

REACH Higher



BECAUSE YOU CAN.

A Guide To
CHOOSING YOUR
COLLEGE PATH



HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

Introduction

Has anyone ever asked you, “What do you want to be when you grow up?” Have you ever found yourself wondering what you will do once you have graduated from high school? Or, do you think that going to college is an unrealistic dream?



Finding the answers to these questions is something every adult has had to do at some point in their life. Making the decision to go to college is an important step for you to take as you plan for your future. At the NJ



Higher Education Student Assistance Authority (HESAA), we believe that your future begins *now!* With this in mind, we created a step by step workbook that will provide you with the confidence and know-how to guide you through the decision-making process in determining if college is the right choice for you.

Section #1

Figure It Out

Q: What careers have you considered?

(e.g. Medical, Law, Business, Accounting, Engineering, etc.)



Deciding what you want to do with your life is huge! Here are some things you can do to figure it out:

- **Talk about it:** Ask adults you know, such as your teacher or school counselor, or even your family and friends, what they like about their jobs, and what kind of education they needed in order to get it.
- **Get involved:** Your school and community offer tons of activities, which are great ways to explore your interests and learn new things!

How Well Do You Know Yourself?



I really enjoy the following subjects in school: _____

I love spending my free time doing: _____

My friends most describe me as: _____

I demonstrate leadership in the following ways: _____

I would like to improve myself in the following areas: _____

My biggest challenge(s) is/are: _____

What Does It Take?



Do you know what you want to do? Great! Now find out what it will take and what you can expect when you do get there.

Begin With An End In Mind

What do you think your dream occupation will require, and what will it give back to you? Fill out the lines below with your best estimates:

Education: _____

Benefits: _____

(e.g. medical, dental, vacation, etc.)

Pay: _____

What you've just talked about is called **setting a goal.**

We're here to help you figure out the path to revealing that goal.

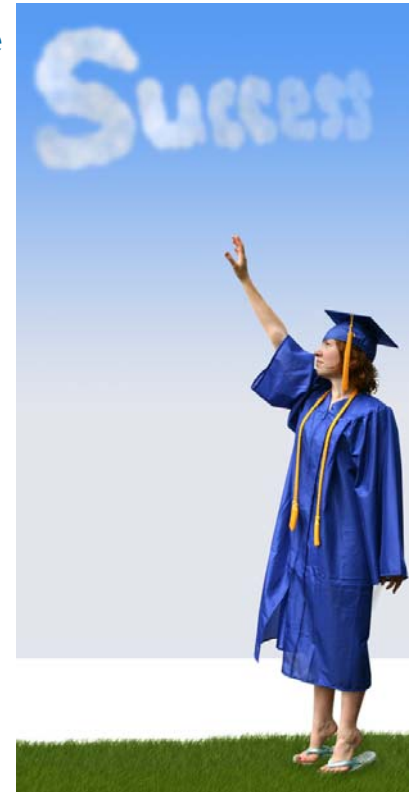
For more information about careers, review the **Occupational Outlook Handbook** at:
www.bls.gov/K12 or www.mappingyourfuture.org

Section #2

Goal Setting

Your journey toward college begins with a single step. Establish what you want, and go for it! Along the way, careful planning will make your goal more possible. To begin your journey, first establish what type of career you would like to have in the future. Then, decide what type of education is required and what you will have to do in order to obtain it. The next step you can take is to speak with a teacher or parent about possible mentors in the career of your choice.

A mentor or advisor is someone who can guide or advise you along your path towards reaching your goals. Having a mentor can keep you on track throughout your journey. In order to stay on track, you must begin to set goals!



My mentors/advisors are:

Inspiration In The Stars



Some of our brightest stars have recognized the value of a college education. Can you match these successful people with the schools they attended?

A. Kristen Bell - Actress	<input type="radio"/> Columbia University
B. Ashton Kutcher - Actor	<input type="radio"/> University of Tennessee
C. Oprah Winfrey - Media mogul	<input type="radio"/> California State - Northridge
D. Josh Duhamel - Actor	<input type="radio"/> Tennessee State University
E. Natalie Portman - Actress	<input type="radio"/> Harvard
F. Eva Mendes - Actress	<input type="radio"/> Minot State University
G. Ray Rice - NFL running back, <i>Baltimore Ravens</i>	<input type="radio"/> Ocean County College
H. Candace Nicole Parker - WNBA, <i>Los Angeles Sparks</i>	<input type="radio"/> Tisch School of the Arts
I. Bruce Springsteen - Musician, <i>Rock and Roll Hall of Fame</i>	<input type="radio"/> Rutgers University
J. Jake Gyllenhaal - Actor	<input type="radio"/> University of Iowa

On Your Own

To get more information about their colleges, visit the college websites with your parents or teachers. You can also visit HESAA at www.hesaa.org to request a free copy of *Going To College In New Jersey*, the magazine for college-bound students.

Answer Key: A. Tisch School of the Arts, B. University of Iowa, C. Tennessee State University, D. Minot State University, E. Harvard, F. California State - Northridge, G. Rutgers University, H. University of Tennessee, I. Ocean County College, J. Columbia University

Goal Assessment

Goals <i>Things I would like to accomplish:</i>	Time <i>I want to reach my goal by:</i>	Steps to Reach My Goal <i>My plan is to:</i>
<p>My Short-Term Goals <i>Goals I can achieve tomorrow, next week, or next month.</i></p> <p>Example: Get an A on my English paper</p> <p>1. 2.</p>	<p>Date the paper is due by</p>	<p>I plan to do my research early, have my parents review my spelling and grammar, and turn the assignment in on time.</p>
<p>My Mid-Term Goals <i>Goals I can achieve within the next six months to a year.</i></p> <p>Example: Speak to a professional in the career of my interest</p> <p>1. 2.</p>	<p>By the end of summer</p>	<p>First, I plan to identify a possible future career. Next, I will ask my parent(s) and teachers if they know of anyone in this career.</p>
<p>My Long-Term Goals <i>Goals I can achieve in the next several years.</i></p> <p>Example: Go to college</p> <p>1. 2.</p>	<p>The semester after I graduate from high school</p>	<p>Study hard and get good grades</p>

What is your idea of success?

Why would you like to attend college after high school?

What obstacles do you think might prevent you from accomplishing this goal?

What are the most important things you hope to accomplish in your lifetime?

Different Types of Goals

Types of goals are:

- **Short-term Goals** (goals that you can complete in the near future)
- **Mid-term Goals** (goals that you can complete within a few months)
- **Long-term Goals** (goals that you can complete over the next several years)

Keeping this in mind, write down some different goals that you would like to accomplish!

Short-Term Goals:

1. _____
2. _____
3. _____

Mid-Term Goals:

1. _____
2. _____
3. _____

Long-Term Goals:

1. _____
2. _____
3. _____

Section #3

What Is College?

College is your opportunity to expand your ability to reach the goals you've set for yourself. It's a great place to explore career paths and to gain hands-on



experience in your field through activities and internships. There are also lots of opportunities for making new friends through social activities and class projects.

What Are Your Options?

College vs. University

Colleges and Universities both provide education beyond the 12th grade. Both may provide associate, baccalaureate or graduate programs. A university is often made up of several colleges and professional schools. Some universities include hospitals and research facilities.



Can you name a college or university?

Public vs. Private

Public institutions are usually controlled and funded by the state, county or municipality. They are often less expensive and tuition is typically lower for in-state students than for out of state students.

Private institutions are run by a Board of Trustees or are church affiliated. Private institutions are generally more expensive but may have larger endowments to offer students in the form of financial aid.

Can you name a private college or university? _____

OR

Can you name a public college or university? _____

(continued on next page)

Two Year vs. Four Year

A two year college can be either a junior or community college. Here is where a student can earn an Associate of Arts, Associate of Science, or an Associate of Applied Science degree. Admission at a two year community college is usually open, meaning that all high school students are accepted.

Four year schools generally fall into three categories: General Baccalaureate Institutions, Liberal Arts Colleges and Specialized Schools. They offer Bachelor degrees and most offer graduate study as well.

Can you name a two year school? _____

Nursing Schools

Nursing schools offer training leading to a state certification as a registered nurse (RN).

Career Schools

Career schools are generally private, non-college professional schools that offer specialized training for specific careers, such as culinary arts, music, video production, etc. Some schools offer specialized business training — others emphasize technical programs, such as heating and refrigeration, automotive, etc. Career schools generally require one to three years of study and students earn certificates of completion.

★ Bonus:

Can you name a career school? _____



Why Is College Important?



Going to college will give you an introduction into the career you've chosen. Through a wide range of subjects, college expands your way of thinking and provides new opportunities for academic growth.

People who go to college:

- **Have a wider range of job possibilities and options:** More jobs require education beyond high school. With a college education, you will have more jobs to choose from.
- **Develop lifelong learning skills:** College trains you to express your thoughts clearly, make informed decisions and use technology, all useful job and life skills.
- **Are in a better position to help themselves, their families and their communities:** A person who goes to college usually earns and is able to save more money than a person who doesn't.
- **Broaden their thinking:** Meeting other students from different backgrounds and cultures helps you to become more globally aware and to gain a fresh perspective on life.

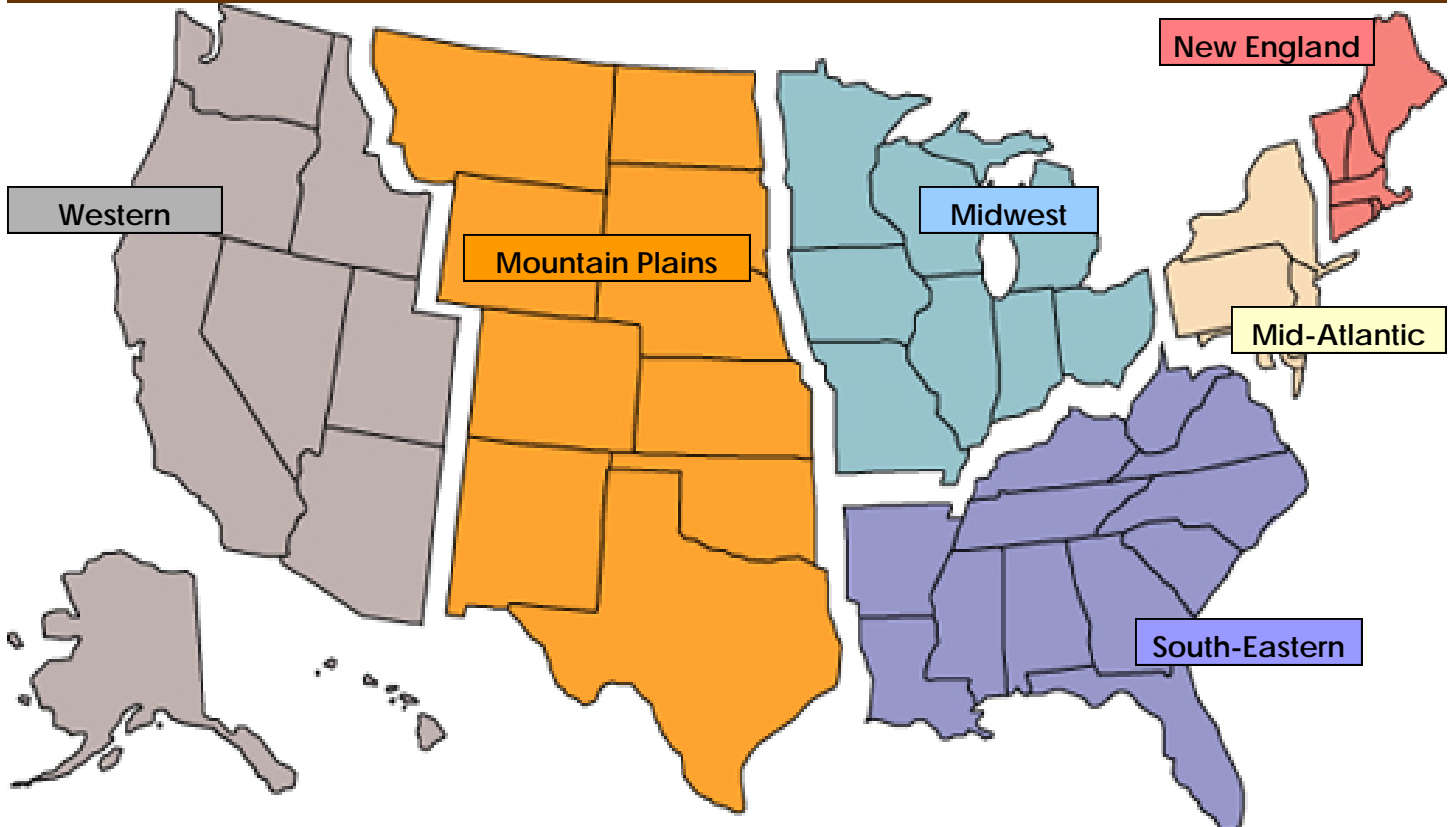
What's Your Fit?

Below and on the following pages, place an (X) next to your preference in each of the following categories, or fill in the blanks:

Where would you like to spend the next few years of your life, understanding that attending school out of state may increase your overall college cost?

I would like to major in:

Geographic Location



What's Your Fit?

Setting

- Urban (large city)
- Suburban (city outskirts)
- Rural (country setting)



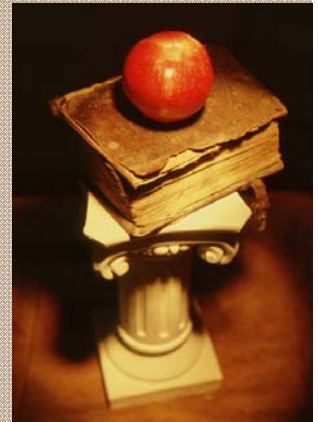
Size

- Small (1,000-5,000 students)
- Medium (5,000-10,000 students)
- Large (10,000-15,000 students)
- Very Large (over 15,000 students)



Competitiveness

- Most Competitive
- Highly Competitive
- Very Competitive
- Competitive
- Less Competitive
- Open



Campus Life

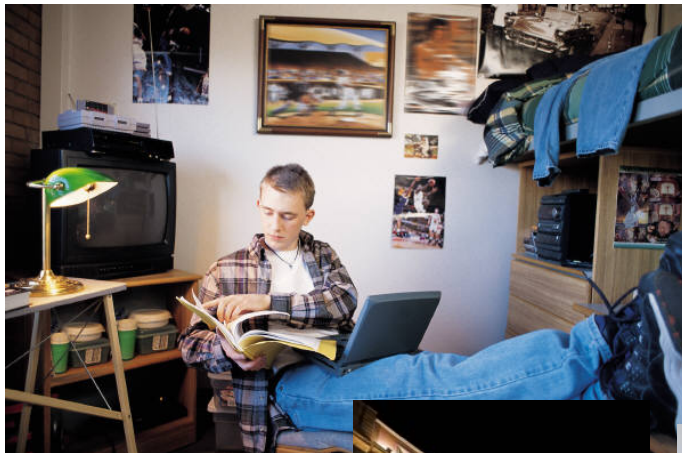
What types of activities or extracurricular activities would you like to participate in?



What's Your Fit?

Athletics

What intercollegiate, intramural or recreational sports would you like to play?



Would you like to live:

- On campus
- Off campus
- At home with my parents and commute



Section #4

College Planning



Classes You Will Need To Take While In High School

Subject Area	Current Minimum for NJ High School Graduation	Recommended For College Entrance	Types Of Courses To Take
English	4 years	4 years	Composition; American, English & World Literature
Math	3 years	4 years	Algebra I & II; Geometry; Trigonometry or Precalculus; Calculus
Science	3 years	3-4 years	Earth Science; Biology; Chemistry, Physics; electives like Physiology, Biochemistry, Anatomy or advanced courses in the basic sciences
History/Social Sciences	3 years	3-4 years	World Civilization; US History I & II; Government; Politics
World Language	1 year	3-4 years	Concentration in one language preferred
Visual & Performing Arts/ Practical Arts	2 years (1 year specifically in Visual & Performing Arts and 1 year specifically in Practical Arts)	3+ years	Visual & Performing Arts (Art, Music, Theatre, Dance); Practical Arts (Career Education, Family & Consumer Science, Industrial Technology)
Economics & Financial Literacy	1/2 year (beginning with the incoming 2010 class)	3 years	Business courses
Electives	1 year	3+ years	Academic rather than vocational electives, such as Economics, Psychology, Statistics, or Communications
Health & Physical Education	4 years	_____	_____

Get Ready!

Schedule For College Planning

High School: Freshman Year

- Meet with your Secondary School Counselor to choose College Preparatory courses.
- Establish strong study habits.
- Find a place in your home or at a library that is your study zone.
- Utilize time management techniques. "Never Procrastinate."
- Complete all homework assignments thoroughly and on time.
- Keep a clean, organized backpack and locker.
- Develop a reading plan that includes newspapers, magazines and books.
- Work to enhance your writing abilities and vocabulary proficiency.
- Earn strong grades. Freshman year counts in establishing your final grade point average.
- Meet with your counselor regularly to discuss your progress and plan your sophomore schedule. If you discover that you need help, don't be afraid to ask.
- If you are excelling in subject areas, consider "moving up" to Honors classes.
- Find an extracurricular activity to join and also begin to think about community service involvement.
- Think about your interests and how they might translate into future career options.
- Have a meaningful summer experience, such as employment, volunteering, travel or taking an enrichment class.

High School: Sophomore Year

- Continue to earn strong grades.
- Continue to develop a reading plan.
- Improve upon your writing ability.
- Take the PSAT or PLAN as practice for the official junior year administration.
- Meet with your counselor for career exploration activities and to select your junior year classes.
- If you excel in a subject area, "move up" to Honors.
- Become involved with additional extracurricular activities that meet your interest and be a leader.
- Begin to attend college representative meetings held at your high school.
- Become familiar with general college entrance requirements.
- Start to consider what qualities you are looking for in a college.
- Consider a meaningful summer experience — employment, volunteer opportunity, travel or enrichment class.

Get Ready!

Monthly Schedule For College Planning

High School: Junior Year

September

- Give some serious thought to your reasons for wanting to attend college. Evaluate your goals, your values, your interests and your abilities.
- Meet with your school counselor to review your courses for junior year. Be certain you are carrying a solid college preparatory program.
- Inquire about PSAT or PLAN test date, time and place in October.

October

- Take the PSAT in preparation for SAT or PLAN in preparation for ACT.

November

- Keep your grades strong.

December

- Receive results of PSAT or PLAN. Read material sent with your scores and consult your school counselor to determine how you might improve. Consider a test-prep course if necessary.

January

- Decide what type of college you are looking for (two year/four year, liberal arts/technical). Determine what factors are important to you (location, setting, size, etc.)
- Develop your individual SAT testing schedule with your counselor. Remember to register at the appropriate time.

February/March

- Meet with your school counselor to begin preparing a list of colleges to explore. Use college guide books and computer software as resource material.
- Write, email or call colleges on your list to request materials such as applications, viewbooks, videos and catalogs.
- Attend College Fairs to speak with college representatives.
- Take the SAT or ACT if fully prepared.

Get Ready!

Monthly Schedule For College Planning

High School: Junior Year

April

- ACT offered.
- Make visits to college campuses for tours, open houses, etc.

May

- SAT and SAT Subject Tests offered.
- Take Advanced Placement examinations if appropriate.

June

- SAT and ACT offered.
- Continue visits to colleges during the summer.

July/August

- If your Spring SAT scores have revealed any weaknesses, plan a program of self-improvement.
- Visit colleges. Take tours and have interviews. Open communication lines with coaches, representatives of special talent areas, and visit the financial aid office.
- Continue to refine your list.
- Review your testing plan for SAT or ACT. If appropriate, register for one or more test dates in the fall.
- Create your ACTIVITIES RESUME and preview college application essay questions.
- Begin to search and apply for scholarships.



Get Ready!

Monthly Schedule For College Planning

High School: **Senior Year**

September

- Review your complete high school transcript with your school counselor to check for accuracy of courses, grades, rank in class, etc.
- Meet with your school counselor to be sure that the colleges remaining on your list are appropriate to your academic and personal record.
- Meet with the teachers of your choice to discuss letters of recommendation.
- Plan visits to college campuses if you didn't get to them during the summer, or if you want to return for a second time. Remember to visit the financial aid office.
- ACT offered.
- Put together a calendar of college admissions and financial aid deadline dates of all colleges to which you are applying.

October

- Continue to attend College Fairs to investigate further those colleges to which you will probably apply.
- Continue to apply for scholarships.
- If applying for early decision or early action, be aware of deadlines.
- Work hard, your first quarter senior grades are important.
- If you are applying to colleges that require the CSS Profile form for financial aid, initiate this process now.
- SAT and SAT Subject Tests offered.

November

- Continue filing applications to colleges. Be aware of deadline dates.
- Continue to meet with college representatives when they visit your school.
- SAT and SAT Subject Tests, ACT offered.
- Attend financial aid sessions with your parents.

December

- File your last college applications.
- SAT, SAT Subject Tests, ACT offered.
- Apply to your colleges of choice by winter break.
- Attend financial aid sessions with your parents.



Get Ready!

Monthly Schedule For College Planning

High School: **Senior Year**



January

- Maintain a strong senior year.
- Attend financial aid information sessions.
- You can begin to apply for Federal Financial Aid online at www.fafsa.gov.
- Check the Financial Aid deadline dates for the colleges to which you have applied.
- You should list a NJ school first in the college selection section of the Free Application for Federal Student Aid (FAFSA), regardless if the NJ college is your first choice to be considered for State financial aid.

February

- Monitor your college applications to be sure that materials are sent and received on time, especially your first semester grades.
- Be certain that your FAFSA and/or CSS Profile has been filed by this time if needed for financial aid.

March/April

- Continue monitoring your college applications.
- Attend Open House Programs on college campuses.
- You should begin to receive financial aid award notifications from colleges that have accepted your application for admissions.

May

- Decide on the college you will attend. Send in the required tuition deposit by May 1st.
- Write to the colleges you have not selected to inform them that you plan to enroll elsewhere.
- Take Advanced Placement examinations if appropriate.

June

- Request that your school counselor send your final transcript to the college you will attend.

July/August

- Look for information from your new college on summer orientation, skills testing, course registration, etc.

How To Pay For It



What Is Financial Aid?

Financial aid helps students and families pay for college expenses, such as tuition, fees and room & board. Generally, there are three categories of financial aid: *gift aid*, *work aid* and *loan aid*.

Scholarships/Grants

Scholarships and grants are considered gift aid, which means you

do not need to repay the award. There are four basic types of scholarships and grants: *Federal*, *State*, *Institutional* and *Private*.

Work-Study Programs

The purpose of work-study programs is to provide students with part-time employment to help pay for college expenses and, if possible, provide work experience in a related field. There are generally two types of work-study programs:

- Federal Work-Study: This program is federally funded and need-based. Your eligibility is determined from information provided on your FAFSA.
- Institutional Work-Study: Some colleges offer work programs for students who are not eligible for the federal work-study program.

Student & Parent Loans

Loans are funds that you and/or your parent(s) can borrow to help pay for college expenses. Loans must be repaid, usually with interest. Loans also can be classified into four basic groups: *Federal*, *State*, *Institutional* and *Private*.



Resources

NJ Higher Education Student Assistance Authority
www.hesaa.org

NJ Commission on Higher Education/NJ Precollege Programs
www.state.nj.us/highereducation

U.S. Department of Education
www.ed.gov

Federal Student Aid
www.fafsa.gov

College Board
www.collegeboard.org

Mapping Your Future
www.mappingyourfuture.org

Big Brothers/Big Sisters
www.bbbsnj.org

College.Gov
www.college.gov

Student Aid on the Web
www.studentaid.ed.gov

Notes

Notes

Notes



Higher Education Student Assistance Authority

4 Quakerbridge Plaza
Trenton, NJ 08625

www.hesaa.org

Toll-Free Hotline:

1-800-792-8670

Hotline Hours:

Monday—Thursday: 8:00 am to 8:00 pm

Friday: 8:00 am to 5:00 pm