

THE NATIONAL GUARD

GUIDE TO **PAYING** FOR YOUR
COLLEGE EDUCATION



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The YOU CAN Guide to Financing Your Education

Summary: Guide for students who are interested in going to college. This book includes how to select and apply to college, and what to take once you get there. It emphasizes the need for money for school and how the Army National Guard can help pay for it.

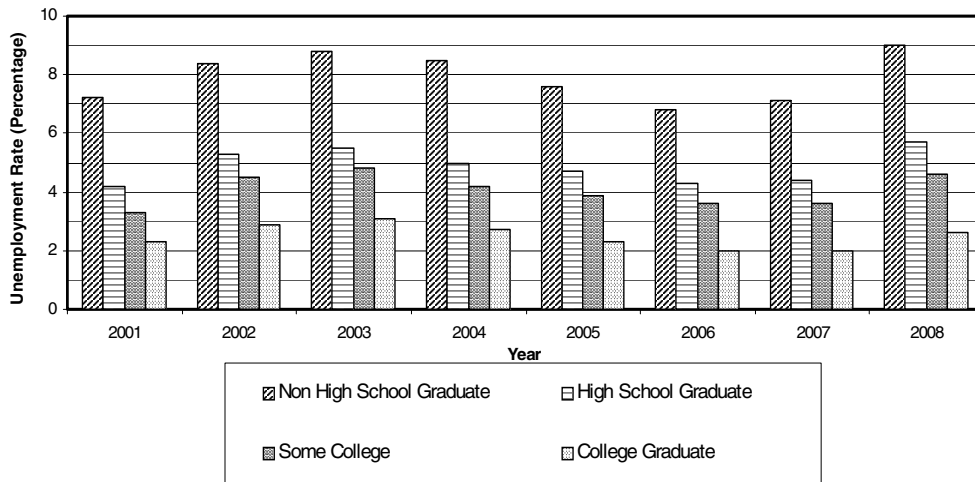
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Introduction

A college education is an investment that will pay you back for a lifetime. People with a college degree have the foundation to help them better understand life's experiences, think critically, express themselves clearly, and make wise decisions. Furthermore, they also have better job opportunities and greater potential, earn more money, and develop skills and knowledge that can never be taken away.

Census Bureau statistics show the annual income for a person with a college degree is more than 60 percent higher than for a high school graduate. For example, on average, a person with a college degree earns over \$20,000 more in a year than a person who did not go to college. Someone with a two-year associate's degree also tends to earn more than a high school graduate. In the future, more and more jobs will require an education beyond high school. The following chart clearly depicts this reality during the past decade:

Unemployment Rate by Education Level



If you decide that going to college is important to you but have no idea how to begin the process, and if you have concerns about how to pay for it, this book was written for you. We will take you through the decision making and application processes and give you an idea of some of the financing possibilities available. To assist you, we have developed a fold-out college planning guide to keep you on track during the entire process. Look for the ACTION icon throughout the book to signal an action item on the college planning guide. Finally, we will focus in-depth on an option you may not have considered. That option is to join the Army National Guard and let them help pay for your college education.



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How Do I Select A College?



It all starts with you. You need to know what makes you tick and examine the things that are important to you. You will then more easily be able to determine if you want to go to school and if so, what kind of school would meet your needs.

Take some time to think about yourself. To begin, ask yourself the following question: “What are my interests, attitudes and abilities?” The answer is important because it will help guide you in deciding what career path may be right for you.

To help you answer that question, we suggest you ask your high school guidance counselor to register you for the ASVAB Career Exploration Program. The Program provides tools, including an aptitude test and interest inventory, developed by the Department of Defense to help high school and post-secondary students across the nation learn more about career exploration and planning.

Here are some additional questions for you to consider before you start your search:

- Do I have an ultimate goal?
- Why do I want to go to college?
- What do I hope to achieve in college?
- What are my academic goals?
- What things do I want out of my college experience?
- Do I want to become involved in campus activities such as sports, student government, music or theater?
- Do I want to be challenged academically?
- What do I want to study (what major am I considering)?
- What do I do well?
- What possible jobs or careers interest me?
- Do I want to enter the work force immediately after graduation?
- Is it important for me to have a good paying job when I graduate?
- Do I hope to attend graduate or professional school?



Now that you have answered these questions about yourself, it should be easier for you to evaluate the types of schools available. There are many kinds of schools across our nation. They range from small community and technical colleges to private colleges and large universities. Each type of school has its own advantages.

The following in depth analysis will help you select or eliminate schools for further consideration based on the factors that are most important to you.

Majors/Areas of Study

- Does this school offer courses/majors that interest me?
- Will the program of study in my area of interest help me achieve my personal goal?
- How long does it take to earn a certificate or degree?
- What percentage of the students graduate in four years?
- What is the overall graduation rate?



Type

There are two basic types of post-secondary educational institutions. The first group includes community, technical, and junior colleges. These schools offer education or training programs that are no more than two years in length and lead to a license, a certificate, or associate's degree. The second group consists of four-year colleges and universities that offer bachelor's degrees and sometimes graduate and professional degrees. Schools from both groups are either public institutions that are tax-supported where students seldom pay more than 30 percent of the actual cost with the state paying the balance, or private institutions. Public institutions have two sets of fee structures: a lower fee for tax-paying state residents and higher fees for nonresidents. Private colleges are not tax supported and provide their own funding. They are generally more expensive but usually allow more flexibility in customizing financial aid packages.

Size

- Would I like to attend a small school?
- Would I be happier at a large college or university with bigger classes?



- Small - under 3,000 students
- Medium - between 3,000 and 10,000 students
- Large - between 10,000 and 20,000 students
- Largest - over 20,000 students

In smaller schools:

- Classes are often smaller and provide students greater interaction between students and teachers.
- Students have more opportunity to contribute to class discussion.
- Professors may get to know you better. This is especially helpful when doing research or asking for recommendations for jobs or graduate school.
- Smaller schools tend to place greater emphasis on personal development.
- Students have more opportunity to participate in extracurricular activities.

In larger schools:

There is a greater range and variety of courses offered.
It is easier to combine fields of study that include engineering.
There are more advanced facilities and resources available at large universities.
Nationally known and popular sports teams usually come from large universities.
Many students prefer the anonymity a large school offers.

Location

Is distance from home important?
Do I want to consider only schools located in a certain region, state, metropolitan area, or my hometown?
Do I want to get home frequently, or do I see this as an opportunity to experience another part of the country?
Is climate important to me?



Campus setting—Urban or suburban?

Do I prefer an urban environment with easy access to museums, ethnic food, and major sports teams?
Am I looking for the quintessential college town experience complete with big time college football and basketball teams?
Would I prefer to be in a rural setting with access to skiing, hiking, and camping?
Is weather a major consideration?



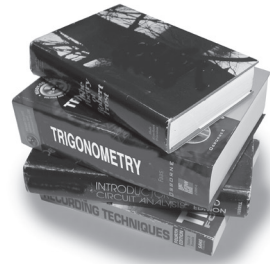
Cost

Does this school offer a good education at a reasonable price?
How much is the total cost (tuition plus living expenses)?
What is the average rate of student indebtedness for each school?
Can my family help pay for college? How much?
How is financial aid awarded? Will I qualify?
Will I qualify for grants, merit scholarships, work-study, low interest loans, etc?
Are there ways I can save money while in school?
Will I need to find a part-time job?
Can I realistically afford this school or is there a more reasonable financial choice for me?



Academic atmosphere

- Am I interested in business, engineering, or education?
- Do I want a liberal arts education?
- What level of academic competition do I want?
- Is class ranking important to me?
- Is the teaching style traditional or innovative?
- How involved is technology in the curriculum?
- Is this school on semesters, quarters, or a special calendar program?
- What are the core requirements for graduation?
- Are there accelerated academic programs or work-study programs?
- What is the average class size?
- What is the average student-to-faculty ratio?
- What is the total number of faculty?
- How many of the faculty have advanced degrees?
- Who teaches most of the undergraduate classes - full professors or teaching assistants?
- How valuable is a degree from this school?
- Where does *U.S. News and World Report* rank this school?



Social Atmosphere, Culture Composition, and Quality of Life

- In what kind of social atmosphere would I be comfortable, safe, and productive?
- Are residence facilities coed or single sex?
- What are the housing options? Is housing guaranteed for all four years?
- Are there quiet floors? Are there single rooms available?
- What kind of off-campus housing is available?
- What is the student body profile?
- What is the gender balance? Do I prefer a single sex or coed campus?
- Is there diversity?
- Is there a specific religious or ethnic affiliation?
- Are there fraternities and sororities? How important is Greek life on campus?
- Is the school a “suitcase school,” or are students around on weekends?
- Is the political atmosphere liberal or conservative?
- Is the political point of view important to me?

Facilities

- Does this school have adequate facilities?
(Libraries, dormitories, classrooms, laboratories, gym, sports equipment, pool)
- Do dining facilities accommodate any special dietary needs?



Athletics

- Are there varsity sports for men and women?
- Do I want to play sports?
- Am I a sports enthusiast?
- Is it important to me for my school to have a big name sports program?



Activities

- What are the major school activities?
- Are there extracurricular activities that interest me such as dance, theater, concerts, bands, etc.?

Services/Security

- What kind of campus services are important to me?
- Are there adequate health and counseling services?
- Are there transportation services?
- Are there specific religious or support group services available?



- Are there safety and security measures in effect to protect the students?
- What is the crime rate of the college and nearby town/city?

Job Placement/Graduate Study

- What is the job placement rate for students who graduate?
- What percentage of the students go on to graduate school?



You will undoubtedly want to discuss the factors of concern with your family, and seek advice from friends. It will be especially helpful to try to talk to those who have attended some of the schools you are interested in, but it is also important to seek information directly from the schools. As you narrow your selection, it is time to write the schools to request school catalogs, information on the placement of graduates, and anything else you would like to know. You can also visit the many websites dedicated to college searches.

PLANNING GUIDE FOR SELECTING COLLEGES TO LOOK AT MORE CLOSELY



As you start searching for colleges, it is important to keep a list of a few pieces of key information. It will help you eliminate schools that do not interest you, and retain contact information for the schools from which you are still considering.

Do I Want More Information?	
SCHOOL NAME:	
ADDRESS:	PHONE NUMBER:
	POINT OF CONTACT:
WEBSITE:	
EMAIL:	
SCHOOL NAME:	
ADDRESS:	PHONE NUMBER:
	POINT OF CONTACT:
WEBSITE:	
EMAIL:	
SCHOOL NAME:	
ADDRESS:	PHONE NUMBER:
	POINT OF CONTACT:
WEBSITE:	
EMAIL:	
SCHOOL NAME:	
ADDRESS:	PHONE NUMBER:
	POINT OF CONTACT:
WEBSITE:	
EMAIL:	



COLLEGE INFORMATION REQUEST LETTER

Date

**Director of Admissions
USA University
Collegetown, USA 00000**

Dear Director of Admissions:

I am entering my senior year (or soon will be entering, if writing as a junior) at Anytown High School in Anytown, Virginia, and will graduate in June 20__.

Please send me an application, current catalog, and any other descriptive materials that will help me plan for my education after high school.

Let me know if a representative of USA University will be visiting my area in the near future. I would be very interested in learning more about your institution.

Thank you for your assistance.

Sincerely,

James E. College
**James E. College
123 Main Street
Anytown, VA 20000
703-555-1234
JCollege@email.com**

TOURING CAMPUSES

Visiting schools is an excellent way to gather information and get overall impressions. An ideal time to visit is during the spring of your junior year while classes are still in session. Try to talk to some of the students and faculty while you are there. If you have a friend at the school, perhaps you could arrange an overnight stay in the dorms. Try to sit in on a class, attend a sporting event, and visit the academic department that interests you. Ask students their opinion about the school:



- What do they like best? What do they like least?
- Are there things they would change?
- How are the professors and the courses?
- Is it easy to get the classes you need as a freshman?
- Are they involved in extracurricular activities?
- What do they do on weekends?
- Would they recommend the school?

While you are on campus:

- Attend an information session and take a campus tour.
- Read the school newspaper and try to find out the important or burning issues.
- Scan the bulletin boards; the announcements and messages there can reveal a lot about the tone of the school.
- Sample the food in the cafeteria. Notice if there is a variety of selections?
- Take a walk or a drive through the area surrounding the school.

Ask yourself the following questions:

- What was my overall impression of the school?
- Do I like the appearance of the campus?
- Are there strong programs in my field of interest?
- Do I like the setting (urban or rural)?
- Are the facilities well maintained?
- What are the dorms like?
- Do I like the students I met there?
- Were they proud of their school? Are they respectful of the school and its facilities?
- Is there school or public transportation available?
- Is there a good variety of food offered in the dining facilities?
- Are there affordable restaurants close to campus?
- Are there dorms readily available or are there apartments located close-by?
- Is it easy to get around campus? Is the campus centralized or sprawling?
- Would I be comfortable at this school?
- Can I picture myself at this school?



Wrong Reasons to Choose a College

- My boyfriend/girlfriend is going there
- My best friend is going there
- It is a party school
- It is where my parent(s) went, where my brother or sister went, and is where everyone expects me to go
- It satisfies only a couple of the requirements I consider important
- I liked the picture on the college brochure or university guidebook
- It was the only school I visited

HOW TO MAKE THE FINAL SELECTION OF WHERE TO APPLY

After you have narrowed your search, collected additional information, and visited some of the schools that interest you, it is time to decide where to apply. It may be helpful to make a comparison of the schools that remain on your list. Your ultimate goal should be to narrow your target schools to approximately six favorites. Try to select two schools that you would like to attend but may or may not accept you; these are called your “reach” or “dream” schools. Select two schools you like and where you would most likely be accepted. Finally, select one or two schools where you are certain to be accepted.

The first question to ask yourself is, “Do I meet the requirements for admission?” If the answer is yes, proceed with your comparison. Review your analysis of the factors that are important to you. Write the factors you consider essential or most important across the top of the following matrix. Write the name of the schools you are still considering in the schools column. Use check marks or comments for each factor for each school. Examine the results to help make the final selection of where you want to apply.



Schools	Consideration Factors							
	Majors	Size	Location	Cost	Athletics	Setting		Additional Comments
University of Hartford	engineering	med.	New England	\$\$\$	no football	suburban		
UCLA	strong engineering	largest	West Coast	\$\$\$	big football	suburban		
Hood College	no engineering	small	local	\$\$\$	no football	rural		Mom's alma mater
Virginia Tech	strong engineering	largest	in state	\$	big football	rural		
Georgetown University	no engineering	med.	local	\$\$\$\$	football	urban		
Georgia Tech	strong engineering	large	Mid-Atlantic	\$\$	big football	suburban		
University of Colorado	engineering	med.	Rockies	\$\$\$	big football	rural		
N.C. State	strong engineering	largest	Mid-Atlantic	\$\$\$	big football	urban		



HOW MUCH DOES IT COST?

Cost is one of the most important factors to consider in making your college decision. The College Board reports that college tuition and fees for 2008-2009 increased 5.9 percent at four-year private institutions, and 6.4 percent at four-year public institutions compared to 2007-2008 costs. The increase is 4.7 percent for two-year public institutions. Nevertheless, a college education is still within the grasp of all Americans. Students and their families should consider the cost of an education as an investment in the future. Consider that the gap in lifetime earning potential between a high school and college graduate is over \$1,000,000! It is clear that short term sacrifices are more than repaid in personal and financial dividends for a lifetime.

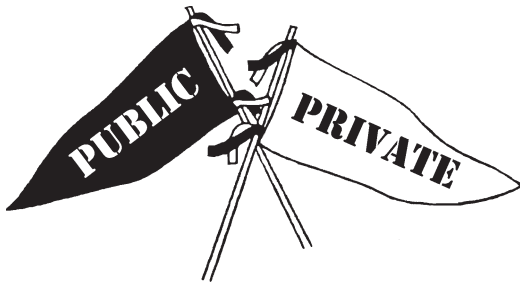
The following charts show the national average annual costs for public and private colleges in the United States.

ANNUAL COLLEGE COSTS (National Average for 2008-2009)				
4 YEAR COLLEGES	PUBLIC		PRIVATE	
	RESIDENT	COMMUTER	RESIDENT	COMMUTER
Tuition and Fees	\$6,585	\$6,585	\$25,143	\$25,143
Add for Out-of-State**	\$10,867	\$10,867	N/A	N/A
Books and Supplies	\$1,077	\$1,077	\$1,054	\$1,054
Room and Board	\$7,748	\$7,800	\$8,989	\$7,900
Transportation	\$1,010	\$1,584	\$807	\$1,584
Other	\$1,906	\$2,138	\$1,397	\$2,138
TOTAL 1 YEAR	\$18,326	\$19,184	\$37,390	\$37,819
TOTAL 4 YEARS	\$73,304	\$76,736	\$149,560	\$151,276
2 YEAR COLLEGES	PUBLIC		PRIVATE	
	COMMUTER		RESIDENT	COMMUTER
Tuition and Fees	\$2,402		Sample too small to provide meaningful information.	
Books and Supplies	\$1,036			
Room and Board	\$7,341*			
Transportation	\$1,380			
Other	\$1,800			
TOTAL 1 YEAR	\$13,959			
TOTAL 2 YEARS	\$27,918			
* Living off campus but not with parents				
**Per year additional charge for out-of-state students.				

Source: *Trends in College Pricing 2008*. Copyright © 2008 by College Board. Reproduced with permission. All rights reserved. www.collegeboard.com.

Average Annual College Costs Listed By State

The chart on the following pages shows annual average college tuition and fees by state and category (public and private). It will give you an idea of how these costs for each state compare with the national average. The chart reflects information reported by institutions on the Annual Survey of Colleges. It represents average tuition and fees only and does not reflect the cost of room and board, books and supplies. You can obtain more detailed information about the total cost of a specific school by directly contacting the schools that interest you.



Remember that there are many other expenses you must consider in trying to determine the total cost per year for your college education. Immediately following the chart, you will find college expense worksheets that will help you predict recurring expenses that you must consider. For example, if you plan to live on campus, you must include room and board. If you are a commuter student, you may not have room and board, but you should try to predict any expenses you have living at home or renting an apartment. Both resident and commuter students will have additional expenses such as transportation, personal needs, and recreation that will add to the total cost per year.



How Do I Select A College?

	TWO YEAR	FOUR YEAR	
	Public	Public	Private
NATIONAL	\$2,402	\$6,585	\$25,143
ALABAMA	2,827	5,925	15,669
ALASKA	3,032	4,642	21,587
ARIZONA	1,818	5,577	21,637
ARKANSAS	2,298	5,928	15,633
CALIFORNIA	634	5,346	31,613
COLORADO	2,565	5,916	30,208
CONNECTICUT	2,984	8,035	31,914
DELAWARE	2,631	8,276	13,130
DISTRICT OF COLUMBIA	*	3,770	31,265
FLORIDA	2,291	3,792	23,411
GEORGIA	2,312	4,464	22,972
HAWAII	2,191	5,842	11,124
IDAHO	2,249	4,613	5,886
ILLINOIS	2,601	10,014	25,001
INDIANA	3,164	7,223	26,200
IOWA	3,517	6,435	23,493
KANSAS	1,993	6,141	18,125
KENTUCKY	3,630	6,799	19,105
LOUISIANA	1,957	4,078	26,013
MAINE	3,156	8,059	28,859
MARYLAND	3,339	7,395	29,812
MASSACHUSETTS	3,887	8,184	32,592
MICHIGAN	2,453	9,079	17,810
MINNESOTA	4,568	8,251	27,323
MISSISSIPPI	1,761	4,936	13,398
MISSOURI	2,589	7,198	21,860

	TWO YEAR	FOUR YEAR	
	Public	Public	Private
MONTANA	2,893	5,335	19,803
NEBRASKA	2,250	5,949	18,433
NEVADA	1,980	4,395	22,978
NEW HAMPSHIRE	5,609	10,296	29,860
NEW JERSEY	3,596	10,739	28,377
NEW MEXICO	1,150	4,514	28,128
NEW YORK	3,672	5,126	29,148
NORTH CAROLINA	1,387	4,416	23,590
NORTH DAKOTA	3,596	6,110	13,192
OHIO	3,516	8,482	25,020
OKLAHOMA	2,678	5,618	18,573
OREGON	3,368	6,238	28,142
PENNSYLVANIA	3,360	10,328	28,900
PUERTO RICO	*	1,857	5,207
RHODE ISLAND	3,090	7,722	29,620
SOUTH CAROLINA	3,346	9,127	19,743
SOUTH DAKOTA	3,919	5,748	19,581
TENNESSEE	2,776	5,684	20,647
TEXAS	1,716	6,894	22,286
UTAH	2,556	4,298	5,288
VERMONT	5,830	11,341	29,886
VIRGINIA	2,804	7,596	22,256
WASHINGTON	2,962	6,379	27,509
WEST VIRGINIA	2,452	4,705	16,836
WISCONSIN	3,430	6,800	23,799
WYOMING	2,018	3,621	*

*Data are insufficient to report.



College Expenses Worksheet

You can estimate the recurring college expenses by reading the information published in each school's financial aid bulletin, by talking to current and former students, and by recording your current monthly expenses that will occur while you are in school.

Use the following worksheet to estimate your monthly and yearly expenses:

<u>EXPENSE</u>	<u>PER MONTH</u>	<u>PER YEAR</u>
School related expenses:		
Tuition	\$ _____	\$ _____
Books	\$ _____	\$ _____
Fees	\$ _____	\$ _____
Living expenses:		
Housing	\$ _____	\$ _____
Food	\$ _____	\$ _____
Utilities	\$ _____	\$ _____
Transportation	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Personal needs	\$ _____	\$ _____
Laundry and dry cleaning	\$ _____	\$ _____
Phone/Cell phone	\$ _____	\$ _____
Miscellaneous:		
Medical insurance	\$ _____	\$ _____
Car insurance	\$ _____	\$ _____
Car maintenance	\$ _____	\$ _____
Car or other loan payment	\$ _____	\$ _____
Credit card payment	\$ _____	\$ _____
Entertainment/Recreation	\$ _____	\$ _____
Other:		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Note: One of the biggest mistakes students make is underestimating the amount needed for expenses such as clothing, transportation, medical bills/insurance, and entertainment/recreation.

Family Expenses Worksheet

Parents who want to help pay for their child’s education can use the following worksheet to help determine how much they will be able to contribute. Students who are married and/or have a family, should also use this worksheet.



<u>EXPENSE</u>	<u>PER MONTH</u>	<u>PER YEAR</u>
Rent/mortgage	\$ _____	\$ _____
Heat	\$ _____	\$ _____
Water	\$ _____	\$ _____
Sewer/garbage	\$ _____	\$ _____
Electricity	\$ _____	\$ _____
Telephone	\$ _____	\$ _____
Cell phone(s)	\$ _____	\$ _____
Internet service	\$ _____	\$ _____
Cable TV	\$ _____	\$ _____
Food	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Child care	\$ _____	\$ _____
Car loan	\$ _____	\$ _____
Car maintenance	\$ _____	\$ _____
Gasoline	\$ _____	\$ _____
Life insurance	\$ _____	\$ _____
Medical/Dental insurance	\$ _____	\$ _____
Other medical	\$ _____	\$ _____
Prescriptions	\$ _____	\$ _____
Vision care	\$ _____	\$ _____
Tuition	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____
Physical fitness	\$ _____	\$ _____
Newspaper delivery	\$ _____	\$ _____
Subscriptions	\$ _____	\$ _____
Savings	\$ _____	\$ _____
Investments	\$ _____	\$ _____
Charitable contributions	\$ _____	\$ _____
Credit cards	\$ _____	\$ _____
Other	\$ _____	\$ _____



Estimating Your College Budget

Many things can affect the amount of money you will need to cover your expenses while you are in college. For example, costs will vary considerably if you have in-state vs. out-of-state status and if you live at home, on-campus, or off-campus. The best way to plan for those expenses is to take time to develop a budget, calculate your assets, and determine how much money you will need. In the two previous sections, we have outlined typical recurring expenses. Now you need to determine your assets. Consider the following:

<u>ASSETS</u>	<u>AMOUNT</u>
Personal savings	\$ _____
Student's earnings	\$ _____
Scholarships, grants	\$ _____
Aid from parents and/or other relatives ...	\$ _____
Veterans benefits	\$ _____
Stocks, bonds	\$ _____
Other resources	\$ _____
Total	\$ _____

How much of this amount can you afford to spend in covering your expenses on a monthly basis?

The next step is to figure out your estimated budget:

- Add your monthly income and/or assets available
- Subtract estimated monthly expenses
(from college and family expenses worksheets)
- Calculate remaining funds available or amount of deficit

If you determine there is a deficit, that amount is the amount you will have to acquire through part-time employment, student loans, scholarships, etc.

Reducing Your College Tuition and Other Costs

With a little research and prior planning, you can identify many ways to cut costs while you are in school.

Consider living at home

Consider living at home and attending a community college for the first two years and then transferring to a four-year institution. Low tuition cost, open admissions, convenient locations, and a wide range of courses make community

colleges readily accessible to everyone. If you attend a four-year school that is within commuting distance, consider living at home to save money.

Compare housing options

If you plan to live away from home, compare the cost of living in a dorm with that of sharing an apartment. The apartment cost will often be less than the dorm. See if private cooperative housing is available. Co-ops require you to do a certain amount of work—washing dishes, cooking, cleaning, etc., but the cost can be half as much as living in campus dorms.

If you live on campus, take advantage of special payment plans for room and board. Although many schools require room and board to be paid prior to each semester, there are schools which offer deferred payment plans that will allow you to pay on a monthly basis.

Employment

The majority of students work part-time while they are in college. The average student can work up to 20 hours per week without negatively affecting his or her schoolwork. If you can find a job that pays more than minimum wage, you can expect to earn around \$200 a month. Some students earn extra money by working in sales, waiting tables, life guarding, bartending, painting, substitute teaching, or tutoring. There is the possibility of finding a job on campus, such as working in the student union, bookstore, gym, cafeteria or library. There are also federal and state work-study programs in colleges across the nation. Students in these programs work about 10 hours a week and earn between \$7.25 and \$9.00 an hour.

Summer opportunities

Make the most of summer opportunities to work and save money for the next year's expenses or to take transferable summer courses at a community college for a fraction of the cost of tuition at your college/university. If you are interested in this last option, be sure to check with your school to verify that the credits will transfer.

Buy used textbooks

Textbooks are one of the major expenses you will face at college. You can save up to 50 percent on books if you buy them used. The key is to start early. As soon as you register for your classes, make a list of the books you will need. Write down the title, author, edition, year of publication and cost if new. Start your search by asking friends or other students who took the same classes. If they sell their book to you for half-price, that is more than they would get by selling it back to the bookstore and less than you would pay if you bought the used book at the college/university bookstore. If you cannot find used books from friends, try social networking sites. Your next best buy would be at the college/university bookstore or on the Internet from a number of online bookstores that stock used textbooks. If you choose to buy online, ask if they will take the book back if it is

in poor condition, if they guarantee a delivery date, and if they will buy the book back at the end of the semester and at what percent of your original cost.

Leave your car at home if you can

Many colleges do not allow you to have a car at school during your freshman year. Before you decide to take a car to school, when allowed, decide if the cost of parking, maintenance, and insurance make having a car at school cost effective.

Try not to eat out very often

Try not to eat out, or at least limit the number of times you eat out each month. If you live in the dorm, consider the campus meal plans available. If you live in an apartment, you will save money if you shop for groceries and make your own meals.

Check out free entertainment and recreation on campus

Limit what you spend on entertainment and recreation. Campuses offer many free forms of entertainment such as sporting events, movies, plays, concerts, and promotional fairs. For recreation, take advantage of the school gym for activities like basketball, racquetball, lifting weights, and aerobic conditioning.

Managing Your Money and Using Credit Wisely

The key to successful financial management depends upon realistically understanding and meeting your financial obligations. If you form good money management skills now, they will benefit you the rest of your life. There are valuable tools that can help you. The USAA Education Foundation in its article entitled “Managing Money at College” outlines three critical money management tools: save first, spend wisely, and create a budget. They suggest thinking of savings as a bill you have to pay. Try to save 10 to 15 percent of every paycheck, allowance, or financial gift you receive. Second, before you buy anything, ask yourself if you really need it. It is very easy to waste money on things that are not necessary. Third, stick to the budget you have laid out. You can use your budget to track your actual expenses. It can be a real eye-opener, revealing things about your spending habits, impulsive purchases, and unexpected needs that were not readily apparent.

Money Management Tools:

- \$ Save first**
- \$ Spend wisely**
- \$ Stick to your budget**



Another important management tool is using credit wisely. In an article entitled “Using Credit Wisely,” The USAA Education Foundation points out:

“When used properly, credit can be a helpful financial tool...

On the other hand, using credit for vacations, dining out, holiday gifts, clothing or impulse spending can lead to trouble if you cannot pay the bills within a reasonable amount of time. With credit, it is easy to lose track of how much you are spending because you do not immediately feel the impact. When you begin carrying balances, you pay an annual percentage rate that typically ranges from 8 percent to 22 percent each year; these charges quickly add up when you carry balances. To avoid these charges, try to pay in cash as often as possible...

If you prefer cards for the convenience of record keeping, track your spending. One way to do this is to keep your credit receipts together in an envelope with a running total of your purchases on the outside of the envelope. If the total exceeds an amount you feel is appropriate, then it’s time to reduce your spending. There is an added benefit to this system: when your statement arrives, you can check its accuracy using the receipts you have saved.

Financing a vehicle is an acceptable use of credit; however, the shorter the term of the loan, the better. As vehicles have become more expensive, the typical length of vehicle loans has been extended to five or more years.

The longer the payback period, the greater your finance charges. Credit terms should provide for loan payout before the item you are purchasing is likely to need replacing.”

Source: *Managing Credit And Debt*, a publication of The USAA Educational Foundation, a nonprofit organization, copyright 2007. For more information on this topic, visit www.usaaedfoundation.org or order this printed booklet by calling toll-free 1-800-531-6196.

Stay Out of Debt

- **Make a budget and stick to it**
- **Pay cash as often as possible**
- **Limit credit card use**
- **Maintain a savings account**
- **Pay your bills on time**





Debt Danger-Signal Quiz

Warning signs of overindebtedness come long before the collection notices from creditors. The following questions will help you assess if you are managing credit appropriately.		
	Yes	No
1. Are you borrowing to pay for items you once paid for with cash?		
2. Is an increasing percentage of your income going to pay debts?		
3. Are you making payments with money reserved for something else?		
4. Are you taking money from your savings to pay current expenses?		
5. Is your emergency fund (which should equal 3–6 months of basic living expenses) inadequate or nonexistent?		
6. Do you pay only minimums on your revolving charge accounts?		
7. Are you making payments in 60-90 days that you once made in 30?		
8. Are you near or at the limit on your credit cards and other sources of borrowing?		
9. Do you take out a new loan before the old one is paid in full or take out a new one to pay an existing one?		
10. Do you take out payday loans before you receive your scheduled pay?		
11. Are you unsure about how much you owe?		
12. Are you chronically late in paying your expenses?		
13. Are you threatened with repossession of your vehicle, cancellation of your credit cards or other legal action?		

If You Answered:	You Are:	You Should:
"No" to all questions	Managing credit well.	Continue practicing good money management.
"Yes" to any question 1–5	Getting out of control.	Stop using credit until current debt balances are paid.
"Yes" to any question 6–11	On the verge of trouble.	Stop using credit. Develop a budget and debt payment plan.
"Yes" to question 12 or 13	Probably overextended.	Consult a financial planning professional now, before your financial goals become impossible to achieve.

Source: *Managing Credit And Debt*, a publication of The USAA Educational Foundation, a nonprofit organization, copyright 2007. For more information on this topic, visit www.usaaedfoundation.org or order this printed booklet by calling toll-free 1-800-531-6196.

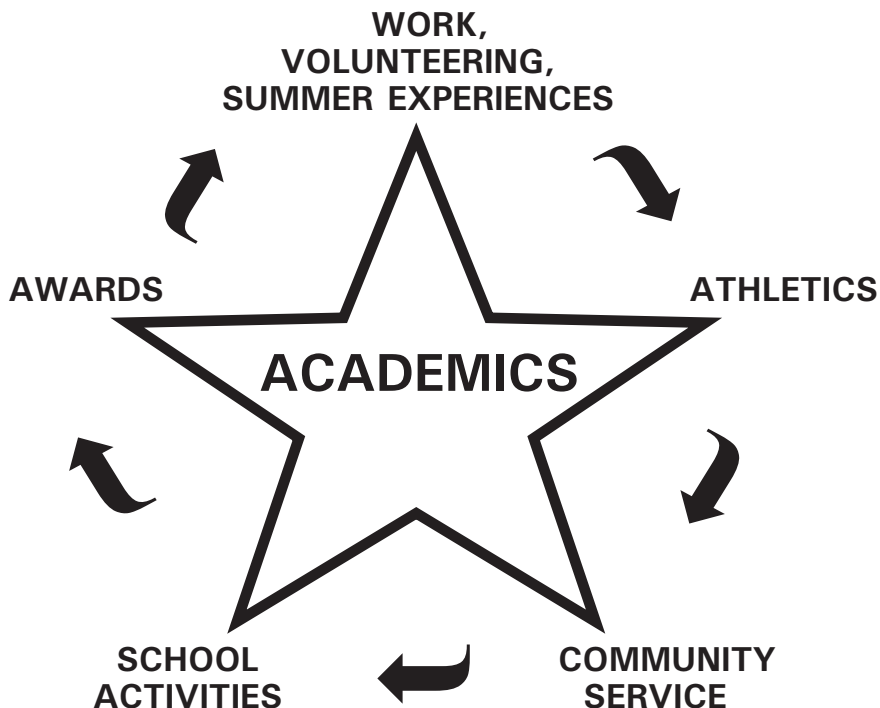
CRITERIA SCHOOLS USE FOR ADMISSION



It will be to your advantage to familiarize yourself with college admissions criteria early in high school so you can make yourself a desirable candidate. Keep in mind that admission standards are not barriers but guidelines to show how you compare with others. When you have a clear understanding of the minimum requirements to apply, you can improve your chances for admission by exceeding those requirements. Although colleges and universities consider many factors, your high school record is the most important. That includes not only the courses you take but also the grades you make. Competitive schools will look to see if you have taken the most rigorous program possible at your school. Some schools place more importance on standardized test scores than others. Since most schools now publish general information about their freshman classes, you can look up average test scores for schools that interest you and see how your scores compare.

Schools look for qualities and/or accomplishments that make you unique. You need to show the original aspects of your personality, what you are involved in, your unique talents, places you have been and things you have seen. Colleges look for well-rounded students who have demonstrated achievement in different areas.

The Well-Rounded Student



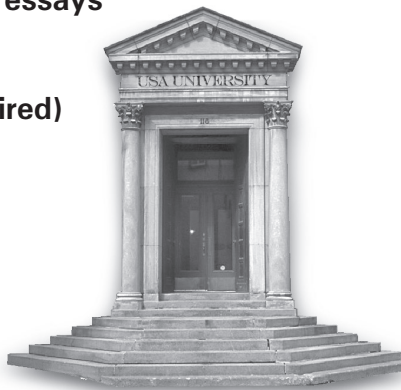
Admissions committees like to see that you not only have done well academically but also that you have been involved in outside activities such as sports, student government, academic clubs, school paper, band, chorus, etc. They will pay special attention to any specific talents or accomplishments you may have. For example, if you have spent a long time working on your goal as an artist, musician, gymnast, dancer, or athlete, it demonstrates the kind of sustained commitment, energy, and focus that colleges are looking for. In this case, you should highlight the depth of experience in one specific area rather than limited experiences in many areas.

It is important to mention jobs you have held or volunteer work you have done. It will make a strong impression on admissions personnel if you can show how you have grown and benefited from all you have experienced. The combination of your record and all of your unique experiences will play a significant role in the admissions process.

The most common factors considered for admission to college are outlined below.

Admission Factors

- 1. Courses taken (strength of program)**
- 2. Grades (GPA)**
- 3. Rank in class**
- 4. Standardized test results**
- 5. Counselor/teacher recommendations**
- 6. Activities outside the classroom**
- 7. Application questions and essays**
- 8. Geographic location**
- 9. Personal interview (if required)**
- 10. Ethnicity**
- 11. Alumni relationship**
- 12. Special talents and skills**
- 13. Family's ability to pay**

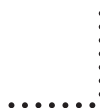




Recommended Courses To Take In High School

Many colleges and universities are interested in students who take the most rigorous courses or who take extra courses beyond what is required to graduate from high school. You should consider the following list of recommended high school courses in order to make yourself more competitive.

COURSES STUDENTS SHOULD TAKE IN HIGH SCHOOL TO PREPARE FOR COLLEGE		
SUBJECT	MINIMUM YEARS	TYPES OF CLASSES
English	four	Composition American Literature English Literature World Literature
Mathematics	three to four	Algebra I Geometry Algebra II Trigonometry Pre-Calculus Calculus
History, Geography, and Social Sciences	four	Geography U.S. History U.S. Government World History World Cultures Civics
Laboratory Science	three to four	Biology Earth Science Chemistry Physics
Foreign Language	two to four	French Spanish German Latin Russian Japanese Chinese
Visual and Performing Arts	one	Art Drama Dance Music
Health and Physical Education	two	
Electives	two to five	Computer Science Communications Junior ROTC Trade & Industrial Studies Criminal Justice Culinary Arts Marketing Photography Statistics Economics Psychology
NOTE: These lists of courses provide only a general guideline. School graduation and college entrance requirements vary. Students and parents should consult their school guidance office and college admissions offices.		



PLANNING AND PREPARATION PROCESS

Planning for college is an extended process. Students and parents should start planning as early as possible. You will be successful if you set goals and deadlines and if you stay organized. This section gives you a few overall tips. After you review these tips, use the foldout college planning guide in the center of this book to help keep you on track. It will give you an overview of the planning activities you need to accomplish in order to be ready for college. Your overall plan should include a few key elements—develop good study habits, get good grades, become a well-rounded individual, and plan your finances.

You will find the following planning and preparation ideas helpful in pursuing your goal of going to college. If you do not know how to study, now is the time to learn. Set academic goals. Decide what you want to achieve in each class you take. Get organized and stay organized. Use the foldout college planning guide for your long-term planning. Back up your long-term plan with a calendar and a daily planner where you can record important dates and deadlines and plan ahead. Record sports and extra-curricular activities so you will know how much time you have available to study each day.

Organize your materials for each class in a way that is meaningful to you. For example, you may want to organize notes and tests according to chapter or according to what the syllabus or the teacher indicates will be covered during a certain timeframe. As you complete work or have papers returned, file them in the appropriate place so you will be ready to review them before the next test. Set aside a regular time to study each night; find a place where you can study without interruption.

Allocate your available study time effectively. Make a list of everything you have to accomplish every day. Try to estimate how long each task on your list will take. See if the total amount of time will fit into the amount of time available. If not, determine on which tasks you can spend less time. Prioritize your list and stick to your schedule. Don't procrastinate. Consider your homework an important part of your job to graduate from high school.

Strive for good grades and maintain those good grades throughout high school. Attend all classes; take notes; and participate in class discussions. Ask questions when you don't understand. Keep tools and supplies you need on hand both at school and at home. Stay involved in extracurricular activities including work and involvement in civic and religious activities. Keep a list of all activities and any awards you receive. Last but not least, start planning your finances. Consider all possibilities of financial support. The last half of this book is dedicated to showing you how to pay for college. Outlined in detail is how the Army National Guard can help pay for your education (pp.85-131). Also you will find information on college savings programs (pp.80-83), tax reductions for education (p.82), and additional sources of financial aid (pp.164-175).

Study Habits for Success

- ✓ **Set academic goals**
- ✓ **Get organized**
- ✓ **Use foldout guide for long-range planning**
- ✓ **Back up long-term plans with a daily planner**
- ✓ **Allocate time effectively/pace yourself**
- ✓ **Designate a time and place to study**
- ✓ **Don't procrastinate/Do reading assignments as soon as you get them**
- ✓ **Attend all classes**
- ✓ **Have supplies on hand**
- ✓ **Take notes**
- ✓ **Participate in class**
- ✓ **Ask questions**
- ✓ **Turn in assignments on time**
- ✓ **Review notes before tests and quizzes**
- ✓ **Be aware of all resources available: professors, teaching assistants, facilities, etc.**

WHAT TESTS DO I NEED TO TAKE?

Most colleges and universities require that you take certain tests before you apply for admission. The specific test will normally be listed in the information bulletin published by each school. The two standardized tests used primarily for admission to college are the SAT® and the American College Test (ACT). In this section we will discuss both the SAT and the ACT, as well as preliminary standardized tests and other tests for specific purposes.

Test scores are especially important if a college does not have experience with a particular high school. One director of admissions described them as “a consistent piece of information to add to the overall evaluation.” Since the U.S. has no official national educational standards, it is a quick way to compare applicants from thousands of different high schools.

Standardized tests are administered by independent testing organizations including the Educational Testing Service in Princeton, N.J., and ACT in Iowa City, Iowa.

It is necessary to register with a testing organization for a test date and location and pay a fee to take the test required by the schools to which you apply. The testing organization will score your test and send the results to the colleges or universities you have indicated.

It is important to plan ahead. It can take many months from the time you request the testing information, register, take the test and ultimately have the test scores arrive at the university admissions office. It is necessary that your scores arrive at the university at approximately the same time as your application for admission. You must take the test at least two months before you need the official test scores available.

There are many advantages to taking the SAT and/or the ACT in the spring of your junior year in high school. You will have time before your senior year to take a prep course or tutorial, or study more on your own if you are not satisfied with your scores and want to retake the test in the autumn of your senior year. You will also be better able to plan your senior year.

You will start receiving information from colleges and universities before your senior year. If you don't know where you will go to school and therefore do not know which tests are required for admission, you should consider taking both the ACT and SAT.



PSAT/NMSQT and PLAN*

Although colleges usually require only the SAT or the ACT for admission, there are earlier tests that are also important. Those tests are the PSAT/NMSQT and the preliminary test for the ACT-PLAN. The PSAT/NMSQT is co-sponsored by the College Board and the National Merit Scholarship Corporation (NMSC). As the name implies, the test is required to enter the NMSC scholarship competitions, but it also gives valuable practice for the SAT. The PSAT/NMSQT is administered by high schools once a year in October, with scores usually available to your principal just after Thanksgiving. You should talk to your guidance counselor about registration. The PSAT/NMSQT is usually given to high school juniors, but many sophomores take the test for practice. A little more than two hours long, the test has three sections that measure Critical Reading, Math Problem Solving and Writing Skills and allows you to compare yourself with other college-bound students across the nation. It serves as a good predictor of your SAT scores and gives you an idea of whether or not you need to better prepare for the SAT. Virtually all the techniques and strategies required for this test apply to the SAT as well.

National Test Dates	Test
Wednesday, October 14, 2009	PSAT/NMSQT
Saturday, October 17, 2009	PSAT/NMSQT

Note: Each high school chooses only one October test date. Contact your high school guidance counselor.

If you plan to take the ACT you should consider the PLAN, a preliminary form of the ACT. It is a test based on the curriculum areas of English, Mathematics, Social Science, Reading Skills, and Scientific Reasoning and is set up much like the ACT and is an excellent predictor of success on the ACT. It is offered in high schools between October and December.

SAT *

The SAT is the college entrance examination of choice in East and West coast schools. It measures the critical thinking skills you will need to succeed in college by assessing how well you analyze and solve problems. The test, with breaks, is over four hours long and has three major sections: Critical Reading, Math, and Writing. Each section is scored on a scale of 200-800. There are two writing sub-scores, one for the multiple-choice questions and one for the essay. The 25-minute essay section is always the first section and the 10-minute multiple-choice writing section is the last. The other six 25 minute sections and two 20-minute sections can appear in any order.

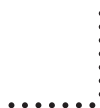
ACT

Another standardized test used for college admission is the American College Test (ACT). It is very popular in the Midwest but is gaining acceptance elsewhere. In fact, most colleges and universities in the U.S., including the Ivy League schools, accept it. The test lasts two hours and 55 minutes and contains four sections that measure academic achievement in English, Mathematics, Reading, and Science. There is also an optional 30 minute writing test. Some schools may require the writing section, so be sure to ask before you take the test. It is usually taken during the spring semester of your junior year in high school. The ACT is related directly to what you have learned in high school. By measuring the knowledge and skills needed in college, the test shows colleges and universities that you have the potential to become a successful college student. The ACT includes a unique interest inventory section that provides valuable information to help plan your education and your career. It also includes a comprehensive student profile section.



Advanced Placement Program * (AP *)

The College Entrance Examination Board (known as the College Board) sponsors the Advanced Placement program. It allows you to earn college credit while you are still in high school. The exams, comprised of 37 courses across 22 subject areas, are offered to juniors and seniors in high schools throughout the country. It is not necessary to take AP courses if you want to take the AP exams, but it is highly recommended. High scores on AP exams demonstrate mastery of college level material and are highly regarded by college admissions officers. Many of the nation's most competitive students have AP courses on their transcripts, and many colleges and universities will award college credit or advanced placement for subjects in which you receive a passing score on an AP exam.



SAT* Subject Tests

The SAT Subject Tests are achievement tests for specific subject areas taken for college-level course work completed during high school. They measure your knowledge and skills in a specific subject area and your ability to apply that knowledge. You can take up to three subject tests on a given date. They are required by some of the nation’s most competitive colleges and universities. Check the admission requirements for each school that interests you to see if you need to take one or more SAT Subject Tests in addition to the SAT before applying.

CLEP*

College Level Examination Program* (CLEP) exams are also a product of the College Board. They are a series of subject matter tests that allow you to get college credit for knowledge you have gained through independent study or through life experiences. They are administered throughout the year by college guidance counseling offices. There are more than 2,900 colleges in the U.S. that grant credit or advanced placement for CLEP exams.

TOEFL - Test of English as a Foreign Language

If English is not your native language, you must take the Test of English as a Foreign Language in addition to the SAT and/or ACT.

NAME OF TEST AND TEST ADMINISTRATOR	CONTENT AND SCORING
SAT (Scholastic Aptitude Test) College Board ATP Educational Testing Service Princeton, New Jersey	Critical Reading Math Writing The section scores range from 200 to 800 each. Total score—low 600, high 2400.
ACT (American College Test) ACT Iowa City, Iowa	English Mathematics Reading Science Each of the four parts scored from low 1 to high 36. The four parts are averaged to make a composite score.
English Language Proficiency Tests TOEFL (Test of English as a Foreign Language) Educational Testing Service Princeton, New Jersey TWE (Test of Written English) TSE (Test of Spoken English)	Offered in different formats (internet-based, computer-based, or paper-based) depending on your location. Evaluates ability to read, write, speak, and listen to English. Computer Scores range from 0 to 300 Paper and Pencil Scores range from 200 to 677 Writing a short essay. Scored separately from TOEFL, low 1 to high 6. Score measures communicative language ability, which is reported on a scale of low 20 to high 60.

ACT TEST DATES		
Test Date	Regular Registration Postmark Deadline (regular fee)	Late Registration Postmark Deadline (regular fee plus late fee)
April 4, 2009	February 27, 2009	February 28-March 13, 2009
June 13, 2009	May 8, 2009	May 9-22, 2009
September 12, 2009*	August 7, 2009	August 8-21, 2009
October 24, 2009	September 18, 2009	September 19-October 2, 2009
December 12, 2009	November 6, 2009	November 7-20, 2009
February 6, 2010**	January 5, 2010	January 6-15, 2010
April 10, 2010	March 5, 2010	March 6-19, 2010
June 12, 2010	May 7, 2010	May 8-21, 2010
*The September 2009 test date is offered only within the 50 United States and D.C.		
**No test centers are scheduled in New York for the February test date.		

Courtesy of ACT, Inc. (www.act.org)



Preparing For and Taking College Entrance Exams

Long-term Preparation

If you have time on your side, long-term preparation is the best formula for success in taking standardized tests. Students who have good study habits and who have taken challenging courses in high school have the best chance to do well on their college entrance exams. Students who have strong reading habits, especially those who have read a wide range of topics, tend to do well on the verbal sections.

Reading also leads to a strong vocabulary although you can also improve your vocabulary by studying root words, prefixes, and suffixes and by taking a foreign language. In order to do well in the math sections of the test, you should take math and science courses. They will help develop your problem solving and reasoning skills. If you have not prepared as well as you could have over the long term, there are still things you can do to help improve your chances for success.

Short-term Preparation

There are many study materials available for test preparation including books, computer programs, and video-learning materials. Guidance counselors have study aids available or you can purchase your own.

Take the online SAT and ACT practice tests or sign-up for a tutorial to get additional instruction in areas where you need it most. You could consider taking a test preparation course that helps show how to demonstrate skills that you already possess. These preparation courses teach you test taking strategies and show you

how to be less intimidated by test taking and therefore be more relaxed. You also have the opportunity to take practice tests so that you will see the format and the types of questions you will encounter.

Statistics show that students who take a 20-hour course raise their SAT scores about 10 points in verbal and about 15 points in math, whereas those who take a 40-hour course raise their scores from 15-20 points in verbal and 20-30 points in math. There are also private or small group tutoring options available.

General advice for taking standardized tests

Some people are naturally good test takers; some are not. If you think you are not good at taking tests, you can improve your performance by preparing early and by using some of the techniques of successful test-takers. Remember that attitudes, emotions, and physical condition may affect your performance.

And when test time comes:

- Get a good night's sleep two nights before and the night before the test
- Eat a nutritious meal the night before
- Get up early enough to be alert by test time
- Eat a good breakfast
- Dress comfortably (bring a sweater or sweatshirt in case the testing facility is too cool for comfort)
- Bring identification, two number 2 pencils with good erasers, a calculator, a water bottle, and snacks for break-time
- Arrive at the test center at least 15 minutes early
- Use the restroom before the test starts
- Make sure you understand when and how long the breaks are so you can plan your snack and another trip to the restroom if necessary
- Think positive
- Stay calm

Tips for taking the SAT

Take the PSAT/NMSQT for practice. It has the same kind of questions as the SAT and is the best way to get feedback that will be helpful.

When taking the test, remember the following:

- Read directions carefully
- Read each question carefully
- Watch the clock; pace yourself
- Limit your time on each question
- Answer the easiest questions first
- Pay careful attention to the language of the question
- Omit questions where you cannot eliminate any wrong answers
- Mark your answer sheet carefully and check it regularly



How Do I Select A College?

- Use the test booklet as scratch paper
- If you erase, erase completely

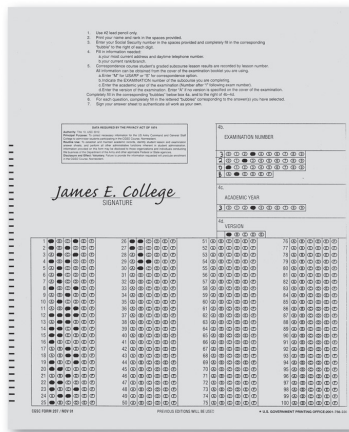
Tips for taking the ACT

If you plan to take the ACT you should start by taking the practice test in a free booklet entitled, “Preparing for the ACT.” This will allow you to become familiar with the content and format of the ACT. You can obtain a copy at www.actstudent.org/testprep.

By reviewing your answers, you will be able to pinpoint the areas where you need to review and refresh your knowledge. It will also give you an opportunity to see if there are any areas you have not studied. If so, you should plan to find a way to get help in those areas.

As you take the test, remember the following:

- Pace yourself
- Read the directions carefully
- Read each question carefully
- Answer the easy questions first
- Use logic in the more difficult questions
- Answer every question
- Eliminate wrong answers; guess when you can eliminate at least one
- Review your work
- Mark your answers precisely
- If you erase, erase completely



For more information on Standardized Tests, you can visit the following websites:

www.collegeboard.com

Test and course preparation materials

www.act.org

Test preparation information for ACT

www.princetonreview.com

Test preparation advice and services

www.onlinetestprep.com

Free online services and software for sale

www.kaplan.com

Test preparation software for sale

www.petersons.com

Test preparation publications for sale

www.ets.org/toefl

Test dates and registration information

www.apcentral.collegeboard.com

General information on the AP Program

www.ets.org

Online practice tests and test preparation software for sale

www.freevocabulary.com

5000 free SAT words

www.sparknotes.com

Online study guides