

Section 4: How Do I Get There?

The Journey Starts Here

The Road from Middle School to High School

It may seem like it's too early to think about college, but it's not. Your journey to college can begin today. Going to college can give you more advantages in life. It can help you find a rewarding career with better pay and give you opportunities you wouldn't have if you stopped your education after graduating from high school. It's true your high school courses and grades are the ones that will count for getting into college, but the courses you take in middle school are the building blocks for high school. For example, if you take more challenging math classes in middle school, you'll be learning the basics that will prepare you for more advanced math and science courses in high school, which will help you succeed on college entrance exams.



Have you considered taking a foreign language course in middle school, if it's available? Many college programs require two years of foreign language. Taking a foreign language in middle school can give you a head start on mastering a new language.

While you're in middle school and high school, you'll also have chances to participate in activities outside of regular class work, such as sports, clubs, music and community service projects. Take advantage of these extracurricular activities, and keep a record of everything you do. Colleges like to see students with experience in different settings outside the classroom. Be sure to ask your teacher or counselor about enrolling in the Oklahoma's Promise scholarship program when you're in the 8th, 9th or 10th grade. You'll learn more about Oklahoma's Promise on page 17.



The Road from High School to College

You can go to college. You just have to be willing to work hard, take the right classes in high school and earn the right grades to continue your education. Your teachers and counselors will have an up-to-date list of courses required for college admission. Check in with an advisor often to make sure you're taking the classes you need, and don't forget to keep track of all your extracurricular activities for scholarship applications. You can

keep track of your classes online at OKcollegestart.org, or you can download and print a copy of our *Tracking Your Classes & Achievements* worksheet in the *Resources* section at UCanGo2.org.

A college admission counselor looks at a lot of different things when deciding if you're qualified to enroll:

- ✓ “Core” classes you took in high school (classes required for entrance into most colleges).
- ✓ Your high school GPA, especially for your “core” classes.
- ✓ ACT/SAT scores.
- ✓ Your high school class ranking.

To keep your GPA at an acceptable level, you will have to keep your eye on your college goal through every grade in high school. Don't give in to the temptation to “slack off” until your junior or senior year.

Students

Write down the names of two or three colleges you might like to attend. Why do these colleges interest you?

Parents

Look at the names of colleges that interest your child. Discuss the reasons he's interested in those schools. Visit OKcollegestart.org with him to research college tuition and entrance requirements.



Paying for College

College is an important investment in your future. Yes, it can be expensive, but you may not be aware that the cost of attending an Oklahoma state college or university is among the lowest in the nation. Don't let the cost of higher education keep you from reaching your goals. Here are three important things to remember when planning for college expenses:

1. Save whatever you can.

It's not too late to start saving for college! Ask your parents and grandparents to check into the Oklahoma 529 College Savings Plan, a tax-deferred program that can help your family save for your college education. For more information, visit OK4saving.org.

Do YOU have a savings account? Look at what can happen when you save just \$20 a month from now to age 18.

College Savings Forecast

| Age you begin saving | \$20 per month to age 18 | \$30 per month to age 18 | \$50 per month to age 18 | \$100 per month to age 18 |
|----------------------|--------------------------|--------------------------|--------------------------|---------------------------|
| Birth | \$6,984 | \$10,476 | \$17,460 | \$34,920 |
| 5 Years Old | \$4,382 | \$6,573 | \$10,955 | \$21,911 |
| 10 Years Old | \$2,355 | \$3,532 | \$5,887 | \$11,774 |
| 15 Years Old | \$785 | \$1,163 | \$1,938 | \$3,875 |

2. Learn all you can about financial aid.

Most students need some help paying for college. State agencies, the U.S. Department of Education and even individual colleges provide financial assistance to help you meet the expenses of higher education. Recently, federal programs have increased the amount of financial aid available for middle- and low-income families.

Financial aid is money that's available to help you and your family manage the cost of college. Some types of financial aid are:

- ✓ Grants
- ✓ Scholarships
- ✓ Work-study
- ✓ Student loans

It all starts with the Free Application for Federal Student Aid (FAFSA). To apply for federal and state financial aid, you'll fill out a FAFSA for the first time in your senior year of high school, then every year you need aid during college.

3. Free money first, loans last.

Grants and scholarships are often called “free money,” because they don't have to be paid back. So when it's time to apply for financial aid, make sure to check into every type of grant and scholarship that might be available to you. Start applying for scholarships in your junior year, and continue throughout your senior year, because most grants and scholarships are awarded on a first-come, first-served basis.

Here in Oklahoma, students whose parents earn \$50,000 or less in a year have a tremendous scholarship opportunity! It's called Oklahoma's Promise.

Upon completion of the Oklahoma's Promise requirements, students will earn:

- ✓ Free tuition at an Oklahoma public two-year college or four-year university; or
- ✓ A portion of tuition at an Oklahoma private college or university; or
- ✓ A portion of tuition for courses at public technology centers that are approved for credit toward an Associate of Applied Science degree at a public college.

Students can enroll in this program during the 8th, 9th or 10th grade and must promise to meet the program requirements. If you're interested in this program, be sure to tell your parents, teachers and counselors! More information can be found at [OKPromise.org](https://okpromise.org).

You can also visit these websites for more scholarship information:

[OKcollegestart.org](https://okcollegestart.org)
[FastWeb.com](https://fastweb.com)
[SchoolSoup.com](https://schoolsoup.com)
[FinAid.org](https://findaid.org)

[Scholarship-Monkey.com](https://scholarship-monkey.com)
[ScholarshipExperts.com](https://scholarshipexperts.com)
[Scholarships4School.com](https://scholarships4school.com)

Work-study is another type of financial aid that doesn't have to be paid back. Money that you earn in a part-time job is paid directly to your school to help cover your college expenses. Plus, it's a great way to get job experience before you graduate from college!

Student loans are available to cover the costs of college that can't be paid with free aid or family savings. If you have to borrow money to pay for school, don't ever borrow more than you need, because all loans must be paid back—with interest. See the glossary in the back of your workbook for more information about the types of loans that may be available to you.

UCanGo2 offers tons of information about planning, preparing and paying for college. Learn about grants, scholarships and student loans at [UCanGo2.org](https://ucango2.org).

Be sure to give this workbook to your parents. They may not know about their options and the financial aid you may be eligible to receive. The sooner your family starts planning for college, the better!