered, admission requirements, scholarship opportunities and much more. It's never too early to start planning for your future! Visit OKcollegestart.org to explore postsecondary schools, programs and majors.

Take the Right Classes

If you plan to attend a public college or university in Oklahoma, you must take certain courses during high school. These courses will prepare you for college, and you'll learn valuable skills in case you decide to enter the workforce after graduation. The following page provides a checklist for you to use and complete as you pass classes in high school. This checklist is a summary of Oklahoma's College Preparatory/Work Ready Curriculum, and is in alignment with admissions requirements at Oklahoma's colleges and universities and with the Oklahoma's Promise curriculum.

For more information about curriculum guidelines, visit www.ok.gov. Visit OKcollegestart.org to find school-specific requirements.



Tools to Use
Check out the worksheet on Page 21 to track your courses.

College Preparatory/Work Ready Curriculum

23 units or sets of competencies are required in order to meet state graduation requirements. Check beside each course upon successful completion of unit or set of competencies.

ENGLISH [4 UNITS OR SETS OF COMPETENCIES]

ENGLISH I

ENGLISH II

ENGLISH III

ENGLISH IV

OTHER ENGLISH COURSE APPROVED FOR COLLEGE ADMISSION REQUIREMENTS

MATHEMATICS [3 UNITS OR SETS OF COMPETENCIES]

ALGEBRA I

ALGEBRA II

GEOMETRY

TRIGONOMETRY

MATH ANALYSIS

CALCULUS

STATS & PROBABILITY

AP STATISTICS

OTHER MATHEMATICS COURSE APPROVED FOR COLLEGE ADMISSION REQUIREMENTS

LABORATORY SCIENCE [3 UNITS OR SETS OF COMPETENCIES]

BIOLOGY I

CHEMISTRY

PHYSICS

OTHER LAB SCIENCE COURSE APPROVED FOR COLLEGE ADMISSION REQUIREMENTS

HISTORY & CITIZENSHIP SKILLS [3 UNITS OR SETS OF COMPETENCIES]

U.S. HISTORY

1/2 U.S. GOVERNMENT

1/2 OKLAHOMA HISTORY

SELECTED FROM THE SUBJECTS OF HISTORY, GOVERNMENT, GEOGRAPHY, ECONOMICS, CIVICS, OR NON-WESTERN CULTURE AND APPROVED TO MEET COLLEGE ADMISSIONS REQUIREMENTS

WORLD OR NON-ENGLISH LANGUAGE OR COMPUTER TECHNOLOGY [2 UNITS OR SETS OF COMPETENCIES]

1ST YEAR OF WORLD OR NON-ENGLISH LANGUAGE

1ST YEAR OF COMPUTER TECHNOLOGY

AND
 2ND YEAR OF SAME LANGUAGE

AND
 2ND YEAR OF COMPUTER TECHNOLOGY

1 ADDITIONAL UNIT OR SET OF COMPETENCIES FROM ABOVE LISTED COURSES

FINE ARTS OR SPEECH [1 UNIT OR SET OF COMPETENCIES]

MUSIC

ART

DRAMA

SPEECH

6 ELECTIVES MINIMUM

PERSONAL FINANCIAL LITERACY REQUIREMENT 70 O.S. § 11-103.6H

CPR/AED REQUIREMENT 70 O.S. § 1210.199

PERSONAL FINANCIAL LITERACY

CPR/AED TRAINING

Grades

Your parents were right when they said good grades are important. Achieving and maintaining good grades can help you get into a better college, be awarded a scholarship and achieve your goals.

Getting good grades takes planning, attention to detail and lots of study time. Make it a goal to raise your grades in a few key subject areas and speak with your teacher, counselor or parent(s) about a plan of action. Use the spaces provided below to write in a few subject areas or specific classes in which you need improvement.

- 1 _____
- 2 _____
- 3 _____

Visit OKcollegestart.org to find homework helpers and tips for being a successful student.

Strengthen Study Habits

You'll need to develop study habits early if you want to make good grades now in high school and later in college. Here are some tips to keep in mind when developing your study skills:

During class

- Listen carefully and ask questions if you don't understand.
- Take notes and write clearly.
- Write down assignments and due dates.

At home

- Find a quiet place to study and remove any distractions (TV, games, social media, cellphone, etc.)
- Get in a routine and study throughout the week, at the same time, if possible.
- Organize your desk, papers and supplies.
- Schedule time to study when you're at your best. Waiting until midnight the night before a big exam isn't a good idea.
- Study the most challenging subject first. You'll get it out of the way and be ready to tackle coursework you enjoy or something that comes naturally.





ACT/SAT Tests

All that study time will come in handy when you take the American College Testing (ACT) and/or Scholastic Aptitude Test (SAT) exam. When it comes to college admission, these tests play a big role. So you've heard of the ACT and the SAT, but what are they exactly, you ask? Well, the ACT and the SAT are used to measure your educational achievement in a variety of subjects. The overall score may be used to help you meet admission requirements at certain colleges.

The ACT is more common in Oklahoma, but check with the colleges you're interested in attending to find out which test they prefer. Of course, colleges don't base admission exclusively on these test scores, but it's best if you can meet their minimum test score recommendation. Contact the admissions office at the college or university that interests you or visit OKcollegestart.org for free practice test questions.

The basic exams are typically \$30 to \$50, and fee waivers are available. Talk to your counselor for more information. It may be best to take the ACT and/or SAT numerous times in an attempt to improve your score. You may want to take your first exam during your junior year. Treat this exam like any other by getting a good night's rest the night before, eating a healthy breakfast and preparing to the best of your ability. You can elect to take a pretest, the PSAT or PreACT, before taking the full exam. A few sample ACT questions are listed on the next page.

When are ACT or SAT exams offered? Ask your counselor or visit ACT.org or SAT.org to find test locations, dates and times. Write the next available test dates at the locations nearest you in the spaces below.

1) _____
Exam Date

Exam Location

2) _____
Exam Date

Exam Location

3) _____
Exam Date

Exam Location

Sample ACT Questions

Question 1:

The monthly fees for single rooms at 5 colleges are \$370, \$310, \$380, \$340 and \$310, respectively. What is the mean of these monthly fees?

- A. \$310
- B. \$340
- C. \$342
- D. \$350
- E. \$380

(Answer is C)

Question 2:

Select the answer choice that identifies the noun in the sentence.

Sharks and lampreys are not true fish because their skeletons are made of cartilage rather than bone.

- A. True
- B. Because
- C. Their
- D. Bone

(Answer is D)

Question 3:

How many irrational numbers are there between 1 and 6 ?

- A. 1
- B. 3
- C. 4
- D. 10
- E. Infinitely many

(Answer is E)

Myth: Schools only look at ACT or SAT test scores when determining admission. If I didn't make that score, I won't get in.

Reality: Schools do prefer students meet the ACT and/or SAT entrance score requirement, but there are other factors, such as volunteer work, extracurricular activities, GPA and class rank that schools may take into consideration.



Why Wait? Earn College Credit Now!

Consider earning college credit before you graduate from high school. Taking advantage of these opportunities will prepare you for the demands of college and can save you time, tuition and the costs of room and board. Here are a couple of ideas you may want to consider. Your counselor can tell you which options are available through your high school. For more information about each, check out OKcollegestart.org.

Advanced Placement (AP) Courses

These courses allow students to take college-level coursework in high school. Many Oklahoma colleges and universities award college credit to students who successfully complete these courses and pass the corresponding AP exams.

Concurrent Enrollment

This program allows eligible high school juniors and seniors to take up to six hours of credit-earning college courses per semester. Concurrent enrollment allows you to earn credit at a discounted rate and classes can be transferred to some postsecondary institutions for college credit.

Thinking Ahead

We'll discuss paying for college in a later section, but there are ways you can cut future costs now. Want to know how? Here are a few money saving tips. Be sure to show this to your parent(s). Helping them save money may earn you brownie points!

Did You Know?

Eighty-seven percent of Oklahoma's Promise graduates are employed in Oklahoma within one year after graduating from college.



Oklahoma's Promise

Students must apply in the 8th, 9th or 10th grade, be a resident of Oklahoma, complete a specific high school curriculum, achieve at least a 2.50 GPA both in the curriculum and overall, and abide by certain conduct standards. The federal adjusted gross income of the student's family may not exceed \$55,000 at the time of application. In addition, the family income must not exceed \$100,000 each year the student is enrolled in postsecondary education (students must complete the FAFSA each year). Oklahoma's Promise will pay resident tuition at a public college or a portion of tuition at private institutions or public technology centers in Oklahoma. Learn more at okpromise.org.

Oklahoma College Savings Plan

It's never too late to save for college. Consider signing up for a college savings account through Oklahoma's 529 College Savings Plan, or continue to add money to an existing account. It's generally best to keep most savings in your parent(s)' name(s). Visit OK4Saving.org for more information.

Go the “Extra” Mile with Extracurricular Activities

What community or school involvement are you most proud of? What would you like to do to get more involved? Jot down a few ideas in the spaces provided, focusing on traits you’ve developed, or could develop, and how they’ll help you succeed in the future. Then refer to this list when drafting your admission essay.

Wrap-up

As you can see, there are many things you can do now in high school to prepare for your postsecondary education. Focusing on these tips and suggestions will help ensure your future success. As always, if you have questions talk to your counselor and parent(s) for additional information.

Reflection

Name three steps you’ll take to improve or keep up your grades:

1 _____

2 _____

3 _____

Name three steps you’ll take to prepare for the ACT or SAT:

1 _____

2 _____

3 _____



Photo provided by the Cameron University

Parent Part

Share with your parent(s) or guardian(s) the subject areas you identified as needing improvement on Page 22 and ask for their advice about getting those grades up. You may consider staying after school and asking for the teacher’s help or consulting a tutor. In addition, have your parent(s) help you find a consistent time to study each day. They’ll be able to help make sure your study zone is free of distractions and help you stay on track when you don’t feel like doing school work.

Tracking My Classes & Achievements

Jot down your volunteer work and achievements and track the classes you need to take each year to meet college admission requirements. For example, will you take American history in the spring semester of your junior year? Write it down here. Refer back to the list of required courses on Page 21 to see what classes you need to take and use this worksheet as a map.

Freshman Year

Sophomore Year

Fall Classes

Spring Classes

Honors and Awards

Volunteer Work, Jobs and Extracurricular Activities

Junior Year

Fall Classes

Spring Classes

Honors and Awards

Volunteer Work, Jobs and Extracurricular Activities

Senior Year



Photo provided by Oklahoma State University-OKC

Where Do I Go?

Researching Institutions and Programs

College isn't one-size-fits-all. You'll need to do a little research to decide which institution is the best fit for you academically, socially and financially.

Researching colleges isn't like researching your term paper. Of course, you'll want to get as many facts as possible (cost, size, location, etc.) but don't rely on facts alone. Choosing a college or technical school is a personal and emotional decision, too.

Ready to discover a place that'll prepare you for a successful future? Let's get started!



Photo provided by Oklahoma City Community College

You're Just Not My Type (Of School)

Oklahoma has many types of postsecondary schools (schools that offer certificates, degrees and training beyond high school). To decide what's right for you, it's important to understand the different types of schools available and what they have to offer. Review the information on the next page to learn how school types differ.

Understanding Postsecondary School Types



Oxford Dictionaries offers the following definition of college:

Main Entry: col-lege

Function: *noun*

1 An educational institution or establishment, in particular one providing higher education or specialized professional or vocational training.

There are many different types of colleges and schools in general, which means that you have a wide variety of choices. The best type of education for you may be available right here in Oklahoma. Check out www.OKcollegestart.org and click on “College Planning/Explore Postsecondary Schools” to learn about Oklahoma’s colleges and universities. Here are some examples to help with your decision:

Four-Year Universities

- Offer undergraduate, graduate and professional degrees
- Include Oklahoma’s research and regional universities and public liberal arts university
- Examples: East Central University and Rogers State University

Community Colleges

- Take about two years to complete a degree program
- Are usually less expensive than some other types of colleges
- Examples: Tulsa Community College and Rose State College

Technical Branches

- Emphasize education and training in technical fields
- Oklahoma State University Institute of Technology and Oklahoma State University-Oklahoma City are Oklahoma’s technical branches

Technology Centers

- Prepare you for a specialized career or trade
- Offer several certifications, some online
- Examples: Great Plains Technology Center and Chisholm Trail Technology Center

Proprietary Schools

- Privately-owned or out-of-state colleges and universities that aren’t supported by state funds
- Prepare students for direct entry into an occupation or profession
- Examples: Spartan College of Aeronautics and Technology and Platt College

Private Schools

- Privately-owned accredited colleges and universities that aren’t supported by state funds
- Offer associate, bachelor’s and/or graduate degrees
- Examples: Oklahoma City University and Southern Nazarene University

Note that several terms can be used to describe the same school. For example, the University of Oklahoma is a four-year, public university.

Location, Location, Location

Does a big city excite you, or do you prefer a smaller town? Do you need to live at home and commute? As you can see, location is an important factor when making your choice.



Which type
of school
do you
think is best
for you and
why?

Urban Schools

Some schools are located in large metropolitan areas and offer plenty of local events, museums and entertainment. The cost of living is usually higher than smaller towns and parking may be a challenge, but off-campus housing should be plentiful. Urban schools may have more opportunity for job placement or internships related to your field of study.

Suburban Schools

Many schools are located in medium-sized towns whose revenue often depends on the college. Typically called “college towns,” these cities usually grow with the students’ needs in mind. Things a college student needs, like laundromats, grocery stores and bookstores, are conveniently located near campus. Local events are mostly on-campus, and off-campus housing may be located farther from the school.

Rural Schools

Schools that serve rural populations are often located in areas strategically placed to serve a wide area. Rural schools typically offer plenty of on-campus housing for those who don’t wish to commute; off-campus housing may be harder to find. Student life is often focused on campus, and local businesses may be spread farther throughout the town. Rural schools offer the chance for students from smaller areas to attend school without the expense of travel to a larger city or town and the ability to stay close to family or friends.

Size Up Your School

Don’t forget to consider the size of a school. Small schools give students the chance for more interaction with professors, smaller classrooms and more personalized assistance with educational needs. Larger schools provide more social opportunities and more classes to build a flexible schedule.

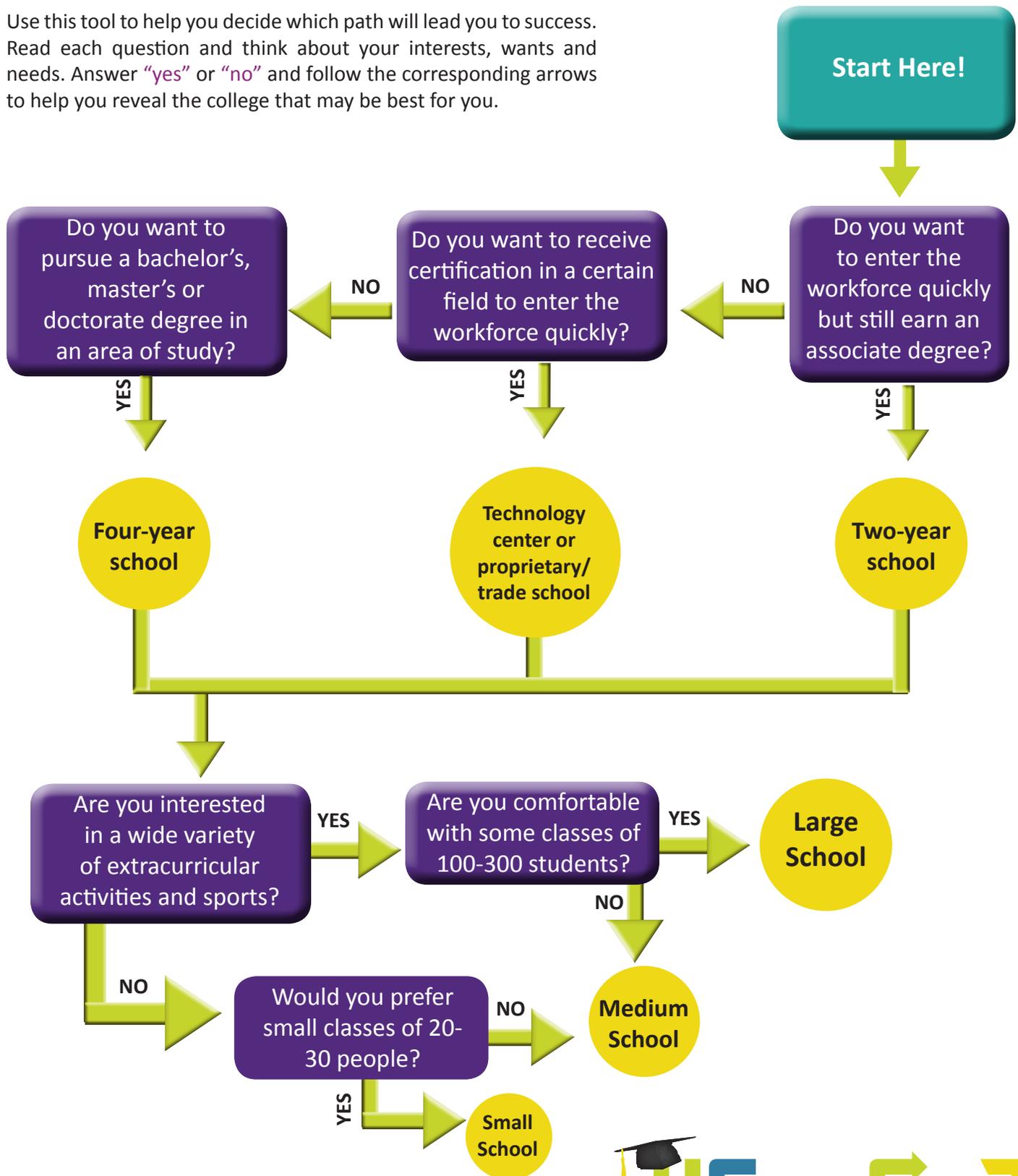
Remember, schools of all sizes and types can be found in all locations. A large, private, four-year school may be located in a rural area near your hometown. Or, you might find a small technical school in the heart of the city. Oklahoma offers postsecondary schools of all types, locations and sizes to meet your educational needs.

With school size, type and location in mind, use the decision tree tool on the next page to help you decide what type of school might be the best fit for you.

You should also visit OKcollegestart.org to utilize the school exploration tools, which include the School Finder, Distance Search and College Matching Assistant.

Picking a College Decision Tree

Use this tool to help you decide which path will lead you to success. Read each question and think about your interests, wants and needs. Answer "yes" or "no" and follow the corresponding arrows to help you reveal the college that may be best for you.



What Do You Want in a School?

In Section 2 we discussed career exploration, so you may currently have a potential major or general field of interest in mind. You'll want to consider your career interests when selecting a school and find one that has a strong academic program in that area to help you succeed.

Your career interest isn't the only factor in this decision. You'll want to keep the following characteristics in mind when making a list of potential schools. Your list may be large at the beginning, but you'll be able to narrow it down later.

Here are a few questions to help you decide if a college is right for you:

- What are my academic needs?
 - » Do I know what I want to do?
 - » If not, do the colleges I'm researching have enough majors or fields of study that interest me?
- How far away from home do I want to be?
 - » Will I need to live at home and commute?
 - » If I'm able to live on campus, can I afford to drive home on weekends?
- Does the school offer extracurricular activities that interest me?
- Are the on- and off-campus housing options appealing to me?
 - » Can I afford the average rent in the area of the college?
 - » If I need to use public transportation, is the campus on the bus route?
- Are there plenty of job opportunities in the area?

Learn more about comparing institutions and the programs and activities they offer at [OKcollegestart.org](https://www.okcollegestart.org). Thinking about your wants and needs, write down five schools you're interested in attending. If you're considering more than five, jot the rest down, too.

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____

Did You Know?

Community colleges offer core courses such as math, English and foreign language and may be less expensive than larger universities. Taking standard courses at a smaller college can save money and you can transfer at any time.



Narrowing Down Your Choices

Once you've examined your likes and dislikes, assessed your needs and made a big list of possible choices, it's time to narrow it down. Because application fees can add up and campus visits cost time and money, it's important to focus on a handful of schools that interest you most.

Affordability

Take a look at the websites of the schools on your list. Each school is required to provide an online tool that estimates educational expenses such as tuition and fees. It's called a Net Price Calculator or tuition estimator. You may still need to add in the cost of books, travel for weekends and holidays and other monthly expenses (cellphone, Internet service, etc.). These estimated costs will give you an idea of how much you'll need to rely on family savings, scholarships, grants, work-study and student loans. If you need to cover some of your expenses with federal loans, learn how to "borrow smart from the start" at ReadySetRepay.org.

Admission Requirements

Schools can consider your ACT and/or SAT score, high school grades, extracurricular activities, volunteer activities and application essays during the admission process. By the time you're ready to narrow down your list of colleges you should have all your important test scores. Compare your qualifications to the admission requirements and decide which schools are most likely to accept you. It's generally a good idea to make sure your list includes at least one school you're confident will grant you admission.

You want to be realistic about your chances, but don't be afraid to take a risk. College admission is decided by real people who may be able to see beyond test scores. A great admission essay or dedication to a particular volunteer or extracurricular activity can make the difference.

Check Them Out

Setting Up Campus Visits

Once you've narrowed down your school choices, you'll need to get a feel for the campus, the students and the surrounding area. The best way to do that is to arrange a campus visit. Talk to your high school counselor to see if your school offers campus visits or tours.

The summer between your junior and senior year is a great time to tour campuses. Set aside some free time with your parent(s), guardian(s) or other close friends or family. You'll need at least a full day for each college you're seriously considering. Remember to make travel arrangements, if necessary.

Before you arrive, contact the school admissions office or welcome center to see what options are available to you. Most campuses offer a campus tour, and others may have more events and programs for potential students.

Myth: I should apply to as many colleges as possible to make sure I get in somewhere.

Reality: As long as you're realistic about admission requirements, there's no need to apply to more colleges than necessary. College application fees can be expensive so don't apply to a college unless you're sure you want to go there. If you're still not sure, pick one school that you're *confident* will accept you, one school that will *probably* accept you and one school that may be a *long shot*. And remember, with a little research you can take many core college courses at one school and transfer to the school of your choice at a later date.



Also, before you leave for your visit, contact the department that houses your soon-to-be major. Connecting with the individual department can:

- Give you the chance to meet professors and learn what they'll expect from you.
- Help you learn more about the degree requirements so you can plan your classes early.
- Assist you in identifying practical challenges you may face in your career after school.
- Get a feel for the building or area of campus where you'll spend a great deal of time.

Not all students know what they want to do before they get to college, and that's OK. About 80 percent of students in the United States end up changing their major at least once, according to the National Center for Education Statistics. On average, college students change their major at least three times over the course of their college career. A campus visit can also help you learn what degrees are offered and which career path you may want to follow. When selecting a major, be sure to think about where you'll have to live to use your degree. For example, if you dream of a career in marine biology but don't want to leave Oklahoma, you may want to rethink your career choice. Make an appointment with the career services department on campus to speak with someone about choosing a major.

Finally, to make the most of your campus visit, take a campus tour. It's best to call ahead and schedule a campus tour with an official tour guide. But, if that's not possible for you, check out the next page for some places to visit during your self-guided tour. Use the notes section on this page to write down some colleges that interest you and what you think you would like about each one.



Photo provided by Cameron University

Places to Visit on Campus

Admissions Office

This is your chance to ask questions about submitting your application on time. These are the people who will look at your application and make the initial decisions about your qualifications. Make sure you're aware of deadlines and necessary documents you'll need to attach to your application, such as high school transcripts, letters of reference and essays.

Financial Aid Office

Not only can the Financial Aid office help you locate scholarships, grants, work-study and student loan opportunities, but they can also help you fill out the Free Application for Federal Student Aid (FAFSA) and answer important questions about ways to pay for college. Ask how and where you would make your tuition payments.

Academic Advising

Each college or professional school has a different method for providing academic advising. Find out which departments offer the classes you'll need to achieve your degree.

On-Campus Child Care

Students who are also parents may want to inquire about child care. Even if you've already established care for your children while you're in class, you may find great deals on fees or hours that fit your class schedule.

Career Services

Knowing what classes to take is only one step in the process. Find the Career Services office and visit it frequently. Here you can receive help preparing a resume, writing a cover letter and searching for jobs. This office can also teach you how to market your degree in the workforce.

Housing Office

If you're able to live on campus, be sure to stop by the Housing office to learn about the dormitories, meal plans and other important information. Ask the office what items are allowed in the dorms so you can begin stocking your dorm room ahead of time, stretching out the cost.

Parking and Transportation Office

If you plan to have a car on campus, you'll have to learn the procedures for parking. This may be an added expense you'll want to consider in your budget. Also ask about public transportation, like bus routes to/from campus and on campus.

Student Life Office

If you're visiting a campus large enough to offer activities, events and clubs, don't miss the Student Life office. This is a great place to learn how to get involved, meet new people and ask current students about campus life.

Student Union or Common Area

Many schools have a building designated for students to use in between classes. Typically known as the Student Union, this building often has restaurants, important offices such as the Student ID office, post office and even some banking services. If you see a school newspaper, be sure to grab it to read later so you can learn more about life on campus.

Library

Visit the campus library and take note of the operating hours. The library may offer free Wi-Fi and may be a resource for you during your time on campus. Also, take note of smaller, departmental libraries that may offer specialized resources for specific classes or assignments.

Health Clinic

Learn what options are available to you if you get sick while at school. Ask how much treatment costs. Many schools offer health insurance for students.

Surrounding Community

Explore off campus to locate important businesses and services you may need. Get a feel for the safety of the area and see if it's easy to get around.

Campus Visit Checklist

While on your campus visit, talk to as many people as you can and get a feel for the atmosphere. Don't pass up a chance to ask questions. Use this campus visit checklist to assist you during your campus tours.

- Visit the school's website to learn how to set up a campus tour. Tours are usually scheduled throughout the day, so your family may wish to plan the day around the tour.
- Schedule interviews with campus officials in admission, academic advising, housing and in your field of study. Ask about the number of classes you should take each semester, meal plans and parking.
- Pick up a school newspaper to get an idea of the campus culture. Drop in at the Student Life office to ask about student organizations and student activities.
- Grab any financial aid or application forms you may need. Ask about the school's scholarship and FAFSA deadlines.
- If possible, sit in on a class that interests you. Talk to coaches or sponsors of activities that interest you.
- Scan bulletin boards to see what activities are available. This is also a good way to get a feel for job opportunities in the area.
- Eat in the cafeteria or around campus to check out the dining options available to you.
- Visit the dorms if you plan to live on campus. Ask about dorm security practices and for a list of what you can and can't bring with you to the dorm.
- Talk with current students about campus life and ask questions.
- Ask someone in the health clinic about their hours and what services they provide.
- Visit the college bookstore to price new and used books.
- Stop by the library and ask about their checkout procedures.
- Do you need child care? Ask about campus services in the area.

Getting Answers on Campus

Coming to campus for a visit is easy enough. Leaving with all your questions answered can be a challenge. Take this opportunity to list questions you may have for each department you visit.

Admissions office

1. When is the deadline for admission?
2. _____
3. _____

Financial Aid Office

1. Will my financial aid award cover my expenses?
2. _____
3. _____

Academic Advising

1. What classes should I take my first semester?
2. _____
3. _____

On-Campus Child Care

1. What time does the child care center open and close?
2. _____
3. _____

Career Services

1. Besides earning a degree, what steps can I take to strengthen my resume?
2. _____
3. _____

Health Clinic

1. What types of services do you offer?
2. _____
3. _____

Student Life Office

1. Is there a student organization for my major?
2. _____
3. _____

Parking and Transportation Office

1. Am I allowed to have a car on campus as a freshman?
2. _____
3. _____

Library

1. When is the library open?
2. _____
3. _____

Housing Office

1. How will my roommate be chosen?
2. _____
3. _____

Make Your Choices and Apply

After visiting all the colleges you're interested in, you'll know which schools are worth the application fee. Start working on those applications, essays, letters of recommendation and anything else required.

Be sure to note important application and scholarship deadlines and call the admissions office to make sure they received your paperwork. Also, check with the local financial aid office for specific information about scholarships and any financial aid forms that may be required. Be sure your official test scores are being sent to the school(s) to which you're applying.

Wrap-up

Researching colleges is a time-consuming process, but the effort you put in now will make success after high school easier. Don't forget to reach out to your parent(s), family and friends during the process. They are your support system and can help you with these difficult decisions.

Also, don't miss helpful websites, like OKcollegestart.org, which offer tools and resources as you navigate the college application process. Remember as you research colleges to ask questions, pay attention to your surroundings and make a choice that'll help you succeed.

Reflection

What type of school (four-year, community college, technology center, etc.) do you think is the best fit for you? Why?

Parent Part

Ask your parent(s), guardian(s) or someone you trust to sit down with you to discuss your future. Ask them if you can be in charge of researching colleges, setting up campus visits and asking the majority of the questions. By taking charge of this process, you're beginning to take charge of the rest of your life. Of course, they'll want to be part of your decision-making process, so be sure to keep them in the loop as you do your research.



Did You Know?

College

fairs are a

great way to learn more about potential schools.

Representatives from many technology centers, colleges and universities will be on hand to answer your questions and pass out information about their school. To find a list of all the college fairs held in Oklahoma, go to GoToCollegeFairs.com. College fair worksheets can also be found at UCanGo2.org/Publications.html.



Photo provided by the University of Oklahoma Health Sciences Center



How Do I Pay For It?

Photo provided by Oklahoma State University-OKC

Finding and Getting Financial Aid

Grants, scholarships and student loans... oh my! Ever feel just a little bit overwhelmed by the thought of paying for college?

If you're wondering how to pay for school or where to look for money, don't worry! In Oklahoma, there are several resources available to help you and your family plan for and manage the cost of earning a college degree. Plus, the cost of attending an Oklahoma state college or university is among the lowest in the nation.

College Costs

How much does school cost? It depends on the type of institution you plan to attend. In 2016-17, the estimated cost per year ranged from \$12,800 for career technology centers to \$19,499 for a research university. The full cost of attendance typically includes more than just tuition and books. Most schools charge fees and many offer on-campus housing and meals, which become part of the total expense. Check out OKcollegestart.org to find the current academic year's cost at most Oklahoma state schools.

Getting Financial Aid

Education after high school is an investment in your future. Fortunately, financial aid is available to help almost everyone manage the cost. To be considered for federal and state financial aid you must complete the Free Application for Federal Student Aid (FAFSA). This form is available after Oct. 1 each year and must be completed during your senior year and each year you will need aid for college. If you're a high school senior starting college in the fall of 2018, you'll want to complete your first FAFSA in October 2017 or as soon as possible thereafter. Contact any financial aid office if you have questions about completing the FAFSA. You can apply online at FAFSA.gov (recommended) or get a paper copy by downloading a PDF version at FAFSA.gov. Beware of businesses that offer to help you fill out this free application for a fee. Visit StartWithFAFSA.org for more information about completing the FAFSA. There you'll find all of the information you need to complete the FAFSA in just five steps, including video tutorials in both English and Spanish, helpful flyers and a step-by-step brochure.

After you complete and submit the FAFSA, you'll get a Student Aid Report (SAR). Review the SAR to ensure all of your information is correct. The information from the SAR will be sent to the school(s) you list on your FAFSA. Once all of your application materials are complete, the financial aid office(s) will let you know what types of aid you're eligible to receive. This is called an award letter and it may be sent in the mail or emailed. In the award letter, you'll be asked to accept or decline the awards offered and submit your response to the school. You don't have to accept all funds offered to you.

Types of Financial Aid

There are three main types of financial aid: *free money* (grants and scholarships), *earned money* and *loans*.

Free money

It's best to always go for free money first. Free money, like grants and scholarships, is sometimes called "gift aid" because you usually don't have to pay it back. You can get grants and scholarships for a variety of reasons - not just perfect grades - and from many sources including your state, your college, private organizations or the federal government.

It's suggested that juniors should apply for 1-2 scholarships per week and seniors should apply for 2-3 scholarships per week. That may sound like a lot, but you can never get enough free money! If you aren't sure where to look, check out local organizations that sponsor scholarships, such as churches and community groups. It's good to apply for local scholarships because you're competing against fewer people. Check out the following groups for local and nationwide scholarships.

- Burger King
- Dr. Pepper
- Dell
- Coca Cola
- Boy Scouts & Girl Scouts
- Walmart
- McDonald's
- Taco Bell



Remember, scholarships are awarded based on a variety of criteria, including need, merit, residency, family history, skills, hobbies and athletics. Scholarship deadlines vary, with some as early as December or January of your senior year. You may want to sign up for free online scholarship sources, like FastWeb.com or Scholarships360.org. Many of these sites will notify you when new scholarship opportunities are posted. UCanGo2.org and OKcollegestart.org feature webpages that provide information about scholarships and scholarship success. Check out your local library, too. They may have a variety of books with scholarship listings.

Your college may offer tuition waivers to help cover your educational expenses. Many of these tuition

waivers have strict application deadlines. Check with the Office of Admission at the school you'll attend for more information.

Also, visit UCanGo2.org/Publications.html to download a copy of the *Are You Looking for Money?* booklet for tips and techniques for getting scholarships, as well as other tools and publications to help you find ways to pay for college.



If you're a student of Native American heritage, contact your tribal office to ask about programs you may qualify for. Visit theamericanindiancenter.org/oklahoma-tribes to find contact information for your tribe. A few are listed on our *Scholarship Success Guide*, available at UCanGo2.org/Publications.html.

Want more information about scholarships and financial aid? 'Like' us on Facebook ([Facebook.com/UCanGo2](https://www.facebook.com/UCanGo2) and [Facebook.com/OKcollegestart](https://www.facebook.com/OKcollegestart)) to learn about preparing for college, completing the FAFSA and finding financial aid and scholarships. At least one scholarship per week is posted on our Facebook page!

Beware of scams! Stay away from companies who claim "to do all the work" or those that "guarantee results." Remember you never have to pay money to receive a scholarship. These are all games scammers use to trick you out of your hard-earned money.



What organizations do I belong to that may offer a scholarship?

What skills or hobbies do I have that may earn me a scholarship?

Federal Aid

There are several types of student aid awarded by the federal government including grants, work-study jobs and student loans. As with all federal aid, you must complete the FAFSA to apply. Find out more at www.StudentAid.gov.

Earned Money

Earned money is, well, money you earn. The **Federal Work-Study** program provides jobs for students with financial need. The program encourages you to work for your school or to perform work related to your major. Like a regular job, you work a set schedule and get paid an hourly wage.

Even if you don't qualify for work-study, working during school is a great idea, provided you can handle your responsibilities as a student, too. Any dollar you earn – through work-study or through a regular job – is one less dollar you'll need to borrow.

Myth: My family makes too much money for me to receive any aid. I don't need to fill out the FAFSA.

Reality: Never assume



your family makes too much money to qualify for aid. You may qualify

for other forms of financial aid, like unsubsidized loans, which aren't based on financial need. You never know unless you apply!

Loans

You may need to consider student loans to close the gap between free and earned money and college expenses. Like any other loan, when you take out a student loan you're promising to pay the money back. Even if you don't graduate, you still have to pay back every dollar you borrow, plus interest.

Federal Direct Loan - The main federal loan for students is called the Federal Direct Loan. All Direct Loans are either subsidized or unsubsidized. The government pays the interest on **subsidized loans** while you're in school. These loans are also based on the financial information you and your parent(s) provided on the FAFSA. You, the borrower, are responsible for all the interest on **unsubsidized loans**. The unsubsidized loan is available to most students, regardless of their financial situation. Repayment on both loans begins six months after the student graduates or drops below half-time enrollment status. The standard repayment term is 10 years.

PLUS Loan - Parents of undergraduate students can borrow through the PLUS program to help pay for their child's education. Parent PLUS loans have credit check requirements and, unless a deferment is requested and approved, repayment starts almost immediately. Graduate and professional students are also eligible to borrow funds through a similar type of PLUS loan program.



Tools to Use

Visit www.StudentAid.gov

and click "Types of Aid" to find information about

federal grants, work-study jobs and current student loan interest rates and fees. While there, check out the *Types of Federal Student Aid* video.

www.StudentAid.gov

also offers information about who's eligible to receive aid and how to apply for aid through the FAFSA.



Did You Know?

Many students are offered more loan funds from outside sources than they actually need. Remember,



you don't have to accept all funds

offered to you. Be cautious in pursuing additional loans outside those offered by your financial aid office.

Here are some tips to consider when borrowing money to pay for your education.

Turn to federal loans first. There are two categories of loans: federal student loans and private loans (sometimes called alternative loans). If you have to borrow to pay for school, do some research. Federal loans almost always have preferable interest rates and repayment options. However, some private loans are becoming more competitive, so do your homework. You'll want the best program available.

Borrow only what you'll need. When accepting a student loan, know how much money you'll actually need to cover your school expenses, including your basic living expenses for the school term. Many students are offered more loan funds from outside sources than they actually need. Remember, you don't have to accept all funds offered to you. Be cautious in pursuing additional loans outside those recommended by your financial aid office.

Be salary savvy. Consider the starting salary for your chosen occupation before taking out student loans. A good rule of thumb is to make sure your student loan payments won't exceed eight percent of your first-year monthly income after graduation.

Don't charge it. If possible, don't rely on credit cards for tuition or school-related expenses. Some families think it's easier to put all their college expenses on a credit card to avoid completing financial aid paperwork, but interest on student loans is usually far less than interest on credit cards.

State Aid

Did you know Oklahoma provides millions in free grants and scholarships to qualified students each year? Our state offers several programs you'll want to check out, including the:

Oklahoma Tuition Aid Grant (OTAG) Program - Awards grants to eligible Oklahoma students who need money to meet part of the cost of attending college or a career technology center. Because OTAG is a first-come-first-served source of financial aid, it's important to submit your FAFSA as soon as possible after Oct. 1 to make sure you don't miss out. Visit OKcollegestart.org to learn more.

Oklahoma Tuition Equalization Grant (OTEG) - Awards grants to Oklahoma students attending eligible Oklahoma not-for-profit, private or independent institutions. Family income cannot exceed \$50,000. For more information, visit OKcollegestart.org.

Oklahoma's Promise – Students must apply in the 8th, 9th or 10th grade, be a resident of Oklahoma, complete a specific high school curriculum, achieve at least a 2.50 GPA both in the curriculum and overall, and abide by certain conduct standards. The federal adjusted gross income of the student's family may not exceed \$55,000 at the time of application. In addition, the family income must not exceed \$100,000 each year the student is enrolled in postsecondary education (students must complete the FAFSA each year). Oklahoma's Promise will pay resident tuition at a public college or a portion of tuition at private institutions or public technology centers in Oklahoma. Learn more at okpromise.org.

Academic Scholars Program – Awards scholarships to Oklahoma students who score in the 99.5 percentile on the ACT or SAT exam. It's also given to in-state and out-of-state students who are named National Merit Scholars or finalists, Presidential Scholars or Institutional Nominees (non-resident participation is limited). Check out OKcollegestart.org to learn more.

Have questions? Call the Oklahoma State Regents for Higher Education's Student Information Hotline at 800.858.1840 or talk to your high school counselor about how to apply.

Here are some questions associated with the financial aid information provided in this section of the workbook. Fill in the blanks and check your answers at the bottom of the page.

Financial Aid Quiz

1. If I'm a senior in high school, graduating in the spring, when do I complete my FAFSA?

2. For which type of loan does the federal government pay interest while I'm in school?

3. How do I apply for the Oklahoma Tuition Aid Grant (OTAG)?

4. Where can I go to fill out the FAFSA application online?

5. Where can I find a list of available scholarships and a flyer with tips for how to win them?

Answers: 1. As soon as possible after Oct. 1 of my senior year; 2. Federal Direct Subsidized Loan; 3. Complete the FAFSA as soon after Oct. 1 as possible; 4. FAFSA.gov; 5. UCanGo2.org



Photo provided by the University of Oklahoma

Academic adviser: The person at a college or university who helps students decide what classes to take, what major to pursue, etc. An adviser is similar to a high school guidance counselor.

Admission requirements: Students wanting to attend an Oklahoma college or university must meet certain requirements to be considered for admission, such as achieving a specified ACT or SAT score, reaching a certain high school grade-point average and/or rank in class, taking specified high school courses, etc.

Advanced Placement (AP) courses: Courses that allow students to take college-level coursework in high school. Many Oklahoma colleges and universities award college credit to students who successfully complete these courses and pass the corresponding AP exams.

Associate degree: Degree given upon completion of two years of full-time study or the equivalent. Most associate degrees are awarded by two-year colleges, although some four-year universities also offer associate degrees. Some associate degrees transfer to four-year universities; others are for career preparation.

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Bachelor’s degree / Baccalaureate: Degree given upon completion of four years of full-time study or the equivalent.

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Certificate: Granted by a vocational/technical school or proprietary/trade school upon completion of a program; usually requires less than two years of full-time study. Some public and private universities and community colleges offer certificates, too.

Class rank: Ranking of a student within a high school graduating class based upon his or her high school grade-point average.

Clock hour: A 50- to 60-minute class, lecture, recitation, faculty-supervised laboratory, shop training or internship. Also, can be 60 minutes of preparation in a correspondence course.

College: An independent institution of higher learning offering courses of general study leading to associate, bachelor’s or graduate level degree programs.

College catalog: A booklet published by an individual college or university that contains detailed descriptions of course and degree offerings, fees, academic policies and requirements for graduation.

Community college: Also known as a “two-year college,” a community college grants associate degrees for transfer to four-year institutions or for career preparation. Community colleges usually offer flexible class schedules with smaller class sizes. They are known as open door institutions because performance standards (standardized test scores or combination of class rank and grade-point average) are not required for admission.

Commuter college: A college at which students live off-campus and travel to campus for classes.

Concurrent enrollment: A program that allows eligible high school students (juniors and seniors) to take credit-earning college courses.

Cost of attendance: The estimated total cost of attending a college for one year. This amount includes tuition, fees, room and board, books, supplies and travel expenses.

Credit hour: One unit of academic credit, representing attendance at one scheduled period of instruction per week throughout a semester, quarter or term. Most college classes are three credit hours, meaning their total meeting time for a week is three hours. To calculate tuition, multiply the number of credit hours for each class (three) by the cost of tuition per credit hour.

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Default: Failure of a borrower to repay his or her student loan according to the terms agreed upon when the promissory note was signed. Defaulted accounts are reported to the major consumer reporting agencies, which may affect a borrower’s ability to get credit in the future.

Deferment: An authorized period of time during which a student loan borrower may postpone principal payments and/or interest payments.

Degree: A recognition of academic achievement at a particular level granted by an institution of higher education, normally as the result of successfully completing a program of study.

Direct PLUS Loan (parent loan): A non-need-based loan available to parents with a good credit history to help pay educational expenses of a dependent, undergraduate student who’s enrolled on at least a half-time basis.

Direct Subsidized Loan: A need-based education loan for undergraduate students for which interest is paid by the federal government while the student is in school and during specified periods, such as deferment.

Direct Unsubsidized Loan: A non-need-based loan for undergraduate and graduate students for which interest isn’t paid by the federal government. Borrowers are responsible for all interest accrued on unsubsidized loans from the date the loan is disbursed.

Doctorate (doctoral degree): The highest level of academic achievement in our country.

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Expected Family Contribution (EFC): The amount a student and his or her family may be expected to pay toward college expenses for one academic year. This amount is calculated based on the information supplied by the student and parents on the FAFSA.

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Federal Work-Study (student employment): A program providing part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay educational expenses. The program encourages community service employment and work related to each student’s course of study.

Financial aid: Money provided to the student and/or parent(s) to help pay for the student’s education. Major forms of financial aid include free aid (grants and scholarships), earned aid (work-study) and loans.

Financial need: The difference between the college’s cost of attendance and the expected family contribution is the student’s financial need.

Free Application for Federal Student Aid (FAFSA): A federal form required each year to apply for federal student aid. Forms are available online at FAFSA.gov. The information provided on this form is used to determine the student’s expected family contribution (EFC), which allows financial aid offices to identify the types of aid the student is eligible to receive.

Full-time student: An undergraduate student enrolled in at least 12 credit hours or a graduate student enrolled in at least 9 credit hours, or the equivalent, in one semester or academic term.

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Grace period: A transition period – generally six months following the date a borrower leaves school or drops below half-time enrollment status – during which the borrower isn’t required to make student loan payments. This period is designed to help the borrower prepare for repayment.

Graduate student: A student working toward a master’s or doctoral degree.

Grant: Aid that's often based on financial need and usually doesn't have to be repaid.

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Half-time student: An undergraduate student enrolled in at least six credit hours or a graduate student enrolled in at least five credit hours, or the equivalent, in one semester or academic term.

High school grade-point average (GPA): Average of all grades earned in the ninth through 12th grades.

Higher education center: Institution with flexible admission standards that provides higher education opportunities to citizens in the areas surrounding the center. The center works with various colleges and universities to provide undergraduate and graduate courses and students can earn an associate, bachelor's or master's degree.

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Independent colleges and universities: Accredited colleges and universities that offer associate, bachelor's and/or graduate degrees in traditional subject areas. Private colleges and universities are not supported by state taxes. They receive the bulk of their revenues from tuition, donations and grants.

Interest: A fee charged for the use of borrowed money. Interest is calculated as a percentage of the principal loan amount. The rate may remain constant throughout the life of the loan (fixed rate) or it may change at specified times (variable rate).

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Lender: A financial institution (e.g., bank, savings and loan or credit union) that loans funds to students and parents for educational costs through the private or alternative loan program. These loans typically have higher interest rates and less favorable repayment options than federal loans. All federal education loans are funded by the U.S. Treasury through the Direct Loan program.

Loan: Borrowed money that must be repaid with interest.

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Major: An academic subject area, such as economics or geology, in which students take many courses and choose to earn a degree.

Master Promissory Note (MPN): The MPN is a legal agreement that lists conditions under which a federal student loan is borrowed and the terms under which the borrower agrees to repay the loan with interest. It allows a borrower to receive loans for either a single academic year or multiple academic years.

Master's degree: A graduate degree that follows a bachelor's degree; may be required before earning a doctoral degree.

Minor: An area of interest studied at the same time as a major. It requires fewer courses than a major.

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Part-time student: A student who is enrolled in a certain number of course credits or hours which are less than full-time. For an undergraduate student this is usually less than 12 credits or hours. For a graduate student, it is usually less than nine credits or hours.

Prerequisite: A course which a student must take before enrolling in another (usually more challenging) course.

Private School: Sometimes called "independent schools," these accredited colleges and universities offer associate, bachelor's and/or graduate degrees in traditional subject areas. They aren't supported by state taxes and are considered not-for-profit. The bulk of their revenue comes from tuition, donations and grants.

Professional student: A student majoring in what are considered the professional degrees. These include Veterinary Medicine (D.V.M.), Law (J.D. or LL.B.), Medicine (M.D.), Engineering, Business Administration (MBA), Nursing (B.Sc.N.), Pharmacy (Pharm.D.) and more.

Proprietary/trade school: A privately owned or out-of-state institution offering courses in Oklahoma. This type of school prepares students for direct entry into an occupation or profession.

Public Liberal Arts University: An institution that grants bachelor's degrees in arts and science fields, including humanities. A public liberal arts university tends to have smaller class sizes that facilitate close interaction between faculty and students.

Regional university: A university that offers bachelor’s and master’s degrees, and in some instances, associate and professional degrees. While regional universities focus primarily on instruction, they are also responsible for extension and public service, as well as some research. They tend to have mid-sized student populations and campuses.

Research university: Also known as a “comprehensive university,” a university that grants bachelor’s, graduate and professional degrees and offers a wide variety of courses and degree programs. Along with instruction, these institutions also focus on research, extension and public service. Research universities usually have large student bodies and expansive campuses.

Residential college: A college at which students may live on-campus in dormitories or apartments.

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Scholarships: Financial awards given for a variety of reasons, such as good grades, special talents or career plans. Scholarships don’t have to be repaid.

Semester: Calendar system used by colleges and universities. Classes and grade reports are commonly divided into two periods, usually fall and spring, each lasting about 16 weeks and one period in the summer, usually lasting eight weeks.

Standardized test (ACT or SAT): Test used by colleges and universities to evaluate applicants’ academic skills and abilities. The standardized tests most widely used by colleges and universities are the ACT and SAT. Oklahoma state colleges and universities rely primarily on the ACT.

State (public) colleges and universities: Colleges and universities that receive funding from state taxes to pay part of operating costs.

Subject area test: Standardized tests given by ACT in math, science, reading and English. Public colleges and universities look at these test scores when helping students enroll in courses.

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Technical branch: Institution that has a special emphasis on education and training in technical fields. Some technical branches offer academic courses and programs, but not all institutions offer two-year programs that lead to an associate degree.

Technology center: A school that prepares students to enter a specialized career, trade or vocation.

Tribal College: A college controlled and operated by a Native American tribe that provides accredited degrees and/or vocational training for both Native American and non-Native American students. Tribal colleges include Native American culture, language and/or traditions in their coursework.

Tribal Grant: Financial assistance given by many Native American tribes to help their members pay college expenses. Qualifications and grant amounts vary by tribe.

Trimester: Calendar system used primarily by the state’s technical branches. Classes and grade reports are divided into three periods, each lasting about 10 weeks.

Tuition: The charge or fee for instruction at a public or private college or university.

Two-year college: An institution that grants associate degrees for transfer to four-year institutions or for career preparation. Two-year colleges usually offer flexible class schedules with smaller class sizes. They are known as open door institutions because performance standards (standardized test scores or combination of class rank and grade-point average) are not required for admission.

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Undergraduate student: A student at an eligible school who’s enrolled in a two-, four- or five-year program that’s designed to lead to an Associate or Bachelor’s degree.

University: A higher education institution that usually offers four-year degrees, as well as degrees beyond the baccalaureate level (graduate and professional degrees). They may also offer associate degrees.

U.S. Department of Education: A government agency that oversees education and federal student aid in the United States.

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