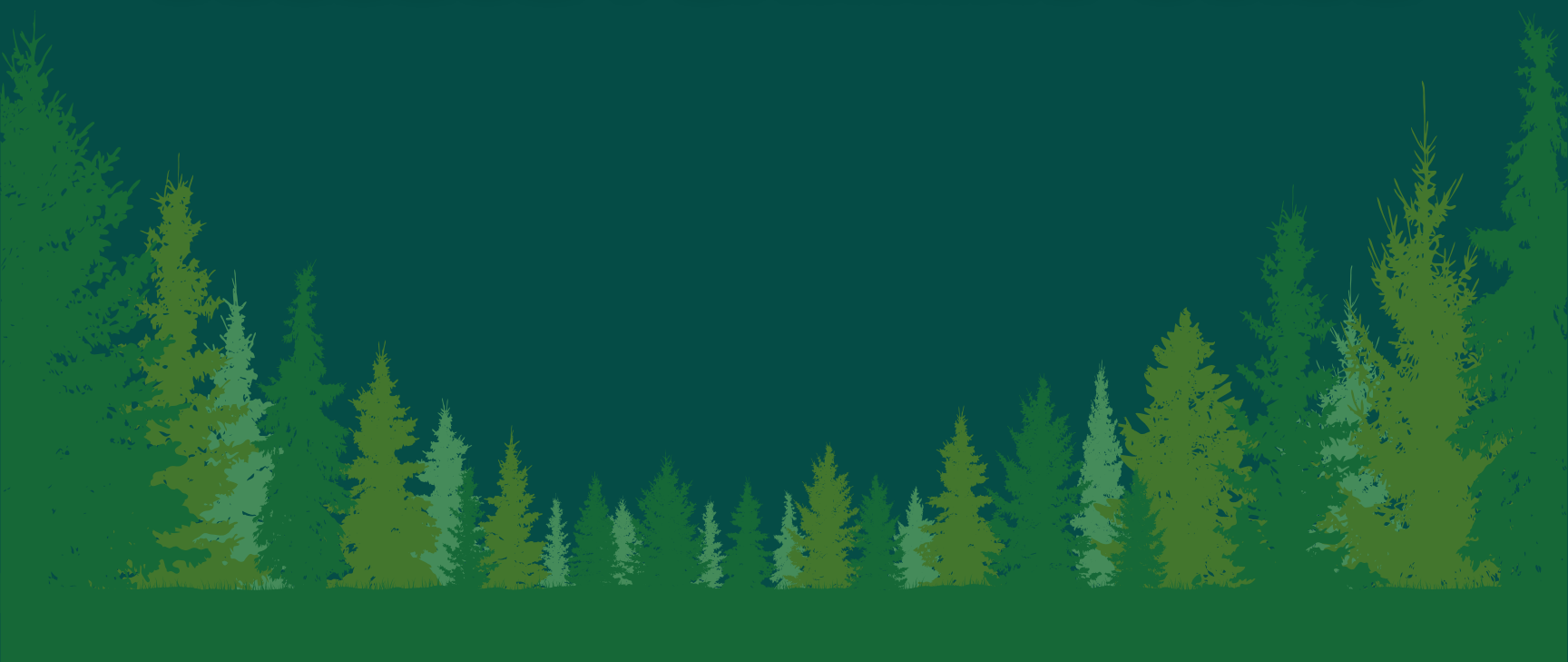




COLLEGE PLANNING GUIDE



WHY COLLEGE?

Did you know?

Those with a Bachelor's degree earn about \$1 million more on average in their lifetimes than those with only a high school diploma

UNLOCK JOB OPPORTUNITIES

Many jobs require a certain level of education, and beyond that, many jobs require specialized training in a specific field before you can apply for them.



MAKE CONNECTIONS

College can help you meet new people and build relationships that could become the foundation of a professional network including advisors, professors and other alumni.



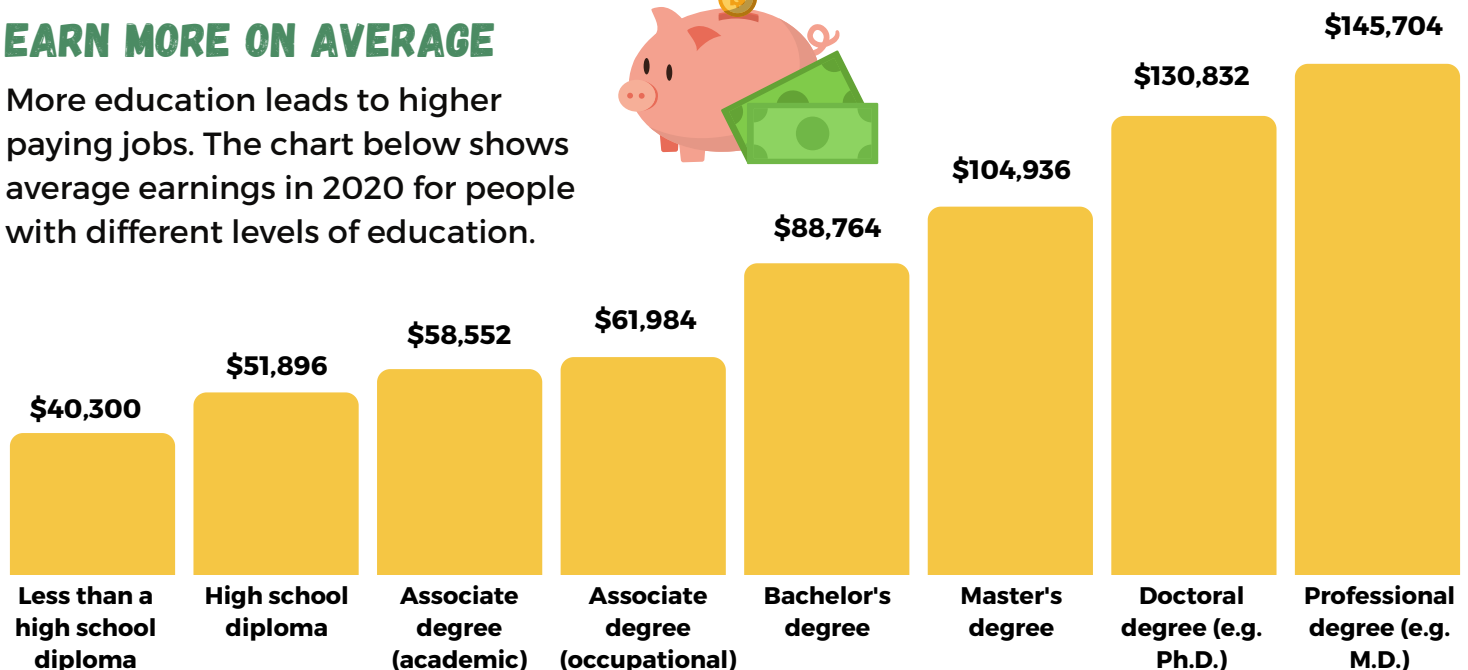
LEARN NEW SKILLS

College can help you build practical life skills that will prepare you for your future such as the development of good time management strategies, communication skills, responsibility, and global thinking.



EARN MORE ON AVERAGE

More education leads to higher paying jobs. The chart below shows average earnings in 2020 for people with different levels of education.



Thinking about COLLEGE OPTIONS

Did you know?
There are three public
college systems in
California

California Community Colleges (CCC)

Campuses: 116

Degrees Offered: Associate degrees and vocational certificates (21 CCCs offer BAs)

Estimated In-state Annual Fees/Tuition: \$1,466 (before financial aid)

Entrance Requirements: High school diploma or equivalent

Fun Fact: The CCC system offers an Associate degree for transfer where students begin their studies at a CCC before transferring to a participating 4 year institution to complete their degree

California State University (CSU)

Campuses: 23

Degrees Offered: Bachelor's, Master's, and Doctoral degrees

Estimated In-state Annual Fees/Tuition: \$5,742 (before financial aid)

Entrance Requirements: Completion of a minimum of 15 A-G courses, GPA of 2.5 or higher

Fun Fact: Nearly 1/3rd of CSU students are the first in their families to attend college

University of California (UC)

Campuses: 10

Degrees Offered: Bachelor's, Master's, Doctoral, and professional degrees

Estimated In-state Annual Fees/Tuition: \$15,352 (before financial aid)

Entrance Requirements: Completion of a minimum of 15 A-G courses, GPA of 3.0 or higher

Fun Fact: The UC system offers more than 170 academic disciplines and over 850 degree programs

California Private Colleges (AICCU)

Campuses: Over 80

Degrees Offered: Associate, Bachelor's, Master's, Doctoral, and professional degrees

Estimated In-state Annual Fees/Tuition: \$35,639 (before financial aid)

Entrance Requirements: Varies between institutions, usually includes completion of at least 15 A-G courses and the SAT or ACT

OTHER POSTSECONDARY PATHWAYS:

The U.S.
Military

The Gap
Year

Regional
Occupational
Centers and
Programs

Apprenticeships

Private
Career and
Technical
Schools

AmeriCorps,
Jobs Corps, or
the California
Conservation
Corps

Out of state
colleges and
universities

PAYING FOR COLLEGE

Did you know?
Money for college
comes from 5
main sources

FEDERAL STUDENT AID

Federal student aid is financial aid that comes from the federal government, specifically the U.S. Department of Education. Federal student aid helps students pay for education expenses at a college, career school, or graduate school, and covers such expenses as tuition and fees, room and board, books and supplies, and transportation. Types of federal student aid include **grants**, **work-study**, and **loans**. The application for federal student aid is the Free Application for Federal Student Aid (**FAFSA**).



CALIFORNIA STATE STUDENT AID

Just like federal student aid, state aid helps students pay for educational expenses at eligible institutions. Most state student aid comes from grant programs like **Cal Grant**, **Chafee** for foster youth, or the **Middle Class Scholarship**. The application for most California state student aid is the Free Application for Federal Student Aid (**FAFSA**) or the California Dream Act Application (**CADAA**).

INSTITUTIONAL AID

Most colleges and universities also offer financial aid to students from their own **grant** or **scholarship** funds. Some colleges may require additional forms to apply for institutional aid on top of the **FAFSA** or **CADAA**. Colleges and universities may have their own deadlines for financial aid separate from the state or federal deadlines, so check with your financial aid office early to find out what those deadlines are.



It's the responsibility of the student to find and apply for scholarships they think they might be eligible for. There are a wide variety of scholarships available to students that are funded by many different organizations. Scholarships offered by colleges are called "**institutional scholarships**", whereas "**outside scholarships**" are scholarships funded by national corporations, private foundations, local businesses, community organizations, and more. Each scholarship provider has its own application and their own rules and eligibility requirements attached to the scholarships they offer.

SCHOLARSHIPS

PERSONAL SAVINGS

Some money for college comes from personal savings. This can include college savings accounts opened for you by parents or grandparents called **529 college savings plans**, and you might even have some savings waiting for you from the state of California through the **CalKIDS** program. You can help your future self pay for college by saving now!



TO DO: MIDDLE SCHOOL

Did you know?
It's not too early to
start planning for
college!

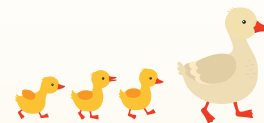
STUDENTS

- ✓ **Think about your future** possibilities with a college education. Talk about your thoughts and ideas with your family, friends, and teachers.
- ✓ Start **saving** for college if you haven't already.
- ✓ **Check out calkids.org** to see if you have money for college waiting for you in a CalKIDS savings account.
- ✓ Learn about, and plan to take, the **A-G classes** in high school that are generally required for college admission.
- ✓ Ask a parent or guardian to help you **research** which high school programs are related to your interests.
- ✓ **Work on developing strong study habits.** Set aside time in a quiet place every day where you can do your homework, study for tests, and finish extra work if you have time.
- ✓ **Do your best in school** and on standardized tests. If you're struggling, don't give up - ask a teacher, tutor, or mentor for help.
- ✓ **Get involved** in school or community activities that let you explore your interests and learn new things.
- ✓ **Talk to adults**, like your teachers, school counselor, relatives, or family friends who you think have interesting jobs. Ask them what they like about their job and what education they needed for it.

Explore:

- Learn about why you should start preparing for college **now** at studentaid.gov/prepare
- Browse "My Future, My Way: First Steps Toward College", a workbook for middle and junior high school students at studentaid.gov/resources#my-future.

PARENT RESOURCES



- [Studentaid.gov/aid-estimator](https://studentaid.gov/aid-estimator) is a great resource you can use to get an idea of how much federal student aid your student might receive.
- You can learn about tax advantages related to college savings plans and find links to state plans at www.collegesavings.org.
- Visit bigfuture.collegeboard.org/for-parents and take a look at their Parent Action Plans and their free parent webinars.
- The U.S. Department of Education has many resources for parents available in their "Helping Your Child Series" at www2.ed.gov/parents.
- Explore studentaid.gov/parent for information on saving for college, borrowing for college, applying for financial aid, getting tax benefits to help make college more affordable, and more.
- If you think your student may need additional academic support, try connecting with local college access programs.

To Do: HIGH SCHOOL

Did you know?
UC and CSUs no longer require SAT or ACT scores for admission

- ✔ Take challenging classes in core academic subjects. Most colleges require that you take approved high school courses (**A-G**) to satisfy admission requirements. If you know which colleges you're interested in attending, check their course requirements for admission on the university website.
- ✔ Stay involved in school or community activities that interest you or let you explore career interests. Consider working or volunteering. Remember that it's **quality**, not quantity, that counts on scholarship and college applications.
- ✔ Talk to your academic counselor and other **college access staff** about education after high school. They can answer questions about college options, admissions requirements, which classes to take in high school, and resources for financial aid.
- ✔ Ask your academic counselor about what kinds of **college access programs** are available to you at your school and how you can get involved with them.
- ✔ Attend local college and career fairs, like the annual **North Coast College and Career Expo**, to learn about college and career options, financial aid, and local extracurricular opportunities.
- ✔ Talk to your academic counselor about **Advanced Placement (AP)** courses. Find out what courses are available, whether you are eligible, and how to enroll in them.
- ✔ **Keep a list** of your awards, honors, extracurricular activities, and paid and volunteer work for use when applying for scholarships later. Consider participating in academic enrichment programs, summer workshops, and camps with specialty focuses such as music, arts, or science.
- ✔ Apply for financial aid your senior year of high school with the Free Application for Federal Student Aid (**FAFSA**) or the California Dream Act Application (**CADAA**) for undocumented residents of California.
- ✔ Apply for as many **scholarships** as possible. Many scholarships are available to seniors, but there are also scholarships that you can apply for as a Freshman, Sophomore, or Junior in high school.
- ✔ Narrow down the list of colleges you're interested in attending. If you can, **visit** the schools that interest you.
- ✔ Apply to colleges you're interested in attending **as early as possible**. The different college systems have different application windows, so be sure to do your research on the different deadlines and ask your academic counselor or other college access staff for support if needed.



GLOSSARY OF TERMS

Did you know?
California awards more financial aid than any other state; \$2.23 billion per year!

Cal Grant Programs

The Cal Grant is a California-specific financial aid allocation that does not need to be paid back. Cal Grant applicants must apply using the FAFSA or CADAA by the deadline and meet all eligibility, financial, and minimum GPA requirements of either program. (California Student Aid Commission (CSAC))

California Dream Act Application (CADAA)

The California Dream Act allows undocumented students, DACA recipients (valid or expired), U Visa holders, and students under Temporary Protected Status (TPS), who qualify for a non-resident exemption to receive certain types of financial aid such as: private scholarships funded through public universities, state administered financial aid, university grants, community college fee waivers, and Cal Grants. In addition, the CADAA allows eligible students to pay in-state tuition at any public college in California. (CSAC)

Chafee Grant

The California Chafee Grant is free money for current or former California foster youth (in foster care between the ages of 16-18) to help pay for college or career and technical training. Chafee Grants don't have to be paid back. (CSAC)

Free Application for Federal Student Aid (FAFSA)

The free application form you submit to apply for federal financial aid. It is required for all students seeking federal student grants, work study programs, and loans. Most colleges require it as well. The FAFSA may also qualify you for state-sponsored financial aid. (The College Board)

Grant

A grant is a monetary gift for people pursuing higher education. It is often based on financial need and does not need to be repaid (unless, for example, you withdraw from school and owe a refund). (Federal Student Aid)

Loan

Money borrowed from the federal government or a private source like a bank or financial institution, and must be paid back with interest. (Federal Student Aid)

Scholarship

Scholarships are gifts that don't have to be repaid and are designed to help students pay for an undergraduate degree. They can be a one-time gift or are renewable, depending on the scholarship. (Federal Student Aid)

Work Study

A federal program offered and administered by the institution that provides opportunity for part-time employment to students with financial need to help pay their educational expenses. Students are responsible for finding qualified employment. Funds are paid out through a paycheck, as earned. (National Association of Student Financial Aid Administrators)

This guide is intended to give students and families an overview of the college planning process beginning in middle school and continuing through high school graduation. It includes college readiness checklists for middle school and high school as well as additional information on college systems, postsecondary pathways, and accessible financial aid.

Preparing for college is a process that starts long before the student is ready to apply.
Don't wait to start thinking about college; start now!

I've Been Admitted to College is a college access event for local 8th graders that educate students on the importance of early academic preparation and financial planning. During the field trip to Cal Poly Humboldt, students learn tips for preparing for high school and college, are introduced to what CSU life is like, and get to see some of the opportunities available on campus. Students also receive a Cal Poly Humboldt Admissions Promise Certificate with their name on it, stating they have already been admitted as long as they meet the A-G and GPA requirements. With the right knowledge and tools, college is more than a dream, it's a reality!

This guide was created by North Coast Cal-SOAP in partnership with the Humboldt County Office of Education and Cal Poly Humboldt.

Information for this guide comes from:

csac.ca.gov; studentaid.gov; ccco.edu; calstate.edu;
universityofcalifornia.edu; aiccu.edu; collegeboard.org;
nasfaa.org; calkids.org

