

The Great College Mystery!

Journey to Your Dreams



What Is Get Ready All About?

Get Ready gives students and their families information about colleges and careers. The web below shows the different ways Get Ready shares this information. See if you can figure out what each picture represents and then write it on the line.



Activities with this symbol meet at least one of the Minnesota academic standards for reading, writing and math.

What Is It All About?

**Does going to college seem like a mystery to you?
It doesn't have to be.**

It takes planning and money to get a college education. However, if you start preparing now, you can go to any kind of college you want!

In order to go to college, you'll need to discover the answers to important questions like these:

How can college help me?

Why is college so important?

What classes should I take in high school?

What are the different types of colleges?



What's the price of getting a higher education?

How do I get into college?

How will I pay for my higher education?

Let's Meet Our Cast of Characters:

Hi, I'm Marcus. I want to be a middle school teacher. That means I'll have to go to college for four years. I like learning new things, especially in science. As a teacher, I'll be able to help kids every day and be a good role model.



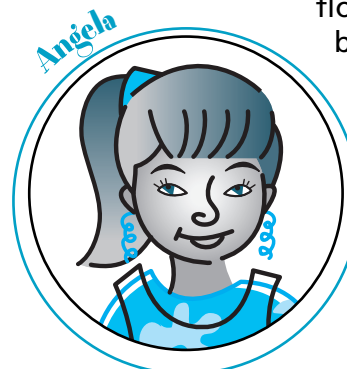
Hi, I'm Ilhan. I like reading, writing, talking with my friends and meeting new people. My favorite subjects are social studies and language arts. I want to be a newspaper reporter, where I could learn a lot and share information with other people. I will go to a four-year college to study journalism.



Hi, I'm Maylee. I love animals and want to be a veterinarian. I have a dog and a cat now, and I take good care of them. My favorite subjects in school are science and math. I will go to a four-year college, and then to veterinary school for another four years.



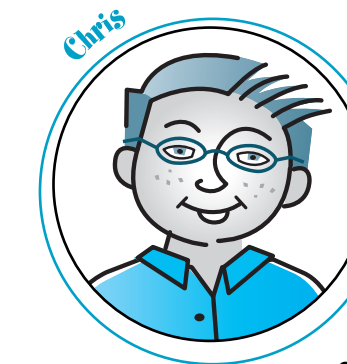
Hi, I'm Angela. I love plants and flowers, and would like to be a florist, so I will go to a technical college for two years. I would like to start my own flower shop. I'm good at math and art. I'm organized, even when I'm busy, and I love meeting new people.



Hi, I'm Peter. I want to become a landscape architect, so I can make beautiful parks and gardens. I love building things and being outdoors, so this job would be fun for me. I'll go to a two-year school to learn more about plants and design. Then I will transfer to a four-year school.



Hi, I'm Chris. I want to be an artist, because I love drawing, acting and building different kinds of sculptures. I'm creative and outgoing, and I like trying new things. I will probably go to a four-year art college, where I will gain experience and learn more about different types of art.



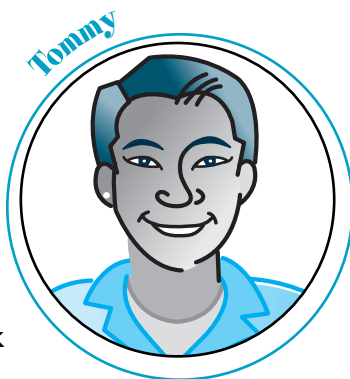
Hi, I'm Nou. I am a college student studying to be a civil engineer at a four-year college. That means I'll learn ways to help build a bigger and better place for all of us to live. I have a work-study job as a tutor, and will have an internship over the summer. I love to travel and see different places.



Hi, I'm Eddie. I went to a community college for two years to learn how to run my own business. Now, I own a gas station. I like visiting with my customers when they come in, and I feel I'm part of my community. I also like riding my bike and playing baseball.



Hi, I'm Tommy. I'm an Education Liaison with the *Get Ready* program. I went to a community college for two years and then transferred to a university for two years to get my bachelor's degree in psychology, which took a total of four years of higher education. I love working with kids and helping them set goals for their future. I also like listening to music, watching movies and playing soccer.



Hi, I'm Mrs. Girard. I'm a school librarian. I had to go to college for six years to become a librarian. Now I enjoy helping students do research and select books. I love to read and I also like working on the computer. In a library, there is always something new to learn.




Hi, I'm Ms. Jackson. I always wanted to be a teacher because I love working with children, and I always get to learn new things. I went to a four-year college, and then became a fifth grade teacher. I also like to play the piano, go canoeing and travel with my family.



Hi, I'm Ms. Drucker. I went to college for four years, and then to graduate school for two more years to earn my master's degree. Now, I'm a school counselor, and I enjoy meeting with students every day. I also like hiking and photography.




Why Is College Important?



Peter: I'd never thought about college. I had a million questions, so I went to my teacher, Ms. Jackson, for some answers.

Peter: All teachers need a college education, so I knew that she'd be able to help me. I explained that when I get older I want to get a job where I can work with plants. I wanted to know if college would help me do that.



Ms. Jackson: College helps people every day, in many different ways. Can you think of ways college might help you?

Investigation

What are some ways that college can improve your life?

List three ways going to college would affect your career:

1. _____
2. _____
3. _____

List three ways going to college would affect the way you live:

1. _____
2. _____
3. _____

List three new experiences you might gain by going to college:

1. _____
2. _____
3. _____

List three ways you can give back to your community with a college education:

1. _____
2. _____
3. _____

 In your own words, write two to three sentences that summarize the ideas on this page:

College Helps You Explore Careers



Maylee's older cousin, Nou, is studying to become a civil engineer at Tri-City College. Maylee figured her cousin would be a good source of information about college, so she decided to pay Nou a visit.

Maylee: Why should I go to college?

Nou: There are many reasons to go to college, but one of the most important reasons is that you can explore different careers.

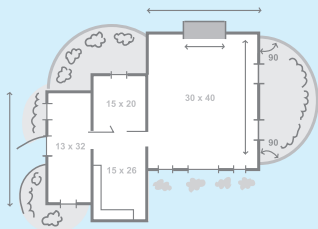
Maylee: What do you mean?

Nou: Well, take a house for example. Have you ever thought about how many different careers it takes to build a house?

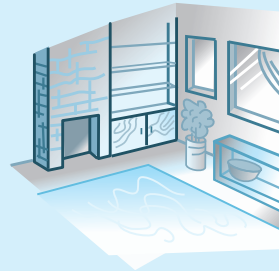


Investigation

Help Maylee and Nou list as many jobs as possible for each stage of building a house.



Engineers _____




Cabinetmakers _____



Carpenters _____



Roofers _____

 In your own words, what is the main idea of this activity? _____

Show Me the Money!

Maylee shared what she had discovered about careers with Marcus. They decided to talk with Tommy for more information.

Marcus: I never realized that college could help me prepare for a career!




Tommy: Exactly, no matter what you want to be, having a college education can really help you. There's another area college can really help.

Maylee: What's that?

Tommy: Going to college can help you live the lifestyle you want to live when you become an adult. Let's do some math so you can see what I mean.

Investigation

Does it pay to go to college?

 Pretend that you're an adult. You will need a place to live, food, clothing and other costs (doctor bills, electricity, heat, furniture). This is called the cost of living. It's about \$1,000 a month. Subtract this cost from the different levels of income. Then, subtract the costs of the other things you want to purchase.

	Less than High School Education	High School Education	College Education
What will your monthly income be?	\$ 1,300	\$ 2,100	\$ 4,100
The cost of living for a month	- 1,000	- 1,000	- 1,000
How much money will you have left over?	\$ _____	\$ _____	\$ _____
Deposit in savings account:	- _____	- _____	- _____
How much money will you have left over?	\$ _____	\$ _____	\$ _____
What do you want to buy? _____ Cost:	- _____	- _____	- _____
How much money will you have left over?	\$ _____	\$ _____	\$ _____
What do you want to buy? _____ Cost:	- _____	- _____	- _____
How much money will you have left over?	\$ _____	\$ _____	\$ _____
What do you want to buy? _____ Cost:	- _____	- _____	- _____
How much money will you have left over?	\$ _____	\$ _____	\$ _____

Examples of what things cost:

CDs \$15, tennis shoes \$100, video game \$50, bike \$150, car payment \$200, pet food \$30, inline skates \$200, new clothes \$70, night out with your friends \$20, sports equipment \$100, books \$10, 24 pack of pop \$5, bus pass \$50.

What are the advantages of having more education? _____

College = New Experiences

Maylee & Chris



The next week, Nou left a message at Maylee's house asking if she and Chris wanted to go to a musical with her at her college. Maylee didn't know what that meant, so she decided to talk to Ms. Jackson.

Chris: What are some other things we can explore in college?

Ms. Jackson: Well, you will have the opportunity to experience a variety of activities. Some will help you decide what you want to be when you grow up. Others will help you learn more about yourself and the community in which you live. You may also have the opportunity to visit other communities and even other countries.

Ms. Jackson



Maylee: What is a musical?

Ms. Jackson: A musical is a play set to music. A musical is only one of the many new experiences that you may have when you go to college.

Investigation

Let's investigate some of the new experiences you may have at college.

Below are some activities that you may participate in when you go to college. Check the boxes of activities that interest you. If you have time, learn more about these activities by going on the Internet or talking with your mentor.

- Visit a foreign country
- Study in another country
- Attend a sporting event that you have never seen live before
- Help write the school newspaper
- Play intramural sports
- Attend an opera
- Attend a musical
- Attend a dance recital
- Attend an orchestral concert
- Volunteer for a program that helps the community
- Join a chess club
- Join the debate team
- Work on campus to make some extra spending money
- Make a new friend and learn about his or her culture
- Live in a dormitory
- Join a cultural club
- Join a religious group
- Join a language club
- Join a fraternity or sorority
- Join a performing hip-hop group

Can you think of any other experiences that you would like to have in college?

What are two questions you have about college after completing this page?

Q. _____

Q. _____

A. _____

A. _____

Give Back to Your Community



Chris: Maylee explained some of the benefits of going to college. We can explore different careers, experience new things and live the lifestyle we want to have. Ms. Jackson also told me that if I went to college, I would be able to give back to my community.

What do you think it means to give back to the community? _____



Eddie: There are many ways to give back to the community. For example, I could host a community car wash fund-raiser or give free gas to needy families. There are so many things you can do now and while you are in college to start giving back to your community.

What can you do now to begin giving back to your community? _____

Eddie: Giving back to the community helps you learn more about the people in your community. Another benefit of community work is that colleges appreciate students who have taken the time to help others. That means that doing community work may help you get into college.

List a few examples of projects you could plan to help your classroom or school. _____

Investigation

Choose one of the projects you listed above and plan how you would make it happen.

Which project are you going to plan? _____

Step 1: _____ Step 6: _____

Step 2: _____ Step 7: _____

Step 3: _____ Step 8: _____

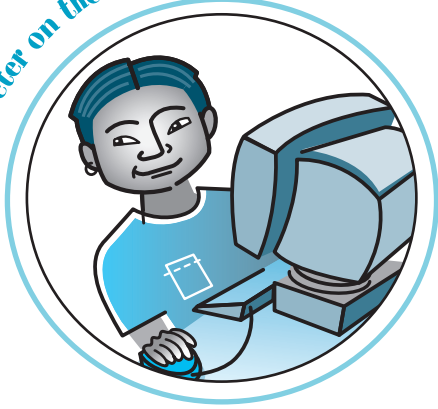
Step 4: _____ Step 9: _____

Step 5: _____ Step 10: _____

Learn From a College Graduate

Peter: Maylee and Marcus told me about the many benefits of going to college, but I still had some questions. I decided to write Ms. Jackson a letter to get more answers.

Peter on the computer



December 1, 2008

Dear Peter,
I am excited to see that you are interested in college, and am happy to write back. I hope this helps you decide to go to college and become what you want to be.

1. I went to a four-year college and got my bachelor's degree. In order to become a licensed certified teacher, I needed to go to a four-year college.
2. I always wanted to become a teacher because I love working with children. I always learn new things being a teacher.
3. During college, I also played the piano, went canoeing and traveled.
4. Yes, I always wanted to be a teacher.
5. I used a combination of grants, scholarships, work study and loans to pay for college. Remember to keep your grades up and get involved in your community so that you can apply for scholarships.

Thank you very much for writing to me and asking about my career and college experiences. I hope this helps with your choices in life. Make sure you come back to tell me which college you plan on going to and what you want to become.

Sincerely,

Ms. Jackson

Dear Ms. Jackson,

November 1, 2008

I was hoping you could answer a few questions about your career and college choices that helped you become who you are today.

1. What college did you go to and why?
2. What made you want to become an elementary grade teacher?
3. Were you involved in other activities during college?
4. Did you want to be a teacher when you were my age or did you want to be something else?
5. How did you pay for college?

Thank you for answering my questions. I can't wait to read your response.

Sincerely,

Peter

Ms. Jackson



Investigation



Now it's your turn to think of some questions you have about college and who could answer them. Use the space below to write a letter to someone. This could be your Get Ready staff member or another adult at your school. Your letter should include questions you have about college and should be written to someone you can actually give the letter to. It might be good to ask about why they went to college. Maybe their answers will help you solve the great college mystery!

Lined writing area for the letter.

What Is High School All About?

Angela knew she wanted to go to college to become a florist. She realized that good grades would help her get into college, but she really wanted to know more about her high school choices. She decided to ask her school counselor, Ms. Drucker.

Ms. Drucker: Well, the first thing you need to do is find out which classes your high school requires for graduation. High school also allows you to explore your interests by choosing optional classes called electives.

Angela



Angela: Hi, Ms. Drucker. I want to learn more about high school. How do I pick the right classes?

Ms. Drucker



Investigation

What are your interests?

Angela took an interest survey to identify her interests. Now it's your turn. Complete the survey below by placing a check in the box next to all of the activities that interest you now or that you think might interest you in the future. You can use these interests to choose electives in high school. There are no wrong answers.

- | | | |
|--|--|---|
| <input type="checkbox"/> Acting | <input type="checkbox"/> Hiking | <input type="checkbox"/> Styling hair |
| <input type="checkbox"/> Animals | <input type="checkbox"/> Investigating | <input type="checkbox"/> Taking pictures |
| <input type="checkbox"/> Arts and crafts | <input type="checkbox"/> Learning languages | <input type="checkbox"/> Teaching |
| <input type="checkbox"/> Cooking | <input type="checkbox"/> Listening to music | <input type="checkbox"/> Telling jokes |
| <input type="checkbox"/> Counting money | <input type="checkbox"/> Organizing | <input type="checkbox"/> Traveling |
| <input type="checkbox"/> Dancing | <input type="checkbox"/> Painting | <input type="checkbox"/> Volunteering |
| <input type="checkbox"/> Debate | <input type="checkbox"/> Playing an instrument | <input type="checkbox"/> Working on cars |
| <input type="checkbox"/> Decorating | <input type="checkbox"/> Playing games | <input type="checkbox"/> Working on computers |
| <input type="checkbox"/> Doing experiments | <input type="checkbox"/> Reading maps | <input type="checkbox"/> Working outdoors |
| <input type="checkbox"/> Drawing | <input type="checkbox"/> Selling things | <input type="checkbox"/> Working with kids |
| <input type="checkbox"/> Exercising | <input type="checkbox"/> Sewing | <input type="checkbox"/> Writing articles |
| <input type="checkbox"/> Giving speeches | <input type="checkbox"/> Singing | <input type="checkbox"/> Writing music |
| <input type="checkbox"/> Helping people | <input type="checkbox"/> Sports | <input type="checkbox"/> Writing stories |

Choose the Right Classes

Ms. Drucker: In high school, you can't just take any classes you want.

Angela: What do you mean?

Ms. Drucker: Well, most high schools require students to take certain classes each year. These classes prepare you for the classes you take the following year. They are usually required for you to graduate. They also help you prepare for college. But don't forget: you also can take a few electives each year too!



Here is a list of minimum recommended high school classes for you to take.



Language Arts (4 years)

People who succeed are people who can read and write. Everyone must be able to speak clearly and write well. You should prepare by taking as many classes in reading, writing, and speaking as you can fit into your schedule.



World Language (2 years)

Studying different languages is a great way to understand how other people live and think. There will be many languages to choose from in high school, but make sure you take at least two years of the same language.



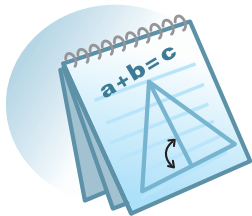
Social Studies (3½ years)

Social studies helps you understand what is happening in the world. Classes in geography, history and economics will help make you a smarter citizen and prepare you for college-level courses.



The Arts (1 year)

Art helps you explore and appreciate your creative side. It is recommended that you take at least one year of fine arts in high school. This might include music, drama, dance or the visual arts.

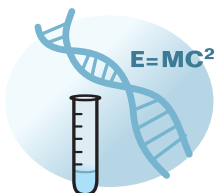


Mathematics (3 years)

Everyone uses numbers in the real world to solve problems. Two years of algebra and one year of geometry are recommended for high school students, but it is best to take more than that.

Electives

High school gives you the opportunity to explore your interests through optional classes that are called electives. These are not required, but you can take them to learn more about things that may interest you.



Science (3 years)

Learning how things work and understanding the world around you is exciting. Biology, chemistry and physics are good subjects to prepare for college.

Make sure you also take at least one computer class. It may not be required for graduation, but all students need to know how to use computers in today's world.

Investigation

Use the information Ms. Drucker gave Angela to figure out what your high school schedule might look like. You won't always be able to choose which period each class is held, but you will be able to choose many of your classes. Fill in the required classes first. Then fill in your empty periods with other courses and electives that fit your interests. You can review your interest survey on page 11 to help you.

HIGH SCHOOL CLASS SCHEDULE FOR _____

Class Period	9th Grade	10th Grade	11th Grade	12th Grade
1				
2				
3				
lunch				
4				
5				
6				
after school				

RECOMMENDED CLASSES

Language Arts:
 English 9
 English 10
 English 11
 English 12

Social Studies:
 Geography
 U.S. History
 Economics
 World History
 Civics

Math:
 Algebra I
 Geometry
 Algebra II
 Trigonometry/Calculus

Science:
 Earth Science
 Biology
 Chemistry
 Physics

World Languages:
 Chinese
 French
 German
 Spanish

The Arts:
 Drama
 Drawing
 Media Arts
 Music

ELECTIVES

Accounting
 Automotive
 Technology
 Computer
 Programming
 Construction
 Creative Writing
 Electronics
 Family/Consumer
 Science
 Film Studies

Graphic Design
 Journalism
 Keyboarding
 Marketing
 Photography
 Physical Education
 Public Speaking
 Web Design
 Welding
 Woodshop

Mrs. Girard



College Vocabulary

Mrs. Girard: Now that you've learned a bit about high school, it's time to learn more about college. Try to find some of the college words you are going to learn about.

application

books and supplies

campus

community college

degree

enrollment

entrance requirements

financial aid

grants

loans

major

minor

postsecondary

room and board

scholarships

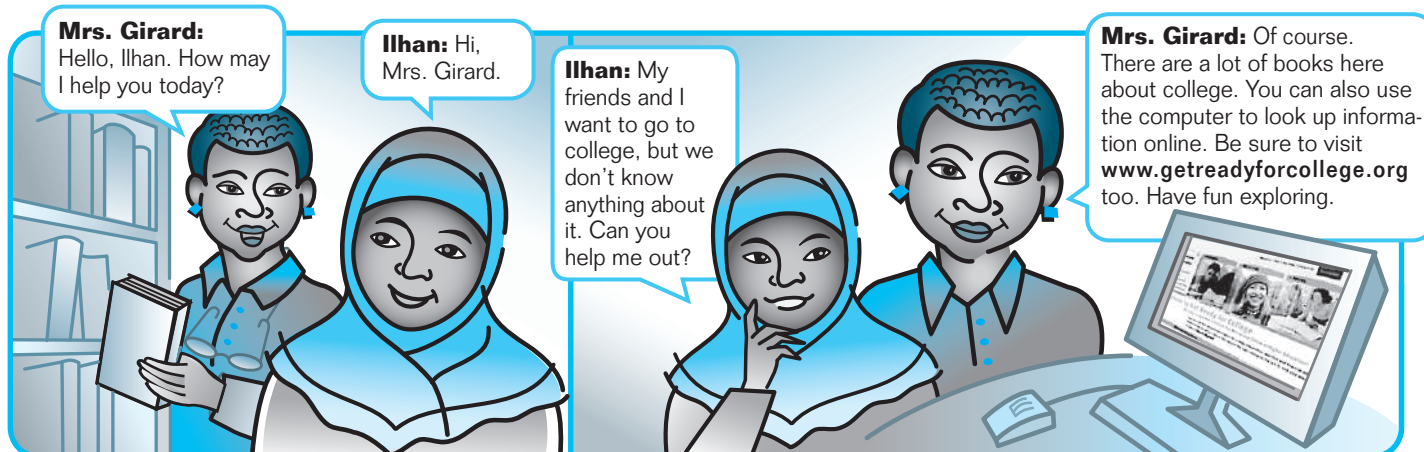
technical college

tuition

work study

E E A A W S F O Q V D S T S A T C D E L
 N N O P U C I I T B P L N B E X O R N V
 Y W T P P N O I T I U T W C C L M A R M
 Q R M R Y L V Z H M P E H S X M M O O W
 C A A F A P I S E Q A N Q T F Z U B L T
 C X Y D M N R C K E I J U N Z M N D L F
 A N N M N A C H A C R W O A T B I N M R
 T N N F L O S E A T O G G R M S T A E M
 O C J O C Z C L R R I F E G I A Y M N L
 M N H Y J Y C E K E P O P D N H C O T T
 Q C E K W O D S S N Q G N H O I O O Y J
 S V B W L M T F P T J U G I R Q L R R J
 W C X L Z U L O A N S M I G A M L Z D F
 L N E I D L N L Q Z A O Q R X N E I H S
 H G M Y K M T L F C A U P D E R G H C F
 E T L U A C K D M N A R V W G M E S X B
 S E I L P P U S D N A S K O O B E K F T
 T Y V F W K F A R J R E X W X I F N G F
 L X U Q E F I N A N C I A L A I D Z T B
 S T E C E S K G D P S Z J X X Z V P A S

Types of Colleges



Ilhan learned that different types of colleges prepare students for different kinds of careers. Most **postsecondary schools** can be described as public or private, two-year or four-year schools.

Public colleges are usually less expensive than private colleges because they are mostly funded by state governments. **Private colleges** fund themselves from tuition, fees and private sources.

Investigation

College Type	School Examples	Characteristics	Career Examples
Technical or Career College		<ul style="list-style-type: none"> • Classes prepare students for specific _____, especially careers that involve working with your _____. • Heavy emphasis on _____ and placing students in jobs. • _____ class sizes. • Awards _____, _____ or _____. • Usually takes ____ months to ____ years to complete. 	
Community College		<ul style="list-style-type: none"> • Programs focus on _____ necessary for a specific career. • Can often _____ credits to a _____ college or university. • Often _____ schools found in _____ communities. • _____ and _____ classes offered. • Awards _____, _____ or _____. • Usually takes ____ to ____ years to complete. 	
4-year College or University		<ul style="list-style-type: none"> • _____ are generally _____ in class sizes and more _____. • _____ are generally _____ in size and offer more _____. • Usually have _____ on campus. • Can be _____ or _____. • Awards _____ degrees or _____ degrees. • Usually takes ____ years to complete. 	

What Is Important to Me?

Ilhan



Ilhan: It's great to know there are so many options to choose from when it comes to college, but how do I know which one to choose?

Mrs. Girard: Well, it's helpful to start thinking about what is important to you when selecting the right college because different colleges offer different things.

Mrs. Girard



Investigation

Discover what's important to you. Mark the items that interest you most.

I want to go to college because...

- I know what I want to be/do
- I want to discover what I want to be/do
- I want to learn new things
- I want to meet new people
- I want to have fun

I will take classes with...

- Friends from high school **OR**
- New friends I made in college **OR**
- A combination of old and new friends

I want the college to be...

- In a big city **OR**
- In a smaller town
- Near home **OR**
- Far from home

I want to go to a...

- Big college **OR**
- Small college
- Technical college or career school
- Community college
- 4-year college or university

I will go to college...

- Full time **OR**
- Part time
- On weekdays **OR**
- On weekends **OR**
- At night

I want to live...

- On campus **OR**
- Off campus in an apartment **OR**
- At home with my family

To get to class, I will...

- Walk or ride a bike
- Take a bus
- Drive a car
- Ride with friends

Why are these characteristics important to you when choosing a college? _____

Comparing Colleges

You've learned about each type of college and what is important to you when choosing a college. Now let's learn about a few schools that might interest you. This will help you compare different types of schools and what makes them so different.

College Vocabulary

Enrollment is the number of students who take classes at a school.

Tuition is what it costs to take classes.

Room and board is what it costs for housing (room) and meals (board) at college.

Entrance requirements are specific criteria set by a college that you must meet to be accepted.

A **degree** is what you get when you graduate from college. It might be an associate, bachelor's, master's or doctoral degree. You can also earn a certificate or diploma for shorter programs.

Investigation

Technical or Career College

Examples:

ITT Technical Institute

Name: _____

Location: _____

Web Site: _____

Enrollment: _____

Tuition: _____ Room & Board (Housing): _____

Entrance Requirements: _____

Degrees Offered: _____

Possible Careers: _____

Special Activities: _____

Community College

Examples:

Minneapolis Community & Technical College

Name: _____

Location: _____

Web Site: _____

Enrollment: _____

Tuition: _____ Room & Board (Housing): _____

Entrance Requirements: _____

Degrees Offered: _____

Possible Careers: _____

Special Activities: _____

4-year College or University

Examples:

University of Minnesota

Name: _____

Location: _____

Web Site: _____

Enrollment: _____

Tuition: _____ Room & Board (Housing): _____

Entrance Requirements: _____

Degrees Offered: _____

Possible Careers: _____

Special Activities: _____

Different Colleges, Different Choices

Draw a line connecting each description with the type of college. (Hint: some description match more than one type of college).



- Degrees can usually be earned in two years.
- Includes careers that involve working with your hands.
- Degrees are earned in four years or longer.
- You can often transfer credits to four-year colleges or universities.
- They are usually public colleges.
- They are public or private colleges.
- They usually offer evening and weekend classes.
- They focus on skills needed for certain careers.
- You can take many different classes in all subjects.
- Programs can be completed in two months to two years.
- Career examples: computer programmer, plumber, medical assistant, florist, cosmetologist, welder.
- Career examples: teacher, social worker, engineer, scientist, lawyer, doctor, nurse.
- Career examples: nurse, legal assistant, accountant, airplane mechanic, building inspector, paramedic, electrician.
- You can live on campus in dorms.
- You receive a bachelor's degree when you graduate.
- Most people attend full time.

Applying to College



College Application for New Students

Answer all the questions accurately. Write clearly and neatly.

First Name: _____ Middle: _____ Last Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Date of Birth: _____ Phone Number: (____) _____

Name of Parent or Guardian: _____

Gender: Male Female

Are you applying as a foreign student? Yes No

Is English your first language? Yes No

Ethnic background (Optional): American Indian or Alaskan Native Asian or Pacific Islander

Black, Non-Hispanic Hispanic White, Non-Hispanic Other: _____

What would you like to learn in college? _____

What are you best at in school? _____

What kind of activities do you enjoy? _____

Name the last two schools you have attended. Please list the city and state of each.

1. _____

2. _____

Everything above is true to the best of my knowledge.

Signature: _____ Date: _____

Ms. Drucker



Ms. Drucker: Some colleges require students to write an essay or personal statement that must be included with their application. Colleges usually give you a topic to write about. This lets the school see how well you write, and helps them to learn more about you. The writing portion of your application is very important, so make sure you give them your best possible work.

Investigation

Use the space below to write about a time in your life when you were really proud of yourself. If you're having trouble thinking of something, review the questions below:

- What am I good at?
- What do I like to do?
- What is special or unique about me?
- What is a goal that I've worked hard to accomplish?

College Costs Money

Tommy: Good job! You and your friends have learned about college, but don't forget that college isn't free.

Marcus: How much will it cost?

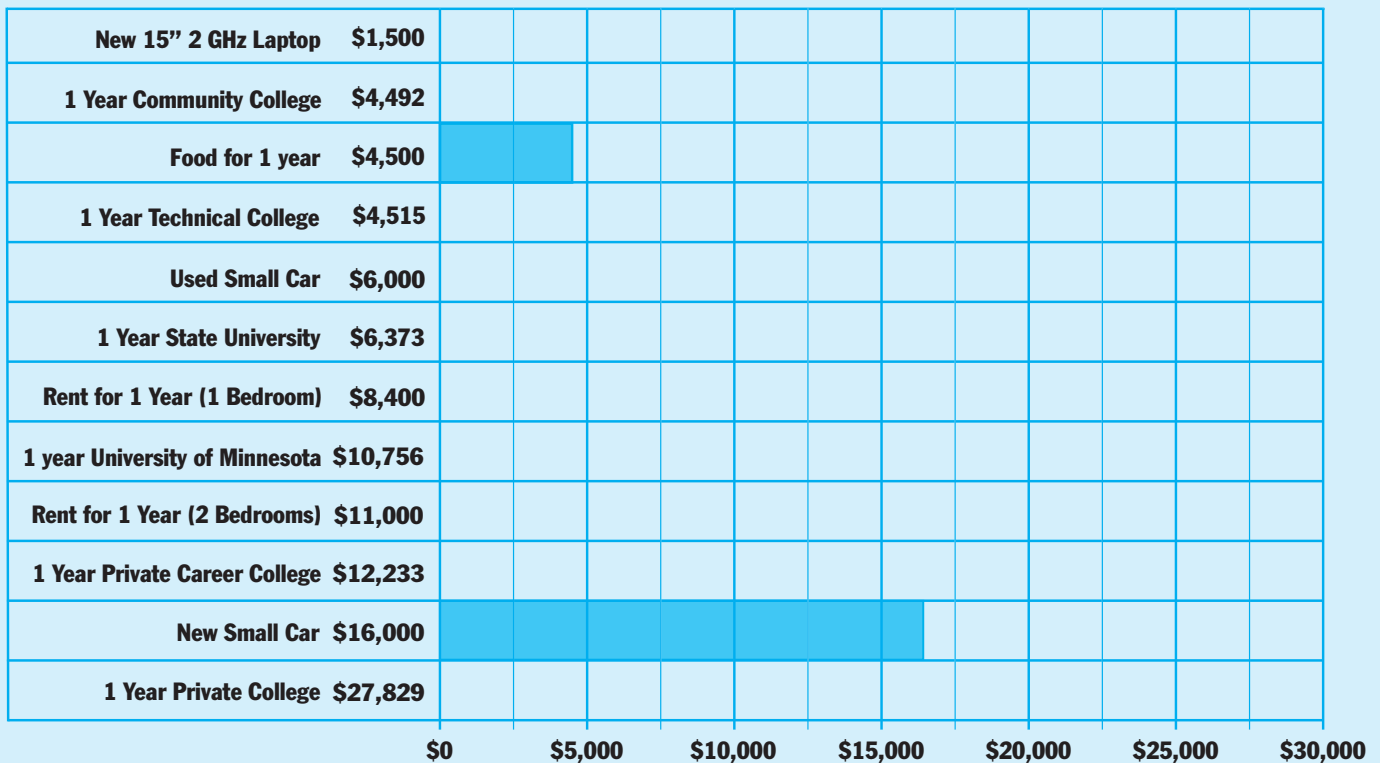
Tommy: Well, that depends on the type of college you decide to attend.



Investigation

How much does it cost?

Complete the bar graph to figure out how much each type of college will cost you. Remember that these are only the prices for tuition. You will still have to pay for books, room and board, transportation and personal expenses like laundry. These other items add up.



Room and Board: what you pay for housing and meals during the school year.

Books and Supplies: items you need to complete your courses. This may include books, pencils, paper and art supplies.

Personal Expenses: what you will spend on laundry, clothing, recreation and insurance.

Transportation Expenses: what it costs to travel to and from school at the beginning and end of the school year, or if you commute each day to class.

Ways to Pay for College

Angela: College costs a lot of money even for a single year. My family isn't rich, and I don't have any money of my own. How can I afford to go to college?

Marcus: You don't have to be rich. I found out that there are many different ways that you can pay for college.

Marcus showed Angela the information he found about the seven different ways to pay for college.



Ways to Pay		Description
Financial Aid	Grants	<ul style="list-style-type: none"> Grants do not have to be repaid. Grants are usually given based on financial need.
	Scholarships	<ul style="list-style-type: none"> Scholarships do not have to be repaid. Scholarships are given for good grades, sports, cultural or religious background, music or other special talents.
	Work Study	<ul style="list-style-type: none"> Work study isn't paid back because you earn money by working. Work study helps you earn money to pay for college. Students typically work about 15 hours per week on or off campus.
	Loans	<ul style="list-style-type: none"> Loans must be paid back with interest after you graduate from college. Student loans usually have lower interest rates than other loans.
Savings		<ul style="list-style-type: none"> Your money will add up in the long run, even if you only put away a few dollars a month. The more money you put away means the less money you will have to borrow for college.
Family Support or Current Income		<ul style="list-style-type: none"> Your family is expected to help you pay for your education out of their income unless it is too difficult to do so. Families with very low incomes often do not have to pay much.
Military or Community Service		<ul style="list-style-type: none"> If you serve in the military or perform community service, you may qualify for special scholarships and other educational assistance.

Investigation



Use the information you just learned about the seven ways to pay to complete this activity. The boxes on the right include real-life situations that may help you pay for college. The boxes on the left include the seven ways to pay for college. Connect each box on the left to a box on the right.

Savings

Your mom has been putting \$15 in the bank every month for you to use for college.

Work Study

You don't have quite enough money to pay all of your tuition, so you have to borrow \$2,500. You know this money will have to be paid back after you graduate, but it will help you get through the school year.

Military or Community Service

You are a very good piano player, and you won a contest in tenth grade. Your \$1,000 prize is to be used to help you pay for college, and you don't have to pay the money back.

Grants

You get a weekly allowance for helping out around the house. You put aside a couple dollars every week, and now you have almost \$1,000 dollars to help you pay for college.

Loans

You will be working at the college library about 12 hours per week. The money you receive you will help pay your tuition.

Scholarships

Your family doesn't have a lot of money so you know you will need help paying for college. You complete a financial aid application and received almost \$4,000 to help you pay for college. This money does not have to be paid back.

Family Support or Current Income

You are considering joining the Army because you know they offer educational assistance.

Investigation

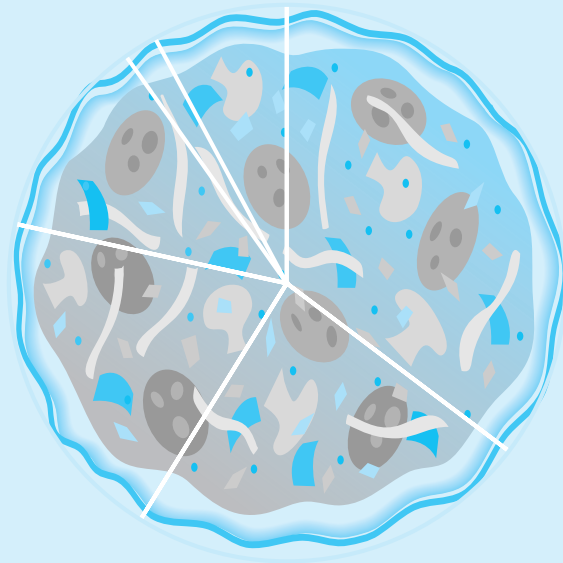
Slicing up your college financial pie!

You can get money to pay for your higher education from different places. This makes it easier to afford the price of college.

For example: If you wanted to go to a four-year public college with tuition of \$5,500 a year, you might pay for college with:

Savings		Family		Grants		Scholarships		Loans		Work		Total
\$500	+	\$200	+	\$2,100	+	\$1,000	+	\$700	+	\$1,000	=	\$5,500

Look at the pie chart to the right. Label each slice of the pie with the appropriate number and source of money.



Paying for college is as easy as 1, 2, 3... Try it!

Follow these steps and you'll discover there's no mystery to paying for your college pie!

1. Check the box next to the type of college you might want to attend:

- Community college (Average tuition: \$4,492 per year)
- Technical college (Average tuition: \$4,515 per year)
- Private career school (Average tuition: \$12,233 per year)
- 4-year public college/university (Average tuition: \$6,373 per year)
- University of Minnesota (Average tuition: \$10,756 per year)
- 4-year private college/university (Average tuition: \$27,829 per year)

2. List how much money you think you can get from each of the ways to pay for college. (Remember, the total has to equal the price of the college you checked above.)

Savings		Family		Grants		Scholarships		Loans		Work		Total
_____	+	_____	+	_____	+	_____	+	_____	+	_____	=	_____

3. Create your own pie chart on a separate sheet of paper or paper plate.

Applying for Financial Aid

It's important to remember that you won't just be given money to go to college. You have to apply for grants, scholarships, work study and loans. Here is a sample financial aid application. Use it to practice filling one out.

Basic Financial Aid Application

Your answers on this form will be read electronically. Therefore:

- Use black ink and fill in ovals completely
- Print clearly in CAPITAL letters and skip a box between words
- Report dollar amounts (such as \$12,500) like this: 12500

1-3. Your full name (as it appears on your Social Security card)

1. LAST NAME

2. FIRST NAME

3. MIDDLE INITIAL

4-7. Your permanent mailing address

4. NUMBER AND STREET, INCLUDE APT NUMBER

5. CITY (AND COUNTRY IF NOT US)

6. STATE

7. ZIP CODE

8. Your school ID

9. Your date of birth

10. Your permanent telephone number

11. What type of college do you plan to attend?

TECHNICAL COLLEGE

COMMUNITY COLLEGE

STATE UNIVERSITY

UNIVERSITY OF MINNESOTA

PRIVATE CAREER SCHOOL

4-YEAR PRIVATE COLLEGE/UNIVERSITY

12. What will be your grade level when you begin the school year?

FIRST-YEAR COLLEGE STUDENT

SOPHOMORE

JUNIOR

SENIOR

13. Name of College

Address/City

State

Housing Plan

ON CAMPUS OFF CAMPUS WITH PARENTS

ON CAMPUS OFF CAMPUS WITH PARENTS

ON CAMPUS OFF CAMPUS WITH PARENTS

14. Explain why you think you should be given financial aid.

15. Date this form was completed

2008

2009

16. Signature

Your College Schedule

Chris & Ms. Drucker



Chris: What is college like?

Ms. Drucker: Well, it's different from high school because you can create your own schedule, and classes are at all different times. In college, you will also need to choose a major. A **major** is an area of study that you focus on, usually an area that you might want to work in someday. You need to take classes that fit your major. For example, if you wanted to become a math teacher, your major would be education and you would take a lot of math and education classes.

Below is a sample of college classes and their times.

Use this chart to create a schedule for yourself on the next page. Remember to take classes that fit your interests and the careers you might want to explore.

Subject	Credits	Days Offered	Times Offered			
MATHEMATICS						
Linear Algebra	3 credits	Mon, Wed, Fri Tue, Thu	9am-10am	1pm-2pm	3pm-4pm	
			10am-11:30am	12pm-1:30pm		
Calculus I	3 credits	Mon, Wed, Fri Tue, Thu	8am-9am	11am-12pm	4pm-5pm	
			9am-10:30am	12pm-1:30pm	3pm-4:30pm	
Calculus II	3 credits	Mon, Wed, Fri Tue	9am-10am	11am-12pm	2pm-3pm	
			12pm-3pm	2pm-5pm		
ENGLISH						
Creative Writing	3 credits	Mon, Wed, Fri Thu	10am-11am	12pm-1pm	3pm-4pm	
			2pm-5pm			
American Literature	3 credits	Mon, Wed, Fri Tue, Thu	9am-10am	11am-12pm	4pm-5pm	
			11am-12:30pm	3pm-4:30pm		
HISTORY						
American History	3 credits	Mon, Wed, Fri Tue, Thu	11am-12pm	12pm-1pm	2pm-3pm	
			10am-11:30am	3pm-4:30pm		
World History	3 credits	Tue, Thu	11am-12:30pm	3pm-4:30pm	4pm-5:30pm	
FINE ART						
Photography I	2 credits	Mon, Wed	12pm-1pm	4pm-5pm		
Perceptual Drawing	2 credits	Tue	2pm-4pm	3pm-5pm		
Modern Dance I	1 credit	Tue, Thu	8am-9am	3pm-4pm		
Intro to Acting	2 credits	Mon, Wed, Fri	9am-10am	11am-12pm	1pm-2pm	
SCIENCE						
Biology I	4 credits	Mon, Wed Tue, Thu	8am-10am	2pm-4pm		
			10am-12am	3pm-5pm		
Chemistry I	4 credits	Mon, Wed Tue, Thu	9am-11am	4pm-6pm		
			10am-12pm	1pm-3pm		
LANGUAGES						
Spanish I	5 credits	Mon, Tue, Wed, Thu, Fri	9am-10am	10am-11am	2pm-3pm	4pm-5pm
Hmong I	5 credits	Tue, Thu	2pm-4:30pm	3pm-5:30pm		

Investigation

Use the course guide on the previous page to create a course schedule with 15 credits or more.

Decide when and how many classes to take. Don't forget to fill in the blanks fully, if you take a class that lasts for three hours, then you must fill in three hours on your daily schedule below.

Consider:

- If you want to have the afternoons off, then only schedule morning classes.
- If you have a hard time getting out of bed in the morning, then try not to schedule classes before 10 a.m.

	Monday	Tuesday	Wednesday	Thursday	Friday
8 a.m.					
9 a.m.					
10 a.m.					
11 a.m.					
12 p.m.					
1 p.m.					
2 p.m.					
3 p.m.					
4 p.m.					
5 p.m.					
6 - 8 p.m.					
8 - 10 p.m.					

My Future Dreams

(With a little help from college)



The background is white with various teal-colored decorative elements. There are several solid teal circles of different sizes scattered across the page. Additionally, there are four thin teal vertical lines: one on the left side, one in the upper middle, one in the lower middle, and one on the right side. Two large teal circles are prominent, each containing white text.

*New
Experience*

Community

Where Do You See Yourself?

Picture yourself as an adult 15 years from now. What will your life be like? DREAM BIG!

What do you do for a living?

Your career: _____

Your salary: _____

Your work responsibilities: _____

Are you happy? Yes No

Where do you live?

Your city or community: _____

You live in a: House Apartment _____ _____ _____

You own a: Home Car Boat _____ _____

Do you like your lifestyle? Yes No

Who do you live with?

You are: Single Married _____ _____ _____

You have a: Child/Children Roommate Pet _____

Do you spend much time with your family or friends? Yes No


How much education do you have?

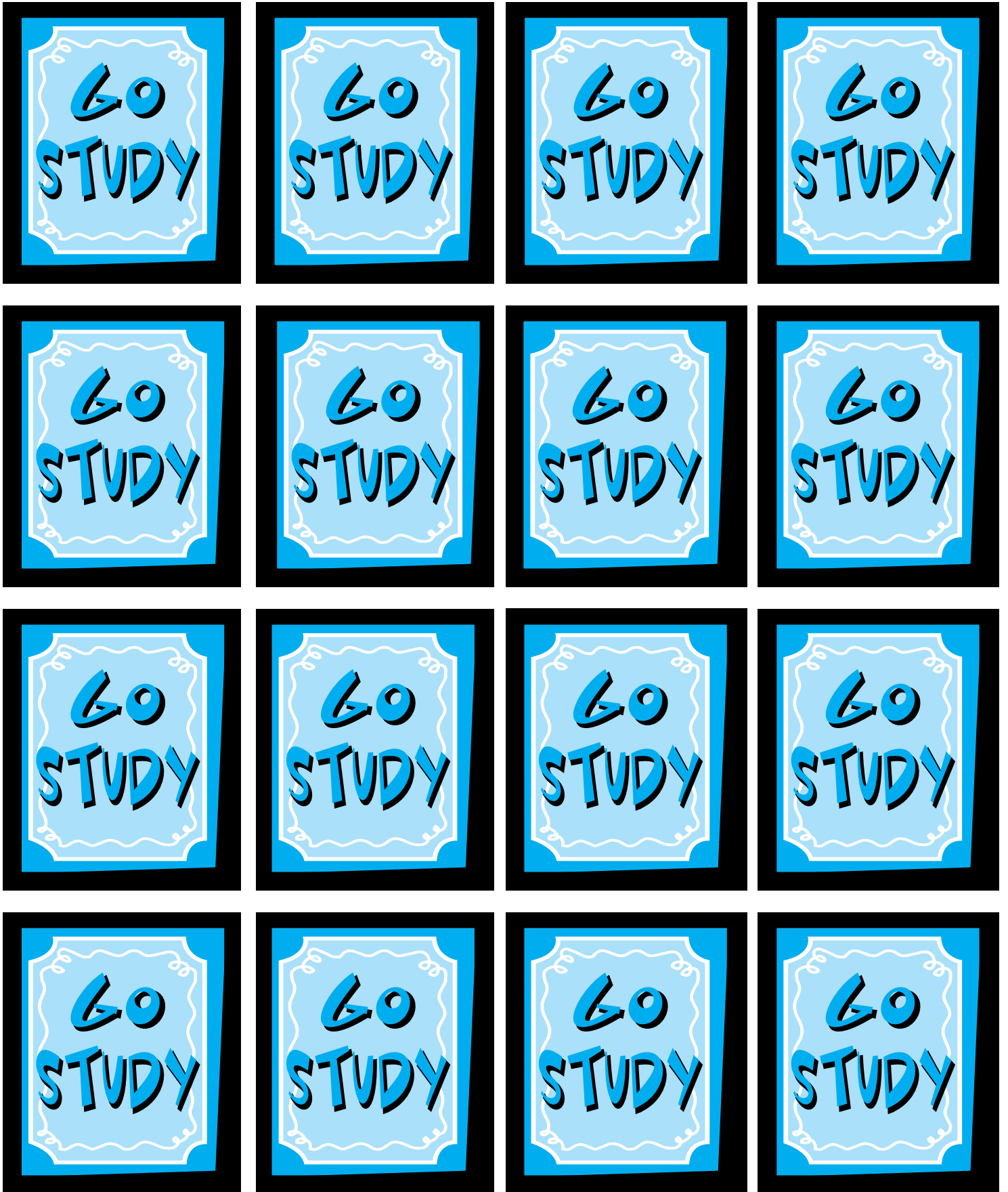
You graduated from: High school College Graduate school _____

Your college was a: 2-year school 4-year school _____

How did your education prepare you for your career? _____

Draw a picture of your life in 15 years





**One year
of English**

**One year
of
Language**

**One year
of Fine
Arts**

**One year
of English**

**One year
of Science**

**One year
of Math**

**One year
of Math**

**One year
of Social
Studies**

**One year
of Social
Studies**

**One year
of
Computers**

**One year
of English**

**One year
of Science**

**One year
of
Language**

**One year
of English**

**One year
of Science**

**One year
of Math**

Glossary of Terms

Advanced Degree: A degree beyond the bachelor's degree such as a master's, doctorate or professional degree.

Advanced Placement (AP): College-level classes you take in high school that help you earn high school and possibly college credit.

Apprenticeship: Hands-on training in a career that allows you to earn money while you learn.

Bachelor's Degree: A degree earned after about four years of college.

Budget: A plan for how to spend and save money.

Campus: Where your college classes, buildings, teachers, friends and activities are located.

Campus Visit: A trip to a college or university to learn more about the school.

Career: your area of work or the job you have.

College: A type of school you attend after high school that offers a degree. Universities are often referred to as a "college".

College Entrance Exam: A test often required by four-year colleges to help determine which students to admit to their school. The most common tests are the ACT and SAT.

College Fair: An event where people from colleges gather to talk with students and parents.

Community College: Schools that prepare students for certain jobs or to transfer to a four-year college.

Community Service Learning: Helping in your community as part of a college class.

Credit: A measure of how much a class is worth. You need a certain number of credits to graduate from high school and college.

Debt: Money a person owes.

Degree: What you get after you graduate from a college, like an associate, bachelor's, master's or doctoral degree.

Dormitory: An on-campus building where students live during the school year. Also called a "dorm" or "residence hall".

Expenses: The money you spend.

Financial Aid: Money to help pay for college.

Financial Need: The difference between the price of attending a postsecondary institution and the family's ability to pay for those costs.

Free Application for Federal Student Aid (FAFSA): A form used to apply for financial aid.

Grade Point Average (GPA): The average of a student's grades, typically based on a four-point scale.

Grant: Money for college from the government that does not have to be repaid.

Guidance Counselor: A person at school who helps students prepare for college and careers.

Higher Education: Any education after high school. It's also referred to as "postsecondary" or "college".

Income: The amount of money you earn through work.

Interest: Something you enjoy doing. Also, interest can be either a charge for borrowing money or the amount that money earns while sitting in a bank account.

Internship: Real-world experience related to your major that can give you college credit, mentors, references and might lead to a job.

Loans: Money college students or their parents borrow to help pay for college. It must be repaid with interest, even if the student doesn't graduate.

Major: An area of study that you focus on while in college. Students usually major in an area they might like to work in some day.

Mentor: An older person who gives support and guidance to a younger person.

Military Service: Joining the Army, Navy, Air Force, Marines or Coast Guard. This can earn you money to pay for college.

Minor: An area of study that you pursue, but it is not your major focus of study.

Postsecondary: Any education after high school. This is often called "higher education" or "college".

Postsecondary Enrollment Options (PSEO): Taking classes at a college for free while in high school.

Private College: Funding for the school generally comes from tuition, fees and private sources.

Public College: Funding for the school generally comes from the state government.

Resumé: A summary of a person's skills, activities and work experience often used when applying for a job.

Room and Board: Housing costs (room) and what it costs for meals (board) during the school year.

Salary: The amount of money a person makes per year.

Saving: Putting money aside for future use.

Scholarships: Money given to college students because of a special achievement, ability or background. It does not have to be repaid.

STEM Careers: High-demand jobs in science, technology, engineering and math.

Tax Credit: Reduces the amount of income tax you or your family may have to pay.

Technical College: Colleges that offer employment courses and programs which teach specific knowledge and skills leading to certain jobs.

Trade: A hands-on career that requires a high level of training and skills.

Transcript: A record of your academic progress.

Tuition: What it costs to take classes and use certain facilities at college. Tuition does not include room and board, books and other fees.

Tutor: A person who helps students with their school work.

Undergraduate Student: Any college student without a bachelor's degree.

University: A type of school you attend after high school that offers a degree and a wide variety of majors. Universities are often referred to as a "college".

Work Study: Jobs offered through a college and funded by the government to help students pay for college.



Minnesota Office of Higher Education

1450 Energy Park Drive, Suite 350
Saint Paul, MN 55108-5227

Tel: 651.642.0567 or 800.657.3866
TTY Relay: 800.627.3529
Fax: 651.642.0675

E-mail: info@ohe.state.mn.us
www.getreadyforcollege.org
www.ohe.state.mn.us

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My Personal Information

Name: _____

School: _____

Teacher: _____

Grade: _____

About Get Ready

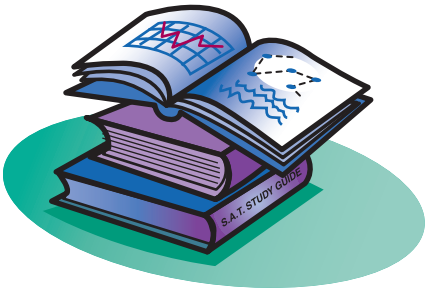
The Get Ready program helps prepare students from low-income families and those from groups traditionally under-represented in college with college planning information, academic tutoring and information on career and higher education options. The program is administered by the Minnesota Office of Higher Education and is funded in part by the Gaining Early Awareness and Readiness for Undergraduate Program (GEAR UP).

About GEAR UP

GEAR UP is a discretionary federal grant program of the U.S. Department of Education created to increase the number of low-income students who are prepared to enter and succeed in postsecondary education.

About the Minnesota Office of Higher Education

The Minnesota Office of Higher Education is a cabinet-level state agency providing students with financial aid programs and information to help them gain access to postsecondary education.



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